



Merchant Newslink

With Efficiency, We Achieve Excellence.

Meet the Payments Acquiring Leadership Team



Featuring **Tamishe Lue**
Sales and Relationship Manager

► Responsibility

My role encompasses developing and executing sales strategies for the acquiring sales unit as well as leading, supporting and developing a dedicated and dynamic team of 28!

► My Passion

I am passionate about life, health and general well-being! As I navigate life with my vibrant 2-year-old, I'm reminded to find joy and beauty in every experience. This mantra guides my approach to

leadership, empowering my team to turn challenges into opportunities for growth, learning, and success in the constantly evolving payment industry.

► For Fun

I love early morning walks, road trips and the beach.

► Favourite Quote

"Fall down seven times, get up eight".

Connect with **Tamishe Lue** on **LinkedIn** - <https://www.linkedin.com/in/tamishe-lue-9bb504b>

Merchant Corner

mPOS DELIVERY BY TARA COURIER SERVICES

Tara Courier Services is authorized to deliver mPOS devices, whether you are requesting:

- A new mPOS (New Merchant)
- An additional mPOS
- mPOS replacement
- Retrieve defective mPOS

The following are included in the mPOS package:

- Welcome Letter
- User Guide and FAQ to equip you with all the information you need to manage your mPOS payment solution.

For more on mPOS visit www.jncb.com/mpos for the step-by-step demonstration videos on how to use your device.



Product Enhancements

Virtual Terminal

Introducing NCB's **Virtual Terminal** — a solution that empowers you to accept payments remotely with ease and efficiency through a web based merchant administration application. Merchants are able to specify the users for the merchant administration application. Each assigned user is provided with a unique username and password to log on and capture sales, initiate refunds and reversals, and view transaction history.

What is a Virtual Terminal?

Think of it as the digital counterpart to a traditional physical point-of-sale (POS) terminal. While a POS system is ideal for in-person transactions where customers swipe or tap their cards, our web based Virtual Terminal enables you to process credit card payments remotely, where the customer is not physically present.

With our Virtual Terminal, you can enjoy:

Waived Setup Fee: To facilitate a seamless transition to our Virtual Terminal, we are waiving the initial setup fee for you.

Lower Costs: With our Virtual Terminal, you will enjoy the convenience of using one login across multiple users &/locations, saving you both time and money.

Increased Sales Reach: Our Virtual Terminal enables you to reach a wider customer base, increase your revenue and unlock opportunities for growth.

Convenience for you & your customers: Enjoy unparalleled flexibility where you can process transactions from anywhere with an internet connection, on behalf of your customers.

Faster Transactions: Our Virtual Terminal streamlines the payment process, ensuring faster transactions and a smoother overall experience for you and your customers.

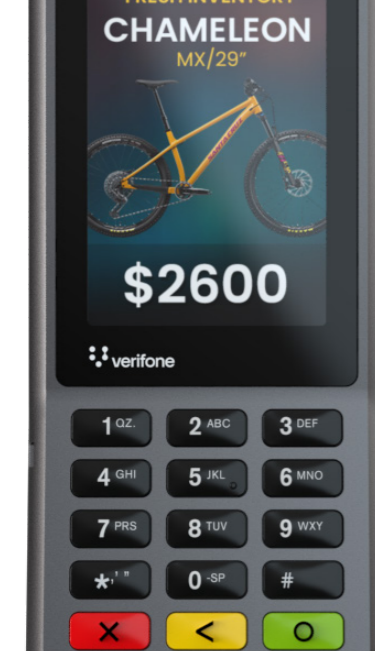
HOW DOES IT WORK?

STEP 1: Log in to the web based merchant administration application with your assigned username and password

STEP 2: Select "Mail/Telephone Order" to process a transaction

STEP 3: Enter the credit card details

STEP 4: Select submit



Pin Pads: Our Pin Pads are being improved with the implementation of two new models complement our Point-of-Sale suite.

P200 and P400

A durable, user-friendly PIN Pad delivering exciting new features and functionality.

