

Do You Accept Credit Cards?



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In today's digital world, cash and checks are a thing of the past. Credit cards and online forms of payment are the new norm. But are the surcharges and fees worth it? Find out what www.expired-link.com members have to say.

Texas*Golf*Bum: More customers want to pay by credit card, and many of our contract customers want to auto-bill the first of the month. For five years we have been send bills by email, and our customers pay by check. To those of you who accept credit cards in your business: Do you charge for this service or take the 4 percent or other fee as a cost of doing business? Also, what are you using for your business? I have heard a lot about [Square](#), but we need something that can be used on our website and possibly in the field.

donamow: Yes, I would rather take a card than a check. In fact, I only accept checks with regular customers. It's a new age. I have had \$35 checks come back to me from people living in mansions.

TenderCareLawnService: We use [QuickBooks Intuit GoPayment](#), and once you have a merchant account set up you can then link your existing QuickBooks to that account. It's very quick and easy. My guys can process out in the field if needed, but we don't use it much. I would highly recommend getting set up. Now we don't add on any additional money like the percentage they charge you because I had heard that was illegal to do. For me, it's worth not spending my time tracking these people down and just taking my loss on the percentage. We are in the process of moving every customer over to credit card payments. Basically, I service the account today and tomorrow we run the card. It hits the account very quickly. My whole business is smoother, and cash flow is better than it ever has been.

PicturePerfectLawns: I'm the opposite of that. I take nearly all checks monthly. Out of the thousands of checks I've taken, I've had two checks come back. One I recovered, one I never recovered. It sure beats the heck out of the thousands of dollars in card fees over the few years. If you are

accepting all cards, I hope you are at least collecting additional fees for them. By the time you add all the fees, you could buy a new mower every three years.

NEW CITY LAWN CARE LLC: I would say yes, accept them (credit cards). In my opinion, I think it's something you eat the cost on. I have a consistent 20-plus customers who pay by credit card every month and my monthly fee might be \$25 or \$30. I get paid faster and easier, and the money gets directly deposited into my bank account several times a month.

HOOOLIE: You can deduct the credit card fees as a business expense. I would guess it depends on the area as to whether customers are more inclined to pay by check or credit card. I got to where I had a ton of slow-paying customers so I made credit card payments mandatory for most of them.

Nunyabisnes: I actually have several customers who switched to me because I would accept credit cards. They're older and love being able to get miles or points. I'm paying a 2.45 percent fee and it's worth it to not have to deal with trying to get a check or having to mail/email thousands of invoices a year.

PLW: The way I have my business setup is that my ideal customer is one who is willing to pay by credit card. I'm tired of dealing with checks because I tend to hold on to them for two weeks before I remember to put them in the bank (my fault, I know). But the kicker is that when you send an invoice for a customer who you're servicing for that month and she forgets to send your payment and your business has cash flow problems, well by that time I would already have my money and be way less stressed.

To all of my competitors who are still accepting checks and are having cash flow problems, I feel for you. The joy of accepting credit cards only is that your collections issue is down to a minimum or virtually nonexistent, depending on how you run your company.

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