

## Credit Card Processing Facts

Credit card processing is a part of merchant services, essential for any kind of business. It enables you to accept credit cards from your customers for receiving payments for their purchases. As more and more customers are getting into the habit of making payments by their credit cards, you too need to give them this payment option. This will help in expanding your business.

In order to avail the facility of credit card processing, you need to open a merchant account with any bank or authorized merchant account providers. The merchant account allows you to accept all major credit cards and deal with your customers effectively. Whatever be the type and size of your business, merchant account helps you with all kinds of credit card processing solutions. However, first, it is important to ascertain the correct merchant account for your business type. It is also equally important to know about the credit card processing fees and rates.

If you are into retail business, swipe terminals help you to accept credit cards. It provides the safest mode of payment. All-in-one terminals that come with printers can be a better option. The printer helps in getting the receipt- prints for you and your customers easily and quickly.

If you are into seasonal or mobile business, you too can accept the payment from your customers by the use of touch-tone processors and wireless (cellphone) processors, anywhere and at anytime. You don't need any machine or terminal.

Personal computer software, allowing credit card processing and virtual terminals are for mail order, phone order and internet businesses. The merchant account providers work with different secure payment gateways so that their clients can process credit cards online.

Advanced Merchant Services (AMS) is a leading provider of merchant services. It deals directly with the processing banks in order to keep the costs down for its clients. As a result, you get away from paying any middlemen fees. It sells top-of-the-line terminals by manufacturers such as Lipman, Nurit, Hypercom and Verifone at highly affordable prices. The terminals are available with lifetime warranties and 24x7 technical support. It also provides free credit card machines. The best thing is that you get your qualified merchant account online, within 24 hours. Their prompt after-sale customer service helps your business to grow every day.

AMS has a full line of credit card terminals and extremely competitive retail merchant accounts and internet merchant accounts that feature the Authorize.net payment gateway. It secures online payment by credit cards. Whether you go for a retail merchant account or internet merchant account, it charges the same rates and fees. For more information about its products and services, visit [www.merchant-accounts.com](http://www.merchant-accounts.com).

## About the Author

Steve Depraida is a well known author who writes articles on Merchant Accounts like <http://www.merchant-accounts.com>; Merchant Services, Merchant Service, Accept Credit Cards, <http://www.merchant-accounts.com>; Credit Card Processing, <http://www.merchant-accounts.com>; Credit Card Machines, Internet Merchant Accounts etc. For further details, please visit the site [merchant-accounts.com](http://www.merchant-accounts.com).

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