



Digging up the best merchant accounts

## MerchantMole - Digging up the Best Merchant Account Providers with Reviews

### Merchant Account Provider Comparison with rates and fees.

(Click column headings to sort)

Merchant Account Provider	Discount Rate	Setup Fee	Gateway Fee	Statement Fee	Monthly Minimum	Transaction Fee	AVS Fee	Payment Gateway
Cardservice International	2.39%	\$0.00	\$19.95	\$9.95	\$25.00	\$0.25	\$0.05	Link Pt.
Merchant Warehouse	2.25%	\$39.00	\$15.00	\$9.95	\$25.00	\$0.25	\$0.05	Auth.net
Merchant Accounts Express	2.33%	\$39.00	\$14.95	\$9.95	\$25.00	\$0.25	\$0.05	Auth.net
Electronic Transfer Inc.	2.25%	\$0.00	\$49.00	\$9.95	\$20.00	\$0.29	\$0.10	Auth.net
Charge.com	2.39%	\$0.00	\$29.95	\$10.00	\$25.00	\$0.25	\$0.05	Auth.net
Merchant Credit Card	2.35%	\$100.00	\$15.00	\$9.00	\$20.00	\$0.30	\$0.00	Auth.net
FreeAuthNet.com	2.19%	\$0.00	\$15.95	\$9.95	\$18.00	\$0.25	\$0.10	Auth.net
Total Merchant Services	2.40%	\$245.00	\$10.00	\$10.00	\$30.00	\$0.35	\$0.00	Auth.net
AmeriMerchant	2.30%	\$99.00	\$25.00	\$10.00	\$25.00	\$0.31	\$0.05	Auth.net
Internet Media Solutions	2.36%	\$197.00	\$15.00	\$10.00	\$25.00	\$0.30	\$0.00	Auth.net

Credit Card Commerce	2.30%	\$0.00	\$10.00	\$9.00	\$20.00	\$0.30	\$0.30	N/A
North American BankCard	2.84%	N/A	N/A	N/A	\$25.00	\$0.30	\$0.05	Auth.net
Global Payment Services	2.19%	\$0.00	\$10	N/A	N/A	\$0.35	N/A	N/A
Echo	2.30%	\$99.00	\$0.00	\$0.00	\$0.00	\$0.25	\$0.00	N/A

### National and Local Physical Banks with Merchant Services

(Click column headings to sort)

Bank	Merchant Services Phone	Direct Link to Merchant Services
<a href="#">Zion's Bank</a>	1-800-659-0997	<a href="#">Zion's Bank Merchant Services</a>
<a href="#">Washington Mutual</a>	1.800.788.7000	<a href="#">WAMU Merchant Services</a>
<a href="#">US Bank</a>	1.800.432.9413	<a href="#">US BANK Merchant Services</a>
<a href="#">Bank of America</a>	1.866.538.3827	<a href="#">Bank of America Merchant Services</a>
<a href="#">VectraBank</a>	1.800.341.8156	<a href="#">VectraBank Merchant Services</a>
<a href="#">Wells Fargo</a>	1.866.224.0482	<a href="#">Wells Fargo Merchant Services</a>
<a href="#">Westminster Savings Credit Union</a>	1.604.517.0100	<a href="#">West Minster Savings Merchant Services</a>
<a href="#">Deseret First Credit Union</a>	1.800.326.3328 ext. 3492	<a href="#">Deseret First Merchant Services</a>
<a href="#">Mountain America Credit Union</a>	1.800.316.2298 ext 10	<a href="#">Mountain America Merchant Services</a>
<a href="#">America First Credit Union</a>	1.801.827.8614	<a href="#">America First Merchant Services</a>

Remember that price is not everything and that the discount rates are subject to change. The chart above will help you get an idea of the fees that merchant account providers often charge. It can take a lot of time to research which merchant account will be best for your business. Hopefully this chart will cut down some of your research time.

If you really want the best deal, get a quote from each of the above merchants and get a disclosure of every single fee and rate they charge. Have them email you a copy of their contract and read the fine print so you don't get yourself in a pickle. If you create an email that describes your type of business, your average ticket, your monthly sales volume, and what percentage of transactions are qualified, mid-qualified or non-qualified; and then send it to all of them, you'll be able to compare each of their quotes and make an educated decision.

**Featured Partner:** [Webmasters Channel](#)

## Useful Merchant Account Tips and Guides

- Accept cards without a merchant account**
- How to find the best merchant account provider**
- How credit card transactions work**
- Merchant Account Fees**
- Merchant account provider fees and contracts**
- Merchant account provider review**
- Don't be deceived by the discount rate**
- Internet Gateways**
- Avoid pitfalls choosing a merchant account provider**
- What is the Interchange Fee?**
- Why do merchant account providers impose volume limits?**
- Tips to avoiding problems with processing volume limits**

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