



15-Step Guide to Getting Your Business Online and Accepting Credit Card Payments with FreeCreditCardProcessing.com

Welcome to FreeCreditCardProcessing.com. Whether you're an experienced web retailer or new to online selling, we make it as easy as possible for you to get world-class results from your FreeCreditCardProcessing.com Internet Merchant plan. This guide explains how FreeCreditCardProcessing.com works and what to expect as you begin to build, manage, and market your online business. Read on to gain valuable tips and guidance that will help you succeed.

Getting Organized to launch a successful online business

Your Internet presence can be one of the most valuable tools to your business. Whether its function is to generate sales leads, improve customer service, or to simply serve as an on-line brochure, it should be a priority to every business. Most business owners, while aware of the importance of the Internet, are consumed with running their business, and don't have the time to stop what's making them money now and deal with foreign Internet technology. Let our team of internet technology experts design a professional website for your business today.

At FreeCreditCardprocessing.com, our internet technology experts can provide you free consulting in helping get your business online through a step-by-step process. Or, we can do it all for you so you can focus on your core business, like sales and customer service

When getting started, here is a checklist of things you will need to do to successfully start and manage an online business:

- a. Develop goals for yourself and decide what products and services you want to sell.
- b. Determine what companies you will use to purchase your inventory and establish a good business relationship with them.
- c. Create a company name
- d. As a minimum, you should register your business name with your local county courthouse and get a local tax permit. You should consult a local

- CPA to determine what paperwork you need to file with your city and state to operate your business.
- e. Open up a business checking account
 - f. Design your logo, business cards, letterhead, and envelopes
 - g. Open a shipping account with Fedex, UPS, or DHL
 - h. Make sure you have a reliable computer system that provides a lot of hard disk space, fast processor, and software to help manage your business needs.
 - i. Use a good accounting software program to manage all your inventory and sales receipts, as well as expenses.
 - j. Make sure you have internet access. You may subscribe to dial-up or high-speed DSL internet access through a number of companies. You may call your local cable company as they would be able to provide you high-speed DSL internet access for around \$29.00 a month.

Once you have all these items in order, you will be ready to establish a website online and begin selling your products.

The following is a 10-step guide to getting your business online:

Step 1: Register a Domain Name

Your Domain Name is your unique online brand, and the address for your website (www.example.com) and e-mail (name@example.com). This is an important first step, because you want a Web address that makes it as easy as possible for potential customers to find you.

Registering a domain name is the first step to getting your business online only costs around \$8.95 per year registration. You can register your domain name by going here:

https://www.securepaynet.net/gdshop/rhp/default.asp?isc=&se=%2B&from_app=&mcsid=&pl_id=1502&prog_id=darringins

Step 2: Sign up for a Web Hosting Account

FreeCreditCardprocessing.com will provide your business with web hosting services the way YOU want it! Our affordable plans include all the basics, plus the flexibility to customize with options tailored to your needs. You will be able to manage your web hosting tools online, including your domain name and email accounts through our Plesk Control Panel.

Whether it's a simple three-page Web presence or a complicated database driven virtual store, dotcom Merchants has a Shared Hosting Plan that fits. Flexible options and customizable add-ons mean you get the plan you need, and

advanced technology and unbeatable support mean your plan is easy to use and trouble-free.

Plesk Control Panel - The latest version of the Plesk Control Panel features an XP-like interface, easy management of domain and email functions, and a separate mail user control panel. Plesk is currently available on our Starter plan.

Step 3: Set-Up Your Email Accounts

Email accounts are very important to your business when selling your goods and services online. Without a reliable email account, you will not be able to accept orders via your website and/or shopping cart system.

Email accounts are also a necessary form of communication with all the vendors and service providers that are critical to your business success. Including your merchant service provider, web host provider, internet service provider, your web development and design team, and most importantly, receiving orders and customer service inquiries from your customers. You must also have a valid email to receive the free PaymeNow Internet payment gateway software and virtual terminal.

Step 4: Sign up for an Internet Merchant Account

FreeCreditCardProcessing.com will provide your business with a free internet merchant account. We will set-up your business with a merchant account to accept all major credit cards including Visa, Mastercard, American Express, Discover and online ACH checks with no set-up costs and low monthly fees! Our competitors offer the same equipment and charge you hundreds or thousands of dollars for what you can get for free with freecreditcardprocessing.com.

