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regulatory hurdles — e.g., crypto traders, adult entertainers, debt collectors, startups \$0/month (2.7% + \$0.03 transaction fee) For startup businesses, this includes newer businesses that don't have a lengthy track record to show revenue history, and businesses applying for first-time merchant accounts are higher if the card number is manually keyed in or if the sale is from a foreign card: Ideal For ... Startups & high-risk businesses Get Started With Payment NerdsRead our in-depth reviewJump back to comparison chart Host Merchant Services: Best For Small Ticket & EBT Sales Pros Transparent interchange-plus pricing EBT program available More affordable payment processing for small ticket sales Good customer support Cons Can be expensive for some low-volume merchants \$14.99 monthly fee We like that Host Merchant Services offers a unique small ticket program so that businesses with small average ticket sizes (laundromats, car washes, small theatres, etc.) can get a better deal on payment processing. We also like that small convenience and grocery stores can sign up for EBT payment acceptance onboarding and all businesses can sign up for a cash discount program and have customers cover the payment processing fees.Host Merchant Services PricingHMS payment processing rates (varies by industry): Retail: Interchange + 0.25% + \$0.10 Restaurant: Interchange + 0.20% + \$0.09 eCommerce: Interchange + 0.35% + \$0.10 Small Ticket Program: 1.6% + \$0.05 (Visa payments): 1.55% + \$0.04 (MasterCard payments) EBT Payments: \$0.10 Note: As with most merchant account providers, high-risk businesses will pay higher payment processing rates due to the risk involved. Other fees include: \$14.99/month account fee \$24/year 1099 reporting fee \$5/month payment gateway fee (optional) \$0.20/batch processing fee \$20/month cash discount program fee (optional) Host Merchant Services FeaturesFeatures include: Low-risk and high-risk merchant accounts Full line of countertop and mobile credit card terminals Small ticket program (\$15 or less per transaction) EBT payment acceptance Mobile payment processing solutions Proprietary Bonsai POS system available Clover and Vital POS systems available Authorize.Net and HMSExpress payment gateway to take online payments Virtual terminal Free web hosting Cash discounting program Related: Read our Clover POS review to decide whether a Clover device is right for your business. Ideal For ... Small grocery markets & businesses with small average ticket size Get Started With Host Merchant ServicesRead our in-depth reviewJump back to comparison chart U.S. Bank Merchant Services: Best Bank Merchant Services Provider Promo: Earn up to \$1,000 in statement credits over 3 months when you open a new U.S. Bank Payment Solutions account and complete qualifying activities. Member FDIC. Offer - Open, and be approved for, a new U.S. Bank Payment Solutions Merchant Account (MID) by September 30, 2025. - Account must be open and actively accepting and settling payments at the time the monthly statement credits are being calculated and applied in order to receive the rebate. Merchant account must be in good standing with no outstanding recovery balance. - Get merchant fees refunded up to \$1,000 over three months. Claim this offer Pros Large, direct processor with numerous branches you can visit in-person Dedicated account manager Flat-rate pricing with month-to-month contract Free plan available Cons Not suitable for high-risk businesses U.S. Bank Merchant Services is a rarity in merchant services—a large, direct processor that offers personalized service to small businesses, without exorbitant fees or a long-term contract. All accounts come with a dedicated account manager as well as a full-service merchant account, which offers more stability compared to the aggregated accounts offered by payment service providers/third-party processors such as Square. Throw in a free credit card reader and same-day funding for U.S. Business Bank Account holders, and U.S. Bank might just be the perfect bank merchant account for small businesses, especially if you also need a business bank account (or you already bank with U.S. Bank).U.S. Bank Merchant Services PricingAll U.S. Bank Merchant Services pricing packages are month-to-month, with no long-term contract: In-person transactions (swipe, tap, insert): 2.6% + \$0.10 Manually keyed-in transactions: 3.5% + \$0.15 Online payments: 2.9% + \$0.30 Invoiced payments: 2.9% + \$0.30 Mobile processing with free card reader: \$0/month telech smart terminal: \$15/month (including software and hardware) telech POS plans: Up to \$99/month (or more, with add-ons and additional registers) U.S. Bank Merchant Services FeaturesDharma's best features include: Full-service merchant accounts Line of Clover, First Data, and Verifone credit card terminals Online payment platform and payment links Virtual terminal payments Invoicing Lower B2B payment processing rates HIPAA-compliant billing system HSA card acceptance Lodging application to manage guest check-in/check-out B2B customer database management Donation buttons for nonprofits Cash discount program Related: Check out our full list of HIPAA-compliant credit card processors if you run a healthcare business. Ideal For ... High-volume businesses or nonprofits in any sector Get Started With Dharma Merchant ServicesRead our in-depth reviewJump back to comparison chart PaymentCloud: Best For High-Risk Businesses Exclusive Promo: PaymentCloud will give you \$200 if they can't beat your current rate. Get Your Quote Pros High-risk specialists Great public reputation No account setup fee No monthly minimums Cons No publicly disclosed pricing for high-risk merchants Low-risk merchants may find a better deal elsewhere PaymentCloud is one of our best high-risk merchant account providers because the company assists high-risk business owners with their merchant account applications and partners with several acquiring banks and back-end processors to maximize the odds that one of them will accept your business. As a high-risk merchant, you'll have a better chance of getting accepted by PaymentCloud than you will with other merchant service providers, even those that nominally accept high-risk businesses. The company also strives to give you a fair deal on your high-risk merchant account.PaymentCloud PricingLike most high-risk processors, PaymentCloud does not disclose its pricing on its website. Read our guide to rolling reserves to learn how rolling reserves work and if you'll need a rolling reserve fund. Note: PaymentCloud may waive