

**Title:**

Business Merchant Account - Get One

**Word Count:**

387

**Summary:**

Business merchant accounts are critical to have if you want to accept credit cards. Despite the fees, the customer convenience and no hassle approach to receiving your money make it worthwhile to have a business merchant account.

**Keywords:**

Business Merchant Accounts, Business-Merchant-Accounts

**Article Body:**

Business merchant accounts are critical to have if you want to accept credit cards. Business merchant accounts are not limited to those computer consultants reselling products either. They are a good idea for any sale, especially when you are selling to new clients.

If you have a business merchant account you will not have to chase down outstanding debt. The cost is not that high and you don't have to buy traditional credit card processing equipment. Now they have what is called a lab terminal, which allows you to use your web browser to manage the transactions. The systems are completely secure and most business merchant account providers team up with larger companies that offer great advantages.

**Costco's Business Merchant Account**

One of the biggest secrets we learned about business merchant accounts is that Costco provides a fantastic deal on credit card processing through Nova Systems. It's such a great deal it can actually pay for your entire Costco membership. Here are some particulars:

All of the monthly statement and gateway fees are waived - savings of \$25 - \$50 per month

Very competitive discount rates on Visa and MasterCard.

You can add on processing for American Express and Discover - you will find that even though American Express transaction fees are higher, it is a very popular card with small businesses.

The charges billed are transferred quickly and directly into your business bank account - this is a lot faster than doing your billing or invoicing once a week or so.

## Paypal

Paypal is a popular alternative to traditional business merchant accounts. Paypal is very easy to set up and the set up is free. There are restrictions though on what you can do and how you can withdraw your money. The largest drawback is the negative connotation of being an ebay related service where people sell garage sale stuff as a hobby.

## The Bottom Line on Business Merchant Accounts

Business merchant accounts will help you get paid faster. There are fees involved but the customer convenience and no hassle approach to receiving your money make it worthwhile. There are different business merchant accounts available so do your homework and choose the one that makes the best sense for you.

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