



CAPITAL PAYMENT SOLUTIONS

RESULTS DRIVEN TECHNOLOGY

Capital Payment Solutions
P.O. Box 140065
Nashville, TN 37214
800-982-3441
800-296-3317 (FAX)

www.capitalpaysolutionsllc.com
service@usecapital.com



An Advanced Approach

Using a Technology enhanced approach, Capital Payment Solutions can work with your business in order to help your customers pay you faster. We offer a number of solutions that will assist your office in creating efficiencies and reducing expenses.

Capital Payment Solutions has products to make your transactions run smoother and more securely whether you interact with your customers at a physical location, through a website, over the phone, or by mail.

Your business can reach higher revenues by accepting multiple forms of payment including credit and debit cards, electronic checks, and automatic recurring payments. With Capital Payment Solutions, you can also expand the way you accept payments by utilizing Capital Payment Solutions' unique and advanced software platform.

Capital Payment Solutions can also offer other solutions you just don't get with other processing platforms such as real-time marketing based on customers spending habits and unique rewards programs.



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A Technology Approach to Payment Processing

Capital Payment Solutions can work with your business in order to help customers pay you faster. We offer a number of solutions listed below that will assist your office in creating efficiencies and reducing expenses.

Advantages of using Capital Payment Solutions

- ❑ Next day funding on your credit/debit card and electronic check payments.
- ❑ We offer a check guarantee service which eliminates any financial liability from a returned check. It is piece of mind with every check accepted whether by mail or in person.
- ❑ Daily, weekly, and monthly email notifications of payments processed and any refunds processed. Online reporting for additional tracking is made available as well.
- ❑ Ability to setup automatic recurring payment plans with customers that cannot afford the entire service fee up front. You can set it and forget it.
- ❑ We provide an online payment web portal for your customers to make payments which reduce mail time and processing labor drastically. Funds are deposited on average a week earlier than through mail. By accepting payments online, you are providing a higher level of service than competing business.
- ❑ We work to keep hardware needs to a minimum as new solutions surface. This helps keep your business compliant due to less equipment to maintain which can become outdated.
- ❑ Typically no out of pocket expense in order to start with us. Out of date hardware which is no longer compliant is the only possible up start-up expense.
- ❑ We keep you up to date with new solutions as they are released. We aren't here today and gone tomorrow.
- ❑ 24/7/365 Toll Free customer service and technical support at no charge to you.
- ❑ Streamlined setup processes can have you started within 1 business day and in certain circumstances, the same day.
- ❑ A no risk analysis and consultation can be provided at your request and no charge to you. Simply fax your most recent merchant statements to us at 800.296.3317 or call your representative today!



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Why use Capital Payment Solutions (CPS)?

CPS is dedicated to delivering you the best technology possible in order for your customers to have more ways to pay you faster and more conveniently while keeping your costs under control.

We already have payment processing in place, why should we change?

Times change rapidly, whether it is the economy or technology. No matter what, it is always critical to be managing costs as well as upgrading your processes in order to stay in line with competing businesses that are doing the same. We have menu based solutions that allow you to choose exactly what you do and do not need for your business.

Are recurring payments possible?

Yes. You have the ability to setup recurring payment arrangements either by debit/credit card or by an ACH debit from a customers checking or savings account. This is the same process that a mortgage company or utility provider would use in setting up a customer on an 'autopay' program.

What is ACH?

ACH (Automated Clearing House) is the process by which a transaction becomes digital and replaces a tangible check. Oftentimes an ACH transaction is referred to as an 'e-check'. The largest benefit to ACH transactions is the cost. ACH transactions typically cost about one quarter of the expense to process than the average credit card transaction. This is a great area to reduce your overall processing expenses.

What is a check guarantee?

A check guarantee service allows you to accept tangible checks in person and verify that the customer doesn't have a history of writing bad checks. The check is verified through a database in real time and given an approval or a decline. For declines, you ask for another form of payment. Checks that are approved are deposited into your business account and if the check is returned for insufficient funds, our service reimburses you the amount of the check and collects the debt at our expense.

