



Capital Bankcard Newsletter

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IN THIS ISSUE

Stay Up To Date

by Jeanne Morrone

As banks begin issuing more cards with chips, and mobile processors create more payment apps, your terminal will need to be periodically updated to accept the newest technology.

If you follow these steps every couple of months, your terminal will stay up to date with all of the newest add ons available.

If you have updated your processing terminal to a VX520 or VX520 CTLS and are already accepting EMV & NFC transactions, just follow these few easy steps!

If you run into a chip card that can't be read, it is likely that you need to complete this update.

If you have a VX805 pin pad, keep it plugged in!

1. From the Commsrver/Softpay screen select : Softpay
2. From the Sale/Refund/Void screen press ENTER
3. Press F2 for SETUP
4. Enter password :
1 Alpha Alpha 6 6 8 3 1
5. Using far left purple key, scroll down to last page until you see EMV KEY UPDATE
6. Press f3 for EMV KEY UPDATE
 - a. The terminal will say Please Wait and will begin the update.
7. Once completed the screen will read "Update Complete" and will return to the EMV KEY UPDATE screen.
8. Press the red Cancel button to return to the main screen.
9. Test EMV Card

That's it!



Tap N Go

Customers using their mobile device to pay, will open their App, hover their phone/tablet over the payment terminal and use their password or fingerprint to verify the sale. It's that easy!



Long Hold Times

Our Tech teams at Cayan are currently experiencing higher than normal wait times.

We ask that you be patient and call our office directly at 860-774-8210, for help if you've waited for longer than 15 minutes. In the unfortunate event that we need technical support to assist in your problem, significant delays are expected.

If you are trying to attempt the EMV Update yourself, please call our office as we can walk you through the process without having tech on the line. We appreciate your patience and look forward to helping you in any way possible.

EMV & Pin Debit

by Skye Johnson

If you have an activated EMV Terminal and a customer is using a Debit ATM card, they will not be required to enter their pin number. It is not necessary with EMV chip based transactions.

Although chip based cards do have a magnetic strip, they cannot be run as a swiped transaction.

If you swipe a card and it prompts you to use the chip, you will have to start the transaction from the beginning.

HOW CHIP CARDS WORK FOR A CONSUMER:

During the transition to chip payments, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert the card instead. If you already know your chip card works there, start by inserting it.



1 INSERT AND LEAVE CARD
At chip-enabled terminals, insert your card with the chip toward the terminal, facing up. Do not remove until prompted.



2 ENTER PIN IF PROMPTED
Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.



3 WHEN PROMPTED, REMOVE CARD
When the terminal says the transaction is complete, remove your card.*

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*Chip card transactions may take slightly longer, but are more secure.



NFC FACTS

BY CAPITAL BANKCARD / CAYAN

- ✓ There are currently three major NFC Enabled payment apps:



- ✓ More than 25% of merchants will upgrade their current POS device to include NFC within the next 1-3 years.
- ✓ 37% of individuals have used NFC enabled devices to make a purchase.
- ✓ 65% of technology experts believe that plastic cards and cash may be obsolete by the year 2020.