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How To Accept Credit Cards Without a Merchant Account

By **J. Stephen Pope**

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To increase sales on your website, you must accept credit cards. To process credit cards, you could apply for a merchant account through your bank or other financial institution.

Sometimes, though, you would be further ahead to use the services of a credit card processor. This is especially true when you are first starting out and have more limited resources. In this way, you may process credit card transactions without the high front-end costs and requirements of a merchant account.

Here, then, are just a few ways of accepting credit cards without a merchant account. I personally use all of these vendors and can recommend them wholeheartedly.

1. Clickbank

If your product is downloadable (such as electronic books or software), you might consider ClickBank.com . For a

How To Accept Credit Cards Without a Merchant Account

\$49.95 initial fee, you can process credit cards and on-line cheques for \$1.00 per transaction plus 7.5% of sales.

You receive additional exposure through free listing on their website and through the search facilities of other websites, such as CBMall.com .

As an added bonus, you have your own built-in affiliate program. You decide what commission (from 1% to 75%) you would like to pay your affiliates.

2. PayPal

PayPal.com has no initial fees. For just 2.9% of sales and \$.30 per transaction (and sometimes less), you can receive money from anyone.

Also, you can pay others by credit card or chequing account without supplying your personal credit information to the payee. PayPal can be used to collect money from your auctions, website sales, or even from friends or clients.

3. PaySystems

PaySystems.com can handle either intangible (downloadable) or tangible (shippable) products. For an initial fee of \$49.00, you can accept all major credit cards as well as online checks. Fees are just 3.95% of sales and \$1.00 per transaction. Alternatively, you may pay 5.5% of sales and \$.35 per transaction.

For this, you receive shopping cart, integration with third-party affiliate programs (such as ClixGalore.com), fraud screening, multi-currency transactions, toll-free support, marketing tools, and more.

For more information on how to accept credit cards without a merchant account, visit:
<http://www.yenommarketinginc.com/creditcards.html>

RESOURCE BOX:

J. Stephen Pope, President of Pope Consulting Inc.,

How To Accept Credit Cards Without a Merchant Account

<http://www.popeconsultinginc.com/> has been helping clients to earn maximum business profits for over twenty years.

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Accept Credit Cards Online without a Merchant Account

By John Lynch

It is often assumed if you want to accept credit cards on your website that you must have a merchant account. This is not the case. You can accept credit cards with a Third Party credit card processor.

1) What is a Third Party Credit Card Processor?

A Third Party credit card processor is a company that will accept credit card payments on behalf of you or your company. The payments your customers make are processed through the Third Party's own merchant account, and you the retailer is paid (minus a commission fee) by the Third Party processor.

No need to pay for expensive processing software, monthly fees or minimum transaction fees. As you only pay a percentage fee on a sale, you cannot lose money.

2) Should I have a Merchant Account or Third Party Processor?

For most businesses this decision will be made according to the size of the company. Most small businesses do not need their own merchant account.

Small businesses are better off with a Third Party processor. The advantage is that when you sell your products, the Third Party processor takes care of the payment by checking the card, processing it, and sending you a monthly check.

Larger businesses with a bigger turnover are likely to need a full merchant account. You will pay a bigger set-up fee for an online merchant account but pay less per transaction than with a Third Party processor. So recouping your initial outlay.

So there it is, unless you have a large business it is possible to accept credit cards online with a Third Party processor.

How To Accept Credit Cards Without a Merchant Account

(c) John Lynch 2004

[For details of Third Party credit card processors and online merchant accounts visit:

http://www.merchant-account-service.com/credit_card_processing.html

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For Free review on Site Build It – the most advanced web site design software for small business go to:

<http://www.merchant-account-service.com/sitebuildit.html>

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Applying For Merchant Accounts

Accept Credit Card Online Software Lets Anyone Accept Credit Cards

Paypal VS Merchant Account Provider?

Increase Sales with Payment Solutions

Money Saving ideas

How to Buy a Car Without Getting Ripped Off!

How Nice Guys, Shy Guys and Good Guys Finish First!

Clickbank Automation System

Instant Info-Product Business

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