Why have an online customer payment web portal?

Online payments to businesses are growing exponentially every year. If you do not offer your customers a more convenient way to pay you, they will pay another bill before yours. Funds are deposited faster when customers pay you online because you do not have the delay of the mail and the delay of tangible payments through the banking system.

Can we select the specific services we do and do not wish to have with CPS?

Without question! We want to provide the best solutions that are relevant to your business. A mutually beneficial long term relationship cannot be built without trust, understanding, and follow through. We wish to work with your business and improve processes while helping control costs.

Why do I need next day funding?

If you currently do not have next day funding on your card processing it means that another company is floating your funds to their benefit and not yours. Next day funding means that funds from a batch submitted on one business day are available for use the very next business day. Regardless of any businesses current financial position, nearly all companies want their funds as quickly as possible.



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What reporting is offered?

Extensive reporting is offered in your online back office which we provide to you at no charge. Regular reports can be sent to you on a daily, weekly, and monthly basis. Daily you can have a report that specifically outlines batch totals as well as any refunds that may have been processed. Reports can be pulled from your online back office or delivered via email, fax, and mail.

Is a tour of the online back office available?

Yes, a tour of the online back office is available. Your sales representative can forward you temporary logins where you can view the various tools available through the back office CPS provides.

What hardware is needed?

Hardware has been an expensive part of payment processing for decades. Today technology has nearly eliminated all necessary hardware. If you choose, you can literally eliminate all of your hardware. We offer devices that connect directly to a desktop computer that are far less expensive than outdated terminals. Our simplified devices don't require a power connection or a phone line. They are usb based and very simple to manage. Terminal based hardware becomes outdated over time and does not ensure compliance. Our solutions do.

What is the loyalty program?

Our loyalty program is provided in your back office at no charge to you. It allows you to track customer visits and amounts spent. It can also be used as a reminder service for appointments by sending text or email messages to your existing customer base. It can also be used as a marketing tool for prospective customers.

Are there any contracts?

No. We are confident in our services and do not believe that a contractual obligation is necessary to retain customers. In fact, we believe your experience with CPS will be so beneficial, you will refer us to others as well.

We believe we are currently in a contract, how can I setup with CPS?

We work with businesses everyday and get them out of their contracts. We believe that contracts are an intimidation tool that competing companies use to keep businesses locked down when they have inferior solutions and high fees. Speak with your sales representative for more information on how CPS can assist you in this situation.

Is there support?

Yes, CPS offers 24/7 customer support via a toll free number.

How do I get started?

Getting started is as easy as contacting your representative and completing a couple of items on an agreement which has no length of term. We can have you processing within 1 business day in some circumstances. There are no setup or startup fees.



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Recurring payments are as easy to set up as running single payments. They can be initiated from existing transactions as well.



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Logged in as:
Administrator
 Closing Bell Pub (ABCDE)

Home
Virtual Terminal
My Account
Reports
Consumer Loyalty
Log Off
Help

Setup Recurring Payment

First Name:

Last Name:

Address:

:

City:

State: Alabama

Zip Code:

Phone Number:

Account Number:

Email:

Payment Description:

Payment Amount: (BAL=account balance)

Frequency: Weekly Monthly Quarterly

Number of Payments: Continual

Start Date: / /

Credit Card Payment






Card Number:

Expires MM/YY: /

CVM: [what's this?](#)

ACH Payment



Bank Name:

Routing Number:

Account Number:

Routing Number
Account Number
Check Number



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We feature a modern approach to loyalty tracking built directly in to your back office web application.

Home **Virtual Terminal** My Account Reports Consumer Loyalty Log Off Help

Sale
Pre Approval
Void
Refund

Consumer Edit

search

Name Cell Email

Search

Search Results...

ID:

Name:

AKA 1:

AKA 2:

Address:

City:

State: Alabama

Zip Code:

Cell Phone 1:

Cell Phone 2:

Email 1:

Email 2:

Consumer Type:

Additional Type:

Credit Card 1: Expires:

Credit Card 2: Expires:

Credit Card 3: Expires:

delete consumer

Save changes