In order to open an internet merchant account, you will need the following:

- a. Fill out or online merchant account application
- b. No original application paperwork is necessary as it is all done online
- c. You will sign the paperwork using our "signature by mouse" technology.
- d. You will need to have a personal or business checking account
- e. You will need to have a company name and contact information

To sign up for an internet merchant account, go here:

<https://freecreditcardprocessing.com/applynow/>

Step 5: Set-Up Your Free Internet Gateway & Virtual Terminal Software

When your internet merchant application is approved, our FreeCreditCardProcessing.com staff will set-up your free virtual terminal login and password for you to use. Using any computer, you will be able to go to a secure site and login and start accepting credit cards and using the software.

You may login here:

https://www.pay-me-now.com/admin/login.taf?_function=form

Whether you want to take your business online or just want to make payments more convenient for your customers, our **Pay-Me-Now** Credit Card Processing Software takes the hassles out of accepting credit cards as payment. Just login to the secure **Pay-Me-Now** payment gateway website using your PC computer or laptop, and you are ready to start receiving payments and expand the possibilities of your business.

Everything you need is included in the software so it's easy to access 24/7 anywhere you have dial-up or DSL internet connection. Our **Free Pay-Me-Now** software is an Internet Payment Gateway and Virtual Terminal software allowing internet merchants to process major credit cards and online ACH checks.

PayMeNow features a complete suite of free tools such as a virtual terminal, free shopping cart integration and HTML weblinks, free recurring billing, free online check set up, check guarantee and electronic check conversion, card present virtual terminal, card-present debit transactions, free fraud screening, and a comprehensive online reporting system.

Step 6: Getting a Website and Shopping Cart System

FreeCreditCardProcessing.com can provide assistance in helping you design your website and shopping cart system. Our internet technology experts can help you build your website and shopping cart system using the following methods:

- a. If you want to hire a designer/developer to build your website, you can use FreeCreditCardProcessing's Internet technology staff to assist you in building your shopping cart and website. Our staff charges around \$295 and up to \$1500 to build your site, depending on size and number of products. This is usually the best option for your business because our programmers can customize your website and shopping cart layout, design, and design all your graphics in the highest quality available for your business. Our company requires a 50% deposit and can usually

have your site completed within 15 business days or less.

- b. If you want to build your own website and shopping cart, but don't have the experience or technology know how, you can subscribe to our PayMeNow Shopping Cart System and build the shopping cart yourself. Within your PayMeNow virtual terminal control panel (see step 5 above), you will be able to subscribe and add the shopping cart system and start building and managing the shopping cart system using the control panel.
- c. If you are a graphic designer and/or programmer, and have enough experience to build your own website and shopping cart, we can provide you all the forms and documentation needed to add HTML weblink to your site so you can start accepting credit cards. Within the PayMeNow virtual terminal (see step 5 above), you will be able to get the HTML source code needed to link your website and/or shopping cart to real-time credit card processing via PayMeNow. We can also recommend software and shopping cart systems for you to use to build your site yourself.

Step 7: Purchase a SSL security certificate for your web hosting account

Your visitors, prospects, and customers are on their guard. These savvy Internet users are wary of Web sites and online businesses that aren't what they claim to be, and worried that their personal and financial information might fall into the wrong hands. Turn your customers' concerns into a competitive advantage. A Secure Certificate verifies that:

- a. You met the thorough approval it takes to be issued the certificate.
- b. Transactions with your site (like information exchange, or purchases) are secure and 128-bit encrypted with industry-standard SSL (secure sockets layer) technology.
- c. Most importantly, it tells them they can do business with you safely because their sensitive information is encrypted and remains private.

You may purchase a SSL certificate here:

<https://www.securepaynet.net/gdshop/ssl/ssl.asp?se=%2B&prog%5Fid=darringin&pl%5Fid=1502>

Step 8: Plan and organize your web site content

Whether you are designing your site yourself or have FreeCreditCardProcessing Internet staff doing this for you, you will need to plan and organize the site content including goods and services you will be selling.

Site content includes page title structure, contact information, company history, products, services, support, customer service, product photos and descriptions, graphics, privacy policy, terms of use, news and events, customer testimonials, and more. You may also consult with FreeCreditCardProcessing's Internet technology staff with this content. Providing this information to our staff at the time of order helps speed up to completion of your project.

Step 9: Set up backend systems and operations via PaymeNow

Within the PayMeNow Internet payment gateway software, you will be able to automatically set-up tax and shipping options, export orders into your accounting software, establish your checkout preferences, and more. You can also determine how you'd like to receive orders.

