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If Content Is King. Then The
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**Making Sense of
Payment Processing Systems**

Plan To Succeed Online

Take The Guess Work Out of Starting & Building a Successful Business Online!

"The greatest failure is the failure to try."
William A. Ward

Making Sense of Payment Processing Systems

In order to sell products or services online, you have to have the ability to accept payments, simple common sense. In the early days of the internet, you could perhaps get away with simply offering your prospects a single payment option, such as mailing you a check. But no longer. Now, you have to bend over backwards to court their business, and one of the principle ways of doing this is to offer them as many payment options as you possibly can.

Credit Card Processors

Without a doubt, one of the first things you have to attend to once you get your business set up online is you have to get it hooked up to a payment gateway and credit card processor, which means you will have to get a merchant account.

I know. I know. This sounds like a big step... but this is YOUR business we're talking about. Perhaps it will help if we take it one step at a time.

When it comes to processing credit cards, you, as a merchant, actually have three options.

1. You can use a credit-card swipe terminal.
2. You can use a PC software program and modem
3. Sign on with a Web Payment Gateway directly.

Which way should you go? A lot will depend on the amount and type of business you plan on conducting, as well as the kinds of products or services you're going to be marketing.

For example, if you're just planning on a small operation - or a business you are going to be conducting both online and off, then you might want to just go with a manual credit-card swipe terminal you can get through any bank.

But if you're sincerely dedicated to building a successful online business, then you should take full advantage of the power the Internet offers to make your life and your work easier. If you want to compete successfully online, you must be able to offer your customers all the ordering options, conveniences and amenities that your competitors offer, or you're sunk before you even begin to swim.

The major difference between option one above and options two and three is deferred processing versus real-time processing. With real-time processing, credit cards are immediately approved and the customer sees the results immediately. With deferred processing, the order is forwarded to the merchant who then processes the order manually. Both methods have advantages and disadvantages.

Deferred Processing

If you use a manual swipe terminal you cannot fill orders immediately, so this processing method is more suitable for businesses that cannot deliver their goods over the Internet.

One advantage of using deferred processing is that you can inspect your orders and correct them, if necessary, before you go a head and ship your product. You can input discounts, surcharges or otherwise edit the orders, before you process them.

Deferred processing is much cheaper than real-time processing because you're eliminating the e-commerce middleman - the payment gateway. All you need is a terminal or credit card processing software, which you can buy for around \$350 -\$400. You do not incur any additional costs for processing, but neither do you enjoy any of the advantages of gateway technology and complete business automation.

Your order information is stored on your server or delivered to you by your storefront software, and you must download them and process them manually.

(If the order information is e-mailed to you, anyone with administrative privileges on the server can read the orders and steal card numbers - and you will be held responsible, so you want to be cautious in going this route. Be sure to ask your ISP or storefront software vendor how the orders are encrypted to secure credit card information against hackers.)

Deferred processing requires daily attention - you cannot afford to take a day, much less a week off, or you'll come back to face a lot of angry customers and a serious loss in business.

If you opt to go with deferred processing, your best bet is just to go down to your local bank and they can probably set you up with a merchant account and a manual credit card swipe terminal.

Real-Time Processing

The most important advantage of real-time processing is that the customer sees the results immediately. If you sell digitally deliverable software this feature is priceless because it lets you fill the order within minutes, which is a strong selling point. On the other hand, if you have to ship your product through the regular mail, this feature probably won't make a whole lot of difference.

Real-time processing also makes your customers more confident because they know that their card has been approved. If there is a mistake, like a wrong expiration date, they can correct it immediately. Half of Internet shoppers are impulse buyers, and they may not re-order if they are told about the mistake the day after they place their order.

The big advantage of real-time processing, however, is that you can leave the system virtually unattended. The credit card information is verified, the batches are settled, the money is collected and transferred into your bank account, and you don't have to do a thing but check into your virtual terminal periodically to see how many sales you've made.

