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Accepting Payments Online: An ECommerce Web Site Overview

By Bobette Kyle

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There are a seemingly infinite number of choices and configurations to accepting payments online. Choices range from almost total "do it yourself" programming to turnkey packages.

You can accept online payments from an ECommerce Web site in two general ways:

- 1) Through your own online merchant account and/or
- 2) Through a third party online payment processor.

Accepting Payments Online through your own Internet Merchant Account

Accepting payments online via a merchant account puts you in control and limits your liability on outside payment acceptance services. This approach can also seem like a jigsaw puzzle. Besides an Internet merchant account, you will need shopping cart software, a store or site host, a processor, and a secure payment gateway.

You may fit these pieces together in several different ways. On one end of the spectrum, you can choose the provider for each piece individually. On the other end, you may choose a turnkey solution, where a single provider has completed the puzzle for you.

There is no single best solution. Your choice will depend on your particular needs and experience. Among other considerations, you should factor in your own comfort with the technologies, customer convenience, providers' service levels, available technical support, reliability, costs, and time commitment involved.

Fees

There are a myriad of potential costs and fees involved in accepting payments online, making it difficult to compare different options.

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Potentially, you could be charged fees by each provider involved in helping you accept payments online – application fees, set-up fees, yearly memberships, monthly statement charges, monthly minimums, gateway access fees, statement fees, fixed transaction fees, variable transaction discount rates (processing fee for each transaction), and cancellation penalties are all common.

Often, it is easy to misinterpret the fees you will owe. Rarely are all costs revealed in one place. If you are reading about a merchant account, for example, the quoted costs may not include gateway access, hosting, and/or shopping cart. Because you may be comparing "apples to oranges", options that at first appear low-cost can – upon implementation – turn out to be pricey. Similarly, expensive-sounding solutions may actually be reasonably priced.

Accepting Payments Online through a Third Party Online Payment Processor

If you are not ready to set up your own online merchant account and/or you want to offer additional online payment options, you can turn to a variety of third party online payment processors.

Third party online payment processors provide a way to accept payments online without the extra cost and obligation of a merchant account. To compensate, transaction fees and/or discount rates are significantly higher than for merchant accounts.

Each program is a little different and no single third party payment processor is right for all situations. Clickbank, for example, helps you sell digital products online. At last check, CCNow processes payment for tangible items only.

Deciding What's Best for You

Whether you accept payments online through an Internet merchant account, through a third party payment processor, or both, read all agreements carefully before committing. Do not hesitate to ask the providers questions if information is unclear or incomplete.

There is more information about accepting payments online – including explanations of merchant account fees, finding the right ecommerce providers, and third party payment processor overview – on the ecommerce information site Take-Payments-Online.com, <http://www.Take-Payments-Online.com> .

Put together the "puzzle pieces" for accepting payments online and your ecommerce Web sales will flourish!

Bobette Kyle is publisher of the ecommerce information site <http://www.Take-Payments-Online.com> . She is also proprietor of The WebSiteMarketingPlan.com Network, subject-specific Web sites designed to help you find the right information for writing and implementing your marketing plan. Visit here: <http://www.WebSiteMarketingPlan.com> Copyright 2004 Bobette Kyle. All rights reserved.

Advertising Your eCommerce Web Site

By Lisa Maliga

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8 Tips for Increasing Your Online Sales

Once you've launched your eCommerce web site, you'll need to show it off to the online world. Whether you're paying someone to submit your site to all the major and minor search engines and directories, it's still up to you to continually advertise your eCommerce site in order to keep attracting business.

Many online business owners will tell you that within six to nine months of your launch date you'll start seeing increased orders for your products. However here are 8 things you can do to lure people to your site now!

1. Advertise on <http://www.Craigslist.org> . This entry will only last for 10 days and you must submit to one city and category at a time. You can include photos and/or advanced HTML in your ad.
2. Write a press release and send out for free to the following sites: <http://www.prweb.com> [this one has been around for several years]; <http://www.prbot.com> and <http://www.openpress.com> Paid submissions will get you more views, quicker listings in the search engines, and the ability to post photos and keep track of your statistics.
3. Submit your site[s] to http://www.isedb.com/html/Web_Directories [You'll discover loads of directories here, from the highly specialized to the mainstream. Many of the sites have ratings; indicate whether they're accepting new submissions, and if there's a fee for submitting].
4. Search engine positioning. When advertising your eCommerce site, always have the following information on hand: A. Your Web site title. This should be approximately 7–12 words. B. Description. Have 3 different descriptions of varying lengths. 15 words, 25 words, 100 words. Have them summarize the essence of your site. C. Keywords. 10 - 50 of your most important keywords arranged in order of importance. Again, some online directories will allow you to contribute more keywords than others.
5. Write articles about your products/service. Be an online expert. What makes your site so unique from the thousands of others in your chosen category? Is it your customized service? Your low prices? Your high quality? Don't over promote your product, but concentrate on what will help others. It's highly recommended you include at least two or three testimonials.
6. Exchange links with other sites that have quality information and are related to your field in some way. For example, I sell a lot of soap so I link with mostly gift basket, crafting and candle sites.
7. Free classifieds. These can sometimes get you listed in the search engines, but don't expect too much response from them.
8. Offer a freebie. For example, if you have an eBook for sale, you won't give the entire book away, but having a chapter or two online will increase interest - and sales. If you make or sell a product, offer a free sample with a paid order. Or free shipping on sales over a certain amount.

Follow one or more of these helpful tips and watch your online business bloom!

Lisa Maliga, writer & owner of Everything Shea Aromatic Creations [<http://www.everythingshea.com>]

offers a fragrant selection of designer shea butter glycerin soaps, exclusive Whipped Shea Butter, & unique SoapCakes to personalize for gifts or promotions.



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