



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.
- The email contains a customer support reference card and other useful information to help you activate your new merchant account.
- 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: Your Clover arrives

Clover Station/Mini/Flex

- Your Clover device will be delivered by FedEx approximately 10 business after your merchant application has been approved.
- You will receive two emails from app@clover.com. The emails will include your **user name** and **temporary password**, as well as step-by-step instructions on how to activate your device.
- If you would like to set up your **installation and training call** or **need to reschedule** it, you can call us at **855-578-5892** for this free service.
- Call us at **844-864-5449** or visit <https://help.clover.com> whenever you need assistance.

Clover Go

- Your Clover Go device will be delivered by FedEx approximately 5 business days after your merchant application has been approved.



- You will receive two emails from app@clover.com. The emails will include your **user name** and **temporary password**, as well as **step-by-step instructions** on **how to activate your device**.
- Download Clover Go app to your smartphone.
- Call us at **844-864-5449** or visit <https://help.clover.com> for assistance.

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** or MerchantServices-Support@hancockwhitney.com as soon as possible.

STEP 6: Start accepting payment card transactions!



STEP 7: Remember to download Clover Insights App!

With the Insights app made just for Clover, you'll receive valuable information to help your business grow, including:

- Trends and benchmarking that help you track your business' performance over time.
- Heat maps that show where your customers live and shop.
- Weather breakdowns that track how your business performs in different conditions.
- Sales analysis that gives you insight into customer behavior and buying habits.

Clover Insights snapshots that are sent directly to you so you're always on top of things!

STEP 8: 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.

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