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Whether it's a lack of follow through to get an unpaid invoice paid, or the paranoia that asking for the money will damage the client relationship, one of the most often-discussed topics in any forum is how to ensure a bill is paid on time.

A survey conducted by Intuit found that "the nation's 22 million smallest businesses are waiting for approximately \$1,500 in overdue payments each month, creating a collective \$33 billion strain on their cash flow." What's more amazing is that nearly 40 percent saw an increase in sales after giving customers the option to pay by credit card.

There's no need to send the big, bad bill collector out to your clients' offices! If you accept credit cards, Intuit's GoPayment may be just right for you. Using your cell phone, you can input a credit card on the "go." You've eliminated the need to send an invoice and wait for payment.

GoPayment works with or without QuickBooks. The cost is low and I think the per transaction fees are competitive. More importantly, using a system such as this one enhances your use of technology to create practical and workable solutions.

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