

# The Quick Start Kit

## How to get started fast and save \$3,000-\$4,000 in mistakes, unnecessary software leases and purchases and cost-cutting resources!

Intro:

This report is about stuff I'd rather not talk about. It's dry, boring and costs money. Unfortunately, it just happens to be the guts of any business because you can't take money without this stuff.

I'm going to do my best to help you save at least \$3,000 of mistakes by turning you onto the best resources, helping you avoid scams and saving you money on software.

I got that figure from an article I read recently that laid out a budget for beginners. They came up with a figure for all this stuff of around \$7,000.

Of course, they were totaling up monthly expenditures for web hosting and so forth. But still, I'm going to show you how to get it all done for a fraction of that.

This report is for beginners. But you may benefit from reading it even if you aren't a beginner. For example, if your paying a big monthly fee for merchant software you don't use because you have real time credit card processing, maybe you'll save a few grand if you read this.

How to set up your merchant account without getting ripped off.

Don't fall for common merchant account scams. You can get a merchant account for \$300 and a \$10 (or so) a month statement fee. That's the price at the time I'm writing this.

Of course, it could go up later.

All you do is go to: <http://www.fbbh.com>

Do NOT fall for those monthly lease schemes. You do NOT need to rent software. Here's the deal: Money has to come from somewhere to pay the merchant account sales reps. That's where the lease comes in. Part of that goes to the sales reps commission.

You're going to use a payment gateway like Signio or Authorizenet. They are, in essence, your software. If you need to manually input a transaction, they have an interface you can do that with. Do you have any idea of how much money people waste per year in lease payments they don't need to make?

My friend, over a few years, it can amount to thousands of dollars.

Let me say this: There are other merchant banks you can use. I think you'll be fine if you go to them directly and don't get sucked into the lease trap.

Right now I use fbbh.com. But do you OWN due diligence. Man, we live on Internet time. And things change almost daily. At the time I'm writing this, fbbh.com is a great starter merchant account.

The best thing I can tell you is to shop around. At minimum, you will pay a \$300 or so signup fee for your merchant account and \$100-\$200 for the payment gateway. Plus, you have a monthly statement fee of \$10 or \$20 for the merchant account. And you have a monthly payment gateway fee of \$20 or \$30.

Here's what a LOT of people don't realize. Tons of people on the Net promote the same merchant banks. They act like they have their own proprietary deal. But in fact, they're signing you up with one of the major merchant banks.

You can often get a better deal just by going to the merchant bank directly and signing up. The sales rep or sales organization doesn't provide any added value and somehow they have to generate an additional fee to pay their commission.

If you're in another country, you have a challenge. Merchant accounts are often hard to come by. One option is to use a company like ibill.com, ccbill.com, instabill.com, digibuy.com, clickbank.com or other similar companies that charge you a percentage of the transaction.

You can try <http://www.planetpayment.com>, <http://www.revecom.com> and <http://www.yaskifo.com>.

I don't know anything about those companies. So call and do your own research.

What if you have a bankruptcy in the past 3 years?

As long as you don't have a bankruptcy in the past 3 years, you can probably get approved for a merchant account. However, if you do have a bankruptcy, you may have to go with ibill.com, ccbill.com or a similar company.

Who to use for web hosting.

I use <http://www.olm.net> and <http://www.web2010.com>. Web2010.com is a new company for me. I've used olm.net for a year or so and am very happy. I'm also quite happy with hypermall.com. Start out with a shared server. It'll cost you 20 or 30 bucks a month.

There are days when web hosting will make you pull your hair out. But olm is as good as any I've found.

Do NOT screw around with free hosting. Come on folks. This is your business, not a hobby.

How to set up your associate program.

Here is the best program I've found. It actually isn't the one I use because at the time I set up my program, they didn't have all of the features they do now.

But I really like this software. [Click here](#).

Unfortunately, they charge a hefty set up fee AND a significant monthly fee. At least

they do at the time I'm writing this. So if you're flush with money, get it.

If you need to cut your expenses, here's robust software package to consider -- assoctrac. There's no monthly fee with it.

