From Zero to Online Payments

A Small Business Guide to Building a Website and Accepting Online Payments

Updated July 2026. *This version corrects the state list for credit card surcharge prohibitions and a phone-number typo found in the March 20, 2026 edition. Changes are noted inline where they occur.*

Business Is Online

Ecommerce is exploding, and more business transactions are shifting to digital every day. Having an online business is essential to marketing your business. An overwhelming majority of consumers and businesses now start their search for products and services online. Not having a website gives the impression that you are no longer in business.

40% of Small Businesses Do Not Have a Website

Yet, in the face of overwhelming evidence of how people learn about a business, a significant share of small businesses still don't have a website. Roughly a third of small business owners feel their business is too small for a website. Whether your company sells directly to consumers locally or you provide products and services to other businesses, you need to make it easy for people to find, learn about, and choose to do business with you.

Note: this statistic should be periodically re-verified against current SCORE/Verisign survey data, as small-business survey figures like this are refreshed from time to time.

Top 5 Reasons You Need a Website

- **Be Found:** A large majority of product/service searches start online (SCORE)
- **Credibility:** Most consumers believe a business with a website is more credible than one with just a social media page (Verisign)
- **More Customers:** Most small businesses with a website find it a great way to find new customers (Verisign)
- **Grow Business:** Reach customers outside your normal service area — most SMBs say a website has helped them grow (Verisign)
- **Competitive Advantage:** Getting your message out to more customers where they're looking for your products and services is a key competitive advantage.

Choose a Domain Name

Now that you are ready to build a site, the first step is to choose a domain name or web address. Take the long-term view; this decision is a key step since this is how your customers will find you online now and in the future.

In addition to picking a brandable and memorable name that isn't already in use by another company, you will need to decide which domain extension works best for your business: .com, .net, .us, .biz, etc. Domain registration sites like domain.com, Bluehost, HostGator, and GoDaddy.com are a few of the sites you can use to research and register a domain name. See Appendix 1.

Pro Insight: Do your research • Think like a visitor • Make it brandable • Make it memorable • Choose the best extension • Claim your name in all possible ways *(Source: bluehost.com)*

Online Tools Make Building Your Website Easy

You have many options that make it easy to build a site. These site-building tools don't require technical skills or a degree in design. They provide pre-designed templates where you can drag and drop your images and text.

Domain registration companies like GoDaddy and Bluehost have site-building tools, as do services dedicated to building sites like Wix, Squarespace, SITE123, Hibu, and WordPress. We recommend the pros at Mainstreet Computers when outsourcing the work of building your website. Web developers can also be found by searching Fiverr.com or Upwork.com. See Appendix 1.

Take Time to Plan

Once you have a domain name, you are ready to build out your site. However, before you get anxious, it is essential to do your research and decide what features your website should include. At a minimum, experts recommend including a "products or services" page, an "about us" page, and a "contact us" page. We also strongly recommend adding options for customers to buy from and pay you online.

Images Are Important

Carefully consider the type and location of images on your site. High-quality original images are preferred; however, you can find and buy great stock images in the site-building tools or from sources like Adobe Stock, Shutterstock, and 123RF. On a limited budget, there are also free image sites like Pexels and Unsplash. Caution: with stock photography, you run the risk of your images appearing on other websites, possibly even a competitor's.

Pro Insight: Use emotional images • Don't use bad stock photos • Always go human • Don't think about yourself • Choose images that support your goal • Test your images • Go for high-quality, clear images *(Source: automationagency.com)*

Content is King

Before writing anything, make a list of all the content you currently have and what you think you might need. Research your competitors' sites to see what images, graphics, videos, and keywords they use — free tools like Ubersuggest can help validate keyword choices.

People are searching online for answers to questions they have. The better you address their concerns, the higher your site will rank with Google. Content includes website text, blog posts, infographics, videos, whitepapers, case studies, and customer testimonials.

The Inverted Pyramid Model

Site visitors have short attention spans — they'll decide whether your site has what they need in seconds. Structure your content like an upside-down pyramid: the most important message goes at the top, then gradually drill down to more specific, supporting information.

