

Working with Hosted Payment Forms

Introduction

Hosted payment forms are pages "hosted" on external, third-party sites to process electronic transactions (i.e. payments made with credit or debit cards). In order to successfully complete each transaction, online shoppers temporarily leave your site, key in their credit card information, and then return to your site.



But why make customers go through this extra step? Don't hosted payment forms break the continuity of the shopping experience?

In a way, yes. After all, you're redirecting traffic away from your online property before bringing the customer back.

However, hosted payment forms offer important advantages over more traditional on-site payment options:

1. [Greater Payment Security](#)
2. [Reduced Merchant Liability](#)

Greater Payment Security

As a business owner, you sell products and/or services. This is what you do best. By contrast, third-party payment services specialize in data security. This is what they do best. For example, they work around the clock adding new fraud prevention measures to stop hackers from stealing private financial data.

With hosted payment forms, you're able to outsource data protection, allowing you to continue focusing on your core offerings. The end result is that each transaction becomes more secure, helping to reduce fraudulent losses and technical headache.

Reduced Merchant Liability

With hosted payment forms, hacking is exceedingly rare, especially among reputable hosted payment providers. But in the unlikely event that something does happen, you (the merchant) aren't responsible. Although there are still PCI compliance rules that all credit card-accepting businesses must follow, your online store doesn't have to cover losses resulting from fraudulent activity.

With hosted payment forms, you're able to dramatically reduce risk exposure.

Benefits

- **Security:** Cardholder details are securely captured by your payment service provider (PSP).
- **Simple:** Your PSP takes care of all the set-up, so just concentrate on running your business successfully.
- **Customizable:** Your logo can be added to the payment page for custom reassurance.