

# SearchForecast Industry Report for Credit Cards

## Top 50

### Global, September 2006

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## Table of Contents

About SearchForecast	3
About SearchForecast Industry Reports	3
SearchForecast Methodology	3
Top 20 Google Search Results Analysis > Credit Cards > September 2006	4
Search Engine Visibility Scorecard > Credit Cards > September 2006	5
Top 50 Websites by Google Cache Analysis > Credit Cards > September 2006	7
Top 50 Websites by Rank Analysis > Credit Cards > September 2006	9
Top 50 Best Performing Websites by Rank Analysis > Credit Cards > September 2006	11
Top 50 Worst Performing Websites by Rank Analysis > Credit Cards > September 2006	13
Directory Listings - Sub Directory Analysis > Credit Cards > September 2006	15
Top 50 Websites by Sub-Directory Analysis > Credit Cards > September 2006	17
Top 50 Websites by Backward Links Analysis > Credit Cards > September 2006	19
Top 50 Websites by Outward Links Analysis > Credit Cards > September 2006	21
Top 10 Websites by Competitor Links Analysis > Credit Cards > September 2006	23
Domain Ownership Report Analysis > Credit Cards > September 2006	24
Micro-Publisher Network Report Analysis > Credit Cards > September 2006	26
Google Publisher Network Analysis > Credit Cards > September 2006	26
Yahoo! Publisher Network Analysis > Credit Cards > September 2006	26
MIVA Publisher Network Analysis > Credit Cards > September 2006	26
Spider Crawl Speed Report Analysis > Credit Cards > September 2006	27
Websites by Google Vs Yahoo! Sub-Directory Analysis > Credit Cards > September 2006	29
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## About SearchForecast

SearchForecast is a global search engine intelligence and enterprise solution business that provides insights of 150,000 top global ranking domain names across 475 industry categories.

SearchForecast provides metrics on how search engines rank websites as well as providing website visitation metrics, industry comparisons and relative market shares.

SearchForecast's patent pending Search Engine Visibility Scorecard provides management with the exact elements a website contains or omits and explains their impact on search engine rankings.

SearchForecast mission is to provide solutions to increase website rankings in search engine results pages by increasing the effectiveness of website visibility to search engines.

## About SearchForecast Industry Reports

The SearchForecast Industry Report for Credit Cards provides an analysis of websites contained within the Credit Cards industries with Google, Yahoo! and Google (DMOZ).

The SearchForecast Industry Report for Credit Cards features the following analysis:

- Google Search Results Analysis
- Visibility Scorecard
- Google Cache Analysis
- Website Rank
- Best Performing
- Worst Performing
- Directory Listings
- Sub-Directory Analysis
- Google Vs Yahoo! Sub-Directory Analysis
- Backward Links
- Outward Links
- Competitor Links
- Domain Ownership
- Micro-Publisher Network (Google, Yahoo!, MIVA, Baidu, MSNSearch)
- Spider Crawl Speed

## SearchForecast Methodology

SearchForecast calculates traffic rankings by analyzing which websites millions of Internet users throughout the world visit. SearchForecast continuously accesses and calculates our data analysis and reporting from various crawlers, that when combined, collect information from billions of website pages from over 10 million websites. SearchForecast's proprietary methodologies compute these statistics to produce traffic rankings and intelligence that organizations can use to improve search engine rankings.

SearchForecast has hundreds of industry and sub-directories into which our customers can compare a group of websites against each other to determine website metrics such as Page Views and Traffic Rankings. SearchForecast reports on gross numbers, percentages, relative rankings and market shares. SearchForecast also classifies websites by Country providing our members with geographical information.

SearchForecast consolidates information containing Backward and Competitor Links, search engine directories that websites are listed in, how each website is structured and the high audience keyword analysis. This is important information for search engine optimization and vital intelligence in order to improve rankings in search engine results pages.

## Top 20 Websites by Google Search Results Analysis > Credit Cards > September, 2006

The table below shows the top 20 websites in the Credit Cards industry for August 2006 based on Google Search Results Analysis.

Rank	Organization	Website	Position
1	CreditCards.com, LP	creditcards.com	1 of 20
2	Credit.Com Inc	credit.com	2 of 20
3	Bankrate, Inc.	bankrate.com	3 of 20
4	Chase Manhattan Bank	chase.com	4 of 20
5	credit-land.com	credit-land.com	5 of 20
6	s0b.bluestreak.com	s0b.bluestreak.com	6 of 20
7	Business.com	business.com	7 of 20
8	creditcardmenu.com	creditcardmenu.com	8 of 20
9	Bank of America Corporation	bankofamerica.com	9 of 20
10	usa.visa.com	usa.visa.com	10 of 20
11	CapitalOne Financial Corporation	capitalone.com	11 of 20
12	American City Business Journals	bizjournals.com	12 of 20
13	Unlisted	cardoffers.com	13 of 20
14	Discover Financial Services, Inc.	discovercard.com	14 of 20
15	Nationwide Card Services, Inc.	ncsreporting.com	15 of 20
16	home.americanexpress.com	home.americanexpress.com	16 of 20
17	USwitch Ltd	uswitch.com	17 of 20
18	Visa International Service Association...	visa.com	18 of 20
19	MBNA America Bank, N.A.	mbna.com	19 of 20
20	American Express Travel Related Servic...	americanexpress.com	20 of 20

### How to Read the Google Search Results Analysis?

The Google Search Results Analysis refers to the actual ranking a website has in the left hand side of the search engine results page based on a selected number of high audience keywords that are frequently typed into Google. The 'Organic Search Position' refers to the position that the website appears amongst their competitors in the left hand side of the search engine results page.