There are two ways to do real-time processing. The most common way is to use processing providers (VeriSign, Authorize.net, CyberSource, CyberCash) who specialize in Internet transactions. These companies usually provide you with a set of scripts to build your storefront so you can easily integrate their processing with your storefront software. However, their services are expensive. You usually have to pay a setup fee between \$200 to \$800 plus 10 to 30 cents per transaction and/or \$20-\$50 per month. All of these costs are in addition to your bank charges. This solution is easy to transfer if you change your ISP.

The other solution is to install your own credit card processing software on your server. Most processing software vendors have solutions that let you integrate their processing with your storefront software. If you prefer this solution, you will have to install a modem on your server and connect it to a dedicated phone line. You can expect to pay \$50 for a modem (you do not need a fast one) and about \$300 to your ISP to install this system. The credit card processing software will cost another \$350-400. However, since you paid to have the system installed on your server and bought the processing software, your only recurring cost will be the phone line.

Some Internet Service Providers already have a credit processing software installed on their servers, so you will be able to easily plug in your store. But, you will have to pay about \$200 for the setup and a per-transaction or per-month fee for using their system. Most of these ISPs charge a hefty monthly fee and be aware, with this solution, you won't be able to transfer your system if you change your ISP.

Whichever of the above options you decide to go with, you're still going to need to get a merchant account before you can begin using the software to conduct automated, real-time online transactions.

Getting A Merchant Account

When it comes to getting a merchant account, you basically have two options:

1. You can go around to various off-line banks and see what they have to offer. You'll probably find that most are still leery about granting credit card merchant status to online business owners - especially new businesses. Many feel the lack of transaction slips personally signed by cardholders heightens the risk of fraud. But you may well find some forward thinking bankers willing to supply you with the necessary software and the wherewithal to get set up. Since this is not their primary business, however, they won't likely offer much assistance or the most competitive rates.
2. You can go to the online specialists and let them do all the work for you. An ever-growing number of merchant account companies and as well as full-service e-commerce solution providers have sprung up on the internet in recent years to cater to the rapidly growing market of netpreneurs. Not only will these companies welcome you with open arms but most will streamline your application process, so you can literally be set up and in business within a matter of days (as opposed to it taking weeks or months with off-line banks).

When you go with an online merchant account provider, they place you with a Merchant Bank, sometimes called the "Acquiring Bank," that will open a merchant credit card account in your name, allowing deposits based on credit card transactions. The Merchant Bank then contracts with a Credit Card Processor to process credit card sales, debiting credit cards and depositing money in your account when a transaction "clears" or is completed. It will then forward the money to your regular bank account, provided you supply them with an account number.

What's It Going To Cost?

Whichever option you go with you can expect to pay the following standard merchant account fees:

- *Set-up fee*: A one time charge for the company to set up your account with the processing company and the gateway. (Typically around \$200)
- *Discount rate*: The processing fee associated with your merchant account. It is a percentage of your gross sales. (Typically around 2.3 - 2.9%)
- *Transaction fee*: A nominal amount charged on each transaction, which is associated with the processing of each transaction through the payment gateway and the merchant account. (Typically around \$0.20 - 0.30 per transaction)
- *Gateway Fee*: A monthly fee charged by your gateway (usually Authorize.net) to process your transactions. The gateway replaces the need for a credit card terminal or PC software. (Typically around \$10 to \$20 per month)
- *Statement Fee*: A monthly fee charged by the processor responsible for depositing the money into your bank account. (Typically around \$10 - \$15 per month).
- *Address Verification Fee (AVS)* - Not all financial institutions may not require this service, but it is important because it helps to prevent fraud. (Typically around \$0.05 per transaction).

This may sound like a lot, but when you add it all up it's really not that bad. For example, if you sell software applications for \$20, and you sell 20 applications per month, your fees are only \$25-30 per month, which is approximately 7%. So, even with a small sales volume of \$400 per month a Merchant account is not expensive.

