

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

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