## Search Engine Visibility Scorecard > Credit Cards > September, 2006

Rank	Organization	Website	Score
1	CreditCards.com, LP	creditcards.com	81%
2	Credit-Card-Applications-Center.com	credit-card-applications-cen...	75%
3	expandyourbusiness.com	expandyourbusiness.com	75%
4	Schultz, Christopher	eyeoncredit.com	75%
5	precharge.com	precharge.com	75%
6	MerchantWarehouse.com Inc.	merchantwarehouse.com	69%
7	Compucredit Corp.	aspirecard.com	69%
8	redplc.com	redplc.com	63%
9	First National Bank of Marin	fnbmarin.com	63%
10	Worldpay Ltd	worldpay.com	63%
11	credit-card-surplus.com	credit-card-surplus.com	63%
12	Visa International Service Association...	visa.com	63%
13	Advanta Corporation, Domain Administra...	advanta.com	63%
14	Discover Financial Services, Inc.	discovercard.com	56%
15	Plug & Pay Technologies, Inc.	plugnpay.com	56%
16	infomerchant.net	infomerchant.net	56%
17	Unlisted	cardoffers.com	56%
18	credit-land.com	credit-land.com	56%
19	Pipeline Data, Inc.	charge.com	56%
20	Providian Financial Corporation	providian.com	56%
21	GoMerchant LLC	gomerchant.com	56%
22	CCNow	ccnow.com	56%
23	121merchantaccount.com	121merchantaccount.com	56%
24	electronictransfer.com	electronictransfer.com	56%
25	Robert Bell	1shoppingcart.com	56%
			<b>Cont...</b>



Rank	Organization	Website	Score
26	usa-merchantaccount.com	usa-merchantaccount.com	50%
27	Paymentech	paymentech.com	50%
28	Metris Companies Inc	directmerchantsbank.com	50%
29	CapitalOne Financial Corporation	capitalone.com	50%
30	Merchant Express Llc	merchantexpress.com	50%
31	magtek.com	magtek.com	50%
32	CardWeb.com, Inc.	cardweb.com	50%
33	Electronic Clearing House, Inc.	merchantamerica.com	50%
34	Commerce Bancshares	commercebank.com	50%
35	American Express Travel Related Servic...	americanexpress.com	50%
36	Ceridian Corporation	ceridian.com/myceridian	50%
37	Expert Credit	expertcredit.com	50%
38	premiercreditcard.com	premiercreditcard.com	50%
39	quickencard.com	quickencard.com	50%
40	Citibank, N.A.	citicards.com	50%
41	centennialgoldcard.com	centennialgoldcard.com	50%
42	MBNA America Bank, N.A.	mbna.com	50%
43	2CheckOut.com Inc	2checkout.com	50%
44	Discover Financial Services, Inc.	discovercard.com/discover/da...	50%
45	First PREMIER Bank	centennialcard.com	50%
46	Citibank, N.A.	universalcard.com	50%
47	MasterCard International, MasterCard M...	mastercard.com	50%
48	American Express Travel Related Servic...	finance.americanexpress.com/...	44%
49	ProPay USA Inc	propay.com	44%
50	psigate.com	psigate.com	44%
		<b>Average</b>	<b>56%</b>

**How to read the Search Engine Visibility Scorecard?**

The Search Engine Visibility Scorecard analyzes website visibility to search engines by taking the average score, expressed as a percentage. It evaluates up to 55 known variables required for best practice in search engine optimization.

**Important Note**

**Why do non related websites appear in the results?**

SearchForecast retrieves website addresses from the directories within the major search engines including Google and Yahoo!.

Although a website may not seem related to a directory listing, if it appears in the table it is listed within that search engine directory. Many websites undertake Search Engine Optimization by increasing the number of directories their website address is listed in.

## Top 50 Websites by Google Cache Analysis > Credit Cards > September, 2006

The table below shows the top 50 websites in the Credit Cards industry for August and September in 2006 based on Google Cache Analysis.




Rank	Organization	Website	Sep 2006	Aug 2006	Performance
1	CCNow	ccnow.com	390,000	390,000	 0
2	2Checkout.com Inc	2checkout.com	349,000	349,000	 0
3	Electronic Clearing House, I...	merchantamerica.com	290,000	290,000	 0
4	American Express Travel Rela...	americanexpress.com	211,000	211,000	 0
5	Unlisted	cardoffers.com	206,000	206,000	 0
6	MasterCard International, Ma...	mastercard.com	56,100	56,100	 0
7	Robert Bell	1shoppingcart.com	45,700	45,700	 0
8	U.S. Citizens for Fair Credi...	cardratings.com	34,000	34,000	 0
9	Worldpay Ltd	worldpay.com	31,800	31,800	 0
10	Ceridian Corporation	ceridian.com	31,700	31,700	 0
11	Visa International Service A...	visa.com	31,500	31,500	 0
12	CardWeb.com, Inc.	cardweb.com	31,500	31,500	 0
13	CapitalOne Financial Corpora...	capitalone.com	15,200	15,200	 0
14	Plug & Pay Technologies, Inc...	plugnpay.com	10,300	10,300	 0
15	Pipeline Data, Inc.	charge.com	3,940	3,940	 0
16	Commerce Bancshares	commercebank.com	945	945	 0
17	MBNA America Bank, N.A.	mbna.com	899	899	 0
18	First USA	firstusa.com	794	794	 0
19	Electronic Clearing House, I...	echo-inc.com	732	732	 0
20	121merchantaccount.com	121merchantaccount.com	666	666	 0
21	CreditCards.com, LP	creditcards.com	576	576	 0
22	Discover Financial Services,...	discovercard.com	528	528	 0
23	Providian Financial Corporat...	providian.com	457	457	 0
24	Paymentech	paymentech.com	457	457	 0
25	First Data Corporation, Doma...	cardservice.com	260	260	 0
					<b>Cont...</b>

Rank	Organization	Website	Sep 2006	Aug 2006	Performance
26	Discover Financial Services,...	discovernetwork.com	230	230	 0
27	ProPay USA Inc	propay.com	196	196	 0
28	MerchantWarehouse.com Inc.	merchantwarehouse.com	169	169	 0
29	Diners Club International Lt...	dinersclub.com	153	153	 0
30	Household International, Inc...	marbles.com	113	113	 0
31	American Express Company	mylifemycard.com	96	96	 0
32	General Motors Corporation	gmcad.com	90	90	 0
33	Merchant Express Llc	merchantexpress.com	87	87	 0
34	Household International, Inc...	orchardbank.com	43	43	 0
35	Citibank, N.A.	universalcard.com	35	35	 0
36	Compucredit Corp.	aspirecard.com	18	18	 0
37	GoMerchant LLC	gomerchant.com	0	0	 0
38	Advanced Merchant Services, ...	merchantanywhere.com	0	0	 0
39	Citibank, N.A.	citicards.com	0	0	 0
40	JPMorgan Chase Corp	creditcardsatchase.com	0	0	 0
41	Merrick Bank	merrickbank.com	0	0	 0
42	Metris Companies Inc	directmerchantsbank.co...	0	0	 0
43	Advanta Corporation, Domain ...	advanta.com	0	0	 0
44	Visa International Service A...	visabuxx.com	0	0	 0
45	Credit-Card-Applications-Cen...	credit-card-applicatio...	0	0	 0
<b>Average</b>			<b>38,784</b>	<b>38,784</b>	<b>0</b>

### How to Read the Google Cache Analysis?

The Google Cached Pages Analysis refers to the pre-indexed pages of a website in the Google Cache, including subdomains. Search Engines typically do not index all pages of a website and it is therefore important to monitor how many web pages are cached. As search engines like Google and Yahoo! frequently re-index the pages in their databases, they are likely to detect your link faster on a page already existing in their database as compared to a 'yet-to-be indexed' page.

