

CATEGORY	CAPITAL BANKCARD	SQUARE
ACCOUNT TYPE	✓ Capital Bankcard sets up TRUE MERCHANT ACCOUNTS, we are not a money mover.	Money movers – more like PayPal.
ACCESS TO FUNDS	✓ With Capital Bankcard, funds are deposited within 24-36 hours.	All keyed sales beyond \$2,002 per week are held for a period of 30 days.
UNDERWRITING	✓ 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.”
PRICING	✓ 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] or flat \$275 pricing option*) despite no monthly fees, no contract, no batch fees, and no transaction fees on swiped transactions.
DURBIN AMENDMENT PRICING	✓ 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!
PERSONALIZED CUSTOMER SERVICE	✓ Award winning 365/24/7 customer service via phone, email & livechat, including local agent for personalized service.	Customer service only available via email, twitter, voicemail or website.
CARD READER	✓ Low cost, high quality encrypted card readers.	Their free card reader is now encrypted, but older card readers are not.
WALLETS	✓ 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. They can redeem loyalty credits and offers, and purchase and send gift cards directly from the app to other square wallet users – https://squareup.com/wallet

*Flat Pricing: Square has recently launched a flat pricing option where merchants can pay a flat \$275.00 per month for all transactions under \$400.00 up to a yearly limit of \$250,000. Any transactions exceeding this limit will be charged the standard swiped rate of 2.75% and keyed transactions do not count towards the limit and will still be charged the 3.5% + \$0.15 per transaction.