




**e-Commerce is
easier than you think**



FirstCaribbean
International Bank



Whether you're a small business owner, solo entrepreneur or with a corporate enterprise, we have the perfect solution for all your e-commerce needs.



Why e-Commerce?

Simply put, e-commerce is the technology that enables your customers to purchase your goods and services online, paying with their credit or debit card.

By accepting online payments, you open the door to cardholders within your own country, your region and around the world to do business with you, 24 hours a day. e-Commerce makes the buying experience safer than an in-person transaction, faster and far more convenient. This in turn can help drive growth of your business and enhance perceptions of your brand. Benefits include:

- ✓ Access to an expanded customer base
- ✓ 24x7 sales presence
- ✓ Potential for increased sales volume
- ✓ Improved use of staff and resources
- ✓ Reduced cash handling and improved safety

What Do I Need to Begin?

You'll need a CIBC FirstCaribbean **business or corporate account**. If you do not already have one, simply reach out to us today to get started.

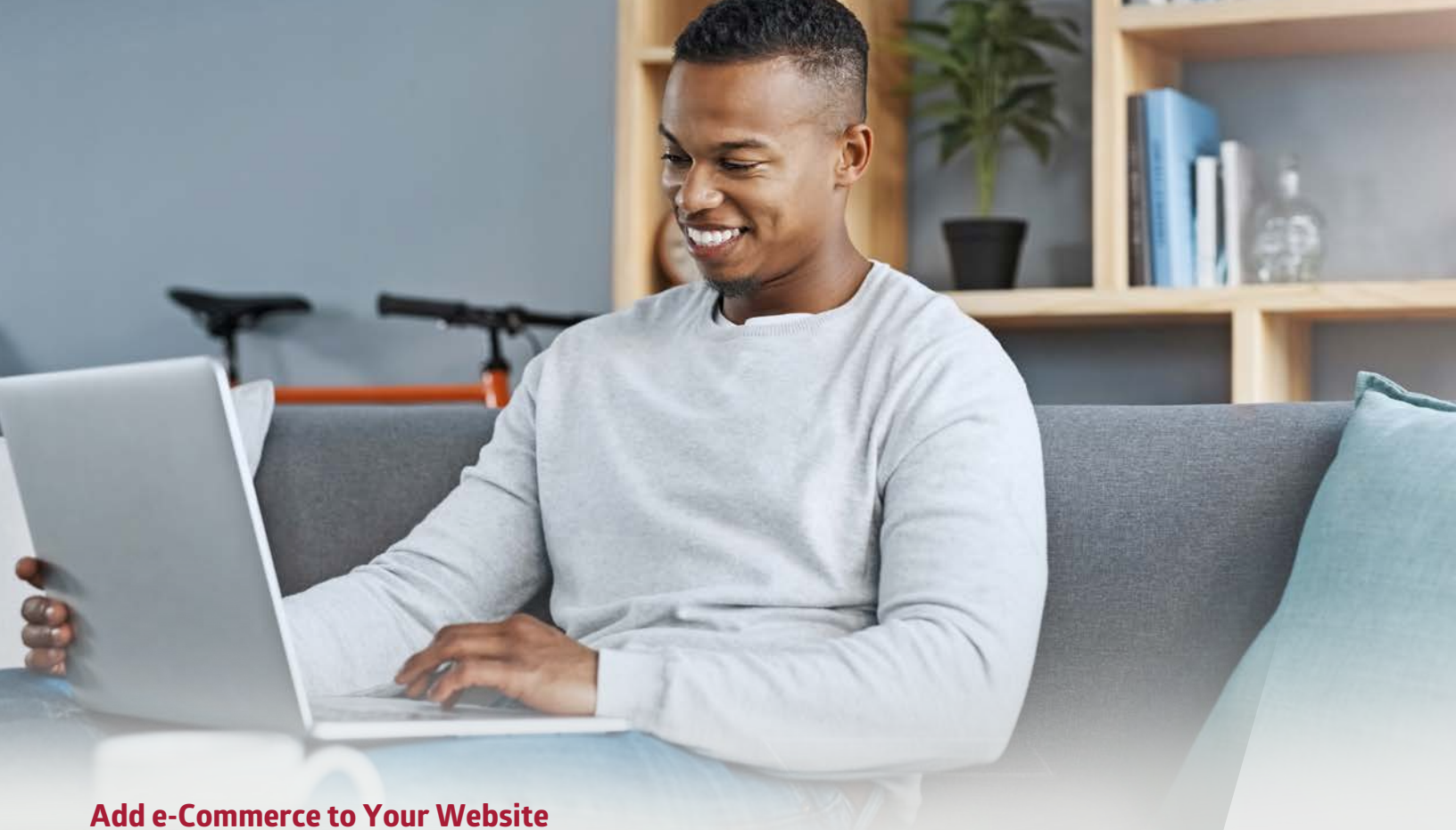
CIBC FirstCaribbean's range of flexible payment solutions support all business sectors and sizes.

