

**Title:**

Flexible Payments Mean Happier Customers

**Word Count:**

419

**Summary:**

Most businesses start out with limited payment options, but as your business grows, it is important to offer your customers as many payment options as possible so they will spend their money with you.

**Keywords:**

accept credit cards, accept debit cards, payment processing, merchant account

**Article Body:**

As a new business owner, you probably started out accepting cash and checks but not credit cards. Or if you have a business online, you might have accepted PayPal but no other payment options.

As your business grows, you will have more people asking for more varied payment options, and as your budget allows, you should expand to offer as many different payment options as you can.

Paying with credit cards and debit cards is becoming very popular. You might be hesitant to accept credit cards because of all the fees associated with them, but the truth is you might make up the cost of the fees in increased sales.

People are likely to spend more when they are using plastic and to make more impulse buys than they would if they were paying with cash or a check.

In addition to accepting credit cards, you should also get a payment processing device that allows you to accept debit cards, meaning it has a keypad on which customers type their PIN numbers. Many people like using a debit card because it's faster than writing a check but still makes them control their expenses since the money is coming right out of their bank account.

Accepting debit cards is great for you as well because you know the customer has the money if the debit card payment goes through. The fees are also lower when accepting a debit card transaction than they are on a credit card sale.

These days customers want flexibility. They, just like you, are busier than

ever. There are a lot of people out there who never carry cash and who hate to write checks. If you don't offer a credit card or debit card option, you've lost a sale -- potentially a lot of sales.

Opening up to different methods of payment will make your customers happier and bring you more profits. It doesn't have to take a lot of time or money to get set up with a merchant account, and once you do you'll wonder why you waited for so long. Some payment processing companies even offer free equipment and have very competitive rates that mean you'll get to keep more of your money and put it back into building your business.

Having a merchant account is part of the price of doing business in the 21st century. Do some research about the different payment processing options and move forward on accepting credit cards as soon as you can. You'll be glad you did.