I personally use [assoctrac](#). The 2.0 version doesn't have as many features as the one above. But they are coming out with an upgrade or new version soon that may be competitive, or even better. And for the price, it can't be beat.

My friend Paul Galloway has a fantastic associate program. If you're digitally delivering a product, Paul's software issues a user name and password. And it will send the customer's email address to your sequential autoresponder like getresponse.com or aweber. <http://www.palis.com>.

His program also has a shopping cart built into it. If you're a beginner, that's a giant plus!

Associate programs for beginners and low budget marketing

Finally, I market a private label version of a nifty software package that gives you real time credit card processing, autoresponders, database, shopping cart -- everything!

It's great for beginners because you only pay a low monthly fee. It has digital delivery built in, and a ton of other features. The other programs above are much more expensive.

If you're a beginner, try out the free demo [here](#).

If you're broke and you live in the U.S., set up an account with [ibill.com](#). For 10-15% at the time I'm writing this, they charge the credit cards for you AND allow you to operate a robust reseller program.

Ibill's revshare software is excellent from what I've heard and seen. The only thing is, at the time I'm writing this it isn't available with their basic TP account. That's their account for people who already have merchant accounts and just need real time processing.

On their web site, they state they are working on adding revshare to their basic tp account. Right now it's only available if you use their merchant service. But if you're broke or don't mind paying the big percentage hit, they have some very nice perks attached to the account.

What program should you use to create your web sites?

I use Front Page 2000 and Dreamweaver. Front Page 2000 is good for beginners. Dreamweaver is good if you're beyond the beginner stage. Both are pretty amazing programs. You can find tons of training CD's and books on Front Page. That's one reason it rocks for beginners.

I also have a book for you that's a MUST buy. Who's Afraid of HTML? by Todd Howard. Grab it at [Amazon.com](#).

How do you select and register a well-positioned domain name?

First of all, even though it's hard to find a good one, I do still recommend grabbing yourself a dot com name vs. dot net or any of the others.

That may change in the future but right now I recommend it.

Go to: <http://www.dotster.com> and click on the bulk registration link in the margin. Type in all the names you can think of and do a search on them to see if they are taken. Be sure to type .com after each name. When you find one, register it with Dotster.

All you do to turn your domain name on is get your "DNS" from your web host and log into the management area of dotster. You'll find an area there where you can change DNS. Just change the DNS over to that of your web host.

Why not move the name via Network Solutions? Because if your web host ends up making you mad, you can change the DNS at dotster to a new web host in 24 hours or less. It takes days sometimes to physically move a domain via Network Solutions. So I recommend using Dotster.

Of course, as always, keep your eyes and ears open and use your own best judgment. On Internet time, things change overnight!

By the way, using Dotster will save you \$20 per domain vs. registering your domain with Network Solutions. (Price current at the time I'm writing this.)

Hints on a good name:

1. Say it to 10 people. See how many times they make you repeat it! For example, I registered and use higherresponse.com but it's a real pain. Do you know how many times I've had to explain that it's higher with a "gh" vs. "hire." And then I have to explain it's two "r's."

Argggghh!

Amazingformula.com is good but people keep wanting to make it plural....amazingformulas.com. I screwed up and didn't register that. Someone else grabbed it.

2. Short is good. Long is generally bad

Short and easy to remember is good. But short names are also harder than heck to find. Recently I registered prcash.com and exitbux.com. Those are two good, clear, easy names.

3. Offbeat names are sometimes good. Look at cnet.com (an abbreviation), zdnet.com, yahoo.com, google.com. Darn, why didn't I think of those names?

How do you set up your ordering system?

Man, setting up your real time credit card processing, merchant account and associate program is a bit of a learning curve.

I'm going to try to unravel it.

1. You have your merchant account. They turn the charge into real money and stick

it in your bank account.

2. Your real time credit card processor. They are the ones who charge the credit card for you in real time. I recommend Signio.com and authorizenet.com. What happens is they contact your merchant bank in real time, get the transaction approved and deliver the approval code to the customer. If you don't have a real time processor, you have to manually charge orders. Arrrggghhh.

