## PERSIDANGAN KEBANGSAAN MENGENAI MASYARAKAT BERMAKLUMAT NATIONAL SUMMIT ON INFORMATION SOCIETY (NASIS) 7 – 8 SEPTEMBER 2005 INTERNATIONAL CONVENTION CENTER, BRUNEI DARUSSALAM

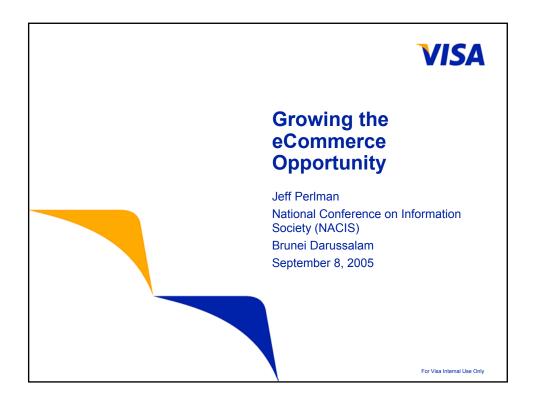
Date of issue: 8<sup>th</sup> September 2005 Doc. S4-1

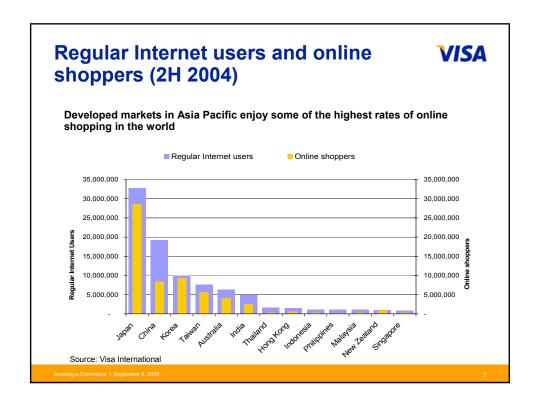
**Session 4: Content and Applications** 

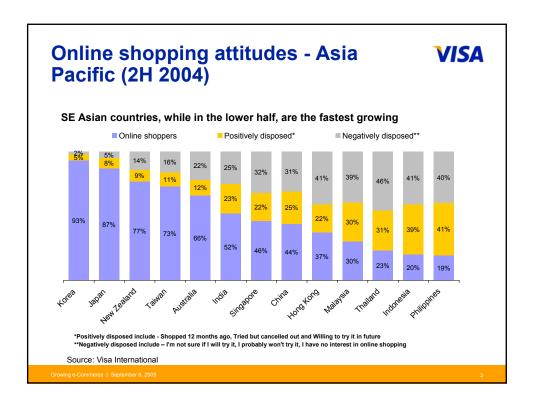
**Growing the eCommerce Opportunity** 

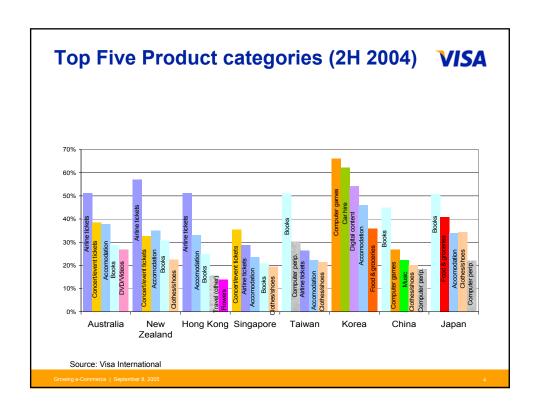
Keynote Speaker Jeff Perlman, Director of E-Commerce Business Visa Asia Pacific

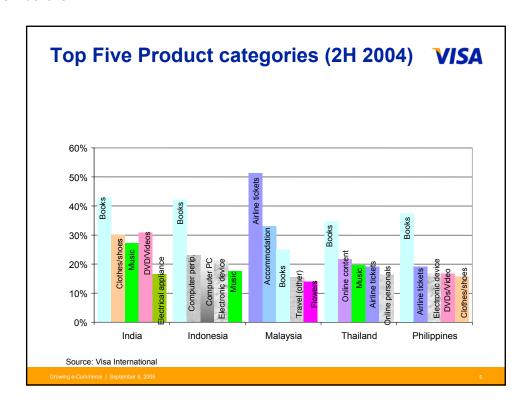
(Thursday, 8<sup>th</sup> September 2005, 8.15am – 10.00am)