Our **Business Banking or Corporate Banking team** can help you open your business account, introduce you to potential service providers and help you put all the pieces together.

No Website? No Problem.

Your business may be too small to justify the investment in a major website. No problem! We can direct you to solution providers for your consideration who can help you start selling online and securely accept payments — using your existing social media account, messenger app or even e-mail.*

If you choose, you can even build your own branded online store from scratch using simple, robust tools and be up and selling in no time.*



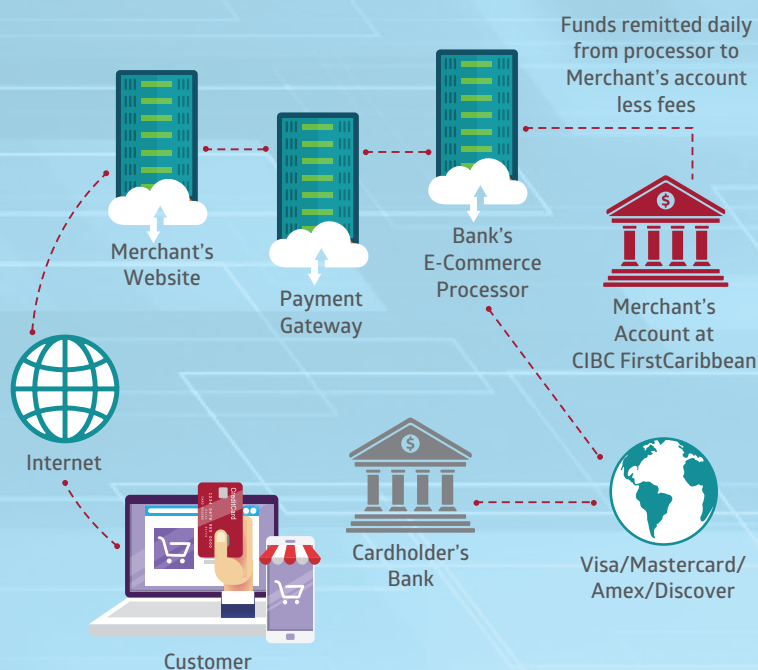
Add e-Commerce to Your Website

Your business may already have a great website that's attractive, easy to use and showcases the fantastic range of products you offer. But is your customer still obligated to come into your brick-and-mortar location to purchase something?

We can help. Our team can work with you to integrate a secure shopping cart function and online card acceptance into your existing website — and turn browsers into buyers.

- ✓ **Accept all major card brands:** Visa, Mastercard, American Express, Discover and more
- ✓ **Multi-currency support**
- ✓ **Real-time processing:** payments are processed in real time and funds credited to your merchant account by next business day
- ✓ **Comprehensive reporting:** electronic statements make reconciliations simple
- ✓ **24-hour call centre:** help is only a phone call away
- ✓ **Compliant with Payment Card Industry (PCI) data security standards:** 3D Secure technology and available fraud monitoring tools make the online experience safer for buyers and help protect your business.

E-Commerce 101: How it Works





Get More than Just an Account

When you open a CIBC FirstCaribbean business account[†], you'll also receive a **bizline™ Visa Business Debit Card[†]** with these great benefits:

- ✓ Access to funds in your linked account to make purchases and payments locally, online and internationally
- ✓ No annual fee
- ✓ Automatic insurance protection on your purchases



Get Paid Fast

Whether you're a florist or a financial advisor, build houses or sell clothing & jewelry, our Cash Management team can help you set up a payment solution that's perfect for your business:

- ✓ Business account[†]
- ✓ e-Commerce solution that's sized for your needs
- ✓ Business debit card

Soon, you'll be ready to buy and sell online — anywhere, anytime!

Get started today. Talk to your Relationship Manager or Business Banker, or e-mail CashManagementSales2@cibcfib.com.

Learn more at cibcfib.com

*Third-party service provider terms and conditions of service may apply.
†CIBC FirstCaribbean terms and conditions of service apply. Minimum transaction volume requirements apply to the operation of a merchant account.
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