3. Your associate program. Keeps track of which reseller referred the order so you can pay a commission.

We've already discussed #1 and #3. That leaves #2. You need a way to charge credit cards in real time and prevent fraud. That's where [authorizenet.com](http://authorizenet.com) and [signio.com](http://signio.com) come in.

Of course, this only applies if you have your own merchant account. If you use ibill, instabill.com or another third party processor, you don't have to worry about it.

Signio is, I believe, less expensive. But I have had a problem with duplicate orders. If people click the order button twice, the order goes through twice. I \*think\* they have a new upgrade in the works that will fix the problem. I would suggest you check on this before you sign up.

I had to hire a cgi programmer to do a lot of custom programming to prevent duplicate orders. Your merchant bank won't be amused if you get a lot of duplicate orders.

The good thing about Signio is that they are cheaper than authorizenet.com. I suggest speaking with different authorizenet representatives. I believe that different salespeople charge different signup fees. I could be wrong on that. But shop around and see if you can get a rate of \$500 or less for signup.

By the way, I've only mentioned two payment gateways. I believe there are 12 total. Another one is Cybercash. A friend of mine got a great deal by signing up with them through CostCo. I don't know if they still have that program or not. He got a sweet deal from them.

Your secure certificate

For secure ordering, you will need a secure certificate that encrypts credit card information. You can use your web hosts shared certificate in the beginning. Some hosts, though, charge \$20 a month for this. That's crazy.

You can grab your own secure certificate for \$125-\$350. Go to <http://www.thawte.com> or <http://www.verisign.com>

But your host probably will throw it in for a one time set up fee. And some will allow you to use their shared certificate as part of your existing web hosting fees.

The only bad thing about that is when people click on the little lock symbol at the bottom of Internet Explorer, they get a funky message about the certificate name not matching. It's goofy and confusing.

If you can afford it, get your own certificate. It's one of the costs of doing business.

Again, if you use ibill.com, ccbill.com or any of the third party processors, this is an expense you save. But you pay for it by shelling out (9% to 10% or more per order.

What about issuing a user name and password for digital delivery or private membership sites?

I would suggest you go with Paul Galloway's software because it issues the user name and password for you. You'll also love the features of [automateyourwebsite.com](http://automateyourwebsite.com), which not only has digital delivery but ibill integration. If you're on a tight shoestring, you can try [clickbank.com](http://clickbank.com). A lot of marketers have got a start with them. And again, ibill can do this for you.

What about your email program?

Tons of people use Microsoft Outlook. If you do that, get the full version, not the lite. I personally use Eudora. The new version is advertising supported so it's free from [Eudora.com](http://Eudora.com). I love it. But Outlook is a great program also.

What about sequential autoresponders?

They are built into [automateyourwebsite.com](http://automateyourwebsite.com). You can also use the ones at [getresponse.com](http://getresponse.com) or [aweber.com](http://aweber.com). I also use postmaster from [post-master.net/rs/index.html](http://post-master.net/rs/index.html)

Sequential autoresponders send a series of emails at the number of days apart you specify. You can try out a free version at [getresponse.com](http://getresponse.com). You pre-program your messages and forget out it!

They have a little form you place on your web site to allow people to opt in to your list.

How do I transfer my existing domain name to my web host?

That's the reason I use Dotster. They make it easy. Register.com is also easy. But if you have a domain hosted somewhere else and you need to move it, you have to do it through [networksolutions.com](http://networksolutions.com). Sometimes your web host can help you.

How do I get my web stats?

Your web host will provide you with basic stats for free. For more robust stats, try [hitbox.com](http://hitbox.com), [livestats.com](http://livestats.com) or any of the many vendors. I pay extra for [webtrends.live.com](http://webtrends.live.com). But that isn't necessary in the beginning. They also have a software version you can buy. In the beginning, you can get by with the stats from your host or any of the free services. They make you put a little icon on the bottom of your web site. But that's OK in the beginning.

I'm broke. Tell me again how to do this on a shoestring.

