

CATEGORY	CAPITAL BANKCARD	SQUARE
<b>ACCOUNT TYPE</b>	✓ Capital Bankcard sets up TRUE MERCHANT ACCOUNTS, we are not a money mover.	Money movers – more like PayPal.
<b>UNDERWRITING</b>	✓ Capital Bankcard underwrites our own accounts with an in-house Underwriting team.	Accounts are not underwritten when they are signed up and can be terminated for "no reason."
<b>PRICING</b>	✓ Pricing structures are customized according to merchants processing needs resulting in overall lower costs.	Rates + fees ultimately make processing more expensive (2.75% [swiped] 3.50% + \$0.15 [keyed] despite no monthly fees, no contract, no batch fees, and no transaction fees on swiped transactions.
<b>DURBIN AMENDMENT PRICING</b>	✓ Durbin pricing is available whether keying or swiping cards. \$50 offline debit transaction, 0.39% and \$0.25 (\$.44) is much less!	No Durbin pricing. \$50 transaction @ 3.50% and \$0.15 is \$1.90! If swiped @ 2.75% that's \$1.38!
<b>PERSONALIZED CUSTOMER SERVICE</b>	✓ Award-winning 365/24/7 customer service via phone, email & livechat, including local agent for personalized service.	Customer service only available via email, twitter or website.
<b>CARD READER</b>	✓ Low cost, high quality encrypted card readers.	Their free card reader is now encrypted, but older card readers are not.
<b>WALLETS</b>	✓ Provide acceptance of any mobile wallet (NFC or QR code) that your customers prefer to use.	Square Wallet allows users to link a credit or debit cards to make payments at Square merchants.