



Merchant **Newslink**

December 2020

*Stronger Together*

# Dear Valued Merchant,

This year has been one of growth, new experiences and acknowledgment that we are strong individually and collectively. As we step out of 2020 into 2021, we encourage you to continue to remain safe and adhere to the government-mandated COVID-19 protocols. As your Merchant Service family, we want to ensure that both you and your

family are in good health. We also wish for the continued growth and success of your business. We are always here to serve you and enhance your merchant experience.

This edition of your Christmas Newslink will highlight new and exciting products and business features such as:



## MERCHANT ADVISORY

NCB Goes Above and Beyond  
Treatment of Multi-Link  
Transactions during Service  
Interruption

Providing You With The Best  
Merchant Experience is our Goal



## MERCHANT CORNER

A First Class Way to do Business

Never Miss A Sale

Tap & Go with your NCB Business  
Edge Credit Card

Get Paid with Union Pay



## BUSINESS FEATURE

Grow Your Business with Gregory  
Peart – Sales & Relationship  
Manager

Enhancing your Marketing Strategy



## MERCHANT FEATURE

Cuisines To Go

Christmas Brawta with  
Brawta Living

Island Rituals



## SECURITY MATTERS

Stay Safe This Holiday  
Reduce Contact with Contactless

Thank you for trusting us, and we look forward to serving you and strengthening your business for many more years to come.

Season's Greetings to you and yours from the NCB Payment Services Division family.

*Bless Up... Big Up... Thank You!*

Best Regards,

Claudette Rodriguez  
Snr. Assistant General Manager  
NCB Payment Services Division





# NCB Going Above and Beyond



As an important client, we want to let you know that we will be improving our customers' credit card experience by offering more global spending power with our new Visa and Mastercard products. Ultimately, we will be retiring our KeyCard credit and prepaid suite of products.

How will this impact you? Well, you can continue to accept KeyCard payments with confidence until all customers

have been fully transitioned to our new MasterCard or Visa Credit Cards or until further notice.

We look forward to your continued support as we work together to give our customers an enhanced experience.

For more information please email us with the subject **"KeyCard Migration Question"** to [mynbcreditcard@jncb.com](mailto:mynbcreditcard@jncb.com).





# TREATMENT OF MULTI-LINK TRANSACTIONS DURING SERVICE INTERRUPTION



One of the challenges that might be experienced is while attempting to pay for goods or services at your location, cardholders' accounts may be debited although no approval code was received on your POS terminal. If this occurs, there should be an automated system reversal of this entry on the cardholders' accounts, because the attempted transaction is not identified as successful. This payment will, therefore, not be settled to your bank account. We are aware of a recent increase whereby the automated system reversals are not always executed, and as such, cardholders may reach out to you with

queries. The agreed process specific to Multi-Link transactions is that cardholders are required to query these types of transactions with their Financial Institution for resolution. In these cases, the Financial Institution will conduct the requisite investigation and effect the corrections to the cardholders' accounts.

We are cognizant of the impact this has had on your service delivery and are truly sorry for this experience. We thank you for your patience as we work to improve our service to you and all cardholders. We are committed to ensuring that you Never Miss A Sale while providing a frictionless payment experience.

Please contact the NCB Customer Care Centre at **888-NCB-FIRST (622-3477)** with any queries or for further information.





# PROVIDING YOU WITH THE BEST MERCHANT EXPERIENCE IS OUR GOAL

We have partnered with MC Systems (MCS) to provide you, our valued merchant, with a first-rate experience. Be on the lookout for these representatives as they visit your locations to:



These representatives will provide valid MC Systems identification and will NOT ask you for any personal or banking information.

We thank you for your co-operation and anticipate your continued support as we look for more ways to improve your merchant experience.

If you have any questions, please contact your Merchant Sales & Relationship Officer or our Customer Care Centre at **888-622-3477** or email us at [businesssolutions@jnbc.com](mailto:businesssolutions@jnbc.com).





**MERCHANT  
CORNER**





# THE FIRST CLASS WAY OF DOING BUSINESS

A first-class business like yours needs a first-class credit card to help it actualize its full potential. Our new suite of business credit cards will allow your company to take flight with their plethora of benefits.







