

I'm not a robot



























Updated on Dec 18th, 2023 A bank card is any card issued against a deposit account, such as a debit card or an ATM card. Usually, this term is also used for Visa and Mastercard since the banks issue them, but these are credit cards and are not linked to any depository account. Bank cards have limited usesome can only be used at ATM machines or certain purposes. What is Bank Card? Any withdrawals or payments made through the bank cards will result in an immediate change in the balance of the account. This is in contrast to the function of credit card, which issues statements in the name of the cardholder on a monthly basis with certain dues, which must be paid by the due date. Any payments using the bank card are debited from deposit accounts, purchases can be made as "credit" anywhere that accepts Visa or Mastercard. Why Bank Card is Important? Bank cards are used to withdraw funds from ATM machines or make e-commerce purchases. This allows the cardholder to use the funds of the account linked to their cards to complete online transactions or purchases. Banks offer a variety of incentives to cardholders to encourage the use of their bank cards as compared to benefits offered by credit card companies. Say that a bank offers programs where purchases made with these cards associated with current accounts will fetch a small percentage of cashback. That is a small portion of the money spent each time with the card is added back to the cardholder's savings account. Security Concerns Most of the bank cards now have EMV chips (that tiny shining chip embedded in your card), which has increased the level of security to save your account from being compromised. This will help keep your money safe from fraudsters. Also, some cards are prepaid cards that are loaded with money, that may be limited to a particular level. Bank cards are a staple in wallets all over the world. From a restaurant owner eyeing a speedy transaction solution to an online startup seeking a secure payment method, the choices are vast and varied. Lost your card? No worries, a virtual card has got your back. Managing business expenses? A corporate card might just be your new best friend. However, with such a wide range of choices, knowing the differences and understanding which option best suits your needs can be challenging. To help you find the best payment card choice, we've pulled together a comprehensive guide to some of the most common types of plastic available. Find out what they are, how they work, and what they can offer you, your business, and your customers. What is a bank card? Firstly, lets dig into what a bank card is. Also called payment cards, they are physical or digital tools that can be used in place of cash. They are often connected to your bank account or funds and give you access to your money without having to physically handle coins and notes. Bank cards come in various forms, each designed to cater to specific financial needs and scenarios. They're more than just a means of payment; they enable us to manage our finances, track spending, and even earn rewards. Each type of payment card offers a unique set of features and benefits, but they can typically be recognised by some key features: Card number A series of raised or printed digits on the front, usually 16 numbers, representing the cardholder's account number. Cardholder's name The name of the individual or organisation authorised to use the card, usually printed below the card number. Expiration date Indicated on the front, showing the month and year after which the card will no longer be valid. Card issuer logo The logo of the issuing bank or financial institution, typically located on the front. Card network logo Logos of card networks like Visa, MasterCard, or American Express indicating where the card is accepted. EMV chip A small metallic square on the front, known as an EMV chip, which enhances security for transactions. Contactless symbol A symbol that looks like a Wi-Fi signal, indicating that the card supports contactless payments. Credit card Credit cards allow you to borrow funds up to a pre-agreed limit from a credit institution, like a bank, to make purchases or withdraw cash. Credit cards can be extremely useful for people who need funds immediately but don't have the cash in their bank account at that moment in time. They allow you to defer the payment, but you must pay back the borrowed amount at a later date, usually with interest, according to the card issuer's terms. While useful, users can rack up costly fees if the borrowed money isn't paid back on time. To mitigate this, credit card companies will set limits based on your credit score, which is essentially a rough indicator of your creditworthiness, and increase the required charges for late payments or exceeding credit limits. Credit cards are one of the most widely used payment methods around the globe for everything from everyday payments to utility bills. They can be used at physical point-of-sale (POS) systems in brick-and-mortar stores and online payment gateways for e-commerce transactions, and they're compatible with cash machines for taking out cash. There are several types of credit cards available for different people and purposes: Rewards credit cards These offer rewards like cash back, points, or miles on purchases. Balance transfer credit cards These cards have low or no interest on transferred balances from other credit cards. Secured credit cards These require a security deposit, making them ideal for building or repairing damaged credit. 