

“According to Forrester Research, U.S. online retail business reached \$175 billion in 2008 and is projected to grow to \$335 billion by 2012. Business-to-consumer (B2C) e-commerce continues its double-digit year-over-year growth rate, in part because sales are shifting away from brick and mortar stores and because online shoppers are less sensitive to adverse economic conditions than the average US consumer.” As more and more shoppers purchase online, it has become necessary for companies to adapt accordingly. As a result, utilizing the proper technology to bring a company business into the online environment, as well as updating current e-commerce technology, has never been more important. In addition, online businesses need to be concerned with privacy issues and identity theft concerns that online shoppers also have.

Importance of an E-Commerce Platform

Businesses must be able to meet the challenge of having a web store that is tightly integrated with their enterprise resource planning (ERP) or accounting system, and a site that is easy to managed, secure, and most importantly, aligned with their business goals. Having an E-Commerce platform that manages product catalogs, website content, browsing capabilities, customer information, and orders and transactions, is a huge undertaking and a major reason why picking the right platform is so critical. E-commerce platforms are also evolving with business and customer needs. In addition, consumers now hold more influence and control in the buying process. Finding, targeting, and connecting them through social media, chat, SEO, and blogs are important features of a E-Commerce platform. Making sure that you have the proper web environment in place that meets these requirements can be an integral piece for any business looking to expand to the next level.

Operating a Safe and Secure Website

Not only is having a suitable web environment important, but if you process and transmit credit card transactions online, you will want to make sure credit card accounts and transaction information is secure. This is why Visa and other major credit card companies have formed the Payment Card Industry Security Standards Council (PCI SSC) with the goal in mind of protecting consumers, merchants and service providers. PCI SSC has also established a set of comprehensive requirements for enhancing payment account data security called the Payment Card Industry Data Security Standard (PCI DSS). To meet PCI DSS compliance companies go through 12 requirements that revolve around building and maintaining a secure network, protecting cardholder data, maintaining a vulnerability management program, implementing strong access control measures, regularly monitoring and testing networks, and maintaining an information security policy. Once a company is PCI compliant, it makes it easier to gain customer trust and assurance that your site is safe. In addition, it also helps companies in the long-run avoid hefty fines that can run up to \$500,000 for not being PCI compliant. Choosing the right application software is an important step in becoming PCI compliant. It should also be noted that merchant account providers will not issue merchant accounts to any company using application software that is not certified. Companies that use an uncertified credit card payment solution may be unable to get a merchant account or may be forced to pay higher rates. This is why taking the proper measures to implement PCI compliance by the July 1, 2010 deadline is so important.

How Azox Can Help

At Azox, we realize that implementing an E-Commerce solution can be complex and time consuming. From developing more fully featured online environments to building PCI compliant credit card processing solutions, Azox provides an industry leading solution like no other. We have taken measures and developed secure payment applications that do not store prohibited data, such as full magnetic stripe, CVV2 or PIN data, and ensure payment application support compliance with the Payment Card Industry Data Security Standard (PCI-DSS). As a result, Azox has recently gained PA-DSS (Payment Application Data Security Standard) validation for its Credit Card Extension Products. By adhering to industry data security standards, our customers can offer a safer shopping environment for its customers and alleviate issues that may come up down the road.

As a Microsoft Gold Certified Partner and ISV, we are committed to innovation and helping companies across all industries become E-Commerce leaders. With our latest platform release, eSource II, we combine seamless integration to Microsoft Dynamics GP, while incorporating a functional and more flexible web development platform that can help any company fully discover their E-Commerce potential.

For more information, please visit www.azox.com or call 734.928.6010.

To learn more about payment application security mandates follow this link:

http://usa.visa.com/download/merchants/payment_application_security_mandates.pdf

To read a press release about Azox becoming PA-DSS validated visit:

<http://www.azox.com/ABOUTUS/PressRelease/tabid/428/mid/1485/newsid1485/125/Default.aspx>

To learn more about our e-commerce platform visit:

<http://www.azox.com/PRODUCTS/ECommerce/tabid/397/Default.aspx>

To learn more about Azox Credit Card Extension visit:

<http://www.azox.com/PRODUCTS/EPayment/CreditCardExtension/tabid/451/Default.aspx>

ABOUT AZOX

As a Microsoft Gold Certified Partner and Strategic ISV, Azox is a recognized leader in e-commerce solutions for Microsoft Dynamics market. Azox develops and delivers fully integrated e-commerce solutions, online payment solutions, and distribution modules to businesses of all sizes and all kinds around the world. Dedicated to developing and marketing software for Microsoft Dynamics, Azox produces world class solutions in these key areas:

- *E-Commerce Solutions*
- *E-Payment Solutions*
- *Dynamics Extensions*
- *Distribution Modules*



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