## NCB BUSINESS ELITE



Give your business endless possibilities with the NCB Business Elite credit card. You can use this card to purchase inventory and supplies, pay taxes and other government-related expenses, Upgrade or acquire equipment, business travel, pay utilities and entertain clients all while enjoying:

- Tap & Go or Chip & PIN for purchases when home or abroad
- Unlimited Cash Back\*
- Purchase Protection up to US\$200
- Extended Warranty up to US\$400
- ATM Robbery & Assault Protection
- Master Coverage & Master Global Service
- Worldwide Acceptance

\*0.5% cash back on non-govt. transactions and 0.4% cash back on govt. transactions.





## NCB EXECUTIVE TRAVEL BUSINESS



Master the world of Business with the NCB Executive Travel Business credit card. This credit card offers the ease, convenience, security and a range of benefits to enhance your business needs.

Enjoy:

- Tap & Go or Chip & PIN for purchases when home or abroad
- 1 point for every US\$1 or JM\$ equivalent you spend on non-government transactions and 1 point for every US\$5 you spend on government transactions\*
- Redeem points to book flights, hotels and car rentals while enjoying exclusive discounts on NCB Miles mobile app (download from Google Play or the App Store) or at [www.ncbmiles.com](http://www.ncbmiles.com). Plus, you can also use your points in-store and online to make purchases at participating merchants worldwide.
- Extended Warranty up to US\$400
- Purchase Protection up to US\$200
- Master Rental, Master Travel and Travel Assistance Services
- Worldwide Acceptance
- LoungeKey access to over 1,100 airport lounges worldwide with three (3) complimentary passes per cardholder annually

\*Up to US\$16,000 per annum on government transactions

## NCB VISA PLATINUM BUSINESS



Give your business the fuel it needs to take flight with this US\$ denominated credit card.

Enjoy:

- 1 point for every US\$1 you spend on non-government transactions and 1 point for every US\$5 you spend on government transactions.\*
- Redeem points to book flights, hotels and car rentals while enjoying exclusive discounts on NCB Miles mobile app (download from Google Play or the App Store) or at [www.ncbmiles.com](http://www.ncbmiles.com). Plus, you can also use your points in-store and online to make purchases at participating merchants worldwide.
- Extended Warranty up to US\$10,000
- Price Protection up to US\$2,000
- Purchase Protection up to US\$25,000
- Personal Concierge and Travel Assistance Services
- Auto Rental Coverage
- Visa Luxury Hotel Collection
- Visa Airport Companion access to over 1,000 airport lounges worldwide with five (5) complimentary passes per cardholder annually.



\*Up to US\$16,000 per annum on government transactions.





# TAP & GO WITH YOUR NCB BUSINESS EDGE CREDIT CARD

We've upgraded the NCB Business Edge credit card with Tap & Go Technology! Point of Sale transactions just got a lot easier, faster and safer.

Now you can check-out at any NCB Point of Sale without needing to carry or touch cash and your card will never need to leave your hand.

Plus get access to exclusive discounts on the NCB Miles Portal and earn cash back with each purchase.

For more information contact your NCB Merchant Sales & Relationship Officer, or our Customer Care Centre at **888-622-3477**





# NEVER MISS A SALE WITH US

This holiday season Never Miss A Sale with our numerous merchant facilities.





# The NCB Payment Services Division offers a wide array of products and services with the goal of helping your business flourish.

## POINT OF SALE

With a Point of Sale (POS) terminal, you are guaranteed to attract more customers with the acceptance of all major debit and credit cards while benefiting from increased security, more accurate record keeping and rental fee as low as \$1,000 + GCT.

## eCOMMERCE

Reach the global market with NCB's eCommerce suite of solutions. Accept secure electronic payments in multiple currencies and even settle your payments in JMD or USD. You will be able to view payments in real time and reduce your overhead costs with the use of this technology. Visit [www.jncb.com/ecommerce](http://www.jncb.com/ecommerce) for more information.

## PAYSMART

You will have access to a secure, risk free payment platform, which will give flexibility to your customers by allowing them to pay via telephone banking or online. With Pysmart you will have access to payment files online for ease of reconciliation at no additional charge to your customers.

