

INSTANT MERCHANT ACCOUNT BENEFITS

An instant merchant account can provide you with the means to expand your business almost instantaneously. You first have to get accepted, of course, but then the sky's the limit when you begin implementing ways to expand your client base and enhance sales receipts. There are few other business ventures that can so quickly and effectively help to promote your business to the outside world, impress your customers, and facilitate sales and payments. Here is how this easy process can improve your revenues.

- 1. Apply for an instant merchant account online or in person. You can stop by a local bank or another lending agency to find out if a merchant account is offered and if so, under which terms you may be eligible for it. If your local bank can't provide this service at a price you can afford, your next step is to do an Internet search for companies that offer the merchant account at reasonable rates. Many provide free application services, along with a low transaction rate or a percentage rate of your customers' credit payments that won't break you. Scan each Website that offers a merchant account to find out all you can before applying. There may be a bevy of fees attached in addition to an application fee. These might include fees for membership, setup, monthly gateway, and printed statements, as well as others that may seem obscure until you know to ask about them. Fill out the application online or at your bank and submit it as directed. Within a week or less you will know whether you have the account, and you can start conducting mercantile business if approved.
- 2. Your instant merchant account will provide the means for getting equipment necessary to accept your clients' credit card payments. You can buy or rent a desk model terminal, with printer if desired, for sales at your shop or store. Or you can get a wireless model for sales at other locations, like those associated with product delivery or service calls. You can even get set up for digital credit card services that will let your customers call a toll-free telephone number, key in the product codes of items they wish to purchase, and then finish by paying with a credit card as they key in the account number and expiration date. Human intervention is unnecessary, unless you wish to provide a customer service representative during regular business hours on an as needed or on-call basic
- 3. This instant merchant account will let you even set up a Website for your business that will include a credit card payment option. Your customers will be able to browse product descriptions with or without photos, price lists, service options, and links to related sites. After selecting items to purchase they can pay by credit card in real time so you don't have to follow up with collection services or wait forever to get paid.

Get ready to move your business fast forward into the electronic age when you see how easy it is to sign up for an instant merchant account.

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