



Frequently Asked Questions

Credit Card Processing:

What is a Merchant Account?

A merchant account is a relationship with a credit card processing bank which allows a merchant to accept and process credit cards. The merchant account will allow the merchant to swipe their customer's credit or debit cards through a credit card terminal, or will allow the merchant to manually key in transactions. Merchant accounts can be set up in the name of an individual or by a corporation.

What are the requirements for a Merchant Account?

To setup a U.S. based merchant account a merchant must have a physical location within the U.S. and an U.S. checking account. Once these conditions are met a merchant can apply for a merchant account.

How long does it take to get approved and setup?

The time that it takes to get approved depends on the type of business and the intended method of processing that the merchant is planning on doing. The times listed below are based from when our company receives an application.

Retail Businesses (Swiped Transaction):

For retail businesses it is common to get an approval within 24 hours or even on the same day. Including programming the terminal and shipping to the business, the total setup time is around 3 - 4 days.

Internet and Keyed Entry Businesses:

Internet businesses usually take 2 - 3 days to get approved and an extra day to get the payment gateway system programmed. This is also assuming that the merchant's website meets all requirements, otherwise a conditional approval may be granted until the website is fully setup. The total setup time is around 3 - 4 days.

Wireless Processing Businesses:

Wireless businesses are considered the same as a retail business except the terminal will take an extra 1 - 2 days to setup the terminal on the wireless network. The total time to be setup is 5 - 6 days.

These times do not include any pending issues or the requesting of additional information, which is uncommon but does happen for some applications.

Do I need to have great credit to get approved for a merchant account?

Perfect credit is not a requirement for opening a merchant account, but a better credit rating can help speed up the application process. The only time that credit becomes an issue when opening a merchant account, is if a merchant has an open bankruptcy, or has been terminated from processing in the past.

Can I process through my website?

We offer several options that will allow you to process credit cards through your website. These services will integrate with your website to allow real time transaction processing, and also include a virtual terminal that will allow you to manually process transactions through a secure website.

FREE Equipment Promotion:

1. Are your POS and credit card machines really FREE?

Yes, we provide all merchants with one POS system, or free credit card machine (check imager & pin pad if needed) per account. In the event you have to close your business, just return all equipment to us in good working condition.

2. Is there a contract or termination fee?

No, your merchant processing agreement is month to month. You can sign up having the comfort of knowing there is no obligation or risk. You can cancel at any time, for any reason, with no early termination fee or penalty.

3. What type of credit cards can I accept?

The type of cards include Visa, MasterCard, American Express, Discover, Diners Club/Carte Blanche, JCB, Debit Cards, Electronic Benefits Transfer (EBT), and Loyalty Gift Cards.

4. Will I receive any training on how to use my new equipment?

Absolutely! Once you receive your equipment, a representative from our training department will provide free training how to properly install and use equipment. In addition, we provide free 24/7 customer support to assist with any further questions after your initial training.

FREE New Customer Promotion:

Is your website and video promo really FREE?

Yes, it is. ALL new credit card processing and equipment lease customers are eligible. Simply schedule your consultation with our designers and your project will begin shortly.

Do you require a deposit or set up fees?

No, as a new customer, your project is completely FREE.

Do you provide website hosting and email services?

Yes, we do.

Do you register domain names?

Yes, we do. We'll be more than happy to give you some advice on what your URL should be, and give you our recommendations.

Can I update my own website, or will you do it?

No. Updates after launch are \$25/hour, although we won't nickel and dime you on updates. Simply contact us for a custom quote.

If you have any further questions that aren't listed above, please contact us or your Business Advisor directly for more details.