

Security, Payment gateway and other B2C related

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Hi,

I'm currently developing my B2C application using ASP.NET. I have several questions regarding planning this application:

In my application, I'll use my own shopping cart (developed totally in ASP.NET / MS SQL Server for the backend).

I'm planning to accepting online payment using major credit cards (Visa/Mastercard), and for that matter I'm currently considering to use service from ikobo.com.

Even though this payment gateway suggesting to use their shopping cart, I'll still use my own shopping cart. And, let this gateway to only handle the payment verification and processing.

They're also providing ways to connect to their system variables (via form vars) and let me just pass the total amount of the items in the cart that is being paid along with the customer personal and CC info when the customer click on the 'check out' button.

Well, I'm new to this so pls apologize my rather silly questions. Here're my questions,

- Is it mandatory to use SSL to secure the confidential information (customer's personal and CC info) during the transfer from my site to the payment gateway secured link?
- Is there any special considerations (in regard of ASP.NET programming) in accessing this secured folder?
- Should I use a shared SSL certificate that is shared across all the domains that are hosted on the hosting that I use, or is it better to use a dedicated SSL cert for my domain only?
- I'm using Windows XP Pro as my development machine. Is there any way I can simulate this secured communications via SSL in my machine? I tried it before but it requested to get a live cert.
- Anyone here ever heard of ikobo.com's reputation?

I'll appreciate any comments and suggestions.

Many thanks in advance,
andy