



IN THIS ARTICLE

To A New Year!

by Skye Johnson

Let's just start off by saying THANK YOU! We appreciate each and every one of you and hope we can help make this year better than the last!

Catching Up

There are a few things we need to cover this month but nothing too crazy. We are hoping that, as the industry grows, you will continue to grow with us!

Portfolio Manager

As you may have noticed, you aren't receiving paper statements anymore (unless you have agreed to the \$2.50 extra a month).

On page 2, we will cover the online portal a little more in depth and also explain the domain switch to what is now going to be Your Access One.

PCI Compliance

This topic never gets old but I wish it would! Things are changing on this side of the industry as well and we will be going over the cost and benefits associated with it further in the following pages.

Mobile Card Readers w/EMV

If you have recently purchased a Swipe Simple Mobile Card Reader that does accept EMV/Chip Based Cards, keep reading!

The cord that comes with the reader is a USB cord but it acts a charger for the device. It has to be plugged into a computer or laptop to charge.

If your reader has been acting funny or isn't working 100% like it was before, it is most likely because it needs to be charged. Unfortunately we weren't made aware of this until just recently, so we do apologize. If you aren't using it, it is best to plug it in and let it get a good charge the day before you plan on using it.

All of this technology is new to us as well so we appreciate your patience!

New Invoices & Billing

Please be aware that as of March 1st, 2016, we are implementing NET30 as our billing and Accounts Receivable process.

A more detailed explanation and breakdown of interest rates will be on page 3.



PCI Compliance Service Package

By: Jeanne Morrone

Time to tackle an unpopular subject... Fee Increase!! About 5 years ago, Capital Bankcard had to comply with the industry standard and partner with a 3rd party vendor, ControlScan, to administer the annual PCI compliance Self Assessment Questionnaire. Like all of our merchants; we weren't happy to have another layer of fees and confusion added to the already confusing and complicated world of merchant processing!! At \$79.00/once a year; we have been the lowest compliance fee in the industry. And unlike a lot of our competitors, we have never charged a monthly Non-Compliance fee (anywhere between \$15-\$30).

About two years ago, we added a few "benefits" to the Compliance Service Fee. When a merchant successfully completes the questionnaire, they are covered for up to a \$10,000.00 breach and will also get refunded for chargeback fees when the chargeback is found in their favor – up to 2 occurrences per year.

In the 5 years since the SAQ (Self Assessment Questionnaire) was first administered through ControlScan, we have not had an increase to the \$79.00 annual fee. That will be changing with your March statement. It is increasing to \$99.00. If the fee has been appearing on your March statement, you will see a \$99.00 charge next month. Some of you get charged for the PCI Compliance Package on your November statement. If that is the case, you will see the \$99.00 fee with your November processing.

We do our best to keep your fees as low as possible. This is something that is beyond our ability to control. We will always stand by our commitment to give you the best customer service in the industry. Please feel free to call with questions anytime.

CONTACT CONTROL SCAN

Email: info@controlscan.com

Phone: 800-825-3301 or
800-438-0240 Ext 1

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Portfolio Manager Upgrading to Your Access One

by Skye Johnson

For those of you who are currently accessing your statements online via, Portfolio Manager, you may have noticed that the website is re-directing you to www.youraccessone.com.

Please follow the prompts and login at this new domain name. It would also be beneficial to bookmark or save the website on your browser. Your Username should remain the same (your 15 digit Merchant ID#), however it may request that you update your password. Please just follow the prompts.

You may also notice the First Data symbol/icon is now on the website instead of Capital Bankcard. Do not be alarmed. First Data is our parent company, the company that processes all the credit card transactions and have found a better way to store and access your information.

If you have any trouble logging into the new website, please call Customer Service at:

1-877-788-2836

They will be able to reset your password, if need be, and send you the appropriate links.

New Net30 Invoicing

Here at Capital Bankcard, we pride ourselves in getting terminals and processing solutions to your business as soon as humanly possible. However, our quick turnaround has resulted in a huge increase in Receivables.

We are not a bank and have decided to implement a Net30 style of invoicing.

As of March 1st, if you receive an invoice, there will be a charge added to your total if it is not paid in full within the first 30 days. Payment plans will not reflect this change and setup fees will be required to be paid the day the service is acquired.

After our 30 day grace period, a 2% interest charge will be added to the invoicing total, then 3% after 60 days, 5% after 90 days and 7% after 120 days.

As always, we appreciate your business and are willing to work with you to make sure you are getting the best service possible.



Contact Us:

Office Hours

Monday-Friday from 9am-5pm

Saturday & Sunday by appointment only

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