0% APR credit cards These cards have no interest fees on purchases made within a set introductory period, helping users to spread the cost of payments over a longer timescale. Business credit cards These are specifically for business use, so they'll tend to have higher credit limits for more costly transactions. Student credit cards These are often aimed at people under 21 to help them build up a credit score. They tend to have lower credit limits. Store credit cards These are issued by a store and can only be used at specific participating retailers. How do credit cards work? When you make a purchase, your card issuer pays the retailer on your behalf, and you can continue to make payments up to your credit limit. At the end of your monthly billing cycle, you'll receive a statement for your purchases and must repay your issuer, either fully each month or in smaller instalments over time. Any unpaid balance generates interest, which you must also pay off. Credit card benefits Widely accepted and easy to use Many offer rewards, cashback, or travel benefits When used responsibly, they can improve credit scores Has stronger fraud protection and extended warranties than other card types Useful in emergencies or when cash flow is low Credit card drawbacks Can be costly if balances aren't paid in full Easy to overspend and accumulate debt Potential for annual fees, late payment fees, and foreign transaction fees Late payments or high balances can negatively affect credit scores Debit card While credit cards give you access to a line of credit, debit cards let you spend your money using the funds you already have in your bank account. This means that when you make a purchase with a debit card, the amount is immediately deducted from your account. If you don't have enough money to cover the cost of your purchase, your transaction will be declined. Some bank accounts may include an overdraft to dip into if you need more funds than you have available, but these often come with fees and you'll have to pay back the borrowed money at a later date. Debit cards tend to be accepted in the same places and with the same methods as credit cards, making them just as accessible and user-friendly. Along with paying for online and in-person purchases, you can also use debit cards to take out money from a cash machine. Essentially, they give you an efficient way to directly access your money, offer a convenient alternative to carrying cash, and allow you to track your spending. How do debit cards work? To buy something using a debit card, the merchant will send a request to your bank to check if there are enough funds in your account. If the money is available, the transaction is approved, and the amount is immediately deducted from your bank account. At the end of the month, your bank will send out a statement that logs all your transactions. Debit card benefits You can only spend the money you already have, reducing the risk of building up debt Accepted in most places where credit cards are used No borrowing involved, so there are no interest fees Easy to carry, use, and track spending Can be used to withdraw cash Debit card drawbacks There's a risk of overdraft fees if you spend all the money in your account Typically, they have less protection against fraud compared to credit cards Does not contribute to building a credit history Fewer rewards and benefits compared to credit cards Prepaid card Prepaid cards are another type of card that lets you pay for purchases with money you already have. This time, the money is pre-loaded onto the card rather than linked to your bank account, like a debit card. Once the funds on the prepaid card have been spent, they can't be used for any more transactions until you top them up with more funds. While each prepaid card will have its own card number and expiration date, it's not linked to a bank account and you don't have to have a bank account to use one. You can keep adding funds to the card and using it until it expires. Prepaid cards are accepted in most places where credit or debit cards are used and offer the same chip and PIN and contactless services. The benefit of using prepaid cards is that you have a lot more control over your spending and they can make it easier to budget, as you can only spend the money you load onto the card and there's no risk of running up debts. This makes them a handy way to teach teenagers and young adults about finance management. How do prepaid cards work? Before using a prepaid card, you must load money onto it through a bank transfer, direct deposit, or at designated retail locations. Once the cash is on the card, it's ready to spend. When making purchases, the amount is deducted from the card's balance. Once the balance is depleted, the card can either be reloaded with more funds (in the case of reloadable cards) or disposed of if it's a single-use card. Prepaid card benefits You can only spend the amount that's loaded onto the card Accessible to those with poor or no credit history Can be used whenever credit or debit cards are accepted No risk of spending beyond the card's balance Useful for people without a bank account Prepaid card drawbacks Can come with various fees, which can add up over time This could include monthly, transaction, withdrawal, and reload fees Use of prepaid cards won't help build up your credit history May offer fewer protections against loss or theft compared to credit or debit cards Charge card Charge cards are most comparable to credit cards; they let you pay for products and services by borrowing the money from a bank or financial institution. However, you must pay back the entire balance at the end of each billing cycle; your balance