The following legend shows the increase and decrease in the number of cached pages:

-  Increase in Ranking
-  Decrease in Ranking
-  No change in Ranking

## Top 50 Websites by Rank Analysis > Credit Cards > September, 2006

The table below shows the Top 50 websites in the Credit Cards industry for August, July and September in 2006 based on Traffic Rank.

Rank	Organization	Website		Sep 2006	Aug 2006	Jul 2006
1	2CheckOut.com Inc	2checkout.com	▼	4,415	4,039	3,696
2	MBNA America Bank, N.A.	mbna.com	▼	4,939	4,572	4,125
3	Providian Financial Corporat...	providian.com	▼	6,216	5,553	4,887
4	Household International, Inc...	orchardbank.com	▼	7,237	7,030	7,143
5	Worldpay Ltd	worldpay.com	▼	7,249	6,686	6,050
6	Visa International Service A...	visa.com	▼	8,436	7,716	7,134
7	MasterCard International, Ma...	mastercard.com	▼	10,871	9,710	8,818
8	CreditCards.com, LP	creditcards.com	▼	11,855	12,017	11,587
9	American Express Company	mylifemycard.com	▼	17,463	14,002	11,979
10	CCNow	ccnow.com	▼	20,396	19,630	17,570
11	General Motors Corporation	gmcards.com	▼	20,828	19,110	17,601
12	Unlisted	cardoffers.com	▼	22,143	21,728	20,854
13	Commerce Bancshares	commercebank.com	▼	26,817	25,248	23,409
14	U.S. Citizens for Fair Credi...	cardratings.com	▲	26,912	29,405	28,806
15	ProPay USA Inc	propay.com	▼	30,477	29,253	27,750
16	GoMerchant LLC	gomerchant.com	▲	36,592	42,752	40,222
17	Electronic Clearing House, I...	merchantamerica.com	▼	37,313	35,599	34,053
18	Pipeline Data, Inc.	charge.com	▼	54,706	51,325	44,147
19	Merrick Bank	merrickbank.com	▼	60,960	55,633	47,935
20	Advanced Merchant Services, ...	merchantanywhere.com	▼	63,094	57,853	49,788
21	Citibank, N.A.	citicards.com	▼	65,531	58,921	51,890
22	Ceridian Corporation	ceridian.com	▼	65,841	60,803	58,312
23	Discover Financial Services,...	discovernetwork.com	▼	70,151	63,146	64,315
24	JPMorgan Chase Corp	creditcardsatchase.com	▼	72,217	64,369	54,149
25	Metris Companies Inc	directmerchantsbank.co...	▼	78,359	69,042	62,409
						<b>Cont...</b>



Rank	Organization	Website		Sep 2006	Aug 2006	Jul 2006
26	Expert Credit	expertcredit.com	▲	81,636	121,966	448,272
27	CardWeb.com, Inc.	cardweb.com	▼	83,035	77,706	79,991
28	Diners Club International Lt...	dinersclub.com	▲	86,354	93,033	94,559
29	Merchant Express Llc	merchantexpress.com	▲	92,310	94,597	96,425
30	Compucredit Corp.	aspirecard.com	▼	98,746	93,881	89,244
31	MerchantWarehouse.com Inc.	merchantwarehouse.com	▼	102,782	102,932	79,647
32	Plug & Pay Technologies, Inc...	plugnpay.com	▼	103,114	98,883	86,352
33	Paymentech	paymentech.com	▼	113,709	122,699	111,947
34	Electronic Clearing House, I...	echo-inc.com	▼	133,826	119,271	115,105
35	First Data Corporation, Doma...	cardservice.com	▼	135,126	112,495	100,741
36	Morgan Stanley Card Services...	goldfish.com	▲	158,108	149,398	163,869
37	Household International, Inc...	marbles.com	▼	186,508	184,723	169,514
38	Citibank, N.A.	universalcard.com	▼	220,035	200,699	169,323
39	Visa International Service A...	visabuxx.com	▼	244,897	230,362	238,233
40	121merchantaccount.com	121merchantaccount.com	▼	312,730	231,327	182,928
41	Advanta Corporation, Domain ...	advanta.com	▲	327,373	312,235	370,983
42	Credit-Card-Applications-Cen...	credit-card-applicatio...	▼	521,365	446,121	338,226
43	First North American Nationa...	fnanb.com	▼	606,193	579,657	569,303
44	Schultz, Christopher	eyeoncredit.com	▼	1,338,546	961,648	953,121
45	Amerimerchant	amerimerchant.net	▼	1,849,619	2,243,430	1,824,126
46	First National Bank of Marin	fnbmarin.com	▼	2,458,911	2,065,509	773,642
47	Create Services Ltd.	accucard.com	▼	2,713,090	1,314,753	800,325
<b>Average Rank</b>				<b>272,320</b>	<b>228,350</b>	<b>182,224</b>

### How to Read the Ranking Table?

The average Website Rankings can be used to analyze whether a website is below or above the industry average of Rankings.

The following legend shows the increase and decrease in the Traffic Rankings:

- ▲ Increase in Ranking
- ▼ Decrease in Ranking
- No change in Ranking

### Important Note

#### Why do non related websites appear in the results?

SearchForecast retrieves website addresses from the directories within the major search engines including Google and Yahoo!.

Although a website may not seem related to a directory listing, if it appears in the table it is listed within that search engine directory. Many websites undertake Search Engine Optimization by increasing the number of directories their website address is listed in.

## Top 50 Best Performing Websites by Rank Analysis > Credit Cards > September, 2006

The table below shows the Best Performing 50 websites in the Credit Cards industry for August and September in 2006 based on Traffic Rank.