Step 10: Visa Guide to Accepting Online Payments

When accepting credit cards on your website, you must insure your website is in compliance with the Visa and Mastercard guidelines. Your website must include the following content and features on your website in order to help you prevent chargebacks:

- a. Your refund and credit policies should be available to online customers through clearly visible links on your home page
- b. For all mail, phone, and fax orders, you must email, fax or mail your credit and refund policies to the cardholder. To complete the sale, the cardholder must sign and fax a copy of the disclosure statement to you.
- c. You must include a complete description of the goods and services so your customer knows what they are purchasing.
- d. You must provide customer service contact information including email address and phone number, including customer service timeframes
- e. Return, refund and cancellation policies
- f. Delivery policy and order fulfillment information
- g. Country of origin – you must disclose your permanent address on your website
- h. Information on when credit cards are charged
- i. A statement on your website including security controls used to protect customers credit card information
- j. A statement encouraging cardholders to retain a copy of their transaction.

For more information, visit the Visa site at:

http://www.usa.visa.com/business/accepting_visas/ops_risk_management/risk_management.html?it=12/business/accepting_visas/ops_risk_management/e-commerce_tools%2Ehtml/Risk%20Management

Step 11: Earn Your Customer's Trust

As a minimum, you should make sure your website and shopping cart have the following listed:

- a. Become a member of your local Better Business Bureau
- b. Register for the BBBO nLine Reliability Seal <http://www.bbbonline.org/> and place the seal on the home page of your website
- c. Make sure your shopping cart system is protected with a SSL security certificate for customer transaction safety.

Step 12: Marketing and advertising your website

Your website is a representation of you and your company, therefore, your website must reflect the way you do business. It is designed to showcase the products or services, which you have for sale, and be a resource for your customers.

The following are guidelines you should implement in your daily marketing efforts in order to utilize the potential of your online presence:

- a. Wherever you place your name or phone number, include your website address (URL).
- b. If you are going to advertise your website, make sure that the information provided is up-to-date.
- c. Add your website address to all promotional materials. This includes business cards, stationery, flyers, ads, door hangers, and signs.
- d. Add your website address to your voice mail message.
- e. Let your family and friends know about your website. Ask them to promote your website to their friends.
- f. Mention your website whenever you have the opportunity.
- g. Send invitations to existing clients, former clients, and prospects to visit your website.
- h. Mail out marketing postcards to new and existing customers
- i. If you have a retail store, have your customers fill out a contact card to send them email newsletters and provide them a free gift for participating
- j. Get gift cards for your business with your website domain name printed on the cards

Cross-linking is a standard practice in the Internet world and is one of the fastest and most cost-effective ways to drive traffic to your website. By providing a link to someone else's website, they in return provide a link back to yours, so every time you link your website to another, you add one more avenue of exposure. This can be accomplished in several different ways:

- a. Any website that you provide a link to, or advertise on your website, should promote you as well. Approach all of the people that you currently work with. Ask them if they would add a link from their website to yours, and that you'll do the same for them. Explain that you are paying to advertise your website wherever possible and that the more traffic you drive to your site, the more traffic they will receive.
- b. Make sure that your web site is optimized and submitted to the major search engines.

Step 13: Open for business and attract new customers

After launching your store you'll leverage our comprehensive marketing services to attract customers to shop in your new online business. We can provide you with free consulting regarding promoting, advertising, and marketing the products and services of your website. Some of our internet marketing services include:

- a. Search engine optimization and ranking
- b. Pay-per-click advertising
- c. Listing your site with Google, Yahoo, MSN,AOL, and other top search engines
- d. Post card mailing campaigns
- e. Get business mailing lists for new business start-ups
- f. Reaching out to your existing customer list to promote your website
- g. Cross-linking with other business websites
- h. Joining your local Chamber of Commerce
- i. Joining the Better Business Bureau
- j. Hiring an outside sales team to drive internet sales
- k. Hiring and managing a telemarketing staff

Step 14: Accept and manage your orders

As soon as you open, customers can start placing orders. Depending on the preferences you've established, you can receive these orders via the Store Manager, your own servers, fax, or email, and process the orders accordingly.

Step 15: Learn from your success and grow

Congratulations on taking the first steps towards your online goals! Now that you've gotten started, the best way to ensure your success going forward is to monitor your site sales and performance, and to integrate this learning into your evolving business strategies.