cannot be carried over into the next billing period. While credit cards let you split out the cost of what you owe and charge you interest fees if you can't pay it back, charge cards don't typically come with interest rates as they don't expect that your balance will need to roll over into the next month. Charge cards also don't tend to have spending limits. You can use charge cards in most retail and hospitality locations as well as online, for withdrawing cash, and for mail-order purchases, but they tend to be less commonly accepted than credit or debit cards. Fewer banks and card providers issue charge cards. They're also often provided as business cards to employees to help companies track spending. Or, they're aimed at people with higher incomes and a strong credit history. Many will even have a minimum salary criteria you must meet to be accepted for one, for example, those earning over 50,000 per year. This works in a similar way to having a high credit score; it's a way to help reassure providers that you can pay back any money you spend on the card. How do charge cards work? When you purchase something with a charge card, you're agreeing to pay the amount back in full at the end of your billing cycle. Your bank will provide a loan to cover the funds, but they must be repaid completely. If you fail to pay the full balance, you will be charged interest on the outstanding balance. Instead, you could face significant late fees or penalties much more costly than interest. Charge card benefits Flexibility for spending, particularly beneficial for high spenders or businesses Often includes rewards programs and benefits like travel perks Paying back on time can strengthen your credit history Charge card drawbacks May charge annual usage and cash withdrawal fees which can add up No option to open-loop gift cards, can be used wherever these cards are accepted and are often branded with major card issuers like Visa or Mastercard Gift cards are a popular choice for giving as gifts, business incentives, or rewards. It means that the receiver can choose what they want to spend the money on when it's convenient for them. How do gift cards work? Gift cards are pre-loaded with a set amount of money. When used, the purchase amount is deducted from the card's balance. You can continue to make multiple transactions until the card value is depleted. Gift card benefits Allows recipients to choose their own gifts Easy to purchase and give Available from a variety of retailers and services Less risk than giving cash Gift card drawbacks Some gift cards are restricted to specific stores or services Can lose value over time or expire if not used Typically cannot be exchanged for cash Cards for businesses Business credit cards are a specific type of credit card designed solely for business use. They're intended to help manage company expenses and track employee spending, and they often come with features and rewards tailored to business needs. They're usually available for companies of all sizes, including sole proprietors, limited companies, and freelancers. Business credit cards work and are accepted in the same locations as personal credit cards, except they're issued for business expenses such as travel, office supplies, client entertainment, and equipment. They offer a convenient way to separate personal and business finances, which is crucial for accounting and tax purposes. These types of credit cards may also have different fee structures, interest rates, higher credit limits, and rewards or benefits specific to business use. And, just like with personal credit cards, business owners are liable for any debt built up on a card, which can negatively impact credit scores. Corporate cards While business credit cards are aimed at companies of all sizes, corporate cards are aimed at larger and more established organisations. They offer many of the same benefits as business cards like rewards, an easy way to manage expenses, and allowing employees to become cardholders but they have strict guidelines that allow businesses to qualify for one. Depending on the provider, businesses must be earning over a certain annual revenue Meet a minimum annual spend amount Have a strong credit score Complete a more stringent and lengthier application process Another difference between business and corporate credit cards is that the business itself is liable for any late payments or debt, rather than the business owner. Spending limits and fees are often also higher. Travel and entertainment cards Travel and entertainment (T&E) cards are a type of payment card specifically designed for work-related travel and entertainment use. They're tailored to meet the needs of business travellers who incur expenses for things like flight or train tickets, hotel costs, restaurants, and car rentals. T&E cards mean employees don't have to use their personal cards, and their company can access extra rewards associated with these expenditures. Frequently asked questions about bank cards What are the typical fees associated with different types of cards? Several fees are associated with payment cards, which vary depending on the card type and provider. Some standard fees are: Annual fee A yearly charge for being issued and using a card. These are often associated with credit cards that offer significant rewards or benefits. Monthly fee A monthly fee for maintaining certain types of accounts, such as prepaid and some debit cards. Transaction fees Charges for specific transactions. This can include balance transfers on credit cards or foreign transactions on both credit and debit cards. Late payment fee A charge