Welcome

New Merchant User Guide

STOP
Important
Information
Please Read

Welcome Kit Contents

- ☑ **MasterCard / Visa Decal**
- ☑ **Welcome Letter**
- ☑ **Terminal Sticker**
  - May already be applied to terminal
- ☑ **FAQ's**
- ☑ **Sample Statement**

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Dear Merchant,

Thank you for choosing us as your merchant service provider. Our goal is to ensure that you have the information, card payment options, and flexibility you need to help your business grow.

Please take advantage of our outstanding customer service by calling our award winning Client Services phone number listed below or visiting our website at **www.BankcardSupport.com** for access to the following forms and other important information:

- **Address / Phone / Fax Change Request**
- **Merchant Bank Change Request**
- **Merchant Club Enrollment Form (Free Paper Shipments)**
- **Merchant Online Enrollment Form (View Online Statements)**
- **PCI Compliance Checklist**

Important Phone Numbers

Client Services Department (Customer Service). . . .(800) 806-1226

Verbal Phone Authorization Center . . . . (800) 944-1111
(Your Bank ID and Merchant ID will be needed)

Supply Order Desk . . . .(800) 806-1226

After Hours Help Desk (Terminals & POS).. . . . . . .(800) 622-2315

After Hours Help Desk (Wireless Terminals). . . . . . (800) 277-4828

American Express . . . . (800) 528-5200

Check Guarantee Services . . . . (888) 481-0757

Risk Department . . . . (800) 846-0626

MasterCard Verification (fraud verification). . . . . . .(800) 622-7747

Visa Verification (fraud verification). . . . .(800) 847-2750

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New Terminals
- Terminals are pre-programmed at our Corporate Office and tested for quality assurance prior to shipping.
- Terminals are shipped via UPS and will arrive at the address you provided.
- To begin your setup, training, and test transaction please contact the Installation Department at 1-800-806-1226 x200.
- You will need an analog telephone line, power outlet and surge protector for the terminal to function.
- Training will take 10-15 minutes and you will need to be in front of the terminal for this to occur.

Reprogram of Existing Equipment
- **Our Client Services Department is available for terminal downloads Mon-Fri between the hours of 8:00 am – 5:00 pm PST.**
- You may reach our Client Services Department at 1-800-806-1226 x200
- Terminal downloads take 10-30 minutes to complete (depending on the terminal type) and will require a dedicated phone line.
- Please apply the new Help Desk Sticker to your terminal to ensure you and your staff have the correct contact information.

Software/POS Systems
- We will coordinate programming directly with your software or POS provider to ensure there is no interruption of service.
- Each software provider has different requirements for programming and you will be notified of those specific requirements prior to any changes.

Funds Transfer Information
- Visa/MC/Discover funds will be deposited into your account by Global Payments.
- Daily transactions must be settled within 24 hours to receive funds in a timely manner
- American Express funds will be deposited separately.

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Statements

- Please remember that on your bank statements it will appear as Global Payments.
- A hard copy statement will be mailed to your business mailing address at the beginning of each month.
- This statement includes a breakdown of all your transactions and deposits for the previous month.
- Enclosed you will find a sample of how to read your statement.
- If you wish to have your statement sent to a different address please notify your account representative or call our customer service number at (800) 806-1226.
- To view your statements online, please find the Merchant Online Enrollment form at www.BankcardSupport.com or contact Client Services at 1-800-806-1226 x200.
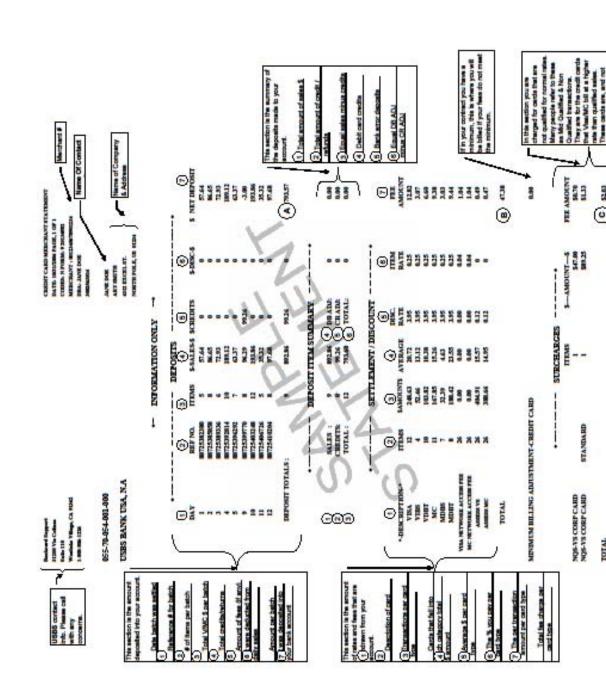
When Do I get billed?