Rank	Organization	Website	Sep 2006	Aug 2006	Performance
1	Amerimerchant	amerimerchant.net	1,849,619	2,243,430	▲ 393,811
2	Expert Credit	expertcredit.com	81,636	121,966	▲ 40,330
3	Paymentech	paymentech.com	113,709	122,699	▲ 8,990
4	Diners Club International Lt...	dinersclub.com	86,354	93,033	▲ 6,679
5	GoEmerchant LLC	goerchant.com	36,592	42,752	▲ 6,160
6	U.S. Citizens for Fair Credi...	cardratings.com	26,912	29,405	▲ 2,493
7	Merchant Express Llc	merchantexpress.com	92,310	94,597	▲ 2,287
8	CreditCards.com, LP	creditcards.com	11,855	12,017	▲ 162
9	MerchantWarehouse.com Inc.	merchantwarehouse.com	102,782	102,932	▲ 150
<b>Average Rank</b>					<b>51,229</b>

### How to Read the Best Performing Websites Analysis?

The Best Performing Websites Analysis refers to the websites that have improved their position based on Traffic Rank. It is important to understand which websites are moving on a performance radar - providing critical intelligence for search engine and online marketing practitioners.

The following legend shows the increase and decrease in the Traffic Rankings:

- ▲ Increase in Ranking
- ▼ Decrease in Ranking
- No change in Ranking

## Top 50 Worst Performing Websites by Rank Analysis > Credit Cards > September, 2006

The table below shows the Worst Performing 50 websites in the Credit Cards industry for August and September in 2006 based on Traffic Rank.




Rank	Organization	Website	Sep 2006	Aug 2006	Performance
1	Create Services Ltd.	accucard.com	2,713,090	1,314,753	▼ 1,398,337
2	First National Bank of Marin	fnbmarin.com	2,458,911	2,065,509	▼ 393,402
3	Schultz, Christopher	eyeoncredit.com	1,338,546	961,648	▼ 376,898
4	121merchantaccount.com	121merchantaccount.com	312,730	231,327	▼ 81,403
5	Credit-Card-Applications-Cen...	credit-card-applicatio...	521,365	446,121	▼ 75,244
6	First North American Nationa...	fnanb.com	606,193	579,657	▼ 26,536
7	First Data Corporation, Doma...	cardservice.com	135,126	112,495	▼ 22,631
8	Citibank, N.A.	universalcard.com	220,035	200,699	▼ 19,336
9	Advanta Corporation, Domain ...	advanta.com	327,373	312,235	▼ 15,138
10	Electronic Clearing House, I...	echo-inc.com	133,826	119,271	▼ 14,555
11	Visa International Service A...	visabuxx.com	244,897	230,362	▼ 14,535
12	Metris Companies Inc	directmerchantsbank.co...	78,359	69,042	▼ 9,317
13	Morgan Stanley Card Services...	goldfish.com	158,108	149,398	▼ 8,710
14	JPMorgan Chase Corp	creditcardsatchase.com	72,217	64,369	▼ 7,848
15	Discover Financial Services,...	discovernetwork.com	70,151	63,146	▼ 7,005
16	Citibank, N.A.	citicards.com	65,531	58,921	▼ 6,610
17	CardWeb.com, Inc.	cardweb.com	83,035	77,706	▼ 5,329
18	Merrick Bank	merrickbank.com	60,960	55,633	▼ 5,327
19	Advanced Merchant Services, ...	merchantanywhere.com	63,094	57,853	▼ 5,241
20	Ceridian Corporation	ceridian.com	65,841	60,803	▼ 5,038
21	Compucredit Corp.	aspirecard.com	98,746	93,881	▼ 4,865
22	Plug & Pay Technologies, Inc...	plugnpay.com	103,114	98,883	▼ 4,231
23	American Express Company	mylifemycard.com	17,463	14,002	▼ 3,461
24	Pipeline Data, Inc.	charge.com	54,706	51,325	▼ 3,381
25	Household International, Inc...	marbles.com	186,508	184,723	▼ 1,785
					<b>Cont...</b>

Rank	Organization	Website	Sep 2006	Aug 2006	Performance
26	General Motors Corporation	gmc.com	20,828	19,110	▼ 1,718
27	Electronic Clearing House, I...	merchantamerica.com	37,313	35,599	▼ 1,714
28	Commerce Bancshares	commercebank.com	26,817	25,248	▼ 1,569
29	ProPay USA Inc	propay.com	30,477	29,253	▼ 1,224
30	MasterCard International, Ma...	mastercard.com	10,871	9,710	▼ 1,161
31	CCNow	ccnow.com	20,396	19,630	▼ 766
32	Visa International Service A...	visa.com	8,436	7,716	▼ 720
33	Providian Financial Corporat...	providian.com	6,216	5,553	▼ 663
34	Worldpay Ltd	worldpay.com	7,249	6,686	▼ 563
35	Unlisted	cardoffers.com	22,143	21,728	▼ 415
36	2Checkout.com Inc	2checkout.com	4,415	4,039	▼ 376
37	MBNA America Bank, N.A.	mbna.com	4,939	4,572	▼ 367
38	Household International, Inc...	orchardbank.com	7,237	7,030	▼ 207
		<b>Average Rank</b>			<b>66,516</b>

#### How to Read the Worst Performing Websites Analysis?


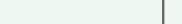

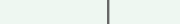

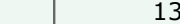


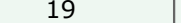


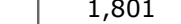
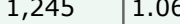

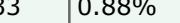
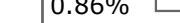


The Least Performing Websites Analysis refers to the websites that have a negative movement in their position based on Traffic Rank.

The following legend shows the increase and decrease in the Traffic Rankings:

-  Increase in Ranking
-  Decrease in Ranking
-  No change in Ranking

## Sub Directory Trend Analysis > Google (DMOZ) > Recreation > September, 2006

Each month, SearchForecast provides the sub directory trend analysis for one of twelve Google (DMOZ) directories. This month the report is for the Recreation directory.

