



April 2020




Dear Valued Merchant,

The NCB Payment Services Team hope that you and your family are healthy and remaining safe during this challenging time.

As we try to adjust and navigate this temporary phase of business operations, take comfort in knowing that as your trusted business partner, we are working assiduously to provide you with solutions to keep your business and revenue thriving.

We wish that despite the current happenings you will have a Happy Easter! In this Easter edition of the Newlink, we will be focusing on the following:

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 **MERCHANT ADVISORY**

Make the Switch to Our New eCommerce Platform

No IDs Required

3

 **MERCHANT CORNER**

5 Ways to Use NCB Quisk

Stay Open for Business
24/7

 **MERCHANT MARKETPLACE**

Checkout in Seconds
with Tap & Go

Get Ready to Shop with
your Visa Debit Card

4

 **SECURITY MATTERS**

Integrate with Kount Security

Best Regards,

Claudette Rodriguez
Snr. Assistant General Manager
NCB Payment Services Division





**MERCHANT
ADVISORY**



MERCHANT ADVISORY



MAKE THE SWITCH TODAY!





We've migrated our eCommerce platform from Plug 'N' Pay to First Atlantic Commerce (FAC). FAC is a leading provider of secure and robust Internet payment solutions. Our new & improved platform will open more doors for you to accept card payments much **faster**, **easier** and **safer**.

The migration for all existing NCB eCommerce merchants has already commenced. During this period, you will be contacted and provided with details regarding the migration. It is important to note, that this migration process is **MANDATORY**.

What does the migration process entail?

- 1 Request a copy of the FAC Technical Integration Guide and Processing Questionnaire.
- 2 Share the FAC Technical Integration Guide with your developer.
- 3 Complete the FAC Processing Questionnaire and return to NCBE-COMMERCE@JNCB.COM.
- 4 You will be contacted by an FAC representative.
- 5 FAC will guide your developer through the integration process.

To get started with the migration process, you may contact your Merchant Sales and Relationship Officer or email ncbmerchantbulletin@jncb.com.



NO IDs REQUIRED

To Process Credit Card
Transactions!

The National Commercial Bank wishes to advise Merchants that insisting on cardholders to present a Government I.D for processing credit card transactions on Chip or Contactless cards, is **NOT** a requirement of the Bank.



**MERCHANT
MARKETPLACE**





CHECKOUT IN SECONDS WITH TAP & GO

it's easy as 123



LOOK



TAP



GO

- Select sale to start the transaction then check to ensure the transaction value is correct
- Once prompted by the terminal, the customer will tap/wave their contactless card/device
- Go ahead! That beep and approved sign on the terminal indicates successful payment

For more information, speak to your Merchant Sales and Relationship Officer.





COMING SOON Get Ready to Shop with your Visa Debit Card

Be on the lookout for the new NCB Visa Debit Card. Your customers can now enjoy the flexibility of making purchases online or anywhere that Visa is accepted both at home or abroad.

Gratitude
PROJECT JA

NATIONAL
COMMERCIAL
BANK
JAMAICA LIMITED



YOU ARE ESSENTIAL



Thank you to all our dedicated
essential workers who continue to
brave the front-lines every day.

We Appreciate your Sacrifice.
The NCB Team





**MERCHANT
CORNER**



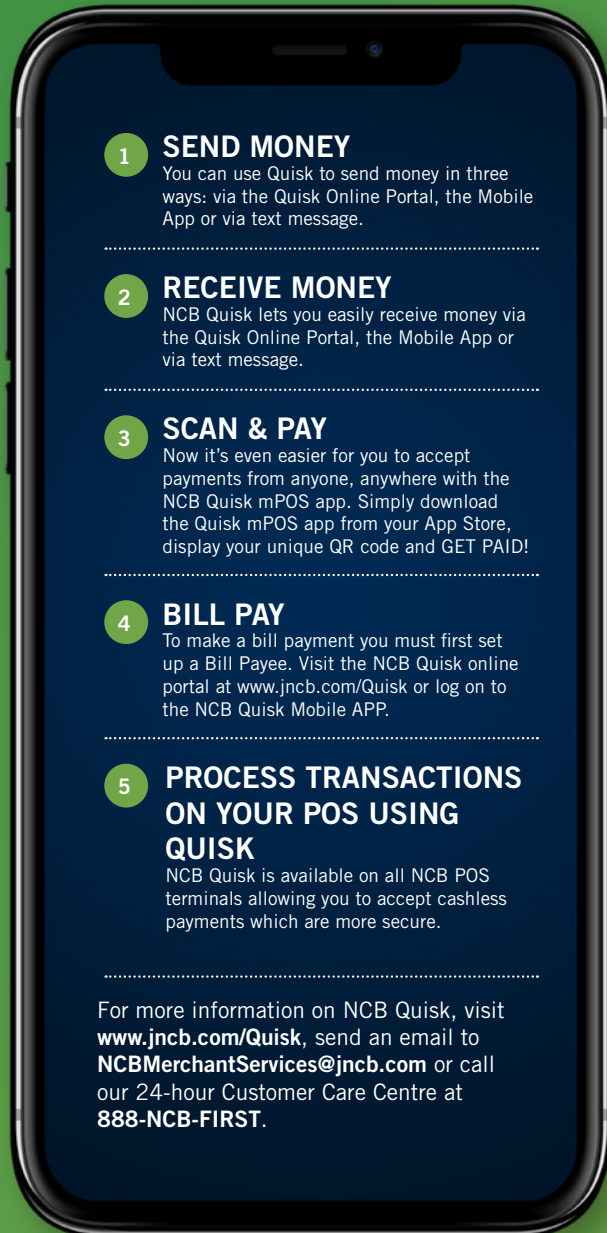
5 WAYS TO USE NCB QUISK

Have you or
your customers
started to use
NCB Quisk?