- Fees will be debited your bank account during the first week of every month.
- One way to ensure that sufficient funds exist in your bank account to cover chargeback's, reversals, and discount fees is by keeping an amount equal to your average monthly discount range on deposit in your account.
- When planning for the possibility of chargeback's, a good rule of thumb is to keep at least twice your average ticket amount in your account.
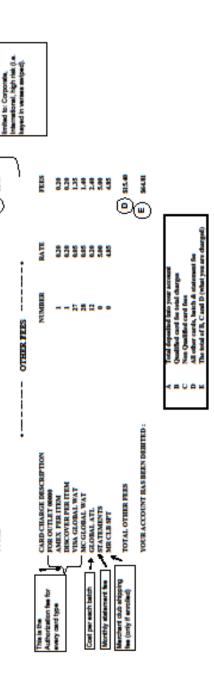
PCI Compliance

- All merchants are required to be PCI Compliant. For details on what you need to do to become compliant, please visit our website www.BankcardSupport.com and select Client Services.

Card Acceptance Guide

- We want you to be comfortable with your card acceptance program and take advantage of all it's features to help your business grow and prosper.
- To review the entire guide "Card Acceptance and Best Practices", please visit www.BankcardSupport.com and select Client Services.

This is the Authorization fee for every card type

Cost per each batch

Monthly statement fee

Merchant club shipping fee (only if enrolled)

limited to: Corporate, International, high risk (i.e. keyed in versus swiped).

OTHER FEES

CARD CHARGE DESCRIPTION	NUMBER	RATE	FEES
FOR OUTLET 0000			
AMEX PER ITEM	1	0.20	0.20
DISCOVER PER ITEM	1	0.20	0.20
VISA GLOBAL WAT	27	0.05	1.35
MC GLOBAL WAT	28	0.05	1.40
GLOBAL ATL	12	0.20	2.40
STATEMENTS	0	5.00	5.00
MR CLB SFT	0	4.85	4.85
TOTAL OTHER FEES			(D) $15.40
YOUR ACCOUNT HAS BEEN DEBITED			(E) $66.01

A Total deposited into your account
B Qualified card fee total charges
C Non Qualified card fees
D All other cards, batch & statement fee
E The total of B, C and D (what you are charged)

Best Practices in Accepting Bankcards for Payment

When you follow best practices in accepting credit and debit cards, it will help to assist you in treating all customers fairly, and in honoring cards without discrimination. It will also help you to be vigilant about security.

To follow best practices:

Do

- Use a terminal or third party terminal provider service that truncates the card expiration date and all but the last 4 digits of the card number on the cardholder copy of the receipt.
- Store all materials containing cardholder account information in a restricted/secure area
- Limit access to sales drafts, reports, or other sources of cardholder data to your employees on a need to know basis
- Render materials containing cardholder account information unreadable prior to discarding
- Retain legal control over cardholder transaction data and personal cardholder information if you use a third-party
- Limit access to Global Payments' systems requiring unique operator log-in and notify Global immediately of staff terminations or changes
- Immediately notify Global Risk Management of any suspected or confirmed loss or theft of materials or records that contain account information retained by merchant or its third party
- Immediately notify Global Payments of the use of an agent or third party provider not identified on the Merchant Application
- Communicate these requirements to your third party provider and/or third party terminal provider and direct them to card association information, publications, and or Web sites regarding safeguarding cardholder transaction data
- Require your third party provider to adhere to PCI DSS, AIS, and MasterCard data security requirements (available on PCI website)
- If merchant internal systems receive, pass, or store cardholder and transaction data, ensure that:
  - a working network firewall is in place,
  - security patches are current,
  - stored data is encrypted,
  - anti-virus software is used,
  - vendor supplied default passwords are NOT used