Rank	Directory	Number of Sub Directories	Number of Listings	Market Share	Sub Directory Density
1	Pets	28	29,866	25.34% 	1,067
2	Outdoors	26	16,528	14.02% 	636
3	Autos	14	8,630	7.32% 	616
4	Food	14	7,097	6.02% 	507
5	Scouting	15	6,993	5.93% 	466
6	Travel	13	6,699	5.68% 	515
7	Collecting	60	5,733	4.86% 	96
8	Humor	39	5,727	4.86% 	147
9	Aviation	16	4,920	4.17% 	308
10	Motorcycles	19	3,812	3.23% 	201
11	Boating	17	3,364	2.85% 	198
12	Radio	5	3,107	2.64% 	621
13	Living History	6	1,926	1.63% 	321
14	Birding	15	1,890	1.60% 	126
15	Models	7	1,801	1.53% 	257
16	Climbing	14	1,504	1.28% 	107
17	Guns	22	1,411	1.20% 	64
18	Roads and Highways	27	1,245	1.06% 	46
19	Trains and Railroads	11	1,144	0.97% 	104
20	Antiques	24	1,033	0.88% 	43
21	Camps	20	1,013	0.86% 	51
22	Theme Parks	10	707	0.60% 	71
23	Kites	14	588	0.50% 	42
24	Drugs	5	248	0.21% 	50
25	Audio	6	213	0.18% 	36
					<b>Cont...</b>

Rank	Directory	Number of Sub Directories	Number of Listings	Market Share	Sub Directory Density
26	Nudism	4	210	0.18% <input type="text"/>	53
27	Picture Ratings	4	173	0.15% <input type="text"/>	43
28	Tobacco	6	163	0.14% <input type="text"/>	27
29	Knives	5	80	0.07% <input type="text"/>	16
30	Parties	4	40	0.03% <input type="text"/>	10
31	Whips	1	19	0.02% <input type="text"/>	19
	<b>Total</b>	<b>471</b>	<b>117,884</b>		

### How to read the Sub Directory Trend Analysis?

The Sub-Directory Trend Analysis refers to the number of Sub-Directories within each top level industry category of Google (DMOZ), Google and Yahoo, as well as the total number of website listings, market share and the density of sub-directories.

The Directories Listings in the table details the name of the Directory, the number of Sub Directories within that directory, the total number of websites that are listed in that Directory and the market share of those directories. The higher the number of Directories a website is listed in will, in theory, result that website being better indexed by search engines.

SearchForecast calculates the average number of listings in each directory, which we describe as the Density. The higher the density, the more listings in that directory. Search Engine Optimization should review the density per Sub-Directory to aid in the development of search engine friendly content.

## Top 50 Websites by Sub-Directory Analysis > Credit Cards > September, 2006

The table below shows the Top 50 websites in the Credit Cards industry for July, August, September in 2006 based on Sub-directory.

Rank	Organization	Website		Sep 2006	Aug 2006	Jul 2006
1	Advanta Corporation, Domain ...	advanta.com	■	2	2	2
2	MBNA America Bank, N.A.	mbna.com	■	2	2	2
3	Advanced Merchant Services, ...	merchantanywhere.com	■	2	2	2
4	Ceridian Corporation	ceridian.com	■	2	2	2
5	Visa International Service A...	visabuxx.com	■	1	1	1
6	Household International, Inc...	marbles.com	■	1	1	1
7	Pipeline Data, Inc.	charge.com	■	1	1	1
8	Merchant Express Llc	merchantexpress.com	■	1	1	1
9	ProPay USA Inc	propay.com	■	1	1	1
10	First Data Corporation, Doma...	cardservice.com	■	1	1	1
11	Electronic Clearing House, I...	echo-inc.com	■	1	1	1
12	2CheckOut.com Inc	2checkout.com	■	1	1	1
13	GoMerchant LLC	gomerchant.com	■	1	1	1
		<b>Average</b>		<b>1</b>	<b>1</b>	<b>1</b>

### How to Read the Sub Directory Table?

The Sub Directories listed in the table show which categories or classifications within various search engines the website is featured in. The higher the number of sub directories a website is listed in will, in theory, result that website being better indexed by search engines.

### View All Competitors in Sub Directories:

Login to SearchForecast.com to view the list of Sub Directories websites in an industry are indexed in can be used to analyse whether a website is below or above industry competitors.

### **View All Directory Listings & Market Shares:**

Login to SearchForecast.com to view the complete list of how many Sub Directories are analyzed in each Industry Categories by the number of listings and the market share. This analysis assists in understanding the composition of each Industry Category, critical in developing search engine optimization strategies.

## Top 50 Websites by Backward Links Analysis > Credit Cards > September, 2006

The table below shows the Top 50 websites in the Credit Cards industry for July, August, September in 2006 based on Backward Links.

Rank	Organization	Website		Sep 2006	Aug 2006	Jul 2006
1	MasterCard International, Ma...	mastercard.com	▲	6,184	6,184	4,763
2	Visa International Service A...	visa.com	▲	5,451	5,451	4,152
3	2CheckOut.com Inc	2checkout.com	▲	3,713	3,713	2,919
4	CCNow	ccnow.com	▲	3,089	3,089	3,007
5	Worldpay Ltd	worldpay.com	▲	2,631	2,631	2,076
6	MBNA America Bank, N.A.	mbna.com	▲	1,028	1,028	670
7	Pipeline Data, Inc.	charge.com	▲	958	958	643
8	Electronic Clearing House, I...	merchantamerica.com	▲	796	796	509
9	Unlisted	cardoffers.com	▲	794	794	499
10	Merchant Express Llc	merchantexpress.com	▲	754	754	456
11	U.S. Citizens for Fair Credi...	cardratings.com	▲	750	750	415
12	CardWeb.com, Inc.	cardweb.com	▲	732	732	534
13	CreditCards.com, LP	creditcards.com	▲	666	666	262
14	Ceridian Corporation	ceridian.com	▲	588	588	405
15	Electronic Clearing House, I...	echo-inc.com	▲	549	549	381
16	First Data Corporation, Doma...	cardservice.com	▲	512	512	396
17	GoMerchant LLC	gomerchant.com	▲	439	439	198
18	Diners Club International Lt...	dinersclub.com	▲	437	437	363
19	Morgan Stanley Card Services...	goldfish.com	■	417	417	417
20	121merchantaccount.com	121merchantaccount.com	▲	397	397	281
21	ProPay USA Inc	propay.com	▲	392	392	250
22	Providian Financial Corporat...	providian.com	▲	333	333	278
23	Paymentech	paymentech.com	▲	272	272	176
24	MerchantWarehouse.com Inc.	merchantwarehouse.com	▲	230	230	85
25	American Express Company	mylifemycard.com	▲	224	224	92
						<b>Cont...</b>