So, just how do you locate a merchant account service to get the ball rolling? It's as simple as clicking on one of the links below. These are some of the best and simplest e-commerce services the 'Net has to offer. You might want to print out a copy of our *Merchant Account Provider Comparison Template* so you can jot down a few specifics about each service as you conduct your research.

Online Merchant Account Service Providers

1. [IMC Credit Card Merchant Account Program](#)
2. [AIS - Advanced Internet Solutions](#)
3. [Quick Commerce - eCommerce Exchange](#)
4. [AMS Merchant Account Services](#)
5. [SecureNetShop](#)
6. [Virtual Merchant Services](#)
7. [CreditCardCommerce.com](#)
8. [Charge Card Merchant Services](#)
9. [GoMerchant.com](#)
10. [Cash Cards International](#)
11. [Merchant Express](#)
12. [First Merchant Services](#)
13. [US Merchant Services](#)

Merchant Account Provider Comparison Template

Service	Setup Fee	Discount Rate	Transaction Fee	Gateway Fee	Statement Fee	Notes

If you plan on being in the selling business for the long haul, you're best off getting a merchant account at the outset. But if you're not ready to go whole-hog or you're not planning on selling very much, there are several *third-party processors* that will step in and process credit cards on your behalf.

Third Party Payment Processors

How They Work

A 'third party credit card processor' is a company that can accept credit card orders on your behalf. Third Party credit card processor companies own merchant accounts with the additional rights to use that merchant account to accept credit card orders on behalf of other companies. When you use these services, you do not have to qualify for credit card merchant status on your own since the service is the legal retail seller and you, the merchant, are their "agent."

Most of these services operate by taking a percentage of each sale made, usually around 10-15%. Some also charge an additional fee for each transaction. These deductions and fees can really add up and eat into your profits if you wind up selling more than you planned, so weigh this third party option carefully.

Still, for small online businesses, especially those just starting out, they are an affordable alternative to merchant accounts. Yes, their fees may be substantially higher, but keep in mind that most do not require any setup fees, monthly service charges, expensive software, equipment leasing or security deposit - and thus they are a good stepping stone for some. For the most part YOU ARE ONLY CHARGED ON THOSE SALES YOU MAKE.

Since these services offer different packages, they may or may not include:

- A fraud control service
- Online sales and transaction reporting
- Shopping cart functionality

Who Should Use Them?

Choosing whether to go with a direct processor or a third party processor primarily depends on your monthly sales volume. Since rates and services are constantly changing, it will be a wise investment of your time to compare current discount rates, monthly charges and other fees. (The table below will give you a general idea of current rates and charges, as well as services offered by some providers, but as these are always in flux I suggest you only use it as a general guideline.)

If you are just starting out and struggling with a budget, using a third party credit card processor could very well be the stepping stone that you need! However, as your business builds it would be well worth you while to get your own merchant account because you'll pay less in transaction fees and it looks more professional.

As a very general guideline, if your monthly sales are under \$750 to \$1,000, and you don't want to pay for a merchant account, then a third party processor will probably best suit your needs.

Once you've reached \$750 - \$1,000 a month in sales, you may want to look at switching to a direct processor that offers a lower discount rate, reduced processing costs and shorter payment delays.

Here are a few more things to consider before jumping on the third party bandwagon:

- There is a minimum discount fee of around \$25.00. So, at 2.5% (for easy math), you would have to make \$1,000 per month to get that rate.
- You will pay around 30 cents per transaction.

- If you start an affiliate program with ClickBank or I-Bill, you can't transfer your affiliates (their tracking system) to a new program you might set up when you get your own merchant account.
- Having your own merchant account gives you the ability to customize your order pages and integrate with any software you want (i.e. affiliate tracking, storefront, digital delivery etc.)

