

Title:

Accepting Online Credit Cards

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517

Summary:

When you opened your new business, you thought that everything would be fairly straight forward. After all, businesses every day complete credit card processing, online credit card approval, and internet business. But finding the right way to set up these services for your particular business can be complex and time consuming.

How To Set Up Credit Card Processing

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Article Body:

When you opened your new business, you thought that everything would be fairly straight forward. After all, businesses every day complete credit card processing, online credit card approval, and internet business. But finding the right way to set up these services for your particular business can be complex and time consuming.

How To Set Up Credit Card Processing

If you want to accept credit card online, you'll need to set up a credit card merchant account with a reputable firm. There are countless resources available to the new business owner for just this occasion. A wide variety of them can be found online. Search for either credit card processing or credit card merchant account online and begin to visit some of the sites listed in the search results.

Each company will offer its own version of a merchant account. You will sign a contract and pay a regular fee to use the services provided. They company should provide you with all the equipment and software necessary to successfully accept

credit card online.

The Options

If you are looking to set up an online account so that you may accept credit card online, you will want to establish a relationship with a reputable company that has been doing business with internet companies for a number of years. Read the testimonials and make sure that the website covers all of your questions and concerns.

Some companies will charge you set up fees or programming fees. Compare each credit card merchant account side by side to see which one charges fees for which services. If fees are waived down the line, it may be because the set up fee is so high. If set up is free, you may find hidden fees that will be charged to your merchant account at a later date. Set up a comparison chart for yourself with the major features and what each company offers.

What You Need

Obviously, if you want to accept credit card online, you'll need to have a website or at least a presence on an existing site.

Most credit card merchant account will require that you pass a credit check. Be sure that you can meet the qualifications of the company you choose. Decide on a back up company or two if you have bad credit or a history of late payments. If you are turned down by your first choice, you can apply to the second or third company on your list.

You will also need an online shopping cart for your customers to use during their visit to your website. The shopping cart stores the items they wish to purchase until they are ready to complete the transaction. With credit card processing, the shopping cart totals all merchandise, plus tax and shipping charges. The merchant service you choose should provide you with an online shopping cart.

Overall, remember to check the reputation of the company you choose and don't settle for a credit card merchant account that doesn't meet all your expectations. If one company doesn't offer what you're looking for, keep looking.