

fact sheet

How do I set up a secure website?

There are a number of issues that a business needs to consider when setting up for secure e-business.

Westpac has provided the following suggestions:

- A domain name. Plain English is better than cute, and if “.com.au” has been registered by someone else, check out other suffixes such as .net. Go to www.ausregistry.com.au to check if your name is available.
- An Internet service provider (ISP) to host your domain, or website.
- If you're a medium-to-large site with more than a dozen items on sale, you need a “shopping cart” – software which tracks what is bought, calculates quantities and extras such as GST and shipping.
- A payment gateway, which encrypts the cardholder details, and takes the request for payment from your online store to the bank (card acquirer) in a secure browser session.
- Digital certificate encryption through Secure Sockets Layer (SSL), which further ensures the security of your customer's credit card details.
- An e-commerce merchant facility from a bank, which works with the gateway to handle real-time (immediate) authorisation of the credit card transaction and which will ensure the funds are placed into your nominated business account each day.
- A shipping solution, which can range from Australia Post's through to your own fleet of trucks.

Digital certificate encryption requires the installation of a digital certificate on your server, such as the VeriSign Server ID, which will allow you to enable secure communication with customers using Microsoft and Netscape browsers by making use of Secure Sockets Layer technology.

Implementing Secure Sockets Layer

To implement SSL sessions on your company web site you will need to obtain a digital certificate for your server. Digital certificates are issued by trusted third parties, called Certificate Authorities, who must authenticate the identity of your organisation before a certificate can be issued to you.

Once the certificate has been loaded into your server, you will have the ability to establish SSL sessions on your website, providing encrypted transmission between your server and a customer's computer.

Secure Payments

Establishing a secure payment gateway on your website will involve working with a payment gateway provider and/or your bank to establish the necessary systems to provide end-to-end encryption of customer credit card information between the customer computer, your website and your bank's e-commerce merchant facility.