Rank	Organization	Website		Sep 2006	Aug 2006	Jul 2006
26	Plug & Pay Technologies, Inc...	plugnpay.com	▲	209	209	153
27	Advanced Merchant Services, ...	merchantanywhere.com	▲	160	160	140
28	Citibank, N.A.	citicards.com	▲	153	153	105
29	Visa International Service A...	visabuxx.com	▲	145	145	101
30	General Motors Corporation	gmc card.com	▲	144	144	111
31	JPMorgan Chase Corp	creditcardsatchase.com	▲	139	139	109
32	Schultz, Christopher	eyeoncredit.com	▲	135	135	86
33	Credit-Card-Applications-Cen...	credit-card-applicatio...	▲	118	118	90
34	Discover Financial Services,...	discovernetwork.com	▲	104	104	61
35	Household International, Inc...	orchardbank.com	▲	96	96	66
36	Expert Credit	expertcredit.com	▲	81	81	25
37	Metris Companies Inc	directmerchantsbank.co...	■	56	56	56
38	Amerimerchant	amerimerchant.net	▲	49	49	43
39	Citibank, N.A.	universalcard.com	▲	45	45	36
40	Compucredit Corp.	aspirecard.com	▲	43	43	16
41	Merrick Bank	merrickbank.com	▲	35	35	16
42	First North American Nationa...	fnanb.com	■	24	24	24
<b>Average</b>				<b>811</b>	<b>811</b>	<b>606</b>

### How to Read the Backward Performing Websites Analysis?

Backward Links refers to the number of hyper text links that other websites have to another website. One of the important elements of search engine optimization is the number of backward links a website has as well as the quality of those links.

The average Backward Links can be used to analyze whether a website is below or above the industry average of Backward Links.

The following legend shows the increase and decrease in the number of backward links:

- ▲ Increase in backward links
- ▼ Decrease in backward links
- No change in backward links

## Top 50 Websites by Outward Links Analysis > Credit Cards > September, 2006

The table below shows the Top 50 websites in the Credit Cards industry for July, August, September in 2006 based on Outward Links.




Rank	Organization	Website		Sep 2006	Aug 2006	Jul 2006
1	Unlisted	cardoffers.com	■	61	61	61
2	U.S. Citizens for Fair Credi...	cardratings.com	■	48	48	48
3	CardWeb.com, Inc.	cardweb.com	■	42	42	42
4	MBNA America Bank, N.A.	mbna.com	■	36	36	36
5	MerchantWarehouse.com Inc.	merchantwarehouse.com	■	29	29	29
6	121merchantaccount.com	121merchantaccount.com	■	29	29	29
7	Paymentech	paymentech.com	■	27	27	27
8	Worldpay Ltd	worldpay.com	■	27	27	27
9	Providian Financial Corporat...	providian.com	■	24	24	24
10	Morgan Stanley Card Services...	goldfish.com	■	22	22	22
11	Electronic Clearing House, I...	merchantamerica.com	■	19	19	19
12	Merchant Express Llc	merchantexpress.com	■	16	16	16
13	Ceridian Corporation	ceridian.com	■	14	14	14
14	Amerimerchant	amerimerchant.net	■	12	12	12
15	2CheckOut.com Inc	2checkout.com	■	9	9	9
16	CCNow	ccnow.com	■	8	8	8
17	Merrick Bank	merrickbank.com	■	5	5	5
18	Pipeline Data, Inc.	charge.com	■	3	3	3
19	Plug & Pay Technologies, Inc...	plugnpay.com	■	1	1	1
20	First Data Corporation, Doma...	cardservice.com	■	1	1	1
21	Visa International Service A...	visabuxx.com	■	1	1	1
		<b>Average</b>		<b>21</b>	<b>21</b>	<b>21</b>

### How to Read the Outward Performing Websites Analysis?

Outward Links refers to the number of hyper text links that a websites has to another external website. It is important to evaluate the total number of outgoing links on a website page because getting a link from a webpage that has 100 outgoing links, your page would only get 1/100th of that value.

The average Outward Links can be used to analyze whether a website is below or above the industry average of Outward Links.

The following legend shows the increase and decrease in the number of outward links:

-  Increase in outward links
-  Decrease in outward links
-  No change in outward links

## Top 50 Competitor Links Analysis > Credit Cards > September, 2006

The table below shows the Top 50 websites in the Credit Cards industry for September in 2006 based on Competitor Links.

Rank	Organization	Website	Relevance
1	amerimerchant.net	http://www.shift4.com/	9%
2	amerimerchant.net	http://www.mbankcard.com/	2%
3	amerimerchant.net	http://www.merchantexpress.c...	2%
4	amerimerchant.net	http://www.merchanthotline.c...	2%
5	amerimerchant.net	http://www.authorizeit.com/	2%
6	amerimerchant.net	http://www.e-onlinedata.com/	2%
7	amerimerchant.net	http://www.achinc.com/	0%
8	amerimerchant.net	http://www.automated-credit-...	0%
9	amerimerchant.net	http://www.affordable-cc-mac...	0%
10	amerimerchant.net	http://www.bankcardsystems.c...	0%
11	amerimerchant.net	http://www.affordableprocess...	0%
12	amerimerchant.net	http://www.businessamerica1...	0%
13	amerimerchant.net	http://www.respond.com/	0%
14	amerimerchant.net	http://www.aismerchantservic...	0%
15	amerimerchant.net	http://merchant-accounts.aff...	0%
16	amerimerchant.net	http://www.americanmerchant...	0%
<b>Average</b>			<b>1%</b>

### How to Read the Competitor Links Table?

Competitor Links will provide you with the related websites that commonly appear in search engine results rankings. The "relevance" is used to measure how relevant the each competitor website is compared to the given URL. The average Relevance can be used to analyze how relevant the competitor websites are.

### Note:

The Top 100 List of Competitor Links in the Credit Cards industry for July, August and September in 2006 can be accessed at SearchForecast.com.

## Domain Ownership Report Analysis > Credit Cards > September, 2006

The table below shows the Top 50 websites in the Credit Cards industry for September in 2006 based on Domain Ownership.