## QUISK

With NCB Quisk you can lower discount rates, give your customers more payment options and receive convenient online payments via website and social media pages. You will get 24/7 access to your settlement reports through the Quisk merchant portal.



For more information contact your NCB Merchant Sales & Relationship Officer, or our Customer Care Centre at **888-622-3477**



# Get Paid



## 用银联得到报酬

### Your NCB POS device can accept UnionPay cards!

NCB is the first bank in Jamaica that allows you to access payments from over 7 billion UnionPay cardholders across the globe! And with more Chinese nationals living, visiting and doing business in Jamaica, this creates more opportunities for you.

So enjoy knowing it's even easier for your customers to do business with you because NCB gives you more ways to Never Miss a Sale.

**UnionPay cards are accepted at all NCB ABMs and merchant locations.**

您可以在 NCB 所有的自动银行业务机和商家的地点使用银联卡。



A white callout box with a pointed left side is centered on the page. It is surrounded by festive decorations including green pine branches, silver and gold ornaments, a purple bow, and a gold pinecone. Inside the box, there is a storefront icon and the text "BUSINESS FEATURE".

  
**BUSINESS  
FEATURE**



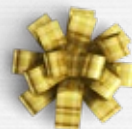


# GROW YOUR BUSINESS WITH GREGORY PEART

– Sales & Relationship Manager  
NCB Payment Services Division







# Know your Cs- Company, Customer, Competition, Climate, and Collaboration

## 1. COMPANY:

- It is essential to fully understand your companies' value proposition, products and services, competitive advantage and vision.
- Ensure that your execution is in alignment with your strategy, while not being afraid to adjust if new opportunities arise.

## 2. CUSTOMER:

- Understand what motivates your customers to buy, as well as, their preferred channel for purchasing goods/ services and receiving information. Their preference may be in-store, online or through distribution companies.
- Always examine the pain points you are trying to solve for your customers and evaluate the perceived value of your solution.

## 3. COMPETITION:

- Assess your established and or emerging competitors' strengths, weaknesses and capability gaps.
- Analyze their strategies and tactics

and the possible impact they may have on your existing and future customer base.

## 4. CLIMATE:

- Understand the social and behavioral trends that impact your industry, as well as, the laws and regulations to ensure long term success.
- Continuously review the technology trends locally and globally to capitalize on opportunities to increase revenue and decrease expenses.

## 5. COLLABORATION:

- Proactively seek to identify partners to help you deliver value to your customers. Partners can assist in creating an ecosystem, enhance your distribution channel, reduce your input costs, as well as, provide a lower cost investment option for your business. Strong partners such as NCB, can help your business realize its goals.





In addition to actively practicing the 5 Cs I mentioned, consider these additional tips as well:

### INVEST IN YOUR PEOPLE

Hire well, even when the recruitment process takes long - look for prospective employees who are coachable, committed and consistent performers. Ensure your staff buy into the vision of the company by spending time to coach and develop their talent while providing a reward and recognition program for good performance and positive behaviors.

### KNOW YOUR NUMBERS

There is a distinct difference between cash flow, revenue and profit. Ensure that you spend time to understand the contribution to profit for each product/ service offered. Doing this will ensure that you appropriately price your offering for sustained success.

### CONTINUOUSLY IMPROVE

According to John D Rockefeller Jr, "the secret of success is to do the common thing uncommonly well." Continuously examine the way you do things by assessing your company's daily tasks which can make an impact. In addition to, proactively and deliberately seek out different approaches within your business.

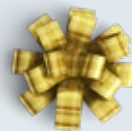
### NEVER UNDERESTIMATE THE BENEFIT OF LUCK!

My preferred definition of luck is the intersection of preparation and opportunity. Opportunities will arise, but to capitalize on these opportunities, you need to be ready.

Preparation comes in several forms, some of which are:

- Maintaining a relationship with your fund source
- Protecting your credit history
- Investing profits from your business operations
- Hiring people based on where you want to be, not based on where you are.





# ENHANCING YOUR MARKETING STRATEGY



## **Develop a Loyalty Program:**

Developing a loyalty programme for your store is a great way to increase conversions from your current customers, while rewarding them for their repeat online purchases. This can be as simple as rewarding customers on their second purchase or after a set dollar figure. These programs can entice customers to return to your store more often, as well as, to spend a little more.