Comparison of Third Party Procession Options

Some of the best of these services include:

- [PayPal](#)
- [ProPay](#)
- [iBill](#)
- [Clickbank](#)
- [Verotel Solutions](#)
- [CCSlide](#)
- [DigiBuy](#)
- [CCNow](#)
- [iFulfill](#)
- [Online Billing Solutions](#)

Of these, [iBill](#), [CCSlide](#), [DigiBuy](#) and [Clickbank](#) allow your customers to purchase intangible or digitally delivered products only. CCNow deals only with hard goods or physical products, while [iFulfill](#) and [Online Billing Solutions](#) can enable either hard good or intangible, downloadable product purchases.

[iBill](#) (Internet Billing Corp.) has been around for years and has a good solid reputation. The company provides merchants with a number of ways to accept online payments, including online checks and an innovative system called Web900 that enables customers to have a transaction billed to their phone bill instead of their credit card.

[Clickbank](#) charges a small, one time set-up fee of \$49, but it's worth the price because it will also set you up with your own affiliate program to further promote any information products you have to offer. They handle everything from processing credit cards to tracking sales to paying your affiliates for you. You simply tell them what percentage of the price is to be paid as commission, and they take care of the rest!

Third Party Processor Comparison Template

Service	Setup Fee/ Monthly Fee	Orders By:	Processing Fees /Fee per item	Extras:	Other Factors To Consider:
iBill	No/No	Creditcards, 1-900phone, online checks Locations: International (USA, Holland)	15% for up to \$10,000 in sales per billing period. Graded reductions for increases in volume. Online checks: 15%. 1-900 billing: 20-35%. See website for details (\$10 item): \$1.50 Fee (\$100 item): \$15.00	10% 6-month rolling reserve. Payments twice per month	Limited to sales of access, content or services. Possibility of charging customers' phone bill instead of credit card (US only). Offer recurring billing feature. Realtime delivery with custom CGI scripts. iBill Complete now has a built in affiliate program - they pay affiliates for you.
Clickbank	\$49.95 set-up /No Monthly	Creditcards Checks Locations: International	\$1 +7.5% (\$10 item): \$1.75 Fee (\$100 item): \$8.50	No-longer free! Only issue checks. Charge \$2.50 to process and send check. Withhold 10% of checks over \$25 which is released after approx 90 days. Checks issued twice per month.	Service is limited to "authors of unique internet content and services. If you distribute your own original information via web pages, files, or email, then ClickBank is ideal for you." You have the option to recruit resellers for your products, all details handled by CB. You can also refer people to CB and earn money if anyone you send to CB signs up and makes sales.
Verza	No/No	Creditcards debitcards Locations: International	Products: credit cards \$0.99 + 4.9%. See website for details (\$10 item): \$1.48 Fee (\$100 item): \$5.89	Payments twice per month. Additional \$15 for each chargeback. Includes an account control center to view our account details and transaction logs.	Verza accepts customers who offer "tangible" products, either physical goods or tangible services, but not software or content.
Verotel	No/No	Creditcards, 1-900phone, online checks Locations: International (USA, Holland)	Variable. Cards and checks from 12-19%, 1-900 from 20-30%. See website for details (\$10 item): \$1.50 Fee (\$75 item, max): \$9.00	10% 6-month rolling reserve. Payments twice per month. Additional \$15 for each chargeback. Includes an account control center to view our account details and transaction logs.	Verotel accepts customers who offer software or content. They are wholly owned by Verza. If you sell anything other than software or content, Verza will be cheaper. 1-900 billing and online check acceptance are useful additional extras.
CCBill	No/No	Creditcards Locations: International	13.5% hosting clients, 14.5% non-hosting clients. (\$10 item): \$1.45 Fee (\$100 item): \$14.50	5% 6-month rolling reserve. Payments every week after initial 10 day delay.	Limited to sales of access, content or services. Called their 'wholesale' program, they 'purchase' your services and then 'resell' them (to avoid the interpretation that they are reselling other companies products). Processing period: 1 week.

