

## Title:

Merchant Services Account

## Word Count:

513

## Summary:

Can a Merchant Services Account really help your company to grow? Dozens of satisfied business owners claim it can, and they eagerly support this type of service for use with many kinds of companies and enterprises. Basically, a merchant account will allow you to collect credit card payments from your customers in a variety of ways. You've probably heard all about these from other company owners in your area, but if not, here is a basic rundown of what to expect.

Getting ...

## Keywords:

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## Article Body:

Can a Merchant Services Account really help your company to grow? Dozens of satisfied business owners claim it can, and they eagerly support this type of service for use with many kinds of companies and enterprises. Basically, a merchant account will allow you to collect credit card payments from your customers in a variety of ways. You've probably heard all about these from other company owners in your area, but if not, here is a basic rundown of what to expect.

Getting approved for a Merchant Services Account means that your company will be able to accept credit card payments. You can collect these in several interesting ways, depending on the nature of your business and your clientele. If you operate a retail shop or a restaurant, for example, you can set up a credit card processor onsite in the checkout area to receive payments from your customers. On the other hand, if you deliver home-baked goodies to customers at lunchtime in their business offices, you can take along a wireless unit to collect payments while making the delivery. All transactions can be concluded at the point of purchase, leaving your time free to do more valuable things than collect back checks or send out monthly statements.

A Merchant Services Account can help you set up a digital credit card payment

program. For example, you can arrange for customers to call a toll-free number, listen to a menu of choices before pressing the telephone keypad number that corresponds with their reason for calling, and shop for products that are described briefly on the phone in a pre-recorded message. If they purchase anything, they can pay for it promptly with a credit card by punching in the requisite account numbers. Your customers will love the ease with which they can call your company, shop without coming into the store, and make payments without the exact amount of cash.

Opening a Merchant Services Account also can equip you with additional technology, like a pager, a wireless phone, or a debit and e-check processor. You can reduce the amount of help you will need from employees by relying more on technology to help you run your business. One of the most expansive credit card payment options is to set up a Website that represents your company's business. You can promote the latest products or sales, list prices, include links to related sites, and let customers make purchases that they can pay with a credit card right at the site that operates in real time. Your lender will coordinate the payment-processing program so that the amount paid by your customer will be deposited directly in your company's bank account.

There is no need to keep on doing business the old fashioned way when you can easily upgrade to an e-commerce structure. Costs are manageable, and benefits are noticeable in short order. Ask your banker, a colleague, or an Internet Website for details about how you can apply for benefits that will help your company become all it can be with a Merchant Services Account.