



Payment Solutions From a Trusted Partner

CapitalQ is an Elavon Payments Partner. Together, we have been providing solutions to our clients since 1992.

Elavon's end-to-end processing network is one-of-a-kind in the industry. Let us help you improve cash flow, minimize your collections risk, and better serve your customers, all while meeting stringent security standards to protect cardholder data.

Our Personal Customer Service has driven our portfolio growth. Ninety percent of our new business is through referrals of existing clients or referral partners.

Our mission is to educate merchants and provide quality payment solutions at competitive pricing.

What's in Your Terminal?

Credit card processing statements can be confusing. You shouldn't have to hire a CPA to determine what you're actually paying.



Are You Leaving Money in Your Terminal?

Many customers believed they had a good discount rate until we completed a detailed analysis.

Often times the rate merchants see on their statement is only a small component of what is actually billed.

We'll analyze your statement and review your processes to insure you're getting the best rate available, protecting card data and expose any inefficiencies. If you're better off where you are, we'll tell you.

**For a complimentary,
no obligation analysis
Call 480-358-1000**

**Gateway Bank
6860 E. Warner Road
Mesa, AZ 85212**

CapitalQ com
Payment Solutions

Accept Payments Your Way

In-Store, Online and On The Go



Gateway Bank
partners with CapitalQ to provide
personal service and quality solutions.

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CQ-GBAZ-20160823

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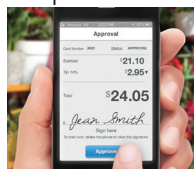
We have the solutions you need to optimize your Processing Services and your Bottom Line.



Your business is unique, and so are its challenges. In today's competitive marketplace, you must balance good customer service with efficient cash management and risk control. No matter your business – retail, restaurant, lodging, health care, service, mail order, e-commerce – we have the solutions you need to optimize your payment processing.

Mobile Solutions

- Accommodates an unlimited number of mobile devices
- Accepts/processes tips in a service-based environment
- Supports Bluetooth and AirPrint printers for receipts
- English, Spanish and French prompting for your customer



Online Solutions

- Complete, hosted payment solution for in-person, mail order/telephone order and e-commerce transactions
- Tokenization and Recurring Billing
- Support of multiple payment gateways

Fanfare Gift Card & Loyalty

- Easy to use: No separate hardware, no complex installation
- Real-time redemption: Automatically track loyalty points and present rewards and offers that can be instantly redeemed.

EMV Terminal Solutions

- Ingenico & VeriFone terminals
- Contact and Contactless EMV enabled
- Supports Apple Pay
- Pay at the Table for restaurants



Business to Business

- Integration tools to take card data out of business network
- Level II and Level III processing for enhanced data requirements for your larger customers

iPad POS Solutions

- Inventory control
- Time Management
- Loyalty and Rewards



EMV Chip Technology

EMV (which is an acronym for Europay, MasterCard® and Visa®) is a more secure way of accepting payments. A "smart card" and an EMV-enabled point of sale solution are required to leverage the technology and security capabilities inherent in EMV.

Action Required!

You need to be aware of the liability shift that went into effect on October 1, 2015. That means if your business accepts and processes a counterfeit transaction on a non-EMV enabled terminal, the liability for that transaction is yours, not the card issuers.

Benefits of EMV

- More robust card authentication to protect against counterfeit cards
- Cardholder verification to protect against lost/stolen cards
- Fewer fraud-related chargebacks from stolen/skimmed cards

Your customers benefit as well, with the greater peace of mind that comes with improved security, and a seamless experience while they checkout, whether their card is swiped, inserted, or tap-and-go.



**We Have Payment Solutions for
Credit Cards, PIN Debit, EBT, Checks, and Medical EFT.**