NCB ePOS SOLUTION FREQUENTLY ASKED QUESTIONS (FAQ)
- Consumer

What is NCB ePOS?

NCB ePOS is a contactless payment method that allows businesses to accept payments using their Near Field Communication (NFC) enabled smartphones or tablets instead of needing a traditional point-of-sale (POS) terminal. This allows consumers to make payments from any contactless chip debit, credit or prepaid cards, mobile wallets or wearable devices. This innovative solution will enhance the overall payment experience, making transactions faster and more efficient for customers.

How do I use my Contactless card or device with the ePOS solution?

To use your Contactless card, digital wallet or wearable device with the ePOS solution, simply confirm payment amount and tap your card on or behind the merchant's NFC-enabled device at checkout. Follow any prompts displayed on the screen, and your payment will be processed securely and swiftly. To receive your electronic receipt, please share your contact details with the merchant.

Is it safe to tap my card on a merchant's mobile device?

Yes. Contactless transactions, using NFC technology, are the safest way to make payments. Transactions processed by NCB ePOS are closely monitored, maintaining security against industry standards and aligning with Payments Card Industry Security Standards (PCI DSS) and trusted payment brands like Visa and MasterCard.

Is personal information stored in the App or on the merchant's device?

No. Cardholder data and information is encrypted and is safe guarded by the PCI DSS.

The NCB ePOS app employs advanced security measures, including preventing screenshots and screen recording, to safeguard sensitive data during transactions. This ensures that your payment details remain confidential and protected from unauthorized access.

As a consumer, do I have to enter my PIN on the merchant's mobile device?

Yes. Should the transaction exceed the Contactless limit, you will be prompted to securely enter your PIN or input signature. Please note that your PIN is not stored.

Is it possible for a merchant to authorize contactless payments without the cardholder's consent by just tapping their device with the NCB ePOS app on a card?

No. Before a transaction can be processed on NCB ePOS, several steps need to be completed within a few seconds. Additionally, the payment device needs to be within close proximity to the card for a successful transaction, preventing accidental or unauthorized taps. These security measures ensure that Contactless payments require the cardholder's consent.

How do I know my card details are safe?

As with all payment transactions, do ensure that the card remains in your possession. Where Personal Identification Number (PIN) entry is required, do ensure that your PIN is not visible by anyone else. Please also note, your PIN is not stored on the merchant's device.

The ePOS solution has the latest in PCI DSS technology to securely process transactions. Cardholders can look for indicators such as the dynamic NFC symbol, "Powered by Fasstap" and electronic receipt from noreply@jncb.com as indicators to ensure the authenticity of the transaction.

Transaction Processing

What payment brands are accepted by ePOS?

All major brands are accepted.

Can I process transactions in a currency other than my local currency?

Yes, cards from all major currencies are accepted. The solution also allows for transactions to be processed in both Jamaican and United States Dollars.

Will customers be provided with a transaction receipt?

Yes, electronic receipts will be dispatched by the solution.

What should I do if my Contactless payment is declined?

If your Contactless payment is declined, please make contact with your bank to verify your card status.

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