Sentences should be 35 words or fewer. The average adult reader benefits from plain, jargon-free writing aimed at a broad audience.

11 Tips for Great Content (Source: jimdo.com): Know your audience • Follow the inverted pyramid model • Write short, simple sentences • Stick to the active voice • Show, don't tell • Nix the jargon • Mix up your word choice • Make text scannable • Incorporate multimedia • Layer website content • Leave them wanting more

Why Do I Need Online Payments?

If you want to sell more of whatever you are selling, faster, and make it easier for you and your customers, you need to accept online payments.

Getting Started: Merchant Account & Payment Gateway

There are two things you need to get started: a merchant account and a payment gateway.

Merchant Account: A merchant account is a special bank account where funds from card sales are collected before being transferred to your regular bank account. Opening one means signing an agreement with an issuing bank (directly or through a third-party representative) and submitting to that bank's underwriting and approval process. Setup can take up to 2–4 weeks, although some payment gateways like IntelliPay can get you set up with a merchant account in as little as 72 hours.

Payment Gateway Definitions

- **Cardholder:** Your customer who wants what you are selling and starts a transaction.
- **Issuing Bank:** The bank that issues cardholders' debit or credit cards for networks like Visa or Mastercard.
- **Acquirer:** The bank that set up your merchant account and passes your transactions to the issuing bank for payment.
- **Card Not Present:** The cardholder does not swipe, dip, or insert their card into a terminal.
- **Card Present:** The card is at the point of sale and swiped, dipped, inserted, or tapped (contactless/NFC counts as card-present).
- **PCI Burden:** PCI is a data-security standard covering all parties in a card transaction. If card data isn't collected or stored on a merchant's systems, most of the PCI compliance burden shifts to the gateway.

What is a Payment Gateway?

A payment gateway is a middleman between you and your customer, ensuring a transaction completes securely and efficiently. It's the interface between a merchant's website and its acquirer, encrypting sensitive card details and transmitting data securely between the merchant, the acquiring bank, and the issuing bank.

Card-not-present transactions carry more fraud and chargeback risk. Gateways like IntelliPay use encryption to keep card data secure and also protect merchants from expired cards, insufficient funds, closed accounts, and exceeded credit limits.

Multiple parties are involved in a transaction, each charging a fee for their role. Together these are known as processing fees, which typically claim 3% to 5% of every sale and can meaningfully affect profit margins — often ranking in the top five business expenses for e-commerce companies. Rewards cards, which now account for the large majority of transactions and carry higher fees, are a major contributor to rising processing costs. A card transaction has three parts: authorization, clearing, and settlement, each with its own participants and fees. See Appendix 2 for a list of typical fees.

Shifting Processing Costs: Five Payment Models

Recent regulatory changes and intelligent payment software have made it possible for merchants to shift processing costs onto the transaction itself. Adding such fees is legal and card-network compliant when managed correctly by a platform like IntelliPay. The right model depends on your industry, level of competition, transaction type, and geography.

Traditional (Absorb) Fee

The most commonly used model. The merchant pays or absorbs all processing costs as a cost of doing business.

Pros	Cons
• Easy to set up • Single merchant account • Simple compliance • No restrictions — available nationwide	• Merchant pays all processing-related costs • Cash and non-card customers subsidize card sales • Margins shrink as rates rise — rates are reviewed twice a year

Service Fee

Governed by Visa rule ID #0029275, service fees let government and educational institutions charge a fixed amount or percentage on payments of taxes, fines, fees, tuition, etc.

Pros	Cons
• Legal, card-brand-compliant way to shift processing costs to cardholders • Can eliminate processing costs entirely for the merchant • Can be added to debit and credit transactions • Available nationwide, no state restrictions	• Only for government and educational institutions • Limited to specific merchant category codes (e.g., 8211, 8220, 8244, 8249, 9211, 9222, 9311, 9399)

Surcharge Fee

Under the surcharge (or "FairPay") option, the merchant collects the fee and uses it to offset processing costs. Card network rules limit surcharges to credit card transactions only — debit, gift, prepaid card, and check transactions cannot be surcharged.

