






# Cash, Check or Card?

## How Small Businesses Should Accept Payments

You put a lot of work into your small business. And one key decision you'll need to make is how you'll accept payments from your customers.

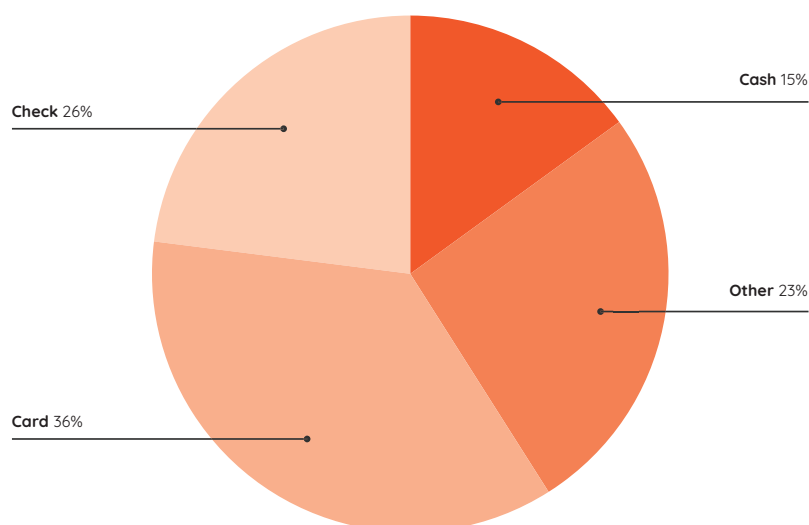
With lots of options out there, here's a rundown of some of the top payment methods:

	 Cash	 Check	 Card
Benefits	<ul style="list-style-type: none"><li>✓ No processing fees</li><li>✓ Simple for smaller transactions</li></ul>	<ul style="list-style-type: none"><li>✓ Safer way to transfer larger sums of money</li><li>✓ No processing fees</li><li>✓ Accessible to customers who don't use online banking services</li></ul>	<ul style="list-style-type: none"><li>✓ Gets money in your bank account faster, increasing cash flow</li><li>✓ Can accept in-person or online</li><li>✓ Convenient for you and your customers</li><li>✓ More secure than cash or check</li></ul>
Drawbacks	<ul style="list-style-type: none"><li>X Takes time to collect and deposit</li><li>X Not as practical or secure for larger, more expensive projects</li></ul>	<ul style="list-style-type: none"><li>X Takes time to collect, deposit, and clear</li><li>X Potential for fraud</li><li>X May not be practical for larger, more expensive projects</li></ul>	<ul style="list-style-type: none"><li>X Includes fees for processing payments</li></ul>

## Keeping up with payment trends

While cash and check are long-established payment methods, many customers now expect additional options. Specifically, they want the option to pay via credit or debit card, whether in person or online.

And when you give customers the ability to pay you in the way most convenient for them, you're more likely to get paid quickly and position your business for growth.



Source: [EverCommerce State of the Service Economy Report](#)

## How accepting cards can help your small business

If you haven't added cards to your payments mix, now's the time. When you accept credit cards, you'll:

- **Spend less time chasing payments** Credit card payments are authorized quickly, and that means more money in your account sooner. Plus, customers can pay you anytime, anywhere. So, there's way more flexibility for everyone.
- **Gain a competitive advantage:** Your small business will attract more customers looking for diverse payment options. They'll appreciate the convenience and flexibility of paying by credit card.
- **Protect yourself and your customers:** Credit card payments are more secure than cash or check. Bonus: you can skip that trip to the bank.

## Options, options, options!

If you're ready to grow your small business, you need to offer a variety of payment options to appeal to different customers' preferences and needs.

Invoice Simple Payments makes it super easy to accept multiple payments. So you can get paid fast, from anywhere.

[Learn More](#)