

# CYBERBULLETIN

The bulletin that powers up your online presence



More Than Just a Pretty Site!

Webmaster for Hire, LLC

April 3, 2006

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## Internet Merchant Account ... Do You Need One?

I doubt there are many people surfing the World Wide Web who have not purchased something on the Internet. Whether they use a credit card or e-check, the transaction was processed through a merchant account.

A merchant account provider allows businesses to transact sales online. They enable an Internet business owner to accept credit cards and e-checks for payment of services and products.

One businessman I know contracted with his local credit union to enable him to accept credit cards for his out-of-his-garage business, where many of his sales were from word-of-mouth. After creating a web site to increase his sales, he used the same credit union merchant account for his Internet sales (even though the account did not provide online services). Unfortunately, this meant the consumer had to call him to transact business, many times getting his message machine. He spent a lot of his time on the phone, rather than making his product. He was losing money by not having an automated ecommerce store with online transaction services.

An Internet ecommerce store using an online merchant account automates the selling transaction for you. The advantages are many. Here are just a few:

- The consumer gets instant gratification through the ability to purchase immediately;
- Your time is free to create more product, envision new products/services, or whatever else will enhance your Internet business and make more money for you;
- Accepting credit cards and e-checks at your web site means more sales for you, since most consumers will not buy if they have to mail a check;
- You have more satisfied customers — just think how annoyed the businessman's customers are when they call and get a message machine; then, have to wait to hear back from him; and
- Less chance of fraudulent consumer transactions, since the merchant account provider is set up to responsibly make such transactions.

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## Do You Know?



Business owners who need a new web site, redesign of an existing site or would like to increase their visibility on the Internet?

They can call me @ 561-748-7766

## Internet Merchant Account ... Do You Need One? Cont'd

### Pricing

Merchant account providers have three types of pricing structures — Flat fee, percentage of the sale, or a combination of a flat fee and sales percentage. With the explosion of Internet commerce and banks opting not to provide such online services, a search of the Internet will result in many merchant account providers. Closely evaluate what pricing is best for your business and its bottom line and carefully screen any firm that might be handling *your* money.

### What to Look For

I suggest you get referrals from friends and business associates as to whom they use for their web site money transactions. Inquire as to how they like the provider, are they satisfied with the service, and what could be improved in the providers service. Or contact Webmaster for Hire for suggestions.

Some specifics to look for in good providers are:

- Speedy credit card sales processing,
- Other services that will enhance your business and sales,
- Acceptance of all major credit cards and e-checks, and
- Top-notch service to both you and your customers.

You cannot adequately do business on the Internet without the ability to transact immediate business — at least, not if you wish to stay in business. If you currently do not have a merchant account provider, are not happy with the one you have, or you need an ecommerce shopping cart set up on your site to enable more sales, contact Webmaster for Hire today. We are here to assist you. Let's make you a more viable competitor on the Internet!