



Secure Checklist: Accepting Payments Online

Super simple steps for shopping carts, website checkout, invoices, and payment links.

1) TRUST BASICS

- Your checkout page shows https and the lock icon
- Your business name, contact info, and refund or cancellation policy are visible

2) KEEP CARD DATA OUT OF YOUR HANDS

- Use a secure hosted checkout link or payment page
- Never take card numbers by email or text
- Never store card numbers in notes, spreadsheets, or screenshots

3) TURN ON THE BASICS

- CVV required
- AVS on (address check)
- CAPTCHA on (blocks bots)

4) PROTECT ACCESS

- Use a strong password and do not share logins
- Remove access when an employee leaves
- Turn on 2 step verification if available

5) WEEKLY 5 MINUTE CHECK

- Review transactions weekly
- Watch for patterns: lots of declines, tiny test charges, repeat attempts
- If something looks off, turn off the payment link and ask for help

6) CHARGEBACK PREVENTION BASICS

- Clear policies at checkout: refunds, timing, cancellations
- Send receipts and keep basic proof: invoice, delivery, service notes