This is ideal for medium-sized and large businesses due to its vibrant interface and ergonomic design; it will fit in

most small spaces to allow for your customers to complete a transaction. In addition to the usual functionalities of the Pin Pad - Account Selection and Pin Entry, Customers will now be able to Tap, Insert or Swipe their card

Our new Pin pads are:

- **Cost effective:** Better performance, more memory and high processing speeds that helps to create an excellent checkout experience.

- **Safe and Secure:** Protecting customers' data is critical, and every transaction on the device will be safe due to its end-to-end security

- **Colourful Connections:** Connect with customers and improve your customer experience with a full-colour screen supporting multimedia for promotions.

What's New?



ePOS: Tap into seamless transactions with NCB ePOS.

The NCB ePOS is an innovative Tap on Phone solution that will grow and evolve your business. Transform your Android device into a payment terminal by downloading the NCB ePOS app from the Play Store and start getting paid.

KEY BENEFITS:



Economical: Save money on upfront costs and maintenance



Encrypted: Your customers' payment data is encrypted and tokenized, ensuring their security and reducing the risk of fraud



Efficient: Experience 100% contactless transactions that allow you to securely accept payments in seconds



Elevant your data insights: View your transactions and gain valuable business insights

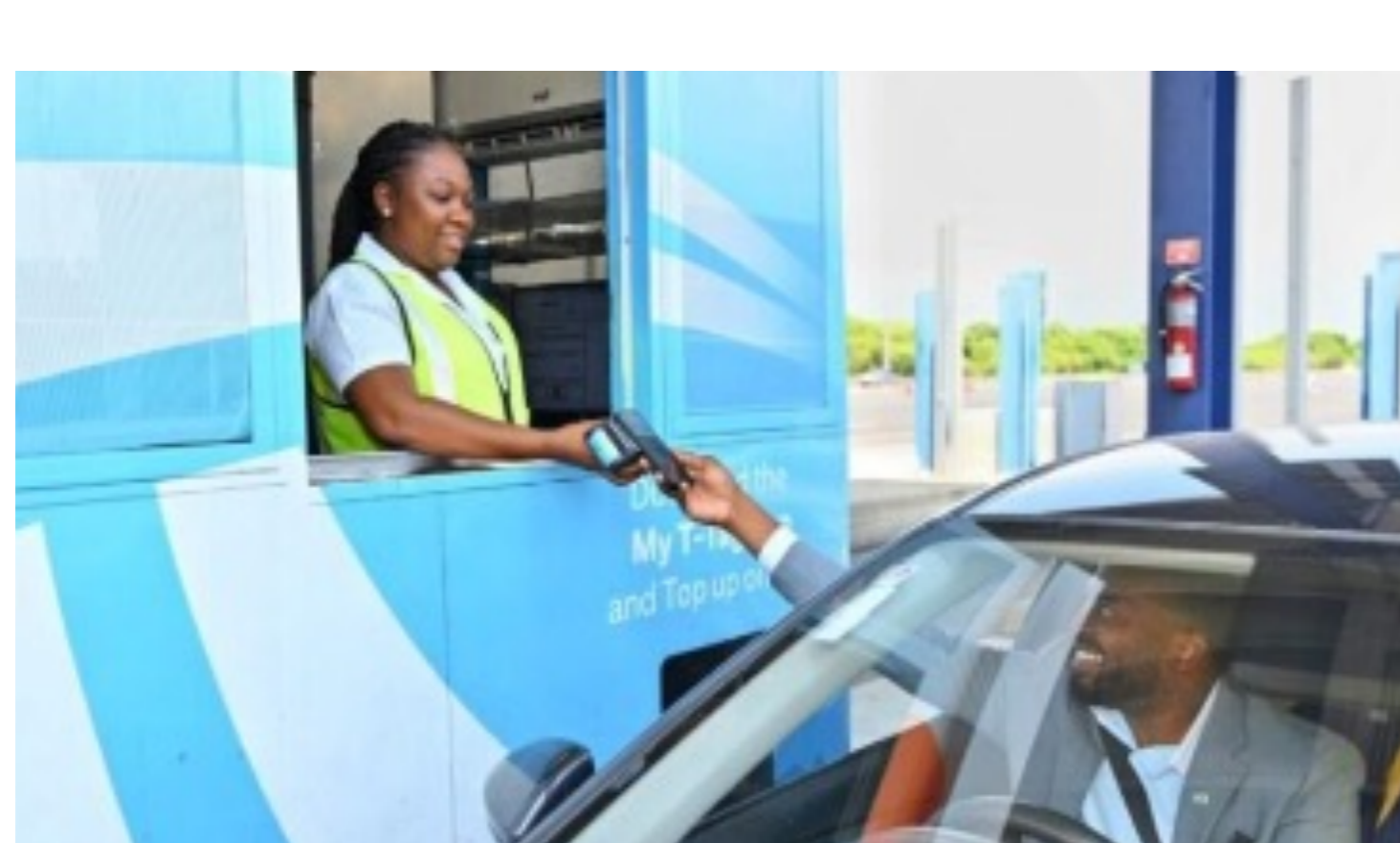
SETUP IS EASY:

1 Download the ePOS App

2 Activate your profile

3 Start accepting payments

For more on NCB ePOS visit, www.jncb.com/epos for more information



TransJamaica Highway – POS Terminals Tap & Go

TransJamaica Highway Limited (TJH) has partnered with National Commercial Bank Jamaica Limited (NCB) to introduce Point-Of-Sale (POS) machines for card payments at four (4) toll booth locations - Portmore, Spanish Town, Vineyards, and May Pen – fully equipped with NCB mobile POS terminals.

POS machines are now available at these toll booths, offering motorists the convenience of cashless and contactless payment options. This collaboration marks a significant milestone in our commitment to driving digital innovation and efficiency in the payments industry. By teaming up with TJH, we're not only simplifying toll transactions but also ensuring a smoother, faster, and more secure experience for all drivers.

Merchant Feature

Chad Ad Distributors Limited

With over 25 years of experience, our company has established itself as a premier distributor and retailer of premium tyres, batteries, lubricants, and car care products, showcasing an extensive range of esteemed brands. Our business has flourished, and we continue to expand our product offerings to meet the dynamic needs and preferences of Jamaican consumers.

Our long-standing partnership with NCB has reached new heights with the introduction of their innovative payment buttons. This cutting-edge solution simplifies customer transactions, minimizes fraud,

and maximizes cash flow, while offering unparalleled convenience and flexibility.

We commend NCB for their commitment to innovation and technological advancement. Their dedicated support team has provided us with exceptional service, characterized by prompt response times and a willingness to assist. We wholeheartedly recommend NCB to fellow business owners, as their comprehensive solutions cater to diverse business needs, paving the way for efficiency, growth, and success.

Geoffery Zaidie
Founder & CEO



Social Media:

IG: <https://www.instagram.com/chadadja/?hl=en> Facebook: <https://www.facebook.com/ChadAdDistributorsLTD/>

Security Matters

What is PCI DSS and its importance:

The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that all companies that accept, process, store or transmit credit card information maintain a secure environment.

The PCI DSS is administered and managed by the PCI Security Standards Council, an independent body that was created by the major payment card brands (Visa, MasterCard, American Express, Discover and JCB).

The PCI DSS applies to any organization, regardless of size or number of transactions that accepts, transmits, or stores any cardholder data. So, if you run a business that accepts card payments whether face-to-face, online or over the phone, you are responsible for ensuring that your customers' card details are protected, which means making sure that you are PCI compliant.



Merchant Support Options

We are here to support you

► Streamline your sales and maximise your POS and e-Commerce potential - NCB's Merchant Support is with you every step of the way.



876-935-2600

Direct Merchant Support line available 24/7



ncbinfo@jncb.com



NCB Live Chat via jncb.com or online banking