



June 2018



Dear Merchant,

Thanks for choosing NCB as your partner for business growth.

We look forward to providing the products and services you will need to develop and expand your business and will continue to offer you innovative and convenient electronic payment solutions.

This edition of the NCB Newslink has been designed to guide you on your journey to success through the following articles:

MERCHANT MARKETPLACE

- ▶ End of Day Settlement
- ▶ American Express Partnership

MERCHANT CORNER

- ▶ Merchant Feature:
Tax Administration Jamaica
- ▶ Merchant Tips & Reminders

SECURITY MATTERS

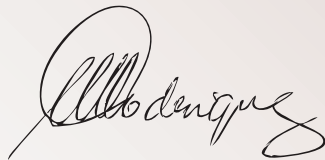
- ▶ Stop Credit Card Fraud
- ▶ Merchants with Tinted Windows
- ▶ Transaction Security
- ▶ Merchant Fraud Seminar

COMING SOON

- ▶ American Express

We promise to continue supporting your operations through our online solutions which have been designed to serve you better.

Regards



Claudette Rodriguez
Assistant General Manager
Payment Services Unit



**MERCHANT
MARKETPLACE**



Introducing the NCB Mastercard Platinum Travel



TRAVEL



HOTELS



CAR
RENTAL



YOUR TICKET TO
LIFE

NCB Mastercard Platinum Travel offers travel benefits and rewards to suit your lifestyle.

- ▶ Choose how you're billed and how you pay - US\$ or J\$
- ▶ Earn 1 point for every US\$1 (or Jamaican equivalent) spent
- ▶ Redeem points for: • Travel • Hotel stays • Car rental
- ▶ 5,000 welcome bonus points
- ▶ Travel on any airline with no blackout dates
- ▶ VIP Airport Lounge access
- ▶ Purchase Protection and Extended Warranty
- ▶ Personal Concierge and Travel Assistance services
- ▶ Auto Rental Insurance

For more information or to sign up, visit www.jncb.com/platinum.





END OF DAY SETTLEMENT

Did you know that settling your NCB Point of Sale terminal on a daily basis can help you avoid loss of revenue, fees and even fraud?

Here are a few tips to help you reconcile your account and avoid losses:

- Settle terminals at the end of each day
- Verify that your settlement report indicates successful settlement
- Use source documents such as sales slips and Detailed Reports to ensure accuracy of payment to your bank account
- Verify that settlement batch numbers are sequential and in increments of one

- Only authorized internal personnel are allowed to conduct refund transactions. Check refunds to ensure that they are completed accurately and that each refund can be traced or linked to an original sale transaction

Transaction Security:

- Refunds and voids should only be done by an authorized supervisor
- Functions such as voids, refunds and authorizations must be password protected

For more tips on settling your terminal and/or reconciling your card transaction payments, please contact your NCB Merchant Representative or call our 24/7 Customer Service Centre at **1-888-NCB-FIRST (622-3477)** to speak with a dedicated NCB representative.



NCB'S ELECTRONIC PAYMENT SOLUTIONS

NCB continues to provide our customers with innovative banking solutions designed to provide flexibility and convenience, without compromising on excellent customer service.

With the introduction of several innovative and digital solutions such as NCB eCommerce, NCB's Prepaid Payroll Solution, NCB PaySmart Online and NCB QUISK, we're providing you with the security, flexibility and banking convenience you desire when conducting business.



NCB eCOMMERCE

NCB eCommerce affords you the opportunity to seize new business opportunities online.

Customers enjoy:

- Multi-Currency credit card payments with secure, real-time authorisation as well as next day settlement of transactions.
- Access to reports detailing transactions processed by card types, amount, and date
- Exchange of goods and services regardless of time and distance



PREPAID PAYROLL SOLUTIONS

With our risk-free Online Business and Prepaid KeyCard, you can pay your staff members electronically, saving time and money for you and your employees.

- Easier – Deposit staff salaries directly to their cards
- Cheaper – Eliminate costly cheques & lunch vouchers
- Convenient – Prevent overrun and enjoy easy reconciliation

With the Prepaid KeyCard, your staff members will also receive fee-free electronic payments and 1% cash back on purchases made at NCB Point of Sale terminals.



NCB PAYSMART ONLINE

Looking for a convenient way to pay your bills? Why waste time and money making payments the old fashioned way when you can use NCB PAYSMART?



QUISK
Mobile Money

NCB Quisk is an electronic payment solution which allows customers to pay for their purchases and conduct other transactions using their mobile phones. The technology allows any Jamaican with a mobile number on any network to securely access their money quickly and easily without needing cash, cards or even their phone.



