



HOW TO ACCEPT CREDIT CARD IN YOUR SMALL BUSINESS

Would you like to accept credit card small business payments at your company or Website? More and more entrepreneurs are taking this route on the road to riches as they learn how to grow their business. Entering the technology age is neither difficult nor expensive, but you have to learn how to navigate the system by following a series of key steps that can put you ahead of the competition.

Becoming eligible to accept credit card small business dealings is as simple as opening a merchant services account. You just have to find a financial broker, often a bank or credit union, who will underwrite your account to make it secure. Many financial institutions are searching for small business owners that they can help to get started in this lucrative process. Do an Internet search to find the top few with reputable names or backgrounds. Compare their prices, options, and terms before choosing the one that seems best able to serve your company's interests and help you grow. Then apply online or by telephone to get the ball rolling. In a very short time you could be accepting credit payments while building undreamed of profitability.

After opening a merchant account, you will need to purchase or lease the right equipment that will let you accept credit card small business payments at your company or Internet site. For a physical location, you can buy a credit card processor or perhaps an e-check or debit processor for a few hundred dollars. Of course, you will need to consider set-up fees, maintenance fees, and any supplies (like electricity or printing paper) to support this equipment. Working with your underwriter, the fees may cost just 25 cents per transaction or 2% overall. It pays to shop for the best deal that works within your company budget. A wireless credit processor works great for employees who deliver goods to residential or business customers. You also might want to invest in a pager or a digital system.

Experts believe the most lucrative step of a merchant account is to set up a company Website to accept credit card small business transactions. A well-designed site that offers clear-cut information about your company and its services will keep customers coming back and through word of mouth or search engines, bring others along as well. Find out how to register a domain name and find a host site. Then your online "store" will be open to customers all over the world 24/7, ensuring that sales and profits trickle in on a regular basis. It may take some time to get the word out via the Internet, but in a matter of months with a little bit of promotion you could see significant returns on your investment.

Don't let this excellent opportunity pass you buy. Find out more about how you can open a merchant services account, start accepting credit payments, and perhaps set up a business Website to make your presence known throughout cyberspace. Your income may multiply when you learn how to accept credit card small business payments.

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