



Capital Bankcard Newsletter Volume 4 Issue 1

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Capital Bankcard Newsletter

By Bill Morrone

Dear Valued Capital Bankcard Merchant;

As we head into the Spring, we here at Capital Bankcard want to say *thank you* for allowing us the privilege of meeting your Merchant Service needs. We are very excited about what 2018 holds for all of us as our economy picks up steam and momentum. A healthy, robust economy means more jobs and more money into your customer's hands, translating to more retail sales for you.

As we all know, the speed of new technology is changing every aspect of the world that we live in. Improved smart phone technology combined with the popularity of mobile processing seems to be the hot trend. And let's not underestimate the new Crypto Currency rage as well as the long-term potential for exchanging value completely bypassing the long-established MasterCard, Visa, Discover, Amex and banking infrastructure. This fast-changing world is most certainly

affecting every aspect of the way we accept credit cards and the associated costs that come with those changes. The days of purchasing a basic desktop credit card terminal, connecting it to an old fashioned analog telephone line and not having to upgrade that terminal for 5-10 years are over. At the same time the US Government, industry professionals and the marketplace have been demanding increased levels of encryption, security and transactional speed for many years now. Change is upon us as evidenced by the many notices included in this newsletter. Please do not be overwhelmed as we are here, ready to advocate for you.

Finally, as the cost to accept credit cards continues to go up, the cost of not accepting also increases. Merchants who accept MasterCard, Visa, Discover and American Express continue to drive 20%-30% more revenue, than those merchants who do not accept. *The choice is yours.*

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Help Us Help You

Recommendations

IP Connection: Processing over an IP (internet connection) is highly recommended rather than processing over dial (phone line). Not only does processing over IP speed up the sale process, it also makes it easier to perform downloads and upgrades to the device as well. If there is ever a technical issue with your device, we can most likely fix the issue you are having over the phone if you are connected to the internet. The bandwidth on the phone line is not enough to perform such tasks.



Surge Protector: Investing in a surge protector is an inexpensive way to protect your gear against random power spike damage.

Error Code: If at any time, your terminal reads an error code, please reboot the terminal before calling our technical support team (877-788-2836). We also recommend disconnecting the internet and/or phone cable from the terminal as well. Sometimes, after a power outage, you may even need to reboot the internet connection device as well.

Compliant: If you do not have an EMV capable terminal, it is time to upgrade. If a card issuer or a customer files a chargeback to dispute and you are not EMV compliant, you the merchant will not only be charged a fee, but you will also be 100% liable for the chargeback refund.

Accessing Statements Online

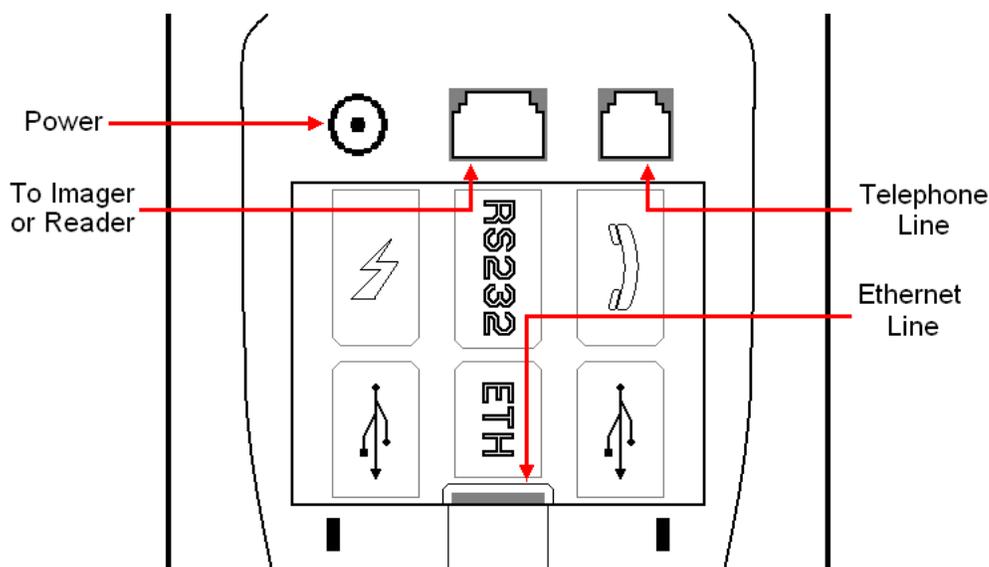
As many of you may have noticed you are not getting your statements in the mail anymore. Everybody has been opted into Paperless Online Statements. Accessing them via Your Access One is super easy and gives you the availability to review batches, daily transactions, and your payment history (amongst other things).