## **Build Consumer Trust:**

Trust is important in any successful long-term relationship and that includes the relationship between retailer and customer. It's the natural result of honesty and consistency. Around 81% of online shoppers say that their friends and family directly influence their purchase decisions. That's an amazing asset to retailers who are able to win customer's trust.

## **Answer All Questions on Every Platform:**

Answer all questions and respond to comments quickly! Staying on top of your social media, emails and site comments is one of the easiest ways to continue the relationship post-sale. If you can't handle the demand for a high response rate by yourself, there are Social Media Marketers who can help you do that!

## **Get New Customers from Loyal Fans with 'Referral Marketing':**

One of the best ways to get more of your ideal customers to shop with you is to make it easy and worth the effort for these customers to refer their friends. The best way to get repeat sales is to get more of the right customers and the best way to get more of the right customers is to deliberately leverage the network of the customers you already have.

## **Share Quality Content:**

Provide only the best content on your social channels. When you share really high-value content with a diverse approach to content marketing in social, your audience will stay more engaged more often. That elevated engagement keeps you visible in their feed so when it comes time for promotional posts, they're more likely to see them, come back and make a purchase.

## **Sell the Experience, Not the Product:**

There's very little you can sell that can't be gotten elsewhere. Focus instead on how you sell what you sell. Completely differentiate your customer experience and make sure it's outstanding. Products come and go, but there will always be a market for truly great experiences.





### **Build a Great Brand:**

As an eCommerce site, there won't be much that sets you apart in the long run. Everyone can offer free shipping or competitive prices. However, the company that builds a strong brand is usually the one that will last. Amazon, for example, has done well over time due to their strong brand.

### **Simplify the Shopping Experience:**

In order to drive repeat business, you have to make it easy and exciting for people to buy again. You can do this in a number of ways such as providing an excellent mobile experience for people who visit your store, sending coupons and other offers in emails to past customers, also, you can share updates about new products on your social media pages and in your blog posts, and always thank your customers for supporting your business.

### **Offer a Rewards Program:**

Much like the rewards program at your favorite lunch spot that you keep going back to because you're SO close to that free lunch, rewards programs are a great way to stay in touch with customers and build loyal fans.

### **Leverage User Generated Content:**

If you are able to engage customers and generate authentic content that is transparent, socially-integrated, personalized, data-driven and insightful, you will lead your businesses into success. Use contests and events to promote user-generated content submissions, like Lay's flavor contest.

### **Create Urgency & Scarcity:**

Drive eCommerce sales through email marketing by using email to create urgency and scarcity for a specific product that needs a sales boost. Send out emails about a very specific product that is on sale for a limited time.







MERCHANT FEATURE





# Cuisines2Go Dares To Grow During The COVID-19 Pandemic



While many are cautious about starting a new business during the COVID-19 pandemic, David Frank Rance saw an opportunity to grow. His new restaurant Cuisines 2Go located at L'Escargot in Runaway Bay, not only provides delicious multicultural dishes, but has also, facilitated the restoration of jobs for many hotel industry workers who are currently unemployed.

"Waiters, chefs, kitchen cleaners, we got them all because of COVID. Everybody in the Tourism industry is going through a rough time. That inspired the idea of cooking multicultural cuisines aimed at taking everybody in Jamaica around five different countries all in one spot. You call one number every day and it's food you can take home, something different every day," explained Rance when asked about the inspiration to start his business.

Since opening its doors in October, the feedback has been overwhelmingly positive for the new restaurant. "I've gotten great reviews on the food, they love it; they say it's beyond their expectation. The quality is nice, the portion is really good; they love it," said Rance.

With NCB, Rance has been able to maximize

on the benefits of opening a business during the COVID-19 pandemic. "When it came to having a Point Of Sale system NCB came to our assistance by giving us a portable machine. They sent someone down to set it up and train our staff to use it," said Rance. NCB was also able to facilitate his new business with the opening of a new business account, provision of chequebooks and the FYGARO eCommerce platform, which enables persons to order food online. "The FYGARO platform is great! Persons can order from wherever they are and it pops up right in the kitchen," he stated.

