



You're a Business Owner, Not a Dummy!: Understand Your Merchant Account

Michael Mintz

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In order to compete in today's global marketplace, it is essential that businesses large and small accept credit and debit cards from their customers. Credit and debit card usage continues to rise; if you don't want your customer going to one of your competitors, you must accept plastic.

You need to establish a merchant account. Plenty of providers offer these processing services, but not all of them will share in your company's vision. In this guide, author **Michael Mintz** provides advice and information about handling a merchant account. It answers these vital questions:

- How does the credit and debit card process work?
- What is interchange, and why do I care about it?
- Who makes what on each transaction?
- What are the pricing strategies and additional fees?
- How do I read my month-end statement?
- Why should I worry about PCI compliance?
- What does the Durbin Amendment mean to me?
- What should I know about American Express?

You're a Business Owner, Not a Dummy provides an insider's look at the sometimes complex system of merchant accounts and provides a wealth of information to help you make the right decision for your business.

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