



# Merchant Account

A [merchant account](#) is a type of business bank account that enables businesses to accept and process credit and debit card payments securely. It acts as an intermediary between a customer's payment method and the business's bank account, ensuring smooth transactions. Merchant accounts are essential for online and in-store payments, offering features like fraud protection, payment gateway integration, and support for multiple currencies. Choosing the right merchant account provider is crucial for minimizing fees, ensuring security, and enhancing customer payment experiences.