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Providing Secure and Reliable Merchant Services for Credit Card Payments by  
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Online merchant services are the latest forms of payment that are being used frequently worldwide. The reason for the increased use of these payment modes is the numerous benefits that are associated with them for the customers and the merchants. A merchant requires secure credit card payment receipt system to receive payments from customers purchasing stuff from their website or web store. Such merchant offer merchant services credit card processing for the secure transfer of online payments are provided by many banks.

These services are offered in the form of a bank account that facilitates companies or businesses or receives online payments that are made through debit or credit cards. These kinds of services for a merchant are provided on the basis of a legal and documented agreement between the merchant and the acquirer to provide the imbursement amount for the credit or debit card payments.

## Merchant services for credit card processing

The major credit card transactions are transferred online to the banks that are providing the processing services for legitimating, collecting and depositing the amounts. There are different kinds of services related to credit card processing which are used by merchants for receiving payments electronically. The major two kinds which are commonly used are explained below:

### 1. Credit card terminal

Merchants have credit card terminals installed at their stores for facilitating customers for making electronic payments through debit or credit cards. A credit card terminal can be described as an electronic gadget that operates independently. It is used by the merchant for swiping or entering the credit card's information and the amount to be deducted from the card. Today is a variety of credit card terminals available which might differ from each other on the basis of the functions they provide.

### 2. Automated response unit

Another kind of merchant card processing service device is the automated response unit. This device is linked to a cell or a land-line telephone and facilitates entering the credit card details manually and helps in its verification. Using this method the merchant verifies the customer's card and also obtains two copies of the receipt of payment where the details of the card, the timing of the transaction and the transaction amount are also mentioned. One copy remains with the merchant while one remains with the customer. This payment process is confirmed by the merchant over the phone.

Merchant services are also being revolutionized day by day for the improvement, time reduction and securing electronic payments. Although the merchants have to pay some fees for installing such credit card processing devices, they also increase their customer base by installing such card processing devices as the customers find it easy to shop and pay through the card, instead of carrying money with them.

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Anthony Taylor is an expert in Internet security issues and has been associated with AlgoCharge, which is one of the leading online a [merchant services](#) in the world. The company offers an integrated solution to a [merchant services credit card processing](#), bank transfers and other alternative payments using advanced algorithms

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