

# CAPITAL BANKCARD NEWSLETTER

Feb 25, 2015 - Volume 1 / Issue 1

## OUR GUARANTEE

We pride ourselves on fair and aggressive pricing, combined with industry recognized customer service.

We strongly believe that we have the necessary experience, resources, and industry partners 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.

It is that simple.



## KEEPING YOU UP TO DATE

Let us first say, thank you for being a loyal customer and continuing to grow with us. We realize how much information is being pushed your way these days and decided that we would create a newsletter to keep everybody up to date. So welcome to Volume 1, Issue 1. We hope you enjoy.

### EMV? What is EMV?

EMV refers to Europay, MasterCard and Visa. EMV is the technical standard that ensures chip-based payment cards and terminals are compatible around the world. The EMV chip provides an increased two-way interaction and fraud control between the payment and the terminal.



You've got the questions, we've got the answers.

### Q: How will this affect my business?

A: As of October 1<sup>st</sup> 2015, merchants will be expected to have EMV capable terminals in place. In order to remain PCI Compliant, terminals will need to be upgraded, only if you conduct swiped transactions. All keyed in transactions are not affected by the EMV standards.

### Q: What's the risk?

A: EMV cards have actually reduced credit card fraud by over 60% across Europe! EMV will allow us to be protected with the same proven technology.

### Q: What if I'm not ready?

A: You can continue to use the equipment you have now and after October, but if a breach were to occur, you would be 100% responsible for the total dollar amount of that fraudulent transaction.

---

*"We are not a middleman but rather a direct, dues paying member of the Visa/MasterCard Association."*

*– Bill Morrone*

---



*Universal Contactless Symbol*

## Contact Us

### Capital Bankcard – NE

26 Barrett Hill Road  
Brooklyn CT 06234  
P: 860-774-8210  
F: 866-745-5542

#### Website:

[www.capitalbankcardne.com](http://www.capitalbankcardne.com)

#### Follow us on Facebook:

[/capitalbankcardne](https://www.facebook.com/capitalbankcardne)

## NFC

Near Field Communication is a tap and go payment system used with either a contactless debit/credit card and other mobile wallets to establish radio communication with each other by touching them together or bringing them into close proximity, usually no more than a few centimeters.

The symbol to the left is a symbol that can be found on terminals that are NFC capable.

## APPLE PAY

Apple Pay is Apple's mobile wallet. It allows consumers with certain iOS devices to store their credit or debit card details securely in digital format and then use the device to make in-store, in-app or e-commerce purchases.

Simply put, Apple Pay is designed to replace plastic cards with digital equivalents. When a consumer uses Apple Pay to make a purchase, they will still be paying with their credit or debit card, but instead of using a plastic card, they can complete that purchase using their iOS device.

## NOW WHAT?

You still have plenty of time to make a plan and figure out what the next step for your business will be.

We are here to help! We have solutions for all of your processing needs, whether you swipe transactions through a mobile device, a terminal or a POS System! We will make sure that you are ready for all the technology enhancements coming your way.

Please do not hesitate to call or email any one of us with questions concerning your personal situation, level of risk, terminal options or merchant account in general. We will make every effort to minimize your out of pocket investment in this new and exciting technology.

Jeanne Morrone  
Owner/Founder  
[jeanne@capitalbankcardne.com](mailto:jeanne@capitalbankcardne.com)

Bill Morrone  
Owner/Founder  
[bill@capitalbankcardne.com](mailto:bill@capitalbankcardne.com)

Skye Johnson  
Senior Merchant Advisor  
[skye@capitalbankcardne.com](mailto:skye@capitalbankcardne.com)