Updated for 2026. *Visa caps surcharges at 3% of the transaction (or your actual cost of acceptance, whichever is lower); Mastercard's ceiling is 4%, though most merchants standardize at 3% since that satisfies both networks. Colorado caps surcharges at 2% regardless of actual processing cost. Merchants may not profit from a surcharge.*

States that currently prohibit credit card surcharging: Connecticut, Massachusetts, Maine, and Puerto Rico, as well as California *(under SB 478, which took effect in 2024 and is being actively enforced by the California Attorney General's office). The March 2026 edition of this guide listed only Connecticut, Massachusetts, and Puerto Rico — California and Maine have since been added to that list and should be treated as prohibited jurisdictions. Other states and cities may impose caps or additional conditions (for example, New York, New Jersey, Nevada, and South Dakota limit surcharges to the merchant's actual cost of acceptance), so always confirm current rules for every state where you operate. IntelliPay offers a surcharge calculator at IntelliPay.com to help determine your effective rate.*

Pros	Cons
• 100% legal and compliant way to shift processing costs to cardholders • Eliminates expensive processing costs • Improves margins • Levels the playing field for cash and debit-paying customers • Shifts costs to the cardholder who chooses the convenience of credit	• Limited to credit card transactions only • Prohibited on prepaid, gift, and debit card transactions • Prohibited in Connecticut, Massachusetts, Maine, California, and Puerto Rico • Requires a processor experienced in fee-based options

Convenience Fee

A flat fee charged for the privilege of paying through an alternative payment channel not standard for the merchant (e.g., a box office that normally sells in person offering phone or online payment). The merchant collects the fee and uses it to offset processing costs.

Pros	Cons
• Card-brand compliant • Flat fee • Can be added to debit and credit transactions • Eliminates merchant fees for alternative-channel payments • Improves margins • Available nationwide, no state restrictions	• Only chargeable on payments made through alternative channels • Not applicable to all industries or business types

Dual Pricing

Displays a "total price with card" that includes processing costs alongside a lower "total price with cash/ACH" that doesn't. The customer selects their preferred payment method before completing the transaction, with full price transparency. For example, a merchant building an estimated 4% processing cost into pricing might show $104 for card and $100 for cash at checkout.

Pros	Cons

• Card-brand compliant when configured correctly • Reduces or eliminates card processing costs • Simple, transparent pricing for customers • Improves merchant profit margins • Works in all 50 states	• Must be configured carefully for compliance • Requires clear signage and staff training • Not ideal for all business models

Online Payment Options

Hosted Web Page / Online Payment Page

A stand-alone solution where customers are redirected from your website at checkout. Using a payment gateway, transaction data is captured on IntelliPay's server, reducing your PCI compliance burden. IntelliPay pages can be branded, customized, and set up with payment models that shift or reduce processing costs.

Lightbox

Integrates with your systems so a small window opens over the web page when a customer checks out, instead of a redirect — resulting in a faster checkout. Pages can be branded and set up with cost-shifting payment models.

Text-to-Pay Portal

Works with any phone or email software. IntelliPay's On-Demand Payment feature lets you send a secure payment link directly to your customer with your invoice, creating urgency to pay and speeding up cash flow.

Customer Portal

Gives you complete control over the payment experience, branded with your logo. You can process in-person and phone payments and set up cardholders for recurring or scheduled transactions.

The One Terminal

A hosted solution for accepting in-person ACH, credit, and debit card payments. Employees can schedule recurring payments or set up installment plans in person or by phone. The One Terminal is fully EMV compliant and integrated with card terminals from IDTech and Verifone.

Making the Right Choice

The right solution depends on variables beyond the scope of this guide. We recommend talking to an experienced payments expert who can customize a solution for your business.

- Do you want or need a stand-alone or integrated payment solution?
- Do you need or want to set up recurring payments or installment plans?
- Do you need or want an integration that works for both card-present and card-not-present transactions?
- Do you want to shift processing fees to the cardholder?