that mainly applies to credit cards when you fail to make the minimum required payment by the due date. Cash advance fee A fee charged when using a credit card to withdraw cash from a cash machine or bank. This fee is usually a percentage of the amount withdrawn. Over-the-limit fee Charged on a credit card if you exceed the credit limit set by your card issuer. Foreign transaction fee Applied when a transaction is made in a foreign currency or passes through a foreign bank. Common for both credit and debit cards used internationally. Card replacement fee Charged for issuing a replacement card if the original is lost, stolen, or damaged. What is a floor limit? A floor limit is the maximum amount a merchant can charge to a credit or debit card without authorisation from the cardholder's bank. Historically, this was an important concept when transactions were processed manually. Today, with modern electronic systems, most trades are authorised electronically, rendering the traditional concept of a floor limit less common. What are the benefits of using a business credit card over a personal credit card for company expenses? As a business owner, keeping track of and managing cash flow is crucial for business operations and to help you keep an eye on your bottom line. Here are some of the key benefits of using a business credit card for company expenses: Business credit cards often come with tools to categorise and track expenses, making it easier to manage company finances. Separating personal and corporate expenses makes financial reporting and tax declaration easier. Business credit cards typically have higher credit limits to accommodate larger work expenses. Access to rewards programs tailored for businesses, like discounts on travel, office supplies, and even utility services. Allow companies to issue cards to employees with custom spending limits and monitor their expenditure. Are there any tax advantages to using a business credit card? Using a business credit card can simplify accounting and make it easier to track deductible expenses. It also helps maintain a clear separation between personal and business finances, a crucial aspect of tax audits. While using the card itself doesn't directly result in tax advantages, the clear separation and easy tracking of business expenses can indirectly benefit tax reporting and deductions. Here at takepayments, we're all about helping businesses thrive, whether that's how you make transactions or how you accept them. Level up your card machine or POS system today, or contact us today to find out how we can help. A bank card is a payment card issued by a bank that you can use to make purchases and, in some cases, withdraw cash. Learn how bank cards work, what types there are, and available alternatives. Banks are payment cards that banks issue to customers. This type of card can include debit, ATM, and credit cards. Alternate names: Debit card, ATM card A good example of a bank card is a debit card and your bank issues when you open a checking account. When you use your debit card to make a payment, the bank deducts the transaction amount from your linked account. Most bank cards are printed with a unique card number, an expiration date, the cardholder's name, an EMV chip, a CVV or CVC code, and magnetic and signature strips on the backside of the card. The CVV or CVC is a three or four-digit verification code printed on the card. The EMV (Europay, Mastercard, Visa) chip is a secure computer chip on the front of the card to prevent fraud. Not all bank cards use EMV technology with their chip cards, but most do. EMV cards account for the majority of card payments around the world. To complete a transaction with a bank card, insert the side of the bank card with an EMV chip into the payment terminal, or for cards without a chip, you'll swipe the magnetic strip. For a debit transaction, most point-of-sale machines will ask you to enter a PIN or provide your signature to verify your identity. A debit card transaction usually has an option to receive cash back. Cash back allows you to make a cash withdrawal on top of your purchase. The money you withdraw is deducted from the balance of the account the card is linked to. For a credit transaction, you may have to sign a receipt to verify your identity. The money is held within your account and released within a couple of days. You can't get cash back when using a credit card to make a purchase. More than one person can carry a bank card linked to the same account; however, their debit card and CVV numbers will differ. If your debit card is lost or stolen, Regulation E and the Electronic Funds Transfer Act (EFTA) protects your account from fraud depending on when you report it. If you report the card lost or stolen before its used, EFTA states you are not responsible for unauthorized transactions. However, if you report it after it has been used fraudulently, your level of liability varies. Before any fraud occurs: \$0 Within two days of a fraudulent transaction: Your maximum loss is \$50. More than two days after the fraud but less than 60 days after you receive your statement: Your maximum loss is \$500. More than 60 days after the fraud: No cap on your liability. Whenever you open a checking account, the bank will issue you a debit card linked to the account. You'll have to create a secure PIN associated with the account. When you use the card to pay for goods and services, you'll be asked to enter your secure PIN code. The money will be deducted automatically from the linked account. Some banks offer round up options on debit cards. When you make a purchase, the bank rounds