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High Risk Merchant Account- Cutting Down Risks by [James Blee](#)

Article published on April 19th 2012 | [Finance](#)

Most financial transactions are carried out via banks. With the growing rate of frauds, banks they have come up with stricter norms to stop such incidents happening again. They always check the background of a person or a company who they are lending the money. They also evaluate that whether the person or company will be able to return the money and if he or the institution is risky for them.. This is where the significance of the high risk merchant account lies.

High risk merchant accounts are those account that only serve the businesses which has got a certain amount of risk adhered with them. There are various financial institutions that provide with such accounts. They differ from each other in the criteria of providing the accounts. In general, an account which deals with a high transaction of money is considered to be a high risk. There are various businesses where the owner promises to refund the money even after the transaction is made. These businesses which give assurances about the reimbursement of money are termed as high risk merchant accounts. Another factor that makes a business a high risk one is the fraud cases related with credit card payment. Owners of collection and employment agencies, magazine subscriptions, airlines, certain websites like the gaming, dating, and adult sites require high risk merchant account as they have seen times and again, the forgery cases associated with credit card issues.

A high risk merchant account is similar to any ordinary account except for some differences. Such an account need to keep a reserve on a monthly basis from which the reimbursed money is paid. The processing for such accounts is much more plus one needs to deposit extra money.

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Article Keywords:

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