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# Capital Bankcard Newsletter Volume 4 Issue 2

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## Capital Bankcard Newsletter

By Bill Morrone

### Dear Valued Capital Bankcard Merchant;

On behalf of everyone at Capital Bankcard, and TSYS, our new Parent Company, we want to thank each of you for trusting us to handle all of your Merchant Service needs. To whom much is given, much is expected. We take this *trust* very seriously.

As you are all aware by now, this year has been the year of great change here at Capital Bankcard. Change is necessary to prepare for the future! With Capital Bankcard being acquired by TSYS earlier this year, each of you have been contacted, or will be contacted by TSYS Customer Service Agents. If you have a desktop terminal, you will be shipped a new **free** pre-programmed credit card terminal and **free** pin pad if you were using a pin pad prior to this acquisition.

Each of you will be assigned a new **Merchant ID Number (MID)** that reflects your new relationship with TSYS, and no longer with First Data. All efforts are being made to make this transition as seamless as possible.

With that said, when you receive your new device(s), you must first contact the MTA Team. Within the insert in the packaging, you will see a notice that says "**STOP! Please call (888) 403-0142. One of our installation experts will guide you through your device installation.**" You should read your new Quick Reference Guide, use your new Terminal Sticker with your Support #, and new MID that are included in each box. **Please call the Merchant Team Assistant (MTA) BEFORE you connect your new terminal, and or pin pad device at 1-888-403-0142. Hours are 9:00 AM – 7:00 PM EST.** You will need to confirm how your

terminal will be connected to our servers, i.e. via an old-fashioned analog telephone line, or an Ethernet Cat5 computer line. The goal is for all conversions to be completed prior to the end of 2018. Over 200,000 Merchant conversions have already taken place. Bank Cash Advance Accounts will be the last to be converted.

**NOTE\*** If you receive a pin pad to attach to your terminal, you must attach it to the terminal before connecting anything to a power source. If you skip this step you will completely damage the pin pad and it will not work properly.

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## Bank Statement Fees

Now that the merge has been in affect since August 2018, your account may have been completely migrated over to the new TSYS platform, or just some of your information may have been carried over. Since this has happened, you will see another fee charge on your banking statement. We just want to make it clear to you that you have not been double charged. TSYS has taken a portion of your monthly fee from the Capital Bankcard processing statement and used the portion to produce a separate monthly processing statement. If you see a fee description as "Merchant Services" on your bank statement, you do not need to worry, it is just the portion that TSYS has billed you for separately.

## Contact Information Update

If you have moved your business to a different location and have a new address, or have updated your phone number or email address, please contact Erin Healy in our office at 860-774-8210. You may also email her your new information at [erin@capitalbankcardne.com](mailto:erin@capitalbankcardne.com). Erin will update all of your information.

## Rates

As a result of this acquisition and conversion, your rates will remain the same.



## 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 is also the best way 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 (Unplug terminal for 15 seconds) 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 (Your router) 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 any transaction, and you are not EMV compliant, you 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 Aperia is super easy and gives you the availability to review batches, daily transactions, and your payment history (amongst other things).

***If you need a set up link for Aperia sent to your email, please contact Erin Healy in our office at 860-774-8210.***

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



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,  
William T. Morrone  
Founder

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