



What Happens Next? Getting Started with Your Merchant Account

Thank you for choosing Hancock Whitney for your card payment processing needs. There are just a few simple steps to get you started with your new merchant account.

STEP 1: Your merchant application is approved

Once you sign a merchant processing application, it is submitted for underwriting review. Depending on business type, underwriting process may take anywhere from 2 to 7 days. Most applications are approved in 3-5 business days.

STEP 2: Your welcome email arrives

- Typically, you will receive a welcome email from MerchantServices-Support@hancockwhitney.com the day after your merchant application has been approved.
- Your welcome email will include a customer support reference card, quick reference guide for your credit card terminal, your merchant ID (MID), terminal ID (TID) and 24/7 Help Desk telephone number.
- If it has been more than 2 business days since your application has been approved but you have not received your welcome email, please contact us at MerchantServices-Support@hancockwhitney.com.
- Sometimes emails will get caught in spam filters, so please **check your "Junk Mail"/"Spam"** folder.

STEP 3: Get your terminal re-programmed

- Contact your **Terminal Help Desk** at **800-228-0210** for assistance with re-programming your existing credit card terminal to activate your new Hancock Whitney merchant account as soon as you receive your welcome email.
- Please be sure to have your **new merchant ID** (MID) and **terminal ID** (TID) readily available when contacting Help Desk. For security purposes, you will be asked to provide this information to proceed with account activation. Simply provide MID and TID listed in your welcome email and let Help Desk team member know you would like to re-program your credit card machine.
- Once your terminal is re-programmed, we strongly recommend you process a test transaction.



STEP 4: Set up your free online reporting - AccessOne

- You will receive an email from onbehalf@youraccessone.com (sent on behalf of MerchantServices-Support@hancockwhitney.com) containing a URL link to AccessOne portal, and your login credentials to access your **free online merchant reporting tool**.
- AccessOne lets you view your transaction processing information, including authorizations, voids, declines, chargeback/retrieval information, and more with the ease of a few clicks. It's like online banking for your merchant account, at no additional charge!

STEP 5: Review your card acceptance practices!

- Review the card acceptance terms and guidelines outlined in Terms and Conditions (Program Guide) enclosed with your Merchant Processing Application.
- As a current Merchant Services client, we will inform you from time to time on helpful information for your business, including encouraging you to review your card acceptance practices to safeguard against card fraud.
- Fraud can occur at any time, whether you're accepting card present or card-not-present payments. There are some warning signs that can help identify potential fraudulent activities.

Be aware of customers who:

- Purchase a large amount of merchandise;
- Request overnight or rush shipping for delivery items;
- Are first time shoppers;
- Make card-not-present transactions using very similar card numbers.

By implementing [safeguards](#) to help you detect early warning signs of possible fraud in your credit card processing, you can decrease the likelihood of fraudulent transactions and chargebacks.

If you do believe a transaction is fraudulent, please contact your Merchant Services **Customer Support Team** at [866-597-5721](tel:866-597-5721) or MerchantServices-Support@hancockwhitney.com as soon as possible.

STEP 6: Take advantage of additional services at no extra charge!

With Hancock Whitney Merchant Services, you will have access to a number of tools and services designed to help grow and protect your business. During the first month after opening your merchant account, you will receive additional information regarding the following services:



(1) **Clover Security® Solution**

You will have access to the merchant security and compliance protection of the Clover Security® Solution. This includes PCI Rapid Comply® enabled by Trustwave, the industry's leading PCI DSS (Payment Card Industry Data Security Standards) certification tool. PCI Rapid Comply has been specifically designed to help merchants like you secure your business and protect your customers' credit card data and avoid PCI Non-Validation Fees. Log in as soon as you receive your welcome email from donotreply@pcirapidcomply2.com.

Important: PCI compliance is mandatory for every merchant that accepts credit or debit card payments. It is critical you complete your PCI certification as soon as receive your PCI Rapid Comply welcome email. If you do not complete your PCI certification within **90 days after account opening**, you may be charged a monthly PCI Non-Validation Fee until you are in compliance.

The compliance is essential to ensure businesses follow best practices in protecting consumer payment card information. If you have any questions about PCI Compliance, please call your **PCI Compliance Support Team** at **877-201-3617** or email us at MerchantServices-Support@hancockwhitney.com.

(2) **1099K IRS Reporting** emails from do-not-reply@e-customer-service.com

You will have the opportunity to access the Internal Revenue Service (IRS) Form 1099-K electronically instead of receiving a paper copy in the mail. You will be able to download, view, or print it as needed. Once you complete initial enrollment, paper copies will no longer be mailed to you.

(3) **Clover Insights® Express** emails from getinsightics.com

You will have access to Clover Insights® Solution – a powerful sales analysis tool for small business. It harnesses your business' transaction data to help uncover exciting new opportunities so you can better focus your activities and grow.

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