To login visit <https://youraccessone.com>. Your username is your 15-digit Merchant ID (MID) number. If you forgot your password, you can easily re-set it from the login page.

If you encounter any issues, please do not hesitate to reach out to our staff here at the office at 1-860-774-8210 or you may call customer service directly at 1-877-788-2836.

Terminal Update

We understand the urgency to update your terminal. Please call our merchant support line directly at **1-855-276-6401**. If you are processing over a phone line, and do not have an IP connection at your location to complete a download, please call our Agent Office directly at **1-860-774-8210** where we can assist you. Thank you all for your cooperation with the recent terminal updates.



Point-of-Sale (POS) Systems Update:

At Capital Bankcard, we pride ourselves in being a true "Full Service" Merchant Service Provider. In this section, we want to inform, educate, and remind each of you, our valued Merchants, that we offer a full suite of complete **Point-of-Sale (POS) Systems** that can be tailored and customized to meet all of your credit card processing needs. Below is a quick look at some of the POS companies that we are partnered with:

1. **ERPLY POS** – Accounting, mobile merchant, and government – Focused on small to medium sized business, this software brings the power and functionality of a traditional POS System to a hand-held device, giving your business that professional feel without the professional cost. All POS transaction data entered into the application will automatically be synchronized in real time with your ERPLY account, leaving all of your books and reports completely accurate, 100% of the time.
2. **eMobilePOS** – Retail, quick service restaurant (QSR), restaurant, field sales/service, direct store delivery, and duty free – All the functionality of a traditional POS workstation delivered by a tablet or smartphone: easy-to-use eMobilePOS allows businesses to run sales transactions, take orders, accept payments, and to track inventory & sales in real-time from any store, any restaurant, or anywhere in the field.
3. **Touchbistro** – Quick service restaurant (QSR) & restaurant – The # 1 grossing food & drink app in over 35 countries. Touch Bistro provides an easy and smart POS system for restaurants, cafes, bars and more.
4. **J3 Point-of-Sale** – Hardware, lumber, convenience store, and small grocery – J3 software is an inventory management system designed for a wide range of small to mid-sized retail stores including: gas stations, specialty & health grocers, liquor, pet hardware, lumber, building supplies, and others. J3 is compatible with QuickBooks. J3 has a suite of additional apps to help manage a business and compete with big box stores. Order center with EDI communication, purchasing, receiving, and electronic invoices. Mobile app includes ordering, receiving, perpetual inventory, and line busting. Repeat rewards and text rewards customer loyalty programs. Estimator and service counter apps for repair center and contractor services. Rounding out the J3 suite of apps is multi-store location manager, digital signage interface, and credit card integration using the Genius Platform from Capital Bankcard.
5. **Lightspeed** – Retail, quick service restaurant (QSR), restaurant – Provides restaurants with the simplest way to build, manage, and grow their business all while creating a better customer experience. More than 36,000 businesses processing over 14 billion annual transactions use Lightspeed's mobile POS and eCommerce platform to manage inventory, customer preferences, sales, and analytics to get one complete view of their entire business. Lightspeed is the only solution on the market to offer SMB's; an omnichannel solution to best manage their online and in-store business.
6. **UP Solution** – Salon, spa, personal care – UP TAB Salon is an Android based POS solution perfectly suited for salons, spas and other personal care businesses. Supported by UP Solution Cloud, business owners can manage their POS remotely and run analytic reports. FlexGift is a gift and loyalty program that will help business owners grow their customer base and is an integral part of UP TAB Salon. Promotions, discounts, and gift cards can be sent out by email to entice customers to return. Our online appointment management system seamlessly integrates with UP TAB Salon to allow merchants to accept and manage online appointments.





Once again, on behalf of everyone at Capital Bankcard, we appreciate your ongoing confidence. I want to encourage you to reach out to our staff with any questions at 1- 860-774-8210.

At your service,

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Co-Founder

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