

# High Risk Merchant Services

A high risk merchant account is generally needed for business owners whose creditors and bankers deem their business to be high risk, that is, there is lots of money involved and/or a very high potential for fraud. It used to be that high risk merchant accounts were solely associated with casinos, gambling and adult book/novelty stores. These days, that conception couldn't be further from the truth. Many types of businesses are considered to be high risk for one reason or another. There are, however, many solutions for business owners who are deemed to be high risk merchants as well as an increasing number of bankers and lenders who specialize in serving the needs of high risk merchants. Many banks and credit/lending agencies specialize in creating high risk merchant accounts and coaching the business owner through the financial aspects of their business. A high risk merchant account is the answer for a business owner who deals in a high risk business.

Traditionally, high risk merchant accounts were associated with adult oriented stores and businesses as well any sort of business that dealt in gambling or gaming. This is because these businesses have lots of transactions and they are often the targets of fraud and other schemes that make loaning money and processing payments on their behalf tricky.

Companies that specialize in vacations, cruises, and other forms of travel are often deemed to be high risk. Places that sell tickets to events such as boxing, concerts, or even movies are considered high risk. Businesses that have membership clubs are also considered high risk too many banking institutions, which may come as a surprise given how many retailers want you to become part of their 'club'. Pharmaceutical retailers and companies are considered high risk, mostly because of the nature and volume of the business and the susceptibility to lawsuits.



## Call Us Today

Contact your Intrix merchant sales representative to learn more about "high risk" merchant services and how we can help you start processing quickly.

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