Shareit	No/No	Creditcards (online, phone, fax, email), money orders, bank/wire transfer, check, cash Locations: International (USA, Germany)	\$2.95 +4%. After 1000 orders, \$1.95 +4% (\$10 item): \$3.35 Fee (\$100 item): \$6.95	Mailing a check = \$5 (USA=free), issuing bank also deducts \$5. Alternatively you can have a bank transfer (\$2). Checks issued once per month. Useful control panel allows you to email previous customers.	Shareit has been around since 1996. Started out as a third party for shareware writers, but will now accept credit card orders for any product or service. Based in Germany, they are good for Europeans and allow you to accept the Euro as payment.
Web-Accept	No/No	Creditcards or direct transfer Locations: International	Credit cards, 2.2% +30c, no minimum: Non-credit card, 1.6% +30c (\$10 item): \$0.30 Fee (\$100 item): \$2.50	Payment to you is made into your USA bank account, or onto your Visa credit card.	Web-Accept looks good, cheaper than a merchant account but only available to Americans. "International" accounts can be opened, but are not able to use Web - accept yet, although you can be paid by other PayPal users.
Revecom	\$49.00/No	Creditcards Locations: International	3.95% \$1.00 per item		Competitive rates and the ability to integrate with a third-party affiliate program.

Several other services you might want to consider (for purposes of comparison) are:

[2Checkout](#)

- Setup fee: \$49.95\
- Transaction fee: \$0.45 + 5.5%

[CCNow](#)

- Setup fee: 0
- Transaction fee: 9%

[DigiBuy](#)

- Setup fee: 0
- Transaction fee: 13.9%

[ProPay](#)

- Setup fee: \$35
- Transaction fee: \$0.35 + 3.5%

[WebSiteBilling](#)

- Setup fee: 0
- Transaction fee: 15%

3rd Party Processors may change their terms at any time so I suggest that if you are interested in a particular service, you click on the link to check it out.

If you want to conduct your own research on any of the above services, I have included a template below that you can print out and use for comparison purposes.

Third Party Processor Comparison Template

Service	Setup Fee/ Monthly Fee	Orders By:	Processing Fees /Fee per item	Extras:	Other Factors To Consider:

Other E-commerce Payment Options

Many customers want payment options other than plastic. While most people own credit cards, there are many that don't, and still others that simply refuse to shop online because of (mostly unfounded) security concerns. Most online business owners do offer the option to their customers of purchasing products using "traditional" business or personal checks, but this is usually where their ordering options end. If you want to set your business apart, you might want to consider going a step or two further, by offering your customers one or more of the following payment options as well.

Accepting Checks Online

Here's a great new way for merchants to tap into a whole new source of revenue by reaching those who don't own credit cards. In fact merchants who don't offer some type of e-check capability are missing a huge market, as studies have show that, if given the option, a significant number of consumers would rather pay by check. According to the latest statistics, Internet e-check usage has grown by 2 million checks just in the last 4 months!

Online checks (also called e-checks) are virtual checks that allow consumers to pay by check through the Internet. The buyer fills out a form (that looks like a check on the screen) with his or her banking information, date and amount, and then clicks the "send" button.

The information then either goes to your computer or to a transaction service, depending on which of the following two ways you choose to accept check payments:

a) The "Print & Pay" Method - You purchase software that allows you to print the checks, such as that offered by [CheckMan](#), and deposit the checks at your bank to receive your "pay."

The checks are processed just like regular checks, so you have to wait until each check clears to be sure that it is good for the funds. (Before you decide to go this route, make sure your bank will accept these checks and find out if you need to purchase any special paper for check printing.)

This method is less expensive, but more labor-intensive and time-consuming than...

b) A Transaction Service - Generally speaking, these services will do most of the work for you from the point at which your customer fills out the secure order form form. The encrypted information is transmitted directly to a clearing house, where they confirm that all the required data is correct and, for a fee, will guarantee that the check is good for funds. They then print out a hard-copy of the check and either send it to you or deposit it directly into your bank account - all within 48 hours. Here are some of the popular online services that can help you do this:

- <http://www.paybycheck.com>
- <http://www.ichex.com>
- <http://www.validcheck.com>
- <http://www.onlinecheck.com>
- <http://www.ibill.com>
- <http://xpresschex.com/XpressCheXonline.htm>

Some of these services even offer real-time processing - the funds (once guaranteed) are immediately withdrawn from the purchaser's account and deposited directly into the merchant's account, with a receipt emailed to the buyer and an online report available for the merchant - something that you should consider if your products are digital and you want to make them available for immediate download once the order process is completed.

