



Capital Bankcard Newsletter Volume 1 Issue 4

IN THIS ISSUE

EMV is here

by Bill Morrone

For those of you who are just hearing about EMV, let me get you up to date real quick.

Europay/MasterCard/Visa - EMV

EMV is a set of security standards that is safer to use than that of the traditional magnetic strip cards we are all used to. Swiping a credit card is no longer the safest way to pay. Instead, new cards are being issued with an embedded chip that stores all of your credit card information.

The new, updated terminals and mobile devices can read the chip based credit cards and process your transaction without the use of the magnetic strip.

How safe is it really?

EMV has significantly reduced credit card fraud in every other country currently using it (see map on next page).

The chips make processing more secure as each transaction has its own digital signature to ensure it's security and integrity.

October 1st Deadline

I'm sure most of you have been receiving phone calls with urgent messages saying "YOU MUST UPDATE NOW." Those calls are strictly sales pitches, trying to get

you to switch over to their processing company. Do not give them your information, or sign any agreement for a new, or free terminal. Most likely you will end up signing a lease and won't be able to get out of it!

Starting October 1st, the liability will shift if you do not have an EMV activated terminal. This strictly applies to people swiping their cards, not keying them in. If you are a business that swipes cards through a desktop terminal or mobile card reader, you will have to start thinking about updating your devices. If you are using an Internet Portal, this does not apply to you.

Is my terminal compliant?

If you have recently purchased a FD130, Ingenico ICT220 or the Verifone Models - VX520, VX520 CTLS, or a VX805 pinpad, your terminal is EMV Capable. If you do not have any of the above terminals, it is most likely that your terminal is not EMV Capable and will need to be updated.

Please continue onto the next page for directions concerning adding EMV software into your EMV Capable terminal.



Upgrading your Devices

If you do not think you have an EMV Capable device, check our list and call us with any questions!

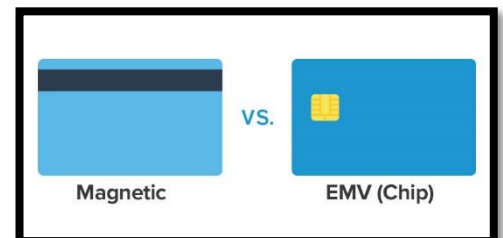
Page 2



Tech Support & Cayan

The EMV Program has officially been released and our Tech Team is on it. Please see page 2 for more information on how to contact them and what to expect.

Page 2



Upgrading your Devices

We at Capital Bankcard pride ourselves in providing our customers with the most user friendly devices possible. Which is why we are only offering a few different EMV Capable Terminals. We've tested them, memorized them and are confident that what we have available is the best for you and your business.

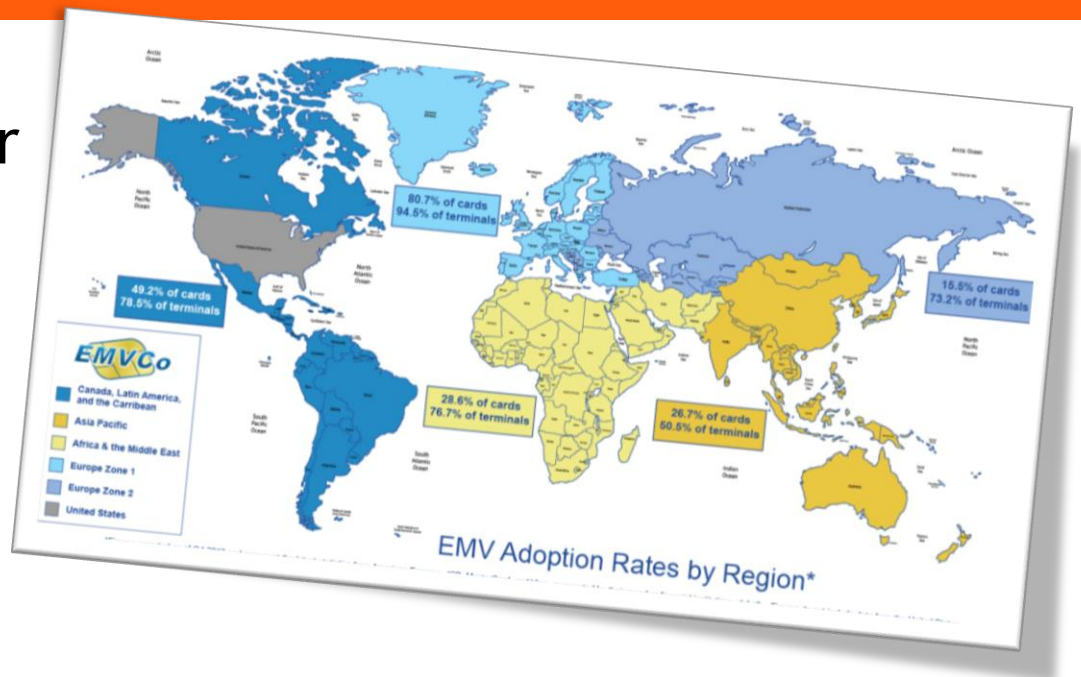
Desktop Terminals (Dial & IP Capable)

- VX520 (EMV ONLY)
- VX520 CTLS (EMV & NFC)
- VX805 PIN PAD (EMV & NFC)
- FD130 (EMV ONLY)
- Ingenico ICT220 (EMV & NFC)

Wireless Terminals

- VX680 (EMV & NFC)
- FD410 (EMV & NFC)

Mobile Card Readers have not been released yet.