**MERCHANT
CORNER**



Taxpayers filing and paying their taxes at the eFiling Centre located at the St. Andrew Revenue Service Centre



Churton Bellamy, Taxpayer Education Officer, speaks to a taxpayer about the ease of paying taxes online and registering for eFiling at www.jamaicatax.gov.jm

TAX ADMINISTRATION JAMAICA: MAKING IT EASIER TO PAY WITH OUR ONLINE PORTAL

Since the introduction of Tax Administration Jamaica's online payment portal, our association with the National Commercial Bank (NCB) has further expanded the reach of our online footprint in the form of our Revenue Administrative Information System (RAIS). This partnership has moulded into a successful relationship over the years and has seen growth and smoother operations in terms of online transactions by customers of the National Commercial Bank (NCB).

The Tax Administration Jamaica (TAJ) continues to make it easier for persons to file and pay online through the continuous build-out of our online tax portal at jamaicatax.gov.jm. Currently, all major taxes such as Income Tax, GCT, Special Consumption Tax (SCT), Guest Accommodation Room Tax (GART) and Special Telephone Call Tax (STCT), Payroll Taxes, Property Tax, as well as traffic ticket fines can be filed and/or paid online. Additionally, motorists now have the option

of paying their Motor Vehicle Certificate of Fitness Fee online at their convenience instead of having to visit a Tax Office.

To pay online, persons need:

- A recognized credit card or Visa Debit e.g. (NCB KeyCard Biz, Mastercard or Visa card)
- An email address
- A Taxpayer Registration Number
- A Valuation Number (in reference to property tax)

Taxpayers using the online service to file and pay taxes will save time and money by conducting these transactions from the convenience of their office, home or mobile devices at any time (day or night). The online service also offers the benefit of reducing paperwork and will allow taxpayers to submit accompanying schedules via uploads from their payroll systems.



How to PAY online in six (6) easy steps

Go to the Tax Administration Jamaica (TAJ) website at www.jamaicatax.gov.jm.

- 1 LOGIN: On the home page of the website, www.jamaicatax.gov.jm, click on the Login tab or the Client Login mini banner ad.
- 2 SIGN IN: If you already have an account, enter username and password to make a payment. If you DO NOT have a login, create an account to make a payment (follow the instructions carefully).
- 3 MAKE A PAYMENT: Select 'Make a Payment', read the instructions, then enter the payment and contact information.
- 4 ENTER PAYMENT NOW: Select 'Enter Payment Now' to add the credit card details. Review the information displayed. Using a Visa, Mastercard or KeyCard credit card, enter the credit card data, making sure the information is correct.
- 5 PROOF OF PAYMENT: Once the payment is completed, you may email or print the Statement of Payment for your records.
- 6 SIGN OUT: Once you have completed the transaction, remember to sign-out and close your browser.

For further information, persons may call the Tax Administration Customer Care Centre at **1-888-TAX-HELP (1-888-829-4357)** or visit the website www.jamaicatax.gov.jm.



Earn Rewards
from your taxes



When you pay with your **NCB KeyCard Business Credit Card!**

It's rewarding to pay your taxes online!
Use your **NCB KeyCard Biz** or **NCB KeyCard Biz Lite** and enjoy:

- Cash back rewards
- Up to 55 days interest free to pay



KEYCARD



Visit www.jamaicatax.gov.jm



MERCHANT TIPS & REMINDERS

KEEPING YOUR EQUIPMENT SAFE:

- Routinely inspect your POS terminals and PIN-entry devices for any signs of damage or tampering
- Secure terminals after business hours to prevent tampering or removal
- Only “Authorised personnel” should have access to POS terminals. We advise that you limit internal and external access to the physical POS device
- Do not leave the terminals unattended at any time

EDUCATE YOUR EMPLOYEES:

- Teach your employees how to spot possible tampering with POS devices and follow simple security procedures
- If possible, implement “new” employee screening policies. As a part of the new employee orientation, clearly communicate merchant staff information security responsibilities and their role in protecting POS devices
- Allow only NCB authorised service personnel to repair or modify POS terminals. Ensure that staff members are able to validate the identity of all POS terminal service support personnel



JPS POWERED BY QUISK

You can now pay your JPS energy bills with NCB Quisk. No more fumbling for cash or joining long lines.



QUISK APP

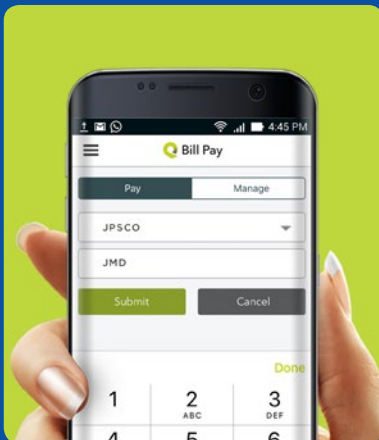


WWW.JNCB.COM/QUISK



SMS

SIMPLE, SECURE & CONVENIENT!