an early termination fee if you negotiate with them about your merchant agreement.PaymentCloud FeaturesFeatures include: Account application assistance High-risk industry expertise Excellent customer service Mobile payment processing Chargeback and fraud prevention tools Virtual terminal included Authorize.Net, NMI, or USAePay payment gateways are available ACH and eCheck processing Cryptocurrency acceptance QR-code payments Ideal For ... High-risk businesses (online or brick-and-mortar) Get Started With PaymentCloudRead our in-depth reviewJump back to comparison chartPayment Processing Rating Methodology Merchant Maverick has been researching the payment processing industry since 2009. Our writers have reviewed hundreds of credit card processors, merchant account services, and mobile payment apps, evaluating each provider carefully on several different metrics. Weighted Rating BreakdownFees & Rates 35%Contract 20%Products & Services 15%Sales & Advertising 15%Transparency 15%Customer Service 10%User Reviews 5% When comparing different payment processing companies and applications to one another, we consider numerous data points. Our experts start by comparing credit card processing rates, the presence of additional fees, contract length, sales practices, and the presence or absence of additional features and services, like point of sale software. Each provider is judged on its own merits and how well it stacks up to industry standards; then it is weighed against the other providers on the list. We spend an average of 10-15 hours researching and updating each one of our lists, making sure every company or application included meets our internal standards for quality and reputation. Any list of recommended payment processors on our site might contain a mix of standard merchant accounts, third-party payment processors, mobile payment devices, and high-risk payment processors, depending on what our expert feels is the best fit for certain scenarios or business types. For additional details about Merchant Maverick's review and rating processes, please refer to any or all of the following methodology pages: 15Years reviewing payment processors25Attributes and features assessed per vendor40+Years combined experienceWhat Is A Merchant Account?A merchant account is a special bank account that temporarily holds money from credit and debit card transactions. Once transaction payment processing is complete and your merchant services provider has taken out its fees, the remaining funds are transferred to your business bank account. Merchant services providers manage merchant accounts and sometimes provide other goods or services such as credit card terminals and virtual terminals for online payments. Types Of Merchant AccountsThere are two main types of merchant accounts. Traditional Merchant Accounts A traditional, full-service merchant account is a dedicated bank account that is all yours. It's an ideal fit for: High-risk businesses that need a stable account and can't get approved for payment services from providers like Square Large businesses that won't benefit from the standard flat-rate payment processing that many payment providers offer Negotiating a custom payment processing rate and contract terms Traditional merchant account providers require you to provide business and personal information, go through a rigorous sign-up process, and may include more small monthly fees. Payment Services Provider A payment services provider like Square, Stripe, or PayPal, is an account that does not come with a unique merchant ID and the perks of a stable dedicated merchant account, but these accounts are easy to sign up for and start taking payments. Essentially, a traditional merchant account is more like your regular bank account, while payment services providers are like payment apps (PayPal, Venmo, etc.) Payment services providers are ideal for: Smaller businesses processing less than \$5K/month in sales New businesses looking for a fast and easy sign-up process Which Merchant Account Provider Is Right For Your Business?The best merchant account provider for your business offers the right pricing structure for your business size, built-in features or feature integrations you need to operate in your industry, and good contract terms. If you want straightforward payment processing for a low-volume business and low monthly account fees, U.S. Bank, Chase, Square, or National Processing is right for you. If you're looking for the best interchange-plus pricing structure for your low-risk business, compare your rates and available features from Helcim, Host Merchant Services, and Dharma. If you have a high-risk business, PaymentCloud is most likely the way to go, although National Processing and Host also work with some high-risk businesses. Whichever merchant account you choose, make sure it integrates with one of the best POS systems if you're going to take payments in person. FAQs: Best Merchant Account Providers For Small BusinessDo I need a merchant service provider?You will need a merchant service provider to accept electronic payments of any kind, i.e., any non-cash payments. Do you need good credit for a merchant account?If your personal credit is fair, you may have to agree to stipulations like a rolling reserve to be approved. If your credit is very poor, you may be rejected for a merchant account or have to find a co-signer. Jump back to comparison chart Bio Twitter LinkedIn Latest Posts 1. Stax Best for eCommerce businesses \$99-\$199+/month Interchange + \$0.08-\$0.15 per transaction Visit Site Go to section 2. Helcim Best all-in-one merchant account provider \$0/month Starts at interchange + 0.40% + \$0.08 per transaction Visit Site Go to section 3. Square Best for low-volume businesses \$0-\$89/month/location Starts at 2.5% + \$0.10 per transaction Visit Site Go to section 4. Chase Payment Solutions® Best for Chase business banking customers \$0-\$9.95+/month Starts at 2.6% + \$0.10 per transaction Visit Site Go to section 5. National Processing Best for free POS terminal \$9.95+/month Starts at 2.41% + \$0.10 per transaction Visit Site Go to section 7. Host Merchant Services Best for small ticket and EBT sales \$14.99/month Starts at interchange + 0.20% + \$0.09 per transaction Visit Site Go to section 9. Dharma Merchant Services Best for large businesses and nonprofits \$15-\$20/month Starts at interchange + 0.1% + \$0.08 per transaction Visit Site Go to section 10. PaymentCloud Best for high-risk businesses Monthly fee not disclosed Processing fees not disclosed Visit Site Go to section

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