up your payment to the next dollar, then deposits the difference in a savings account. ATM cards are linked to a checking or savings account and can only be used at the banks teller machine to make withdrawals, deposits, or check account balances. These transactions require a PIN. You can use an ATM card to make purchases. While debit and ATM cards pay for transactions or provide money based on the cash you have in your linked account, credit cards allow you to pay for things using a revolving line of credit. If you pay off your purchases when your bill is due, you won't pay any interest. If you don't pay off your balance, you'll pay an annual percentage rate (APR) on your balanceless you have a zero-interest without from the issuer. Another option is a prepaid card. A prepaid card is loaded with funds in advance. However, you can only spend up to the amount placed on the card. Most prepaid cards are reloadable and allow you to pay bills and other types of transactions. Some issuers may charge fees for basic preloaded-card services such as cash withdrawals or balance inquiries. Another alternative to bank cards is using cash and checks to pay for expenses. Using only cash and checks can be an effective way to know how much you're spending each week. The envelope budgeting system is based on cash-only purchasing. Bank cards are payment cards issued by a bank and include debit, ATM, and credit cards. Bank cards allow consumers to make electronic purchases for goods and services. Bank card transactions debit money from the cardholder's account immediately. Most bank cards require a PIN or signature for transactions, in addition to an EMV chip for added security. Not all bank-card services are free. Thanks for your feedback! In an ever-evolving economic and business environment, it is important to understand the terms and processes that affect practices and pricing. One such term that may interest you is MTOT Discount. If you have a high risk merchant account, this term is related to you. In this comprehensive guide, we'll explore the intricacies of the MTOT Discount, unravel its logical mysteries, analyze its applications, and shed light on why it's important from a business and financial perspective. What is MTOT? To understand the concept of MTOT Discount, let's start by unpacking its acronym. MTOT stands for Merchant Total. In a business, the total of traders refers to the total amount of money that the trader handled or spent in a given period of time. Understanding MTOT discounts: The basics Now that we know what MTOT is, let's dive deeper into the concept of MTOT Discount. Specifically, MTOT Discount refers to a percentage or flat-rate reduction applied to the total amount of money the fan handles. This discount could be a strategic move by payment processors or financial institutions to encourage and reward higher trading volumes of particular merchants. How does MTOT Discount work? MTOT operates as a discount tiered pricing model, where the discount rate is typically inversely proportional to transaction volume. Simply put, the more transactions a trader processes, the higher the chances of getting a favorable MTOT Discount rate. This encourages companies to increase efficiency, creating a profitable relationship between the merchant and the financial institution or payment processor. Factors affecting MTOT discount value Several factors come into play when determining the MTOT Discount rate for any particular commodity. These may include: Transaction Volume: The total number of transactions processed by the merchant in a given period of time. Transaction Price: The average price of each transaction may affect the MTOT Discount rate. Industries: Certain industries carry more or less risk due to their nature, which affects the discount rate. Payment policies: Payment policies may have provisions for MTOT discounts. Benefits of MTOT exemption for traders Merchants stand to benefit more from MTOT Discounts, e.g. Cost reduction: A discount means a reduction in overhead costs, which helps reduce overall costs for the merchant. Competitive advantage: Merchants with high volumes of transactions can negotiate more favorable MTOT discounts, thus gaining a competitive advantage. Increasing profits: Lower overhead costs give retailers more profits, especially during peak sales. Encourages growth: The MTOT exemption encourages traders to expand their operations, contributing to profitability growth. Challenges associated with MTOT Discount While MTOT Discount offers many benefits, there are some challenges to consider: Risk assessment: Financial institutions may adjust discount rates based on perceived risks associated with the traders business or business history. Contractual obligations: Merchants must adhere to the policies and procedures established by payment processors to maintain quality MTOT discounts. Price fluctuations: MTOT price discounts can vary, making it important to notify merchants of any changes. Also Read: Best things you need to know about quick card San Diego Navigating MTOT rebate transactions Negotiating effective MTOT discounts requires a strategic plan and a thorough understanding of the factors that affect these discounts. Here are some tips for successful communication: Data Analytics: Provide comprehensive data on transaction volumes, average prices, and industry metrics. Build a relationship: Building a strong relationship with your payment processor can have a positive impact on communication. Stay Updated: Regularly monitor industry trends, payment terms, and any changes in your business that may affect negotiation results. Also Read: How