

Title:

A Mobile Merchant Account

Word Count:

515

Summary:

If you operate a mobile business and worry about taking credit card payments the old fashioned way, rest assured that a mobile merchant account can provide you with up-to-date technology that will give you the lowest retail rate and instant card feedback while in the field. You won't have to worry that you might not learn that a customer's credit card is rejected when you return to the office. Nor will you have to leave a statement and hope the customer remembers to send in a...

Keywords:

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Article Body:

If you operate a mobile business and worry about taking credit card payments the old fashioned way, rest assured that a mobile merchant account can provide you with up-to-date technology that will give you the lowest retail rate and instant card feedback while in the field. You won't have to worry that you might not learn that a customer's credit card is rejected when you return to the office. Nor will you have to leave a statement and hope the customer remembers to send in a payment. Now you can apply for a mobile merchant account that will provide you with up-to-date wireless equipment that can provide confidence and security while you are processing payments on the road.

When you are ready to apply for a mobile merchant account, you will be happy to know that many companies can give you an answer the same day. As long as your company has a decent credit history and is able to pay monthly fees for account services, you should have no problem in getting approved for a merchant account. If you conduct business while on the road, for example, by delivering floral arrangements, making service calls, or providing transportation, you can collect credit card payments at the point of sale rather than waiting to send a bill or hoping the customer will have the correct amount of cash or pay with a check that won't bounce. If you plan to attend a trade show, a conference, a convention, or a seminar where you will be selling products, you can take along a wireless credit card processor to make sure you get paid the same day. Wireless units come with or without printers. They will let you get the lower

retail swiped rate, along with immediate authorization and sales confirmation, instead of paying the keyed-in rate if you call the credit card number into the office for processing.

Your mobile merchant account will help you save money and time. You can handle the credit card processing yourself instead of hiring accounting staff to send out bills and call for collections when checks bounce from the back. You can even get additional mobile equipment to support your business transactions while in transit, like a pager or an e-check processor. Most units are small and easy to transport in a vehicle of just about any size. They fit neatly on a table for indoor business purposes, too. No special training is required for operating them. Just read the instructions or talk to the account associate to learn how you can start accepting credit card payments quickly and easily.

The rates for utilizing a merchant account are not prohibitive. Plan to discuss the fees with your lender to be sure you understand the pricing for each type of service. Your credit card processor may be billed at so much per transaction, or you might be able to request a monthly percentage rate. Find out why so many business owners are using credit card processing equipment that can be obtained with the help of a mobile merchant account.