Go to [ibill.com](http://ibill.com) and sign up for merchant processing and revshare. You can also look at [ccnow.com](http://ccnow.com), [instabill.com](http://instabill.com) and the others I've mentioned.

I only want the best. Who do I use?

Try [this link](#) for your associate program. [Commissionjunction.com](http://Commissionjunction.com) also has a good reputation. Fbbh.com is still good for your merchant bank. But talk to [bankcardusa.com](http://bankcardusa.com) and several others. Shop around on merchant banks. It's an important decision.

What about a shopping cart?

Paul Galloway's system has one built in. Automateyourwebsite.com has one built in. I know Miva is a shopping cart most web hosts facilitate. I have friends who use [americart.com](http://americart.com).

Since I do single product order forms, I don't use a shopping cart personally. There are so many choices, it's a tad overwhelming for most people. And man, be careful of the ripoffs!

What database do we keep our customers in?

I use Microsoft Access. It's honestly a tad complicated for my tastes but everyone uses it. So I go with the crowd on this one. It easily integrates into many programs. FileMaker Pro is simpler and yet robust.

There is a learning curve associated with database programs. I suggest you buy one or more training CD's to help you learn the program of your choice. In a day, you can learn how to set up and profit from a database.

I still get frustrated with databases. But I bought a number of books at the store on Access. So now, if I do need help, I have a few good books at hand. You can also hire help on [elance.com](http://elance.com) for a reasonable rate.

How do I transfer files to my web site?

OK. You're going to do something called ftp. But don't worry. It's extremely easy. On one side of the program is your computer's hard drive. On the other side is your web host's directory. On the right hand side, you find the folder labelled WWW and you double click on it to open it up. You select the files from the left side you want to copy there and you click a button. That's it.

The program can be found at <http://www.ipswitch.com>. It's called WS FTP PRO and I highly recommend it. You can start with the lite version if you want. If I recall, it's free. I know those are magic words to your ears!

If you're a novice, you might need to get our product at <http://www.websitetricks.com>. It's an easy way for beginners to learn all this computer jazz.

What program do you use to create the graphic images on your web site?

To do the really heavy duty stuff, most people use Photoshop. It's expensive and has a steep learning curve. But if you want to tackle it, you absolutely, positively must buy Photoshop Down and Dirty Tricks by Scott Kelby.

If you spend one hour a day going through the tutorials in that book, you'll amaze yourself at how quickly you start churning out pro quality designs.

Other people use a cheaper program called Paint Shop Pro. You'll find tons of web sites with free tutorials on it. You can download a trial version from [download.com](http://download.com). I tried to learn Paint Shop Pro but didn't have the patience. I bought Photoshop but haven't yet took the time to go through the book and the videos I purchased.

You can do good work in Adobe Live Motion as well.

If you don't want to learn all the graphics stuff, do what I do and pay other people to do it for you. You can find web designers on [elance.com](http://elance.com).

Alternatively, you can do what I did in my first years which was DON'T USE

**GRAPHICS!** They take more time to load anyway. I built my simple pages in Dreamweaver and Front Page. And the banner at the top was designed by my friend Rick Beneteau in Xara ImageStyler which is a drop dead easy program to use from [xara.com](http://xara.com). In fact, it's such a cool secret weapon I swore to Rick I'd never tell anyone about it!

But I have one more for you: <http://www.photoimpact.com> Man, that program rocks! It does killer web graphics easier than you can imagine. If you're a designer dunce, you'll shock your friends and family.

Plus, you have a ton of free tutorials online for using it. Just scour the search engines.

A graphics program used a lot in conjunction with Dreamweaver is Fireworks. I've used it a little and it's pretty hot.

Finally, for help in shrinking the size of your graphic files, go to <http://www.gifworks.com>.

How to monitor your uptime and downtime -- free!

Go to <http://www.netwhistle.com>. It's free and really works.

Find out if your web host sucks -- for free!

Go to: <http://www.netmechanic.com>

They will run tests on your web host to see how fast your web site responds. Cool service.

Conclusion:

We've covered a lot of territory. These are the tools of our industry. The basic tools that allow you to make a web site, accept money and make money. They are worth the money you spend.