



APPLY FOR A FREE MERCHANT ACCOUNT ONLINE

Get a free merchant account online when you locate interested lenders who want to work with your company. Although many potential lenders charge \$100 or more for an online merchant account application, others will forego this fee and some other related expenses in order to attract your business. You can get approved quickly and set up within a few days afterward to start accepting online credit payments. But first you have to make a suitable match with a merchant account services provider who is willing to help enhance your company's e-commerce capabilities.

You can start your search by checking the larger name banks and lending institutions to find those that offer a free merchant account online. Many offer different types of merchant accounts, but you will have to carefully compare prices and terms to make sure you get a good deal. Even top-name banks are capable of botching a merchant account offer, so don't choose a bank based solely on its name or past performance. Instead, the terms and conditions of its merchant account application. Make sure to ask about costs that are not included on the price list, and get a reply in writing that you can keep on file for future reference if needed. Click through each page of the Website where merchant accounts are featured to be sure you understand all the details of this important privilege. Look for a company that offers the best payment method for your business interests. For example, some require a fee-per-transaction payment, while others bill your account at a low monthly percentage rate. You can always discuss either or both options with the lender's customer service representative if you aren't sure which one will work best with your clients.

After selecting the best free merchant account online offer for your business, process your application online, if possible, or print and complete it before mailing. Within a few days you should receive an email or postage reply to confirm or reject your application. If accepted, you can immediately begin to set up credit processing services for your customers. Discuss your equipment needs with the lender to decide the best direction for your company. For example, you will probably want to establish a Web presence unless you already have done so. When your Website is up and running, you can add credit processing options to it so that shoppers can browse anytime, shop at their leisure, and pay by credit card. You won't have to hire customer support to be available 24/7 at your Website, although it is a good idea to have someone on call from time to time or as needed to answer shoppers' questions or to address unexpected glitches. Your Website credit processing link will let customers enjoy the ease of ordering and paying from their homes, their jobs, or anywhere else they can find a computer a few minutes of browsing time.

Take steps now to learn more about how to upgrade your customer payment services when you apply for a free merchant account online.

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