

## REFERENCE GUIDE

You're ready to accept payments.

The Visa logo, featuring the word "VISA" in a bold, blue, sans-serif font.

**INTERNATIONAL  
BANCARD®**

Your payment acceptance provider

“At International Bancard we listen, and we care. We will continue to work hard to earn your business every day. Thank you for choosing International Bancard.”

-David A. Iafrate, Founder & CEO

## TABLE OF CONTENTS

- 4. hello
- 5. resource guide
- 6. what makes us different
- 8. unlock your options
- 10. FAQ
- 11. get social

# HELLO



Hi!

Welcome to International Bancard! We're so excited that you have partnered with us to begin accepting payments. You're going to love doing business with us and we know we're going to love working with you.

Accepting payments has never been easier. This guide will walk you through everything you need to know, from setting up your equipment, to important resources that will help protect your business, to tools that will help increase credit card payments.

Don't forget, we're here for you every step of the way. Have questions? Need help? Want to chat about your day? We have your back. We're in this together.

So let's do this! Let's start accepting payments!

## RESOURCE GUIDE

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As a client of International Bancard, we make sure you have all the information you need to be successful. Here are some important resources for your business.

**Call us:** If you have questions, please call us at [800.827.4880](tel:800.827.4880)

**Terms and Conditions:** Your terms and conditions have been sent to you. If you need another copy, please call us at 800.827.4880.

**How to become PCI Compliant:** [InternationalBancard.com/pci-compliance](https://InternationalBancard.com/pci-compliance)

**Card Acceptance Guide:** [InternationalBancard.com/cag](https://InternationalBancard.com/cag)

**eStatements:** [merchant.intlbancard.com](https://merchant.intlbancard.com)

Visit [InternationalBancard.com/clientcenter](https://InternationalBancard.com/clientcenter) for additional resources.



# Want to know what makes us different? Everything!

Seriously, our entire team is dedicated to helping your business flourish. We want to make sure you're accepting payments successfully and, most importantly, growing your business. All of our support team is located in-house and is always available to serve your needs.





# UNLOCK YOUR OPTIONS

## Fund for your next step

International Bancard's partner is a direct lender that provides funding to thousands of small businesses nationwide. Your business can receive loans, cash advances, or credit line options.

## Start selling online

With online shopping cart integrations, International Bancard offers safe and secure solutions that allow your business to accept payments online.

## Manage your business

International Bancard gives your business the ability to stay up-to-date with real-time reporting at your fingertips, making it easy to manage your business.

## Protect your business

International Bancard makes it a priority to educate you on how to reduce counterfeit and fraud through acceptance and best practices. We want our merchants to be protected.

## Keep your customers coming back

International Bancard has gift and rewards programs that seamlessly integrate with your point-of-sale payment processing system.

## Extra! Extra! Extra!

At International Bancard, we know that your business is constantly growing, changing and evolving. We want to help and be a part of that with you! We're your biggest fan! That's why we have a number of additional features to help you grow not only your payment acceptance program but your business, too! Check out all of our additional features at [InternationalBancard.com](https://InternationalBancard.com).

# FAQ

## **When will I see funds in my bank account after I batch?**

In most cases expect to see the funds deposited into your bank account within 1-3 business days for Visa, MasterCard and Discover transactions. If you participate in American Express OptBlue®, American Express transactions will also be included in the deposit. If you are an American Express Direct customer, American Express will fund your account within 2-5 business days.

## **What is PCI?**

The Payment Card Industry Data Security Standard (PCI DSS) is a set of requirements designed to ensure that ALL companies that process, store or transmit credit card information maintain a secure environment.

## **What are the functionalities of my machine?**

The main functionality of your machine is to accept credit and debit cards! You can learn more about your machine by reading your quick reference guide that was included at the beginning of this booklet. You can also call our support team or visit [InternationalBancard.com/clientcenter](https://InternationalBancard.com/clientcenter) to learn more about the functions of your machine.

## **What is my rate?**

Your rate was established when you signed your agreement. To get a copy of your agreement, email [customercare@intlbandcard.com](mailto:customercare@intlbandcard.com) and we would be more than happy to send it to you.

## **What do I do if my machine has been damaged?**

Call us at 800.827.4880 and we will work with you to fix your machine or get a new machine out to your business in a blink of an eye!

## **Where do I get paper for my machine?**

We are more than happy to order paper for you. Call us at 800.827.4880 or email us at [customercare@intlbandcard.com](mailto:customercare@intlbandcard.com) to start the ordering process.

## **What is the size paper my machine uses?**

Call us at 800.827.4880 and we can walk you through how to find the size of paper your machine uses.

## **What do I do if something goes wrong with my machine at 2am on a Sunday?**

No problem! We are workaholics. Call us at 800.827.4880 and we will help!

# Let's be social together!

We love interacting with our clients and partners on social media. Be sure to like our pages to get access to news, blogs, educational tools, new product information and more!

Write us a review to let the world know how much you love working with us. Or snap a pic of you using your equipment and tag us! We have a habit of surprising those who like or review our company.



# INTERNATIONAL BANCARD®

800.827.4880 | [InternationalBancard.com](https://InternationalBancard.com) | Detroit, MI

International Bancard Corporation is a registered ISO of Wells Fargo Bank, N.A.,  
Concord, CA and a registered ISO of BMO Harris Bank N.A.