

# Do You Need To Accept Credit Card Transactions

By Bob Brolhorst

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As more and more small businesses are exploring opportunities on the World Wide Web, costs and operational expenses have become a big burden for many small business owners. The following are some excellent tools and resources that you can utilize for cutting down on your e-business spending.

## 1) Save Big on Website Development

Developing a website can be costly, however, a good selection of web templates are available at <http://www.1stsitefree.com/templates.htm> for FREE you can find professionally designed web templates for small business, online store, non-profit organizations, even large B2B portals. Whether you are small business owner or web developer, the pre-made quality templates will save you money and time!

## 2) For Online Retailers and Service Providers: Accept Payment Online

Using Paypal shopping cart solution can reduce your costs instantly Paypal does not charge setup and monthly fees at all. In fact they give you \$10.00 just for opening up an account. The only thing they get is a small percentage of each transaction. If you did not sell, you do not pay. The best of this shopping cart solution is that they even provide credit card processing service without additional charges. Check them out at:

<https://www.paypal.com/refer/pal=bbrolhorst@wave5marketing.com>

## 3) Choose A Reliable and Low Cost Web Partner

Your website is effective only when people can see it. If your website is inaccessible, you can not do business. Use a Web-hosting company that guarantees a high level of service, by this I mean that their servers that host your website should be up and running at least 95% of the time and they should have daily backups and redundant systems. Remember you pay for what you get. Cheaper hosting service may not be reliable for your business website.

Other sources to look at:

<http://www.1stsitefree.com/templates.htm>

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