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When you are into online business then there are some things you need to manage. First of all, you need to have a large collection of items to sell to your potential customers. Secondly, you should make their payment experience fast and secure. And you also need to secure yourself against online payment frauds so that you are justly paid for selling your products and services. When you opt for a professional organization that can help you with payment API and payment gateway API these are things that just fall into place. You don't need to break your head about them.

Let us look at making the payment experience simple for your customers. When your customers pay for buying products and services from you they either pay through credit cards or eCheck or ACH processing. As an online business you have the option of giving them one or both the options. When you have a professional payment API in place you can easily debit your customers' credit card or bank account and receive the payment. A payment API also allows you the option of debiting a set amount every year where the customer has opted for an EMI plan.

What is a payment gateway API? To put it simply, it is an application that processes electronic payments made through credit card or direct debit. When the customer enters their financial data for payment processing the website needs to ensure that the data is not accessible to any hacker. What the payment gateway API does is scramble the data so that only the card issuing bank or the bank where the customer account is maintained can unscramble it. This API also ensures that the customers' financial data is valid and accurate and payment is actually realized by the merchant. The payment gateway API is just like an electronic cash register that helps complete the financial transaction between the buyer and the seller.

Today's customers are an impatient lot. They love shopping at websites that are fast - both in displaying their products and services and also at processing the payments. Although some websites offer cash on delivery to their customers, majority of customers like the idea of paying online and getting their products and services delivered. For the websites too, electronic payments mean immediate payment and less hassle and risk. This is the reason any ecommerce website should use appropriate payment API and payment gateway API for their own benefit as well as for the benefit of their customers.

Finding a professional that can offer the best payment API and payment gateway API is not difficult. All one needs to do is ask around and search online. Out of the many vendors available in this domain there are some that have been in this business for years. After shortlisting a few of these service one should check out what their customers say about them. This will help the merchants to make informed decisions. And once these APIs are in place websites can really enhance their online sales.

Want to find out more about our [payment API](#), then visit eMerchant Solution's site on how to choose the best [ACH processing](#) and API for your needs.

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