



## ACCEPT CREDIT CARD IN YOUR BUSINESS

Should you accept credit card in your business transactions? Many small companies or home-based businesses avoid doing so because of their concern over fees and expenses that may drain away potential profits. Yet the actual cost of implementing credit card payment processing equipment, along with associated monthly and annual fees, may cost less than you think. The application process is easy, many banks are willing to work with small business owners, and exciting profits are possible, so what are you waiting for? Learning how to accept credit card in your business processing is simple. First you will need to apply for a merchant services account. You can do this by browsing the Internet to find a bank, credit union, or other reputable lender show is willing to help you set up a credit card processing account. Then you will need to decide which equipment plan to go with. You can start small and work your way through increasingly complex layers of sophisticated technology as additional sales bring in extra profit for reinvestment. However, there are a few guidelines to keep in mind as you implement credit card processing strategies for your business. To accept credit card in your business customers, you should first find a merchant services account provider, often a bank or other financial institution that can help you by underwriting the associated expenses for this type of project. Many lenders will let you apply over the Internet for a merchant services account, and you may receive a response within a day or two. Decide what type of processing will work best with your business. For on-site companies or home-based businesses, you could set up a credit card processor for basic credit payments when a person comes by to purchase your products or services. But if you travel to your customers to deliver goods, you may want to invest in a wireless credit processor that can go with you. Typically these items cost several hundred dollars, or you can lease them for a set monthly fee. Depending on your personal business needs, you may want to get a pager, an e-check and debit processor, or Website credit processing as your business expands into the e-commerce arena. The next most important way to accept credit card in your business transactions is to set up a Website as an Internet marketing tool. Your merchant account will help you to do this at a pace that will match your company budget. The Website can provide information about your goods and services, price lists, FAQs, industry tips, and a host of other information that will attract customers from around the world. Providing credit card processing service at your site can increase your sales volume and impress customers who are looking for convenient shopping methods without the hassle of waiting for a store to open or a sales associate to offer assistance. Move your business to the next level of sophistication by applying for a merchant services account so you can accept credit card in your business payments.

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