Rank	Organization	Website	Number of URLs
1	Household International, Inc., Steven ...	marbles.com	40
2	Citibank, N.A.	citicards.com	32
3	CCNow	ccnow.com	29
4	JPMorgan Chase Corp	creditcardsatchase.com	26
5	Visa International Service Association...	visa.com	26
6	Visa International Service Association...	visabuxx.com	26
7	Citibank, N.A.	universalcard.com	26
8	Household International, Inc., Steven ...	orchardbank.com	24
9	American Express Company	mylifemycard.com	22
10	Morgan Stanley Card Services Ltd	goldfish.com	19
11	Providian Financial Corporation	providian.com	18
12	Ceridian Corporation	ceridian.com	16
13	Ceridian Corporation	ceridian.com/myceridian	16
14	CapitalOne Financial Corporation	capitalone.com	13
15	MasterCard International, MasterCard M...	mastercard.com	12
16	Compucredit Corp.	aspirecard.com	11
17	Metris Companies Inc	directmerchantsbank.com	10
18	121merchantaccount.com	121merchantaccount.com	10
19	MasterCard International, MasterCard M...	mastercard.com/it	9
20	GoMerchant LLC	gomerchant.com	7
21	Advanced Merchant Services, Inc.	merchantanywhere.com	7
22	First Data Corporation, Domain Admin	cardservice.com	7
23	Create Services Ltd.	accucard.com	6
24	CapitalOne Financial Corporation	service.capitalone.com	6
25	Citibank, N.A.	citibank.com/us/cards	6
			<b>Cont...</b>

Rank	Organization	Website	Number of URLs
26	Citibank, N.A.	citibank.com/us/cards/cm	6
27	Diners Club International Ltd.	dinersclub.com	6
28	CardWeb.com, Inc.	cardweb.com	5
29	Advanta Corporation, Domain Administra...	advanta.com	5
30	Discover Financial Services, Inc.	discovernetwork.com	5
31	American Express Travel Related Servic...	americanexpress.com	4
32	Paymentech	paymentech.com	4
33	2CheckOut.com Inc	2checkout.com	3
34	American Express Travel Related Servic...	home3.americanexpress.com/sm...	3
35	Merchant Express Llc	merchantexpress.com	3
36	Bank Of Montreal Financial Group	bmo.com/mosaik	3
37	Electronic Clearing House, Inc.	merchantamerica.com	3
38	Electronic Clearing House, Inc.	echo-inc.com	3
39	First PREMIER Bank	centennialcard.com	3
40	Merrick Bank	merrickbank.com	2
41	Unlisted	cardoffers.com	2
42	Robert Bell	1shoppingcart.com	2
43	MerchantWarehouse.com Inc.	merchantwarehouse.com	2
44	Commerce Bancshares	commercebank.com	2
45	Pipeline Data, Inc.	charge.com	2
46	American Express Travel Related Servic...	travel.americanexpress.com/t...	1
47	American Express Travel Related Servic...	www10.americanexpress.com/si...	1
48	First USA	cardservices.firstusa.com	1
49	Bankrate, Inc.	bankrate.com/brm/rate/cc_hom...	1
50	American Express Travel Related Servic...	americanexpress.com/homepage...	1
<b>Average</b>			<b>10</b>

### How to Read the Domain Nests Table?

The Domain Nests refers to the number of URLs a domain owner has. It is important to monitor which domain owners are active and identify prospective competitors.

The average Domain Nests can be used to analyze whether a domain owner is below or above the industry average of websites owned by each organization.

## Micro-Publisher Network Report Analysis > Credit Cards > September, 2006

The Micro Publisher Website Network is made up of websites that display the Google AdSense code, Yahoo! Publisher advertising code, MIVA advertising code, the MSN advertising code and the Baidu (the leading Chinese search engine) advertising code.

### Google Publisher Network Analysis > Credit Cards > September, 2006

The table below shows the websites in the Credit Cards industry for that are displaying Google AdSense advertising code on their website based on Rank.

Rank	Organization	Website	Number of URLs	Partner Id	Email
1	Topix.net	topix.net	555	pub-6325511968014372	Email Contact
2	GetItFido.com	janime.net	256	pub-8906848689989068	Email Contact
3	Yugiohland	yugioh-land.com	256	pub-8906848689989068	Email Contact
4	The Student Center	studentcenter.org	173	pub-2158116220034243	Email Contact
5	Connected Ventures, LLC	campushook.com	173	pub-2158116220034243	Email Contact

### Yahoo! Publisher Network Analysis > Credit Cards > September, 2006

Rank	Organization	Website	Number of URLs	Partner Id	Email
1	Stop2Shop	stop2shop.com	94	9187530200	Email Contact
2	Ind-US Internet Tech	kerala.com	28	8748360200	Email Contact
3	O'Reilly Media, Inc.	macdevcenter.com	22	2095178212	Email Contact
4	O'Reilly & Associates,...	oreillynet.com	22	2095178212	Email Contact
5	Textuality	xml.com	22	2095178212	Email Contact

### MIVA Publisher Network Analysis > Credit Cards > September, 2006

Rank	Organization	Website	Number of URLs	Partner Id	Email
1	ChristiansUnite.com	christiansunite.com	24	15306	Email Contact
2	Predatorial Advertisin...	bigfishtackle.com	15	6038	Email Contact
3	Kerona Inc	refundsweepers.com	9	20002	Email Contact
4	InKline Global, Inc.	inklineglobal.com	4	15632	Email Contact
5	Richard Evans Lee	edifyingspectacle.org	4	40517	Email Contact

#### How to Read the Micro Publisher Website Network Table?

The Micro Publisher Website Network displays the websites that include 3rd party advertisements. It is important to note that the report features both the number of websites that the Organization has as well as their Partner ID. The websites are ranked by their usage, ensuring that the most frequently visited websites are listed first.

## Spider Crawl Speed Report Analysis > Credit Cards > September, 2006

The table below shows the Top 50 websites in the Credit Cards industry for September in 2006 based on Spider Crawl Speed.

Rank	Organization	Website	Seconds
1	Compucredit Corp.	aspirecard.com	0.547
2	121merchantaccount.com	121merchantaccount.com	0.711
3	Household International, Inc., Steven ...	marbles.com	0.781
4	American Express Company	mylifemycard.com	0.844
5	First National Bank of Marin	fnbmarin.com	0.860
6	Electronic Clearing House, Inc.	echo-inc.com	0.891
7	Merchant Express Llc	merchantexpress.com	0.899
8	Metris Companies Inc	directmerchantsbank.com	0.911
9	Visa International Service Association...	visabuxx.com	0.938
10	Electronic Clearing House, Inc.	merchantamerica.com	0.964
11	GoMerchant LLC	gomerchant.com	0.968
12	First North American National Bank	fnanb.com	1.000
13	Paymentech	paymentech.com	1.070
14	JPMorgan Chase Corp	creditcardsatchase.com	1.086
15	Commerce Bancshares	commercebank.com	1.094
16	American Express Travel Related Servic...	home3.americanexpress.com/sm...	1.094
17	American Express Travel Related Servic...	travel.americanexpress.com/t...	1.100
18	Alliance and Leicester Plc	alliance-leicester.co.uk/cre...	1.192
19	General Motors Corporation	gmcards.com	1.242
20	CardWeb.com, Inc.	cardweb.com	1.266
21	First Data Corporation, Domain Admin	cardservice.com	1.352
22	Merrick Bank	merrickbank.com	1.438
23	Worldpay Ltd	worldpay.com	1.462
24	Schultz, Christopher	eyeoncredit.com	1.469
25	Morgan Stanley Card Services Ltd	goldfish.com	1.489
			<b>Cont...</b>