If you have
Congratulations!



If you haven't, here are 5 ways you can benefit from using NCB Quisk payments today:



1 SEND MONEY
You can use Quisk to send money in three ways: via the Quisk Online Portal, the Mobile App or via text message.

2 RECEIVE MONEY
NCB Quisk lets you easily receive money via the Quisk Online Portal, the Mobile App or via text message.

3 SCAN & PAY
Now it's even easier for you to accept payments from anyone, anywhere with the NCB Quisk mPOS app. Simply download the Quisk mPOS app from your App Store, display your unique QR code and GET PAID!

4 BILL PAY
To make a bill payment you must first set up a Bill Payee. Visit the NCB Quisk online portal at www.jncb.com/Quisk or log on to the NCB Quisk Mobile APP.

5 PROCESS TRANSACTIONS ON YOUR POS USING QUISK
NCB Quisk is available on all NCB POS terminals allowing you to accept cashless payments which are more secure.

For more information on NCB Quisk, visit www.jncb.com/Quisk, send an email to NCBMerchantServices@jncb.com or call our 24-hour Customer Care Centre at **888-NCB-FIRST**.



PAY YOUR TAXES AND DUTIES THE QUICK, EASY & REWARDING WAY!





Earn great rewards when you use your NCB credit card to pay your taxes and customs duties ONLINE.

JUST FOLLOW THESE SIMPLE STEPS TO PAY YOUR:

TAXES

Visit Tax Administration Jamaica (www.jamaicatax.gov.jm), create a username and password, then follow the instructions.

1. Enter username and password.
2. On the eServices page, under "Pay Other Taxes and Fees", click on the type of tax you wish to pay, whether Traffic Tickets, Property Tax or other licenses and fees.
3. Add today's tax total.
4. Either select another tax or pay the taxes using your NCB credit or prepaid card.
5. Email or print the statement of payment for your records.

CUSTOMS DUTIES

1. Request an e-payment application form by calling 876-750-3030, 876-750-3090 or by emailing imu@jacustoms.gov.jm
2. Submit the completed form with a cover letter to the Jamaica Customs Department.
3. Jamaica Customs will provide a username and password.
4. Visit the Jamaica Customs website at www.jacustoms.gov.jm and pay your taxes by using your NCB credit or prepaid card!



STAY OPEN FOR BUSINESS 24/7





Now your customers don't have to come to you to buy from you. With Fygaro eCommerce-to-go, you'll be able to get sales from anyone, anywhere at any time.

NO WEBSITE? NO PROBLEM!

1. Fygaro (excluding automated invoicing) - manage suppliers and contacts, keep inventory updated and accept multiple currencies.
2. Fygaro Plus - Equipped with all the features of Fygaro and offers small and medium sized enterprises the opportunity to sell online, receive payment, and ship orders internationally with ease via DHL. All Fygaro Plus accounts are equipped with payment buttons, enabling any individual to share a payment button on social media networks and accept payment in seconds without any technical expertise.
3. Fygaro Shops - Is an add-on solution to Fygaro Plus which enables merchants to create their own web store by selecting a theme from a gallery or requesting a custom built template.

**Selling online is easy
Get started today!**



or Contact your Merchant
Sales & Relationship Officer.



SECURITY MATTERS



NODE 06

NODE 05

NODE 03

NODE 02

NODE 04

BLOCK 01

BLOCK 01

NODE 01



INTEGRATE WITH KOUNT SECURITY

As we become more digital, it is important that our customers are protected. Now eCommerce merchants can benefit from Kount, a leading fraud prevention and risk management company, which provides eCommerce merchants with an all-in-one fraud management tool. Ideal for both large and small sized businesses across all industries. Kount's strategic and proactive approach to fraud management will aid your business in mitigating fraud, as well as, the risks and costs associated with fraud while maximising your sales opportunities.

BENEFITS OF KOUNT:

- ▶ Increased sales opportunities
- ▶ Dramatically reduce fraudulent transactions
- ▶ Reduced chargebacks
- ▶ Reduces the need for costly manual review
- ▶ Protect you and your customers

For more information on eCommerce services and Kount

or Contact your Merchant
Sales & Relationship Officer.



FINANCING FOR SME'S MADE EASY

Stay ahead of the competition by taking advantage of NCB's special SME Growth Package!

With this special package, your business can access:

- ▶ **Easier Financing** through NCB/DBJ Credit enhancement facility
- ▶ **Waiver of processing fees**, making it easier for you to raise capital in a Junior Market Initial Public Offering (IPO).
- ▶ **Loan Support Options** available for up to JMD 345M or USD 205M.
- ▶ **One month rebate on rental**, when you sign up for NCB mPOS. Never Miss A Sale with NCB mPOS!
- ▶ **One month rebate on monthly fee**, when you sign up for FYGARO – Fygaro enables merchants to sell online, accept payments and ship orders internationally with ease.
- ▶ **Pre-approved business card** when you access any of our merchant facilities.

ACT NOW! LIMITED-TIME OFFER UP JUNE 30, 2020

If you have any queries about this offer,
Text **SBUNDLE** to **876-383-1729**.