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How to Accept Online Payments Without a Merchant Account

By Merle

How to Accept Online Payments Without a Merchant Account by Merle

If you operate a small business from your home and have been thinking of moving it online to take advantage of a "global audience," this article is for you.

A lot of people I talk to are hesitant to start selling online due to the "red tape" of getting a merchant account, a secured server certificate, and if needed, shopping cart software. That is not to mention the huge expense of paying someone to put it all together for you.

Well, listen up: Forget all of that. I'm here to tell you that you can test the waters of online selling without going to a lot of trouble and expense.

There are many third party credit card and online check providers who are willing to help you get your e-commerce business up and running in no time. Some of them may only work with sites selling tangible goods and others for intangibles, like services. Before choosing one make sure you thoroughly check them out and pick the one that suits your needs.

So what do they do? Well, they provide a secured website you can link to, where they process your customers' credit card orders. For all of this convenience they take a small piece of the pie, usually ranging from 7 to 15%.

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Let's take a look at a few of them and what they have to offer:

1) iBill: This is the one I use to sell my promotional services. If you sell services or other intangibles, this one will work for you. There are no set up fees, or software to download and your services can range in price from \$2.95 to \$100.00. You do need to make what iBill calls a "webgood page," so you need to know how to create a webpage and upload it to their server. iBill takes 15% of the amount charged during any billing period and sends you

a check twice a month. They make it easy to get started, and after signing up you can be up and selling online within 48 hours.

<http://www.ibill.com>

2) Valid Check: I've used Valid Check for years to accept online check payments. Being able to accept checks and credit cards is important because it gives potential customers a choice when ordering from you. The more choices you can give them, the more sales you will have. Basic charges are as follows;

- \$4.95 monthly minimum
- \$29.95 One-time setup.
- Free Secure Order Page
- FREE Remote Printing Software*
- NO percentage fees
- 99¢ Transaction Fee**

Once you sign up they supply you with easy-to-set-up links that you can paste into your site. You have two options when it comes to collecting your money: You can download their free software and print out your own checks, or opt for them to mail your checks twice a month (for an added fee of 36¢ per transaction).

<http://www.validcheck.com>

3) ClickBank: This is the e-commerce choice for thousands of business websites. ClickBank can also be used to set up your own Associate program,

where you allow others to resell your services or products for a small commission. While this service is not available to process payments for tangible goods, it is the perfect solution for real-time sales of your services or digital products. ClickBank allows you to accept Visa, MC, Amex, and Discover. They charge a one time activation fee of 49.95 and \$1.00 plus 7.5% fee on each sale.

<http://www.clickbank.com/>

4) DigiBuy: This one is ideal for those selling software or information. DigiBuy allows you to accept Visa, MC, Amex, and Discover. Set-up is quick and easy. You have complete control of pricing, order forms, and delivery options. Their fee is 13.9% of each sale.

<http://www.digibuy.com>

5) Online Billing Solutions (OBS): Allows you to take all major credit cards. After review of their site I could not find if you can sell tangible or intangibles, so I'm assuming you can do both. There are no set-up or monthly fees, but they do take a 15% cut of your sales.

It is simple to set up; you place a line of HTML code on your site, linking into their secured server. Transactions can range in price from \$3.00 to \$100.00 and money is paid to you twice a month.

<http://www.online-billing.com>

6) CC Now: Used for selling tangible merchandise, CC Now is a full service electronic commerce solution. Their integrated shopping cart software encourages customers to purchase multiple items at once. It is free to sign up, and they charge no monthly fees, however they do collect a 9% commission on each sale.

Pay-outs are twice a month. CC Now allows you to take all major credit cards and notifies you by e-mail of any sales, so you can ship the product.

<http://www.ccnow.com/>

If you're looking for an easy way to start selling

online without putting up a lot of cash, this really is the best way to get your feet wet and see if web selling will work for you. If it does, you can always apply for a merchant account down the road and save on the transaction fees.

The ability to sell your products/services online is not difficult or expensive, you just need to know where to look for help.

Merle's Cyber Promotions (MC)<http://www.mcpromotions.com> Creating Visibility Online for Small Business...because just having a site isn't enough. Visit the site to receive FREE e-books packed with marketing & promotional tips that will help your site get traffic. Also subscribe to MC Promotions Press Newsletter to subscribe <mailto:subscribe@mcpromotions.com>

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

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Party processor.

(c) John Lynch 2004

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

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