Both of the above methods allow you to accept checks online by phone, fax or email, since you can take the buyer's checking information and manually input it or send it to your transaction service yourself.

SIDEBAR: If you want to really simplify the well-rounded e-commerce functionality of your business, I highly recommend that you look into GoMerchant.com, a leading online provider of e-commerce solutions targeted to small business owners. Rather than selling storefront software, they license their technology to merchants on affordable monthly terms. Their "[Ecommerce Total Package](#)" is a complete, comprehensive Internet sales and marketing solution, unlike any other offered on the Web, which levels the playing field for online sales by servicing both techno-savvy and techno-phobic business owners. They have recently added [GoEcheck](#) to their list of services, offering their members the flexibility and added advantage of accepting checks online, with the same ease, speed and security of credit card processing. Some benefits of their new [GoEcheck](#) service include:

- Low transaction fee of .50 per transaction (deducted at the time of transaction)
- Minimal turnaround time for check clearance and deposit
- Low Monthly Fee: \$9.95 - Billed the 1st of each month.
- Virtual check image for your customers
- Display of comprehensive statistics on all of your transactions.
- View monthly statements on-line
- 24 x 7 x 365 access to transaction data in real time.
- The first 30 days are free!

Accepting Debit Cards

Just like offline when a payment is made through a debit card, the funds are immediately withdrawn from the purchaser's bank account. The advantage to you, the merchant, is that you know the buyer has the funds to make the purchase and that it will not be charged back to you (like a check with insufficient funds).

The advantage to consumers is that purchases are paid for right away, so there is no "credit card shock" when the statement arrives in the mail. Contact your merchant account or e-commerce solution provider and ask them if you are able to accept debit card payments as part of their service.

While debit cards are still not widely used by online shoppers, who prefer to protect themselves with the \$50 liability limit offered by most credit cards, this payment method is gaining in popularity so it's worth at least being aware of.

Charge It To Their Phone Bill

With this type of arrangement, customers simply dial a specific number assigned to a merchant's product and the amount of the purchase is then charged to their phone bill. You get paid and the telephone company is then responsible for collecting the money. Both web900.com (a service of [ibill](#)) and echarge.com can help you you to do this, should you decide it's appropriate for your business.

One of the benefits of the Internet is the speed at which people can obtain information let alone products or services. Therefore, don't let the lack of it hinder your business. The way to profit more quickly online is to be able to process orders more quickly.

E-Wallets or Digital Cash

Generally speaking, e-Wallets can be placed into two broad categories based on their capabilities:

a) e-Wallets that store card numbers - The easiest way to think of an e-Wallet is as a virtual wallet that can store credit card and debit card information, passwords, membership cards and all the numbers of cards that currently get stuffed into your real wallet.

Some e-Wallets make it easier for consumers to buy from you since their credit card numbers can be copied from the e-Wallet and pasted into your online order form. To see an example of this kind of e-Wallet, check out Ilium's software at: <http://www.iliumsoft.com/wallet.htm>. To accept payments from this type of digital wallet you do not need to add any additional software or change your order form.

Other e-Wallets, such as Microsoft's Passport, automatically fill out order forms with the consumer's credit card and contact information, saving buyers time and hassle. As a merchant, you can visit Microsoft's web site and download a version of their Passport software so that you can accept payments from their subscribers at: <http://www.microsoft.com/myservices/passport/default.asp>

b) e-Wallets that store digital cash - The second concept of a digital wallet has been around for several years but has not really taken off with either merchants or consumers. In this version, consumers store digital cash, which has been transferred from a credit card, debit card, or virtual check inside their e-Wallets.

