

This Free E-Book is brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Credit Cards: The Keys To Success

By Dave Barrett

Credit Cards: The Keys To Success by Dave Barrett

Anyone doing business on the Internet must accept credit cards. Your success depends on it. 99% of all transactions online are made using credit cards. If you don't accept credit cards as a form of payment, you'll not only be missing out on a huge windfall, you'll also be setting yourself up to fail.

Accepting credit cards offers your customers convenience, while projecting an image of reliability, credibility, and professionalism. It says to the world that the banking establishment has put its trust in you, and recognizes you as a responsible entrepreneur. In many people's eyes, if you're good enough for the bank, then you're good enough for them.

By accepting credit cards you will be able to cater to two specific types of customers: impulse buyers and international customers. Each has their own motivations and goals, but both are looking for the same thing: a way to make extra money, just like everyone else. Whoever or wherever your customers are, your immediate goal should be to get them to buy now.

It is a proven fact that people purchase more with credit, online or off. Money is easier to spend using credit, since you don't have to pay for it right away. Customers like the fact that they can buy today and pay tomorrow. As the old expression goes, out of sight out of mind.

Remember, web surfers want instant gratification. That means paying online with a credit card and instantly receiving their merchandise. No waiting around. That's what the Internet is all

about, and that's what makes it so powerful. But you have to accept credit cards to take advantage of all it has to offer.

It is much easier to accept credit cards than most people think. It was true a few years ago, that most entrepreneurs were turned down by the bank when they applied for the means to accept credit card payments, but all that's changed thanks to the Internet.

The most dramatic change has been the relaxing of strict banking rules regulating an entrepreneur's ability to accept credit card payments. The privilege that was once exclusively reserved for "brick & mortar" businesses is now available to everyone.

Why the sudden change in banking restrictions? The reason is simple. When the banking industry saw the true potential of the Internet, they realized how much money they would be losing if they restricted credit card access to Internet merchants simply because they didn't have a physical storefront. Their web page is their storefront.

The two most common ways to accept credit card payments online are either by opening your own merchant account, or using one of the many third-party services available. There are advantages and disadvantages to each.

Most banks offering merchant accounts require set-up fees. These fees vary from bank to bank, and can be very expensive. In addition, you are required to pay monthly maintenance fees once the account is established.

Using the services of a third-party processor enables you to accept all major credit cards online without a merchant account. There are no monthly fees, and many third-party processors offer free set up.

For those just starting out, third-party processors are, by far, the easiest and cheapest route. You can be up and running within 48 hours, taking orders and accepting credit cards.

There are numerous companies online willing to accept credit cards on your behalf and, like banks, their fees and services can vary drastically. Two of the most popular third-party processors available are ClickBank and PayPal. Both are easy to apply to and offer similar features.

The advantage of PayPal is instant deposits into your account and no signup fees. ClickBank holds your funds for 30 days and requires a one-time \$50 sign-up fee. The biggest advantage of ClickBank though, is its affiliate tracking feature. It allows you to implement your own affiliate program, an valuable feature to many marketers.

Affiliate programs are perhaps the most powerful promotional tool you could ever use. You recruit people to promote your product for you by offering them a commission on sales. You decide how much, but the higher the commission, the more motivated they'll be to promote your product, and that means more sales for you. It also means you only pay for performance. No more wasted advertising dollars!

For Internet merchants, there isn't much choice but to accept credit cards. Applying for an account is fast and easy, and

almost everyone is approved within 48 hours. There's really no excuse to not start your own business. The obstacles have been removed. The only thing that stands between you and financial freedom is yourself.

To open an account with ClickBank go to:
<http://www.clickbank.net/r/?fxdude>

To open a free account with PayPal go to:
<http://www.paypal.com/refer/pal=fxdude@msn.com>

Copyright (c) 2002 eMoney Enterprises ALL RIGHTS RESERVED

What Sets A Student Credit Card Apart From Other Credit Cards

By David Riewe

Today, most parents contend that it is okay to let college students obtain their very own credit card. Not only because they want to let their kids manage their finances alone but also because having credit cards or a credit history for that matter is extremely important.

With the advent of credit cards, most people would always be looking into someone's credit history before they can approve anything.

They even insist that without a credit history, people tend to become a total outcast in the society, someone who is not worthy to enjoy anything and everything without a credit history. That is why most

Credit Cards: The Keys To Success

college students would struggle just to get one.

But what makes the student credit card different from the other credit card? Why is it that it is highly classified as "student credit card," and not just any credit cards for that matter?

Basically, student credit cards do not make such big difference as compared to the other types of credit cards. However, because it is a student credit card, the benefits stated therein are completely focused on providing the student's their basic needs.

Moreover, student credit cards are entitled to lower interest rates especially for students who have good grades. They can negotiate their interest rates for a lower rate provided that they pay their balance dues on time and that they maintain good grades.

On the other hand, student's credit cards are actually secured credit cards. But the difference that sets the students credit card apart from the other credit cards is that their parents can set the credit limit.

Also, parents can let their child's credit card to hook up with them so that they can keep track on their child's credit transactions.

Another thing that sets the student cards apart from the other credit cards is that the student credit cards are mainly focused on and quoted for students only considering the fact that they have limited credit history.

Normally, student credit cards have no annual fees and have credit limits that are only set to \$500. And according to some surveys of financial institutions, the average student credit card annual percentage rate is 17.66% for purchases and 19.67% for cash advances.

So, even if student credit cards are different from the other credit cards because of its considerable interest rates, it is still a credit card. Thus, students must really be responsible in handling them; otherwise, they are bound to suffer bad credit history in the end.

David Riewe is a Publisher and Online Marketer. Visit his Credit Resources Blog Below:



This Free E-Book has been brought to you by Natural-Aging.com.

[100% Effective Natural Hormone Treatment](#)
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!