

## **Merchant Accounts**

### **Set Your Business Up To Accept Credit Cards!**

**Quick Fact:** Accepting Credit Cards increases sales by 40-60%, which means more dollars in your pocket!

The first step towards accepting credit and debit cards for your business is getting approved for a merchant account. A merchant account recognizes you as a merchant that can accept credit and debit cards as a form of payment from your customers.



Once approved for a merchant account, funds are debited from your customer's credit card account and deposited electronically into your business' checking account.

Using CCNJ to handle your credit card processing enables you to know that you are really saving money on processing fees. After all, the *money is better in your pocket, than in someone else's!*

As a business owner, you might appreciate the **benefits of accepting credit cards:**

- **Gain new customers** - they often want to pay by credit card
- Existing customers **spend more**
- Receive guaranteed **payment within three business days**

We can set you up to accept credit cards:

- We'll make it **quick and hassle-free**
- We provide the **best rates available**
- Use us for processing your credit cards **instead of using your local bank** - we always cost less, and if you ever decide to change banks, you can take your credit card processing with you!

To find out more, please contact us at:  
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