Digital cash is like having a virtual savings account where charges are made for ongoing purchases, particularly micropayments - small payments from a penny to ten dollars that can be used to pay for access to digital information such as newspaper articles or software. e-Wallets that store digital cash require both the merchant and consumer to download and use the same software and, as a result, acceptance has been poor.

I wouldn't concern myself with accepting either form of e-wallets right now, but it never hurts to be aware of the services as they could become more widely accepted in the future.

Person to Person E-mail Payments

Person-to-person (P2P) e-mail payments allow purchasers to use their credit cards or bank accounts to pay through e-mail.

This process is similar to sending a greeting card over the `Net. For example, when you send a greeting card, you select a card, add a personal message, and then e-mail the link to the recipient to let them know where the card can be viewed. You don't actually send the card via e-mail.

Likewise, with P2P, you don't send the payment through e-mail; rather you send the link where the recipient can re-direct the funds to his or her bank account or credit card.

To transfer money by e-mail, the sender: Logs onto his or her financial institution's online account; Clicks the e-mail payment feature; Inserts the recipient's name, e-mail address, the amount, and the credit card

number or account where the funds are to be taken from; and has the option of adding a personal note for the recipient.

The recipient then: Receives notification that the funds have been sent; Is given a hyperlink to accept the funds and then; Chooses where the funds will be deposited (i.e. their bank account, their credit card, etc.).

Here's the big advantage of P2P... neither party has to reveal their account information to the other party, nor is any money actually transferred through e-mail.

If you sell a service where your clients may wish to maintain their privacy (such as investment counseling), or where the client pays after the work has been completed (such as freelance web design), then this payment method might be especially attractive to your clients since it's less expensive than wiring funds bank-to-bank.

Person-to-person e-mail payments are offered through [Yahoo!](#), the US Postal Service, and Citibank. In Canada, this service is available through [CertaPay](#).

MasterCard offers P2P payments using a digital wallet to make payments from a MasterCard credit or debit account to any person in the world, in their local currency, directly into their bank account or as a check mailed to that person. To learn more visit: <http://www.mastercardintl.com/spa/demo/details.html>

Making it easy for your potential customers to do business with you is an essential ingredient of your online success. You don't need to offer ALL of the payment options mentioned above, nor should you, but it's a good idea to match the payment choices you offer to your type of online business and customers.

You will close more online sales and gain a real advantage over your competitors by offering your buyers easy, simple, secure options for giving you their money!

Related Resources You Can Use

The first and most important thing you need to acquire in order to succeed in any business is... knowledge. If you are really serious about succeeding in a business... if you want to avoid the common traps and mistakes... **it is absolutely necessary that you acquire the right knowledge.**

You have started your journey in the right direction with this report but, as every wise man knows, the pursuit of knowledge is not finite. If you're going to be conducting any type of business online, any investment that adds to your store of knowledge on the subject is a wise one. Below I've listed some additional resources on this subject you might want to look into.

The most successful entrepreneurs, who report the best results, tell us they got even greater performance from their marketing efforts by combining the tips that they got from us with the cutting edge tools and more in depth information on this specific topic provided by many of the Internet's most experienced and established marketers in the resources listed below.

And because I want that for you also, I'm delighted to let you know about them, so you also can try them out - absolutely risk free! I want to give you every chance at the best outcome from your online marketing. That is why I'm inviting you to at least take a look at them. If they make a difference, keep them. If they don't, just send them back for a full, no-questions-asked refund.

At the very least I would like you to accept **our free gift** of our **Doing Business Online? Portfolio**.

Click the link below to download this mighty pdf publication right now for FREE!



[Doing Business Online](#)

Actually, this is just one of 12 completely customizable, lead and income generating, professionally created, **PDF Perpetual Profit Portfolios**, all of which are jam-packed with solid, usable valuable information that you can lay your hands at our <http://www.websuccessmastery.com> site. If you're looking for a way to make multi-stream earning effortless, to make all the money you want *without selling a thing*, why not pay us a visit when you finish up here. I guarantee you won't regret it!

