

Title:

Time To Open A Home Business Merchant Account?

Word Count:

514

Summary:

If you are operating a start-up business, have you given some thought to opening a home business merchant account? Although you may be satisfied with sales to date and perhaps are not planning to build a huge commercial empire, a merchant account can provide a number of benefits that may help to grow your business by attracting new clients and increasing sales volume. You need not own a large business to apply for a merchant account. You simply need a good credit history, an ...

Keywords:

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Article Body:

If you are operating a start-up business, have you given some thought to opening a home business merchant account? Although you may be satisfied with sales to date and perhaps are not planning to build a huge commercial empire, a merchant account can provide a number of benefits that may help to grow your business by attracting new clients and increasing sales volume. You need not own a large business to apply for a merchant account. You simply need a good credit history, an ability to pay your bills on time, and a livelihood that the merchant account underwriters will not find unsavory.

The most important advantage of opening a home business merchant account is the ability to process your customers' credit card payments. Currently you may be letting them pay by cash or a check. But with a merchant account, you can get a credit card processor that will plug in to an outlet in your home office, or you can get the wireless model to take with you when delivering goods and services to your customers at their homes or places of business. You won't have to spend time or pay someone to set up a billing account or wait for checks to arrive in the mail. Nor will you have to write off unpaid balances accruing from checks that bounce.

An exciting opportunity tied to operating a home business is to set up a company Website with your home business merchant account. You can arrange the Website so that customers can shop for goods and services and pay by credit card in one-

stop shopping. You won't even need to hire an associate to be on standby for the site. Just plan to peek in from time to time to make sure things are going well. Better yet, add an email option so customers can get in touch to ask questions or get help if needed. Your time can be spent in many other ways to help your business grow. It helps, though, to keep your site up to date with interesting facts about the industry that you're involved in or with product updates and pricing information. Customers can shop at their leisure with all the pertinent facts at their fingertips.

To find out more about a home business merchant account, visit the many online sites offering information about these accounts. You can learn about the ways in which a merchant account can boost business, how much they cost, and how they work. You can get real time transactions for less than a quarter apiece, or you might want to pay a low monthly percentage rate. Often you can apply online, although you might have to pay an application fee for this option. Typically, you can expect a response in a few days, and then you will be ready to start accepting your clients' credit card payments.

When you are ready for your business to grow or if you would like to consider the possibility of accepting credit payments from your clients, check into a home business merchant account.