Rank	Organization	Website	Seconds
26	Providian Financial Corporation	providian.com	1.508
27	Abbey National plc	cahoot.co.uk/cahoot_products...	1.523
28	2CheckOut.com Inc	2checkout.com	1.542
29	American Express Travel Related Servic...	finance.americanexpress.com/...	1.598
30	Amerimerchant	amerimerchant.net	1.610
31	Robert Bell	1shoppingcart.com	1.618
32	Plug & Pay Technologies, Inc.	plugnpay.com	1.641
33	Pipeline Data, Inc.	charge.com	1.671
34	CCNow	ccnow.com	1.672
35	U.S. Citizens for Fair Credit Card Ter...	cardratings.com	1.827
36	MBNA America Bank, N.A.	mbna.com	1.875
37	Cabelas Inc, Domain Administrator	cabelas.com/cabelas/en/templ...	1.913
38	Discover Financial Services, Inc.	discovercard.com/discover/da...	1.917
39	MerchantWarehouse.com Inc.	merchantwarehouse.com	2.047
40	First USA	firstusa.com	2.068
41	CreditCards.com, LP	creditcards.com	2.109
42	Discover Financial Services, Inc.	discovercard.com	2.110
43	MBNA America Bank, N.A.	mbna.com/index_main.html	2.110
44	Citibank, N.A.	universalcard.com	2.172
45	Citibank, N.A.	citibank.com/us/cards	2.343
46	Citibank, N.A.	citibank.com/us/cards/cm	2.343
47	Household International, Inc., Steven ...	orchardbank.com	2.375
48	Visa International Service Association...	visa.com	2.430
49	American Express Travel Related Servic...	americanexpress.com/homepage...	2.438
50	American Express Travel Related Servic...	www10.americanexpress.com/si...	2.438
		<b>Average</b>	<b>1.511</b>









### How to read the Spider Crawl Speed?

The Spider Speed Crawl refers to the number of seconds it takes for a search engine spider to crawl the website. It is important to maximize the downloadable speed of web pages across your organization's website to increase the efficiency the search engine crawlers indexation performance.

The average Spider Speed Crawl can be used to analyze whether a website is below or above the industry average of Spider Speed Crawl.

## Websites by Google Vs Yahoo! Sub-Directory Analysis > Credit Cards > September, 2006

The table below shows the top websites in the Credit Cards industry and their Google (DMOZ) and Yahoo! Sub-Directory.

Rank	Sub Directory Information
1	<p><b>credit-land.com</b></p> <p><b>Total Number of Directories: 4</b></p> <p><b>DMOZ</b> </p> <p>Top/Regional/Asia/Indonesia/News_and_Media            Top/Regional/Asia/Indonesia/Business_and_Economy/Financial_Services/Investing            Top/World/Indonesia/Bisnis/Saham_dan_Investasi            Top/World/Indonesia/Berita/Online</p> <p><b>Yahoo</b> </p> <p>Directory/Business and Economy/Shopping and Services/Financial Services/Credit and Finance//Credit C...</p>
2	<p><b>ceridian.com</b></p> <p><b>Total Number of Directories: 4</b></p> <p><b>DMOZ</b> </p> <p>Top/Arts/Music/Styles/Dance/Drum_and_Bass            Top/Regional/Europe/United_Kingdom/England/Gloucestershire/Cheltenham/Business_and_Economy/Shopping            Top/Regional/Europe/United_Kingdom/Business_and_Economy/Shopping/Music_and_Film/Vinyl            Top/Shopping/Entertainment/Recordings/Audio/Music/Specialty/Urban,_Dance,_and_Electonica/Dance/Hous...</p> <p><b>Google</b> </p> <p>Business/Financial Services/Banking Services/Credit Cards</p> <p><b>Yahoo</b> </p> <p>Directory/Business and Economy/Business to Business/Corporate Services/Human Resources</p>
3	<p><b>electronictransfer.com</b></p> <p><b>Total Number of Directories: 3</b></p> <p><b>DMOZ</b> </p> <p>Top/Business/Industrial_Goods_and_Services/Bearings            Top/World/Italiano/Affari/Beni_e_Servizi_per_l'Industria/Cuscinetti            Top/World/Deutsch/Wirtschaft/IndustriegÃ¼ter_und_-dienstleistungen/Industriebedarf/Lager</p> <p><b>Yahoo</b> </p> <p>Directory/Business and Economy/Business to Business/Financial Services/Transaction Clearing/Credit C...</p>
4	<p><b>mastercardbusiness.com</b></p> <p><b>Total Number of Directories: 2</b></p> <p><b>DMOZ</b> </p> <p>Top/World/Chinese_Simplified/åœ°åŒ°/ä°šæ´²/ä¸¸-ä½&gt;½            Top/World/Chinese_Simplified/åœ°åŒ°/ä°šæ´²/ä¸¸-ä½&gt;½/ç®½½•ä¸¸ŽæŒ°å¸¸ -</p> <p><b>Yahoo</b> </p> <p>Directory/Business and Economy/Business to Business/Financial Services/Finance and Receivables/Finan...</p>

Rank	Sub Directory Information
5	<p data-bbox="236 342 587 369"><b><a href="http://121merchantaccount.com">121merchantaccount.com</a></b></p> <p data-bbox="236 400 647 427"><b>Total Number of Directories: 2</b></p> <p data-bbox="236 434 443 465"><b>DMOZ</b> </p> <p data-bbox="293 472 1123 517">Top/World/Nederlands/Computers/Clubs Top/World/Nederlands/Regionaal/Nederland/Bedrijven_en_Economie/Internet/Toegang</p> <p data-bbox="236 546 539 584"><b>Yahoo</b> </p> <p data-bbox="293 584 1289 607">Directory/Business and Economy/Business to Business/Financial Services/Transaction Clearing/Credit C...</p>

**How to Read the Google Vs Yahoo! Sub Directory Table?**

The Sub Directories listed in the table show which categories or classifications within various search engines the website is featured in. The higher the number of sub directories a website is listed in will, in theory, result that website being better indexed by search engines.



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