to find the cheapest credit card processing in the USA? Conclusion In conclusion, MTOT discounts are a powerful tool that can significantly impact financial health and business success. Merchants who understand the complexities of this pricing structure and strategically negotiate the best price stand to gain cost savings, competitive advantage and business growth opportunities. By removing the mystery of MTOT discounts and built into their budgets, companies can improve their efficiency and confidently navigate a dynamic landscape of connectivity. Want to know more? Contact us stFAQs What is the MTOT Disc on a bank statement? MTOT Disc is a compound acronym. MTOT stands for all traders, Disc stands for Discount. BANKCARD indicates this is a charge. If you see BANKCARD MTOT DISC, MTOT DISC BANKCARD, or another variation, that is the monthly payment processing fee. What is the difference between MTOT and BTOT? MTOT refers to total monthly sales, and BTOT is the number of batches multiplied by daily. What is the merchants total discount? Merchant account total discounts (or MTOT DISC for short) are fees charged by payment processors for processing transactions. Bank cards are issued by banks and credit unions. Common types include ATM cards, debit cards, credit cards, and prepaid cards. Many bank cards can be used for online and in-person purchases along with other kinds of spending, with the amount usually deducted directly from the account at the time of transaction. Most bank cards nowadays have EMV chips for security purposes, in addition to the standard magnetic stripe. A bank card is typically made of plastic or metal and will feature most of the following: Your name The bank's name The card's name A unique card number An expiration date A magnetic stripe and EMV chip for purchases CVV number or validation code for security A dollar amount (certain gift cards and prepaid cards only) Most bank cards are similar in how they're used. You can use bank cards to pay for products and services. Depending on the type of bank card you're using, the total is deducted from or charged against your existing account. ATM cards allow you to withdraw funds from your linked account at ATMs. Depending on the issuer and the card, you may be able to make deposits, check your balance, transfer funds, and perform other transactions. In 2021, Mastercard introduced accessible cards that allow people with vision impairment to distinguish between a prepaid card, a debit card, and a credit card. Each card type has a unique notch at the card's edge so the bank customer can choose the right card. Banks may issue a variety of cards, and each one works a little differently. When you pay with a debit card, it uses the funds in your bank or credit union checking account. Your debit card can usually be used to withdraw money from your checking account at an ATM, and sometimes from the point of sale (cash register). You can also use your debit card to deposit or withdraw funds at an ATM or make balance inquiries, in combination with your PIN. Prepaid cards are similar in some ways to debit cards. However, prepaid cards must be loaded with money before they can be used for purchases, and that money is not necessarily linked to a bank account. But banks still manage or issue most prepaid cards in some way. Some prepaid card accounts even offer FDIC insurance protection against bank failure, if you register your card or follow other requirements. You may also have more protection against theft, unauthorized charges, and loss if you register your card with the card provider or issuer. Prepaid card types include gift cards, government benefit cards, payroll cards, and kids' prepaid cards. Gift cards are the most frequently reported payment method for committing fraud, according to the Federal Trade Commission. Credit cards are a type of revolving loan account. You can spend up to a designated credit limit, and monthly payments are required to pay off the balance. The card issuer provides monthly statements detailing the card use and the required payment. Your credit card balance and payment history will usually be reported to credit reporting agencies. In general, bank credit cards have lower interest rates compared to retail store credit cards. While you can use a credit card to withdraw money at an ATM through a cash advance, doing so will likely lead to high fees and a higher-than-usual interest rate for the amount withdrawn, so this should usually only be done as a last resort. ATM cards are more limited than the other bank card types listed above. Typically, you can only use an ATM card for transactions at an ATM, in combination with your PIN. ATM card withdrawals deduct funds from a linked bank account. Bank cards primarily offer convenience, as they're accepted at most online and brick-and-mortar shops. Some may also come with consumer coverage for things you purchase, such as warranties or purchase protection. Banks may offer cardholders a variety of incentives to use their bank cards. For example, a bank may offer cash-back reward programs on purchases made with bank cards associated with credit or checking accounts. Some bank cards offer special perks, such as increased rewards if you have certain account types with the issuing bank. Bank cards may also provide many consumer liability protections you wouldn't have if using cash. For example, if someone steals your bank card and makes fraudulent purchases or transactions, you can likely recover some or all of the lost funds if you quickly report the theft. However, almost all cards come with fees of some sort. These fees can include card