

PRODUCT GUIDE



# Welcome to NCB

## The Home of Your Preferred Payment Solutions.

Thank you for choosing NCB as your strategic electronic payment processing partner. We are pleased to provide you with a specially designed merchant kit, which will give you all the necessary information you need to enhance your business.

We stand committed to providing you with faster, simpler and stronger payment solutions to help you expand your business and put your best life forward.



**Claudette Rodriguez**  
Senior Assistant General Manager  
Payment Services Division



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# WE ARE THE PAYMENT SERVICES DIVISION

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**THE PAYMENT  
SERVICES DIVISION  
ORIGINALLY KNOWN  
AS THE CARD  
CENTRE HAS BEEN  
IN OPERATION FOR  
APPROXIMATELY 40  
YEARS.**

**HOME OF ALL YOUR ELECTRONIC  
PAYMENT PROCESSING  
SOLUTIONS.**

With our extensive knowledge of the Payment Industry, we are always seeking to develop and implement new and innovative ways for you to process electronic transactions in order to Never Miss A Sale.

# You've made the right choice



**Point of Sale  
Terminal (POS)**

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**E-Commerce**

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**PaySmart**  
(Online bill payment)

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**NCB Quisk**  
(Mobile Money)

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**Integrated Payment  
Solution**

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# ATTRACT MORE CUSTOMERS



**With multiple ways to  
accept payments.**





No matter the size of your business, our suite of electronic payment processing solutions, will make doing business easier, safer and more profitable.

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**And setup is so easy,  
you'll be up and  
running in no time!**

### **GET READY TO ENJOY:**



#### **More Revenue**

Giving your customers additional payment options is proven to increase their spending power, your traffic and sales.



#### **Easier Access to Credit**

Use your POS volumes to get pre-approved for a business credit card or qualify for a loan through our merchant advance facility to boost your business. No collateral required.



#### **Increased Security**

Electronic POS reduces the amount of cash held onsite.



#### **More Accurate Record Keeping**

- Have access to your statements
- Print detailed summary receipts via POS
- Access transactions real-time through the mPOS Portal

# Choose the POS that works best for you.

DEVICE:	BEST FOR:	YOU'LL NEED:	ADVANTAGES:
 <p><b>STANDARD VX 520</b></p>	<p>businesses that want a fixed POS system.</p>	<ul style="list-style-type: none"> <li>▪ A power outlet</li> <li>▪ A dedicated landline /IP connection</li> </ul>	<ul style="list-style-type: none"> <li>▪ Secure with EMV and PCI DSS security standards.</li> <li>▪ Ability to stay connected and process transactions via IP or dial-up connection</li> </ul>
 <p><b>MOBILE VX 675 / VX 680</b></p>	<p>businesses that want a mobile way to accept electronic payments without a phone or tablet.</p>	<ul style="list-style-type: none"> <li>▪ Connection to a cellular network</li> </ul>	<ul style="list-style-type: none"> <li>▪ Wireless</li> <li>▪ Goes 10-12 hours without being charged.</li> </ul>
 <p><b>MPOS</b></p>	<p>businesses on the go that are able to connect to a smartphone or tablet.</p>	<ul style="list-style-type: none"> <li>▪ An Android/Apple smartphone or tablet with data service or WiFi connection</li> <li>▪ Bluetooth connectivity to pair with the mPOS device</li> <li>▪ Download the NCB mPOS app from the Google Play or Apple App store</li> </ul>	<ul style="list-style-type: none"> <li>▪ Integrated services offered</li> <li>▪ Wireless</li> <li>▪ Lasts up to 2 weeks (dependent upon the number of transactions conducted)</li> <li>▪ Secure with EMV and PCI DSS security standards</li> <li>▪ Electronic receipt via SMS or email</li> <li>▪ Provides online portal to view transactions and reports.</li> <li>▪ Automated settlement</li> </ul>

**DEVICE:****BEST FOR:****YOU'LL NEED:****ADVANTAGES:****QUISK MPOS APP**

businesses with an online store or remote customers who can pay from a distance or businesses that want to give their customers every possible payment option.

- A smartphone
- Downloaded Quisk mPOS app from the Google Play or Apple App Store
- Internet access

- No device rental fees
- Electronic receipts
- Scan and Pay

**INTEGRATED PROPERTY MANAGEMENT SOLUTION**

tourist accommodations, attractions or entertainment-related businesses

- An Integrated POS device (device not included)

- Links directly to your Property Management System for faster, more efficient processing

**WITH AN NCB POS, YOU CAN ACCEPT ALL MAJOR DEBIT, CREDIT CARDS & MOBILE MONEY.**



**VISA**

**DISCOVER**



**KEYCARD**





# INTEGRATED PROPERTY MANAGEMENT SOLUTION

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This is a fully integrated POS solution focusing on our Tourism & Entertainment merchants. Now you can link all POS transactions directly to your existing Property Management System, so there is easier reconciliation.

## WITH OUR INTEGRATED PROPERTY MANAGEMENT SOLUTION, YOU GET:

- 360 view & management of all transactions conducted across your property
- Ease of billing & reconciliation
- A secure system which is PCI DSS compliant & EMV certified

Plus, you will be able to accept all major international card brands such as Visa, AMEX and MasterCard, giving your guests even more ways to pay.

## STEP UP TO SIMPLER PROCESSING TODAY.



**GET MORE  
VALUE  
FROM YOUR  
POS**

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# EPIN TOP-UPS

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EPIN is a value added service that gives you the option of selling phone credit. With EPIN services, you earn more by offering your customers a convenient way to top up their mobile phone (any network) at your POS terminal.