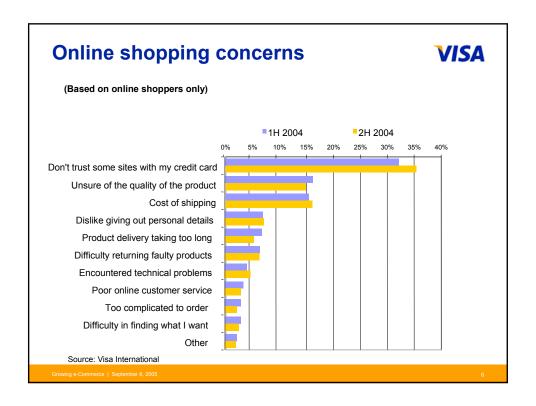


















# 12 steps to managing e-commerce risk VISA E-Commerce Start-up 1. Know the risks and train your staff 2. Select the right acquirer and service provider(s) Web Site Utility 3. Develop essential Web site content 4. Focus on risk reduction Fraud Prevention 5. Build internal fraud prevention 6. Use Visa tools (CVV2, Verified by Visa) 7. Apply fraud screening 8. Protect your merchant account from intrusion

#### 12 steps to managing e-commerce risk VISA

#### **Visa Card Acceptance**

9. Be prepared to handle transactions post-authorization

#### **Account Information Security**

10. Safeguard account data through AIS compliance

#### **Chargebacks and Processing Costs**

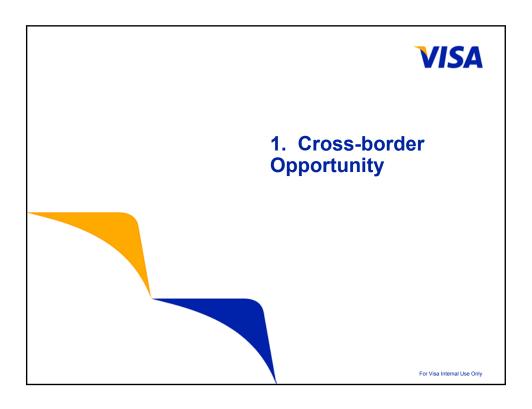
- 11. Avoid unnecessary chargebacks and processing costs
- 12. Create a sound process for routing authorizations

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#### Worldwide Web?



#### Do you ship internationally?

At this time, Allstarshop.com does not ship internationally.

Dr RawStock does not ship internationally.

The Great Steakhouse Steaks cannot process orders that use an international billing address.

Dickies does not ship internationally.

At this time Etronics does not ship internationally

Supermediastore.com does not ship internationally.

Allen Brother's does not ship Internationally!

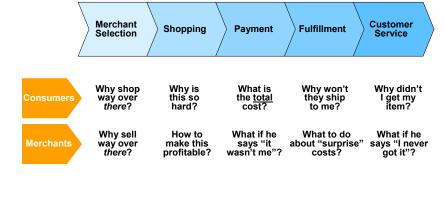
This merchant does not ship to international addresses.

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### What is the business problem?





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## **Cross-border e-commerce market** currently in very early growth stages

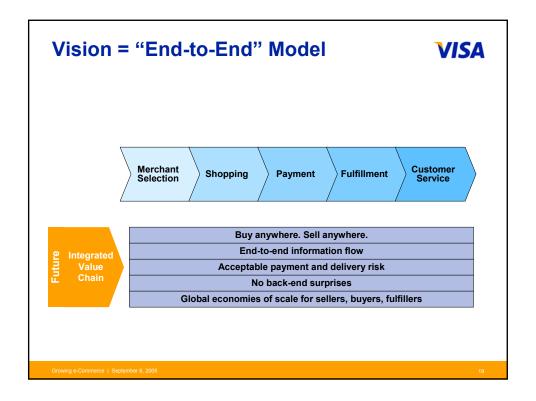
#### VISA

- Digital goods, including travel & entertainment, gaming and electronic media, represent the majority of cross-border purchases
- Only a few merchants, however, appear to accept cross-border e-commerce transactions
- Some leading US-based merchants have established local distribution and service operations to support e-commerce
- Credit cards are the payment option of choice for most crossborder e-commerce

