

How to get Free Internet Merchant Accounts

By John Lynch

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John Lynch
jjlynch47@netscape.net

Merchant Account Service <http://www.merchant-account-service.com>

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How to get Free Internet Merchant Accounts

This article will show small businesses how to get free internet merchant accounts. If your business is to grow and succeed, it is essential to accept online credit cards.

Benefits of accepting online credit cards.

- It has been proven that sales increase dramatically when you accept online credit cards.
- Up to 75% of online purchases are made on impulse and customers spend up to 50% more when using their credit cards.
- Above all, if you accept online credit cards you build credibility in the eyes of your customers as they assume only established businesses will accept cards.

However, it is not necessary to have your own internet merchant account to be able to accept credit card payments on your website. Most small businesses do not need their own online merchant account.

How to get free online credit cards

Getting your own internet merchant account is more difficult than obtaining an offline merchant account because the card

is not present at payment nor is the signature obtained. Sometimes, small and new companies face extra difficulties.

Nevertheless, these problems can be overcome by getting a Third Party Processing company to accept online credit card payments on behalf of you or your company.

How Third Party Processors operate

The payments your customers make are processed through the third party's own merchant account, and you the retailer is paid (minus a commission) by the third party processor. This allows you to sell online without the necessity of having your own internet merchant account.

However, the Third Party Processor makes its profit by charging a processing fee. Usually, third party processor charges are a little more on a transaction compared with having your own online merchant account. Though set-up fees are usually free or minimal.

So, there you have it. You can accept online credit cards on your website through a Third Party Processor without needing your own merchant account. Free internet merchant accounts by another name!

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