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Why Choosing a High Risk Merchant Account Helps by [Julia Roger](#)

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High risk merchant accounts have charges imposed on them by banks for the security and safety of the financial institution. It may not be possible for a business, which operates internationally online to bear the cost of a merchant account in the domestic field. In such cases, the only option left is to obtain a high risk offshore merchant account. There are a number of offshore agencies which will provide a high risk offshore merchant account to a business in this category.

Recently, the demand of these merchant accounts has increased considerably because of the high amount of online activities including purchase and sale. For any business it can be quite risky as the transaction is carried through credit cards. Thus leaving the possibility of fraud, chargeback and payment reversal. This is mostly due to the fact that there is an issue with the information of card being used or the card is stolen. It becomes quite difficult for the merchant to keep tracked of all the transactions, as they are international and there are numerous. In these cases, maintaining a high risk account is the best possible solution as the banks take care of any occurrences. ? are you sure?

If a business is looking into high risk merchant accounts, the number of domestic banks and financial institutions that give a high risk account are scarce. If they do approve one, the rate and fees for startup can be excessive. If the business is new, the chances of being approved are highly unlikely. This is due mostly to the liability issue the bank will face. This is the reason for high risk offshore merchant accounts becoming so popular. They allow a business to receive funds from multiple destinations and charge less fees, so it is usually the best deal anyways.

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