Plus, you can:

- Send and receive money
- Pay for goods and services
- Make a bill payment
- Buy phone credit

ANY PHONE! ANY NETWORK!

All you need is your 10-digit mobile phone number and a 6-digit PIN

Registering for Quisk is quick and easy!
Sign-up today at www.jncb.com/QUISK



JPS

NCB



QUISK
Mobile Money



**SECURITY
MATTERS**



CHINA UNION PAY

GREAT NEWS!

Your NCB POS Machine
has been optimised to
accept China Union Pay
Cards!

With over 6 billion cardholders, China Union Pay (CUP) cards are issued in more than 40 countries and accepted in 168 countries across the globe. This means that by accepting CUP cards, your business now has access to a large pool of cardholders from all across the world.

As a preferred tourism destination for Chinese travellers, Jamaica is expected to see significant increases in Chinese tourism over the next few years, which is great news for NCB merchants who accept China Union Pay cards.

For more information on China Union Pay, visit the website <http://www.unionpayintl.com/en/> or speak to your NCB Merchant Sales and Relationship Officer.



STOP CREDIT CARD FRAUD

The chance of your business losing money due to fraudulent sales is something that has probably never crossed your mind. But if you accept credit/debit cards or cheques as payment for your goods and services, it is a threat that you should not ignore.

The potential for credit/debit card fraud is quite high, as most persons today prefer to pay with 'plastic' rather than cash or cheques.

Credit card fraud comes in two main forms:

1. Criminals steal the actual card, or obtain the confidential card information using such methods as phishing or malware.
2. Criminals produce a counterfeit card, or have a card issued to them under a stolen identity.

To help identify credit/ debit card fraud, here is a list of suspicious things that you should look out for:

Does the card:

1. Have characters that are not the same size, height and style?
2. Have characters that are not properly aligned?
3. Appear to be re-embossed?
4. Have a damaged hologram?
5. Have a name that does not match the gender of the cardholder present?
6. Have an altered signature panel?

Report suspicious card activities to NCB's 24-hour Customer Service Centre at **1-888-NCB-FIRST (1-888-622-3477)**

MERCHANTS WITH TINTED WINDOWS

As a part of the new Payment Card Industry Security Standard, merchants should ensure that their customers' cards remain in their line of sight while they are being processed and, as much as possible, that they have sufficient privacy when inputting their PIN.

This means that merchants using dark tinted windows at their POS location are in breach of this requirement/standard and should seek to remove or replace these tints with lighter ones. This will allow cardholders to identify the person receiving the card and observe what is being done with it.



MERCHANT FRAUD SEMINAR

National Commercial Bank Jamaica Ltd. (NCB) has been actively engaging its merchants through Merchant Fraud seminars, which are held across the island each year.

These seminars are focused on equipping merchants with the tools and skills needed to combat the prevalent problem of credit card fraud, with the aim of increasing merchant awareness/understanding and alertness around:

- Best practices for card acceptance
- Current and emerging fraud trends
- New technologies in the market
- General fraud prevention tips
- New and upcoming technology

The support that NCB has been providing merchants to help alleviate instances of merchant fraud has improved their confidence in providing safe and convenient credit card services for their customers while minimizing their business' exposure and loss to fraud.





Representatives from Michael's Service Centre review a previous edition of the NCB Newslink.

It's Quiz Time!



Participants of the Fraud Prevention Quiz collect their prizes.

The awardees for Best Fraud to Sale Ratio receive their prize from Product & Portfolio Manager, Kirk Prendergast






COMING
SOON

The American Express logo is displayed in white text on a blue square background. The word "AMERICAN" is on the top line and "EXPRESS" is on the bottom line, both in a bold, sans-serif font.

Attract More Customers. Increase Sales. Grow Your Business!

Very soon you can say 'YES' to American Express cards thanks to the alliance between NCB and American Express.

When you accept American Express cards at your business, you will have access to loyal, high spending cardholders, which will lead to an increase in sales and growth for your business!



Increase your clients and sales



American Express signage at no cost



Access high spending customers



Online account management



TRAVEL



HOTEL



CAR RENTAL

EXPERIENCE

A WHOLE NEW WORLD OF BUSINESS



Earn points redeemable for travel, car rentals and hotel accommodations when you make business purchases using your **NCB Visa Business credit card.**

Up to 55 days interest-free financing

VIP Airport Lounge access at NMIA and MBJ

Extended Warranty, Purchase Protection and Price Protection

3,000 bonus points when you sign up by July 31st, 2018

Visit www.jncb.com/visabusiness to sign up!