

Types of Business Credit Cards

Contributed by Webmaster

By Paul Hata

There are many types of credit cards available. The cards are customized to fit a variety of needs, including high-risk, batch cards, business cards, restaurant and so much more.

Batch

The Batch Credit Cards are proposed to business owners that deal with direct marketing accounts, telephone orders and mail orders. The card helps the business owner get the money on time. The payments in the business can be transferred immediately in batches with the credit card. This will allow the business owner to receive timely payments and send timely payments as well for inventory, or purchases.

The Batch Credit Cards come with software that enables the business owner to organize the company's fees. Furthermore, the software enables business owners to upload files to a processor. The card comes in handy also, if the business incurs recurring transactions or fees.

Merchant Consolidation

A Merchant Account is the central bank accounts that work to consolidate bills and payment, combining debits, electronic checks, credit cards, as well as other payment methods into one process. The bank transfers is transmitted from the consumer and the funds are deposited into the company's business accounts. The process takes up to two business days. The concept is to enable businesses to accept all major credit cards, including debit cards and electronic checks. The offer is to give businesses fast, simple and free support for operator businesses.

Merchant Restaurant/Retail

Restaurants often have high-volume processing money every day. Individuals that run retail businesses or restaurants could benefit from Processing services that help the business accept credit cards. Many individuals and families will use their credit cards to payoff bills, dine out, etc., therefore the businesses that take credit cards are at risk.

Merchant Accounts and Retail Merchant Accounts make sense, in that the providers can take all major credit cards and personal checks. Many restaurant owners take more cash than most businesses, and use their credit cards to make purchases. Since, credit cards are used by both company and customer, and then the Merchant process can benefit the companies.

Business Credit Cards

Few of the Business Credit Cards include the CitiBusiness Cards. The cards help 10,000 Thank You Points for redeemable for \$100 Gift Cards. There are no annual fees on few of the CitiBusiness Cards, and no reward fees. The business can earn 3 points per each dollar spent on business supplies and services.

Few providers offer free quarterly and annual statements that track expenditures by spend category and employee. The business can apply for as many cards as needed. In addition, there is a 0% APR up to one year. Be sure to read the Terms & Conditions to learn more about the fees after the card has reached its term. The Platinum Business Cards from American Express offer no annual fees, 0% Introductory APR on credit card purchases, 4.99% for lifetime balance transfers, and enables businesses to pay the card monthly in full or partial installments.

The Business Cash Rebate Credit Cards from OPEN the Small Business Network offers 0% APR for the first six months. There are no limits on cash back programs, no bare minimum expenditure requirements, no annual fees, and the cardholder receives 5% Cash Rebates.

The Gold Delta SkyMiles Business Cards offer FREE first year holder, 15,000 Bonus SkyMiles, on the initial use of the card, double miles for selected category, 0% Introductory APR on purchase, and few companies offer to give decisions in less than one hour.

Visa Business

The Visa Business Cards help businesses to gain freedom from finance, and is a smart plan for managing your money. Few card providers offer detailed credit reporting to help businesses prosper by increasing their credit ratings. The cards can help businesses separate their personal debts and business debts. Card providers will send monthly statements to help the business owner keep track of its spending.

Benefits

Few of the benefits that are included in some Visa Business Cards may include, coverage for vehicle rentals collision damage waiver, inquiry services, emergency cash disbursement & card replacement, fraud protection, assistance for emergencies during travel, and security on purchases and extended protection.

Types of Business Credit Cards -

One Planets,

Trade Planets, and

Early Planet