## **BENEFITS:**

- Convenient and enhances your customer's shopping experience
- Earn a commission and increase your cash flow
- Easier purchasing and management of phone card inventory.
- Better security against phone card theft.



# QUISK MOBILE MONEY

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**It's easy to  
accept mobile  
payments  
through NCB  
Quisk!**



NCB Quisk is a mobile payment solution that gives your customers greater spending power and more options to make payments to you. Use NCB Quisk to accept payments quickly and easily, without having to handle a lot of cash!

Your customers can pay for their goods/ services using only their mobile number and personal PIN at the point of sale machine, making payments faster and more convenient.



## THERE ARE THREE WAYS TO ACCEPT QUISK PAYMENTS:



Point of Sale device



Quisk MPOS App (available on the Google Play Store & Apple App Store)



Quisk Bill Payment

## WITH QUISK, YOU ENJOY:

1. Lower discount rates
2. Increased revenue and greater spending power for your customers
3. Convenient online payments via Quisk Scan & Pay
4. Accepting payments remotely using Quisk Bill Pay
5. 24/7 Access to the Quisk merchant portal to generate settlement reports
6. Access to online training videos for your staff on [www.jncb.com/Quisk](http://www.jncb.com/Quisk)

**Get NCB Quisk today and watch your business cash-in by going cashless!**

# MULTI-MERCHANT SOLUTION

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**NEVER MISS A  
SALE WITH NCB  
MULTI-MERCHANT  
APPLICATION**

The NCB Multi-Merchant application gives you the convenience of processing all payments on one POS terminal with separate accounts for each merchant. Perfect for businesses such as:

- Schools that may need to collect school fees, miscellaneous funds, canteen, books etc.
- Law Practices
- Accounting Practices
- Medical Practices
- Spa Services with Hair Dressers, Barbers and Nail Technicians
- Any other type of business that offers multiple services with different accounts

# ONE POS. MULTIPLE ACCOUNTS

This solution allows up to 30 Merchants to share a single terminal, regardless of your business sector.

## Discover the benefits:

- Requires less counter space
- One monthly fee
- Settlement is fast, flexible & convenient to individual accounts.



A smiling man with a beard, wearing a light blue button-down shirt and a grey apron, is holding a tablet computer. He is standing in a clothing store with various garments hanging in the background. A dark blue speech bubble is overlaid on the image, containing the text 'DIGITAL PAYMENT SOLUTIONS' and a horizontal line below it.

**DIGITAL  
PAYMENT  
SOLUTIONS**  
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# NCB PAYSMART

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**GIVE YOUR CUSTOMERS  
THE ABILITY TO PAY YOU  
ONLINE OR WITH A CALL.**

Facilitates merchants receiving payments from their clients who have NCB accounts or credit cards via online banking or Customer care Centre.



## **Security**

Secure, risk-free payment platform



## **Flexibility**

Allow your customers to pay you via telephone banking or online.



## **Convenience**

Ease of reconciliation provides an online portal to access payment files.

# **NCB ECOMMERCE**



**Where business just clicks.**

**Take your business  
online and to the world  
with NCB eCommerce.**



This platform seamlessly integrates with your existing website and allows you to accept payments globally in multiple currencies.



## BENEFITS:

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Reach the global market

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Accept secure, electronic payments in multiple currencies, with the option to settle in USD or JMD

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View all payments in real time

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Reduce overhead costs

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**SECURITY  
HAS NEVER  
BEEN EASIER**





# **WE WILL HELP KEEP YOU AND YOUR CUSTOMERS SAFE**



**NCB provides built in security features.**

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In response to the growing international trend of credit card fraud, we've implemented a number of security enhancements to increase the safety of our merchants and cardholders, including: EMV Chip and PIN Technology, 3D Secure and a robust merchant Payment Card Industry Data Security Standard (PCI DSS) compliance programme.

## SPECIAL SECURITY FEATURES:

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### **PCI DSS Compliance Programme**

Is a mandatory security protocol. It ensures the security of sensitive cardholder data and helps prevent credit card fraud, hacking and other security breaches.



### **NCB Terminals are EMV Secure**

NCB POS terminals are EMV chip-enabled. This protects your customers and reduces the risk of fraud.



### **3D Secure**

3D Secure helps to protect merchants by authenticating cardholders when they shop via your website. It provides an added layer of security by allowing you to enter a personal password at each use.

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# MERCHANT TIPS —



# Here are a few tips and reminders to help you on your business journey as an NCB Merchant:

## KEEP YOUR EQUIPMENT SAFE:

- **Prevent Tampering**

Teach your employees how to spot possible tampering with POS devices (such as strange attachments or unusual functioning of terminals) and to report anything suspicious immediately.

- **Screen Employees**

If possible, implement “new” employee screening policies and background checks. Clearly communicate and conduct regular training sessions on the proper use and protection of the terminals.

- **No Unauthorised Access**

Allow only NCB authorised service personnel to repair or modify POS terminals. All NCB/MC Systems authorised service personnel will have their company identification card displayed.

- **Stay Updated**

Leave terminals on overnight to facilitate important updates.



# YOUR RESPONSIBILITY AS A MERCHANT:

Help us to ensure you get the best service experience by:

- **Updating your Records**  
Provide us with accurate and complete information, and inform us of any changes in your business or financial position as they happen.
- **Reporting issues/problems** encountered to customer care in a timely manner.
- **Secure Information**  
Keeping customers' and your personal/banking information confidential.
- **Complying with the Merchant Agreement.**



**WELCOME ABOARD!** We're ready to help you never miss a sale again.