Now on to those resources...

[A Merchant's Guide to E-commerce Payment Gateways](#) by Dr. Ralph F. Wilson

One of the most important e-commerce decisions you'll make is your choice of a payment gateway, the bridge or gateway between your business website and your bank's credit card processor. A number of factors go into the decision, and you can't afford to make the wrong choice. In this e-book renowned e-commerce authority Dr. Ralph Wilson shares his conclusions after 60+ hours of research, feedback from my world-wide network of readers about their experiences - both good and bad - with the payment gateways they've tried, and sound recommendations to guide your decisions.



If you just don't know where to start with a merchant account and payment gateway - know if you really need either - you need to read this Merchant's Guide. It includes information on 90 payment gateways - such as VeriSign, Authorize.net, and WorldPay - from 27 countries, with candid user comments from 72 readers in 15 countries. The report also includes a chapter entitled, "At What Point Is a Merchant Account Better Than PayPal or CCNow?"

[12 Ways to Give Your Webstore A Sales Boost](#) by Dr. Ralph F. Wilson

Proven techniques to increase the conversion rate in your online store. This book contains all the tricks renowned e-commerce authority Ralph Wilson has learned in building 18 online stores for clients to increase their sales rate to the maximum. He explains twelve different approaches to increasing the conversion rate (the percentage of purchasers to shoppers). Implement just one of these techniques and you'll see instant results, implement them all and you'll double your sales - guaranteed! There's no magic here. No hype. But clear instruction, designed for the small business or larger company that already has an e-commerce component, but now wants to fine-tune it.



[Net Profits On Demand](#) by Joshua Shafran

Finally, A System to Make a Gigantic Income on the Internet from Thin Air that Molds Itself to YOU!



This is a comprehensive, easy to follow, bulletproof audio and video course, with workbook manual, developed by a man who created 20 businesses that have made over \$30 million dollars in less than 4 years!

Starting from ground zero, with nothing more than the desire for something more... [N-POD](#) will transform your financial life in only 20 days... it will have you making money in an area that YOU are interested in... that YOU find exciting... that YOU are passionate about. In fact, you don't even need a product or service to sell. You don't need any previous business experience. You don't need a website. You don't need any specific business skills. [N-POD's](#) "plug 'n play" framework is a system, complete with all the tools you need, broken down into an easy to follow format so it's not overwhelming. Everyday (for only 20 days) you take a small step and put another piece of the puzzle in place. Because each baby step by itself is no big deal, the process becomes *quick, easy and FUN* instead of scary, overpowering and agonizing. By the end of the 20th day this "learning-by-doing" approach will have you discover, master and profitably *apply* the formula. Earn while you learn. What could be better? Sound Intriguing?

[Click here to learn about Joshua's Remarkable New 9 Step "Income For Life" Program](#)

[Quick Commerce - eCommerce Exchange](#)

QUICKCOMMERCE

Established in 1989, E-Commerce Exchange is one of the nation's largest providers of electronic payment processing on the internet. [Quick Commerce](#) is their flagship internet software, which provides a secure payment transaction for on-line merchants, and it completely integrates with most shopping cart technologies. In choosing this solution you will have your own merchant account & on-line processing system within seven days. This account allows you to accept Visa, MasterCard, Discover, and American Express as well as on-line check payment for your products or services. They also offer card swipe terminals and PC and Mac transactional processing software.

The [Internet Marketing Center](#) has partnered with TMS (Total Merchant Services), specializing in helping companies like yours establish payment solutions for virtual storefronts by getting set up to securely accept credit cards and checks on the world wide web. You get everything you need to accept credit cards at your Website ASAP including: merchant accounts applicable for Internet transactions, software to do real-time transactions and be fully automated, gateway with real-time processing and shopping cart service.

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