- you are in compliance with PCI Co. requirements
- you validate data security compliance, if requested by Global or member,
- Retain sales drafts for 18 months

Don't

- Process cash advance transactions unless you are a financial institution approved to do so through your merchant account
- Assign a minimum or maximum purchase amount
- Add a surcharge or fee
- Restrict bankcard use (for a sale or discounted item)
- Use a bankcard to guarantee a check
- List a cardholder's personal information on a bankcard sales slip (unless the authorization operator requests it)
- Record CVV2/CVC2/CID on sales draft (only the one-digit result code can be recorded or retained)
- Retain sensitive cardholder data if expressly prohibited, including complete contents of a card's magnetic stripe (subsequent to the authorization)
- Sell, transfer, or disclose cardholder account information or personal information (This information should be released only to Global or Member, or as specifically required by law. If you want to participate in a loyalty program, the loyalty vendor must be compliant with PCI requirements, PCI DSS certified by Visa and implemented in accordance with processes and procedures.)
- Deny a purchase because a cardholder refuses to provide additional identification such as telephone number, address, social security number, or driver's license
- Use any other telephone number other than the official number provided for authorization of a transaction

Never Honor a Card When...

- The customer does not have the actual bankcard
- The card appears to have been altered or tampered with
- Authorization is declined, or you're told to pickup the card
- The signatures do not match

Terminal Malfunction or Power Outage

- Terminal manufacturers suggest that all terminals be plugged into a surge protector. Failure to do so may void your terminal warranty.
- To be able to accept credit cards during a malfunction or power outage it is recommended that you have a manual imprint machine. These are available for purchase through Bankcard Support.
- For the time that your terminal is out of service, we have provided you with a 24 hour Voice Authorization phone number (See page 3) that allows you to authorize credit cards over the phone (you will need your Bank ID and Merchant number).
- Please note: These transactions will need to be forced and settled on your machine once it is operational. Please contact our Client Services Department for assistance.

Account Information Changes

- If you require any updates on your account, please find the correct form at www.BankcardSupport.com and select Client Services or contact Client Services at 1-800-806-1226 x200
  - ◊ Please remember that if you move locations or change phone numbers you must contact us immediately so that we may update our records accordingly.
- If you change your business status (i.e. from a sole proprietor to a Corporation or LLC) you must submit all proper legal documentation. Please contact our Client Services department for more information on the documentation we may need.
- If you change your business checking account it is your responsibility to notify us immediately of the change. There are two options available to make a checking account change:
  - ◊ Send a written request on company letterhead as well as a copy of the voided check or bank letter.
  - ◊ Fill out and send the Direct Deposit Account (DDA) Change Request form located at www.BankcardSupport.com with a copy of the voided check or bank letter.
  - ◊ Please do not close your bank account until you begin to receive deposits from Global Pay in your new account.
- Please allow 48 to 72 hours for changes.

Supplies

There are 3 different options to receive supplies:

- You can enroll in our monthly automated paper shipment program by finding the Merchant Club Enrollment form at www.BankcardSupport.com or contact Client Services at 1-800-806-1226 x200.
- Call our Client Services Department at 1-800-806-1226 x200 and order as needed.
- Purchase the supplies at an outside office supply store (most terminals use 2 1/4" thermal paper).

Additional Services

Check Guarantee Services

- Enables Merchants to accept and process checks similar to a credit card transaction.
- Check guarantee eliminates bad checks and enables faster availability of funds.

Gift Cards

- We offer gift card solutions for any size business.
- Custom and pre-designed packages are available. Please inquire with our Client Services Department.

About Us

Trusted by Companies from Coast to Coast!

- With one of the largest anti-fraud and prevention departments in the financial transaction industry, Bankcard Support and its partners protect more than one million merchants worldwide.