

How To Accept Credit Cards Online

By Jim Edwards

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Anyone with an online business, whether for auctions, services, or virtually any type of product, has asked the same question at some time during their quest to create the ultimate online business - "How do I accept credit cards?"

Since over 90% of all transactions on the Internet involve customers paying by credit card, accepting plastic money rates a must for almost any business.

The problem for most small online business owners involves the high cost of setting up and maintaining a credit card merchant account.

With startup fees ranging from \$200 to \$500, minimum monthly fees of at least \$40 to \$50, plus per transaction fees and a percentage of sales, most people who want to supplement their income online or test an idea can't risk that kind of money.

Add in credit checks, 48-month service contracts, expensive equipment purchases or leasing, financial statements, and last 3 years' tax returns and most people throw up their hands and give up before they even get started.

Fortunately several companies responded to this problem with unique solutions that enable smaller online merchants to accept credit cards at a fraction of those high startup costs with no long-term commitment, no equipment purchases, and zero minimum monthly fees.

~ PayPal.com ~

PayPal has gotten some negative press over the last

couple of years, but that press has been mostly undeserved.

PayPal makes it easy for you to collect money for your online sales, send money to merchants, bill people monthly, collect dues and donations and integrate a free shopping cart into your site.

Of all the payment and money transfer services online, PayPal ranks as the absolute lowest in cost and the easiest to set up.

PayPal allows merchants to sell physical and downloadable products along with personal services.

~ ClickBank.com ~

For a \$50 one-time fee ClickBank enables online ebook, software and other electronic information sellers to not only accept credit cards, but provide instant delivery of their products to online purchasers.

ClickBank allows any merchant to accept virtually every major credit card on the planet.

The online merchant simply adds a purchase link to their site, the customer clicks the link, fills in their payment information and the credit card gets authorized on the spot.

Once the card gets approved ClickBank redirects the buyer to a page that enables them to download the ebook, software, or other product they have just purchased.

ClickBank also operates a fully integrated affiliate program that automatically pays affiliates who sell your products for you.

ClickBank heavily restricts what merchants may sell through the service and does not allow the sale of physical goods.

~ PaySystems.com ~

Of the three, Paysystems behaves most like a traditional credit card merchant account.

The service allows the merchant to integrate with a number of third-party shopping carts as well as use the PaySystems shopping cart system.

Merchants pay a small transaction fee and a percentage of the sale, but don't sign up for any long-term service contracts or equipment leases.

Jim Edwards is a syndicated newspaper columnist and the co-author of an amazing new ebook that will teach you how to use free articles to quickly drive thousands of targeted visitors to your website or affiliate links...

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