



Capital Bankcard Newsletter Volume 3 Issue 1

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Capital Bankcard-NE, LLC Newsletter

By Bill Morrone, Co-Founder

Dear Valued Capital Bankcard Merchant

As we roll into 2017, on behalf of everyone here at Capital Bankcard-NE, LLC, let me thank each of you for your Merchant Service Business in 2016.

Looking forward, I want to re-state our official Business Philosophy.

Business Philosophy

"Our primary objective is to provide you with the quickest, easiest and most affordable merchant processing solution in the marketplace. In addition, we promise you the personalized customer service that you deserve."

We can all agree that offering aggressive competitive pricing is critical to earning and maintaining any Merchant Account Portfolio. With that said, let's all agree that providing timely personalized customer service before, during, and after the sale really does make a positive difference. At Capital Bankcard, we feel

this is where we shine! As business owners, we know you feel the same way. You can find more of this information, along with some helpful additional industry information on our website:

www.capitalbankcardne.com

Be Alert - Don't Be Fooled

Many of you will be solicited by other Merchant Service Sales Reps, and or other Merchant Service Providers.

Many of these approaches will include "Too good to be true" offers... like "Free" cc terminal devices, and or \$500 Master/Card/Visa Gift Cards that will be sent to you after you switch your Merchant Account over to their company. We all know that NO company will give you anything for free, without recapturing those monies in other ways; via higher rates & fees, higher Early Termination Fees (ETF), additional downgrades, and or bundled camouflaged long-term leases that handcuff you for years. **Don't be fooled.**

Tech Support & Cayan

PLEASE NOTE: If somebody claims they are "Merchant Services", **that is not us!** Our technicians will clearly state "Cayan" (Our parent Co.) and or "Capital Bankcard". Do not give anybody else your information

unless you know for sure that you are



talking to us. Capital Bankcard is your single point of contact...860-774-8210. Call us first. AFTER normal business hours, please call... 7/24/365..

Terminal Support: 1-877-788-2836

Help Us Help You

If you have moved, changed your email address, phone numbers, bank accounts, legal name or legal status, please help us keep your information as up to date as possible. Call our office immediately at 860-774-8210.

It is very important that our records match the IRS. If they don't, you could be fined up to \$50 a month until we have the corrected, updated information. Capital Bankcard is not responsible for these ongoing charges to your account.

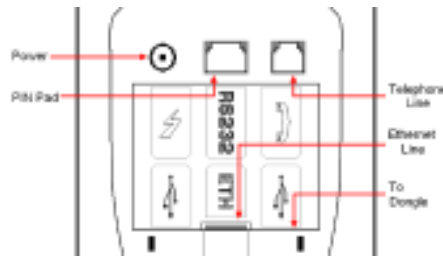
Capital Bankcard Terminal Support & Cayan

It is very likely that you have and or will be getting a phone call from Capital Bankcard Corporate Support, and or from our Parent Company, Cayan, about upgrading your devices, and or performing ongoing EMV software updates & patches. If somebody contacts you and says they are from Cayan and or Capital Bankcard, please be open to talking to them. They should verify your Merchant ID Number (Located on your Capital Bankcard grey sticker on the side of your terminal, and or in your files).

If you would like to be proactive and start EMV software update download process

yourself, please do not hesitate to call our office at 860-774-8210.

It is our strong recommendation that ALL Merchants connect their cc terminals or devices via an IP Internet Line (A round computer cable that is connected directly to your Router/Modem), and then



disconnect your cc terminal from the standard analog telephone line.

Keep in mind, full or even partial downloads and updates may take up to 1-2 hours to complete, depending on how your cc device

is connected. **Call our office first...as your terminal's software may need to be updated before you can connect via an IP cable connection.**

Preparation Checklist:

1. Have your Merchant ID Number (MID) ready.
2. Be plugged into an active IP port
3. Confirm that your device is EMV capable.
4. Close out your open batch
5. If using an external Pin Pad-unplug power to terminal first, and then unplug pin pad.

Due to the fast pace of new technology that is affecting our industry, cc terminal updates and patches will be more and more common.

IP connected cc terminals operate safer, faster, and download quicker this way.

Note: If you are processing via a standard analog telephone line, and you are using a telephone line splitter, you CANNOT conduct a software update download through a line splitter. It simply does not offer enough band width. DSL connections are also NOT recommended.

Terminal Tech Support: 1-877-788-2836

Because of such high call volumes, you may be placed on hold for longer than expected timeframes. Please hang up and try again later. Or call our office @ 860-774-8210.

Boston Based Capital Bankcard Corporate Launches New Innovative Merchant Data Portal & Security Program*

Effective March 1, 2017*

1. **Improved Merchant Portal**-easier more comprehensive account data access with streamlined login process.
2. **New Security Initiatives** - providing increased secure & compliance platform for your payment transactions.
3. **Increased Breach Protection**-from \$10,000 to \$25,000.
4. **Enhanced Portal PCI Self-Assessment Questionnaire**
5. **Paperless Online Statements** are now the norm.
6. **Includes some of the new MasterCard/Discover Fees**

Accessing your statements via **Portfolio Manager** is now super easy, and also gives you the availability to:

- Review batch details
- Search through daily transactions
- View your payment history
- View and print transactional reports
- Track income & more

*** Notice: Please check your March 2017 Statements to see the additional fee that will be charged for this new Data Portal and Enhanced Security Program.**

To login visit:

youraccessone.com

Your username is your 15-digit Merchant ID (MID) number. Call our office if you need any help at 860-774-8210.



THANK YOU!

New technology paradigm shifts like EMV and the SHA 2 updates provide safer, faster more secure ways to “Accept” and process credit cards. Yet at the same time, they may also create many unintended consequences.



Make no mistake; the cost of conducting safe, fast, and secure cc transactions for brick & mortar, restaurant, mobile, website and even seasonal Merchants, will be increasing significantly in the months and years ahead, REGARDLESS of who you process with.

Everyone at Capital Bankcard will do our best to minimize your net processing costs. Finally, we will make every effort to minimize the confusion that EMV has created for you, and your customers. This is a challenging yet rewarding time to be conducting business with each of you, our valued Merchant.

Thank you again for your ongoing confidence.

At your service,

CAPITAL BANKCARD NEW ENGLAND

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Office # 860-774-8210

Office Fax # 866-745-5542

For more info, please visit:
www.capitalbankcardne.com

Technical Support
877-788-2836

The Capital Bankcard Team

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