For a free consultation and demo of the IntelliPay platform, contact our payments experts at **855-872-6632** or by emailing **sales@IntelliPay.com**.

The IntelliPay Advantage

IntelliPay's payment platform is fully integrated into our payment gateway, making it easy to accept credit, debit, ACH, or eCheck payments online, by mobile, text, and IVR. Traditional and fee-based payment models give you a choice to shift processing costs to the cardholder or absorb all fees yourself. Our reporting and management tools help you manage multiple locations or departments and control your payments environment. Our cloud-based platform and integrations with leading providers deliver scalability and security that grows as you grow.

What We Do

IntelliPay streamlines the entire payment process with an all-in-one solution — from card terminals to mobile and online payments and API integration — backed by a dedicated U.S. support team. Our single platform eliminates patchwork integrations, standardizes equipment, and provides one point of contact for support while unifying payment monitoring and reporting.

What We Won't Do

We won't lock you into exclusive merchant accounts, proprietary equipment, or a limited set of payment models. To learn more or schedule a demo, email the IntelliPay sales team at sales@intellipay.com.

Not all payment processing platforms offer an all-in-one solution from a single vendor. Multi-vendor platforms are more complicated to use, less adaptable to changing needs, and often mean multiple touchpoints for support. IntelliPay owns, maintains, and supports its proprietary software and gateway.

Appendix 1 – Resources

Domain Registration

domain.com • bluehost.com • godaddy.com • hostgator.com

Online Stock Images

stock.adobe.com • shutterstock.com • 123rf.com • pexels.com

Site Builders

wix.com • squarespace.com • site123.com • hibu.com • wordpress.com

Professional Site Builders

mainstreetcomp.com/web-services.html • fiverr.com • upwork.com

Creating Content

contentmarketinginstitute.com • neilpatel.com (content marketing checklists)

Appendix 2 – Processing Fees

Transaction fees (charged every transaction): the sum of the interchange rate, the assessment fee, and the payment processor markup.
Flat fees (charged monthly): fees a payment gateway charges for using its service.
Incidental fees (charged when needed): fees such as chargebacks and non-sufficient funds.

Not every fee listed here applies to every merchant — this is a reference list of fees that *may* be charged.

Transaction Fees

- **Interchange Fee:** Non-negotiable fee charged by the issuing bank (percentage + fixed amount per transaction)
- **Assessment Fee:** Non-negotiable fee charged by the card network, usually combined with the interchange rate
- **Processor Mark-up:** Negotiable fee charged by payment processors (tiered, interchange-plus, or flat-rate plans)

Flat Fees – Recurring

- Monthly or annual account fees to keep your account open
- Monthly minimum processing fee (difference between processing fees incurred and a set minimum)
- Terminal lease or rental fees
- Withdrawal fee for moving funds from your processor account to your bank account
- Payment gateway provider fee
- Statement fees (paper or online)
- IRS reporting fee for required tax forms
- PCI compliance support fee

Flat Fees – One-Time

- Account setup fee
- Terminal purchase fee
- Cancellation fee for early contract termination

Incidental Fees

- Cardholder dispute fees
- Chargeback fees
- Non-sufficient funds (NSF) fee
- Batch payment processing fee

Appendix 3 – IntelliPay Integrations

Non-Integrated

Online Payment Page • One Terminal • Donation Site • Payment Wizard • IVR • Mobile Apps

Semi-Integrated

Lightbox Modal • Hosted Webforms • Payment Portals • IVR • Mobile Apps

Fully-Integrated

API/Web Service • IVR

API Integrations

RESTful Apps • SOAP • Lightbox Terminal • Token iFrames • Hosted Web Forms • Card Not Present • Card Present

Lightbox Integration Languages

PHP • PERL • CFML • RUBY • C#.NET • VB.NET • Node.js • additional languages available

Developers can find documentation at intellipay.com/developers. Have specific integration requirements? Call **855-872-6632** or email sales@intellipay.com.