Just to reiterate: If you have any of the devices on the list to the left, please call our office so you can start accepting EMV & NFC transactions today! A partial software download will be required to activate your terminal.

If you don't have any of the devices listed, please call our office for pricing and payment options.

THE EMV MAP

The map above shows what countries are already using the EMV & NFC technology!

You can see that, the United States, is the last country to hop on board!

Terminal Support & Cayan

by Skye Johnson

It is very likely that you will be getting a phone call from our Parent Company, Cayan (Previously Merchant Warehouse) about upgrading your devices.

If somebody contacts you and says they are from Cayan / Capital Bankcard, please be open to talking to them. They should verify your Merchant ID Number (on your silver Capital Bankcard sticker) and also a few other bits of information.

PLEASE NOTE: If somebody claims they are "Merchant Services" that is not us! Our technicians will clearly state Cayan or Capital Bankcard. Do not give anybody else your information unless you know for sure that you are talking to us (Cayan/Capital Bankcard).

If you would like to be proactive and start EMV software download the process yourself, please do not hesitate to call our office or Cayans Terminal Support!

**Terminal Support
877-788-2836**

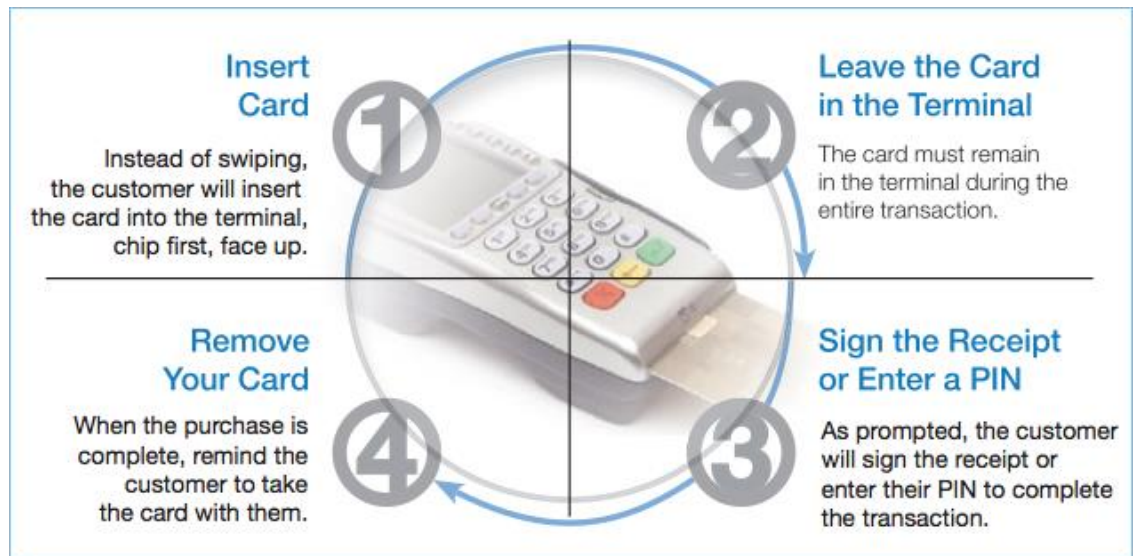
Tell them you would like to update your terminal to accept EMV and they will walk you through doing a partial download. Keep in mind it will take up to 1 hour to complete, so do not attempt this while you're busy with customers.

Our tech team has been very busy since the release of the program so if you're on hold for more than a few minutes, please hang up and try again a little later.

Accepting EMV Transactions

Once you've upgraded your terminal and downloaded the EMV software, your transaction/sale process is going to be different and will take some getting used to.

We encourage you to get excited about this new, more secure, technology! Being able to accept these chip based card is going to be huge for your business as people are excited to use the new technology.



The picture above gives you an idea of how you would accept an EMV Card. Some terminals vary in this regard.

We will be providing up to date Quick Reference Guides for this new process but your new EMV terminal will walk you through each step and will guide you through the transaction with ease.

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THANK YOU!

New technology paradigm shifts like EMV have many good benefits, yet at the same time, they may also create unintended consequences! For sure the 4th Qtr of 2015 and all of 2016 will be challenging for all consumers, merchants, card issuers, and even for MasterCard/Visa/Discover/Amex themselves.

Rest assured, everyone at Capital Bankcard will do our best to put your interests first, and we will do our best to minimize any confusion that EMV has created for you, our valued Merchant.

Sincerely,

The Capital Bankcard Team

Bill & Jeanne Morrone – Co Founders

Russ Zdanis – Director-Business Development

Skye Johnson – Senior Merchant Advisor

Kelsey Crosson – Merchant Advisor

Deb Winick – Senior Merchant Advisor

Tyler Crosson – Merchant Advisor

Rob Cleary – Merchant Advisor