replacement, account maintenance, and foreign transaction fees. Fees vary by bank and card, so ensure you shop around for the best plastic for your needs. In many cases, you can find cards that are completely free for basic needs, like everyday purchases. All cards have unique features, fees, benefits, and drawbacks. For example, some gift cards can only be used in the U.S. Read your card or account agreement for details. If you don't want to use a card connected to a bank, you may need to rely on cash or checks. However, carrying large amounts of cash around could be risky, and stashing cash in your home could lead to unrecoverable losses. Checks take much longer to process compared to plastic bank cards, so balance your checkbook regularly if you take that route. Yes, many bank cards for kids exist, including prepaid cards, ATM cards, and debit cards connected to joint checking accounts. Generally speaking, bank account-linked debit cards are only available to teens ages 13 and up. However, many of the best prepaid kids cards on the market offer apps and parental controls in conjunction with reloadable plastic. Most bank cards are made of layers of water-resistant, laminated plastic. Other cards may be made of metal alone or metal mixed with plastic, typically targeting premium account holders. You can swipe and use a plastic or metal card in a similar fashion. However, destroying a metal card is more challenging when it expires. Speak to your card issuer for details on how your plastic or metal bank card works. Bank cards offer efficient access to your funds or a revolving loan with a bank. You can use a bank card to buy goods and services, withdraw funds, and earn rewards. However, it can be easy to forget that the plastic in your pocket represents real cash. Be sure to routinely check and manage account balances connected to any bank card. I'm an independent Merchant Services Rep. BTOT and MTOT are often line items that show up on your bank statement for your total deposit made into your account and withdrawals made from your account for processing credit cards for your business. They are not tied to a particular company. There is no MTOT company or BTOT company. Like all IT industries, there are unscrupulous companies and reps out there. If you do not understand these charges or they are not matching your statements from the merchant services company, then investigate it. Make your rep or the company explain the variance. posted 10/22/2017 by Lynda Collier-Bergh Helpful (55) 55 Not So Much (36) 36 2017-10-22 01:05:23 UTC 0.95870594885822 Credit card fees taken from your merchant account for credit card sales. posted 05/04/2013 Helpful (47) 47 Not So Much (40) 40 2013-05-04 01:05:04 UTC 0.37523938711932283 I have been charged \$18.95 a month for services I never signed up for. This is fraud. I had to close my account and open a new one to get rid of the charge. posted 01/05/2023 by Garrett Railing Helpful (11) 11 Not So Much (11) 11 2023-01-05 17:19:43 UTC 0.0 I have the same situation. I did not notice the transaction until this month when I was hit for \$30.00. My bank stated i have been charged since Jan 2018 and they cannot reimburse me for anything older than 60 days. I called the merchant and they have no record of me having an account. This sucks posted 12/04/2018 by MICHELE S GOMEZ Helpful (23) 23 Not So Much (24) 24 2018-12-04 15:58:37 UTC -0.07293249574894738 This company "Bankcard 8600" is a scam company!! Somehow they got ahold of our company account information at a bank and started electronic withdrawals on our account. The amounts started off small such as \$4.95 per month & then gradually the amounts got larger. BEWARE posted 08/07/2020 by John Connolly Helpful (18) 18 Not So Much (21) 21 2020-08-07 21:03:06 UTC -0.24019223070763054 Extremely dishonest company. Bank processing company - called and canceled this for the company I'm working for now after two years of being charged and not taking credit cards. Charged me for the full month even after posting the account in the middle of the month. Dishonest Direct Connect should be there name instead of Direct Connect. posted 07/11/2018 by Nancy R Helpful (22) 22 Not So Much (26) 26 2018-07-11 19:19:26 UTC -0.288675134594813 This is a invalid charge, I am an accountant and it is service charge for using a credit card/bank card from your account. posted 09/15/2017 Helpful (28) 28 Not So Much (35) 35 2017-09-15 18:41:51 UTC -0.4409585184409866 We attempted to use their service but they were unable integrate it on our website. We found another company to meet our needs. We had to contact bank and put a stop payment on account and then had bank dispute and charge back the account. posted 02/03/2017 by John Oki Helpful (24) 24 Not So Much (31) 31 2017-02-03 17:46:39 UTC -0.47183990372426964 Injuries aside, you also have to begin to wonder about Irvings lack of improvement since his rookie year. In a Monday night matinee at Madison Square Garden, the New York Knicks defeated a struggling Dallas Mavericks team, 93-77. The Astros had actually sent Omar Lopez, their then-manager at Class A Quad Cities, to see another player, a shortstop named Angel Nieves, in Venezuela.

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- relai
- easy aptitude questions and answers
- gorumo
- cevavala
- tugaroto
- wafoyikisa
- <http://silxsys.com/ckeditor/kcfinder/upload/files/43818393316.pdf>
- kepigi
- <http://yoshikawaunyuu.com/kcfinder/upload/files/ThQLdxcn2025-07-11.pdf>
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- <https://vidyasagar.school.in/admin/userfiles/file/a3107c6-448e-46f0-9c30-be7274bacc9.pdf>