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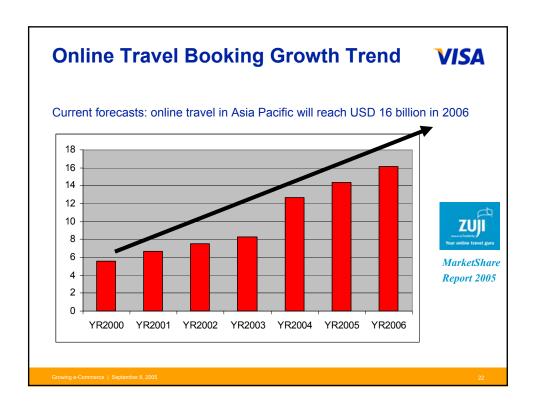
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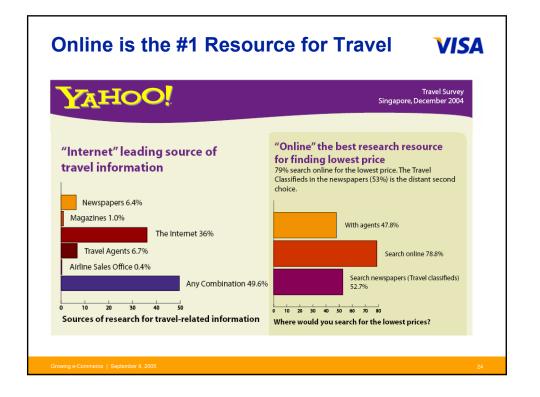


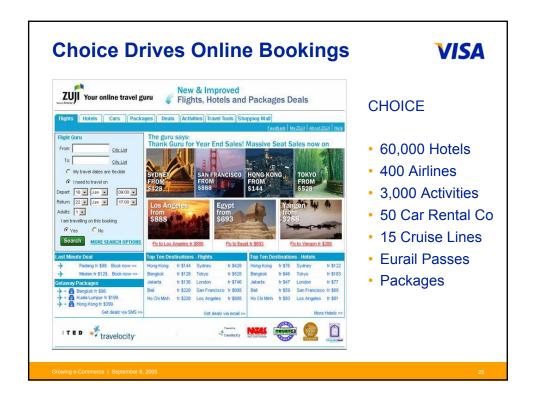




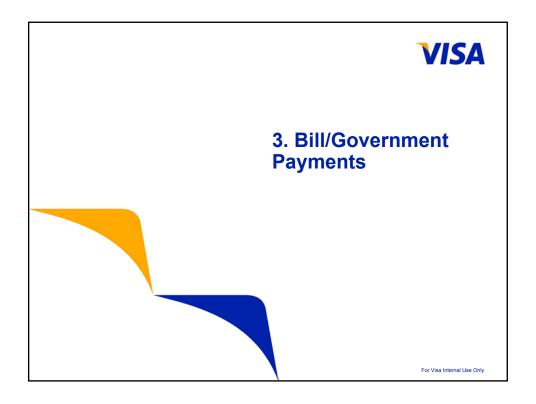


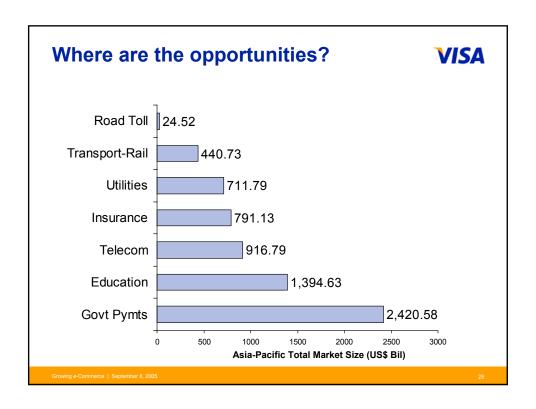












#### What are the benefits?



#### Administrative efficiencies:

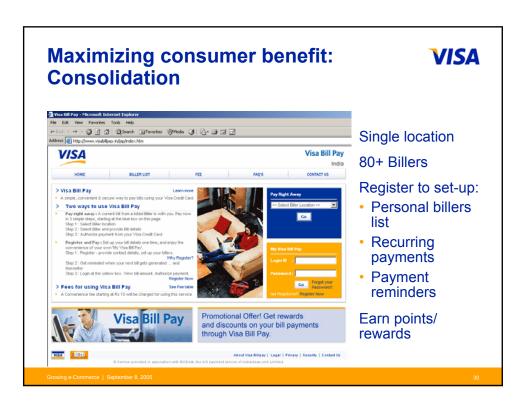
- Reduced cost of cash and paper management
- Automation reduces manpower requirement for manual processes

#### Reduced cost of collection:

- Minimize delinquency (recurring payments, reminder services)
- Improved cash flow

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#### Presentation Identifier