**"Now is the time to start a business because there is not much competition and a lot of staff are available,"**

Rance's advice to merchants who are thinking of starting a new business during the pandemic, is to use this time wisely. "Now is the time to start a business because there is not much competition and a lot

of staff are available," he explained. He also stated, that this is the best time to iron out operational procedures that will ensure your business is a success after the recovery of the pandemic.

For more information visit @cuisines\_2go on Instagram or call 876-344-8703.





MERCHANT FEATURE

# Christmas Brawta with **BRAWTA LIVING**







Brawta Living was created to help persons find deals on quality goods and services from established local businesses. The platform was established in October 2015 and has solidified its place in the hearts of Jamaicans as the place to go to receive value for money.

As a lifestyle-oriented company, specific emphasis is placed on providing customers with mouth-watering specials on food and beverages from trending restaurants, electrifying deals on electronics, leisurely affordable local getaways, entertainment packages, as well as, health, beauty and spa salon offerings.

This year with the help of NCB, Brawta Living launched its online platform 'Brawta Marketplace' aimed at showcasing the products and services for local SMEs. "We created this for companies who want to go online and have an eCommerce portal, but they do not have the experience to set up an online website," said CEO of Brawta Living William Massias.

By being apart of the Brawta Marketplace, businesses will be able to obtain their URL and advertising. "We get a lot of traffic on Brawta Living and business owners will be able to benefit from that by being apart of Brawta Marketplace," stated Massias

Massias further explained that the benefit of having an online Marketplace facility is gaining exposure. "Someone who is only shopping for flowers will be able to see another business that sells chocolates and see it as a good idea to pair the two. Merchants will have a greater reach by joining Brawta Marketplace," said Massias.

He also emphasized the importance of having an eCommerce platform

especially with the new norms associated with the COVID-19 pandemic. "Not every merchant has the capital or the right documents needed to invest in an online platform. By working with

## This year with the help of NCB Brawta Living launched its online platform

NCB, we were able to create Brawta Marketplace that is safe and secure for businesses to showcase their products and services," said Massias.

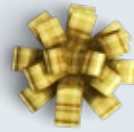
For more information email support@brawtaliving.com or call **1-876-485-1800** or **1-876-428-3883**





# Island Rituals





# Give The Gift of Luxury with Island Rituals



This Christmas, give the gift of luxury with Jamaica's finest affordable spa brand, Island Rituals. Nestled in the heart of the Kingston metropolitan area, inside the picturesque landscape of the Devon House gardens is the Devon House Spa, which is the main distributor of Island Rituals.

"We specialize in luxury soaps, cleansers, toners, moisturisers, masks, scrubs, lotions, shower gels, scented candles and so much more. Everything is handcrafted in Jamaica and used at the Devon House Spa," said CEO of Island Rituals Janice McLeod.

McLeod's journey with Island Rituals started with just one course and over a decade later, has spiralled into a love affair for cosmetic products. "At the time, we had a lot of restrictions due to foreign exchange and so I decided to start producing the

goods that we use in the spa," explained McLeod, who boasted her products cater to all bath and body needs.

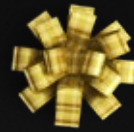
With NCB, McLeod was able to secure revenue and keep track of her finances in a safe and secure way. "The Point of Sale System makes it a lot easier for people to purchase our services because nowadays people are walking around with less cash," said McLeod.

This holiday season, Island Rituals is offering a plethora of specials on gift baskets and gift cards to give to your loved ones.

For more information, email [islandrituals@gmail.com](mailto:islandrituals@gmail.com) or call **876-777-9999** or **876-288-4888**.







# SAFETY TIPS

We want our merchants to continuously practice the advised safety measures for both themselves and their customers. This is to ensure that business is conducted safely as we continue to adjust to this new normal. Always remember to:

1



WASH HANDS

2



SANITIZE HANDS/  
SURFACES AND  
DEVICES

3



WEAR MASKS

4



REDUCE THE  
TOUCHING OF FACE



# STAY SAFE WITH CONTACTLESS:

MINIMIZE CONTACT WITH TAP &  
GO TECHNOLOGY.

*it's easy as 123*



**LOOK**



**TAP**

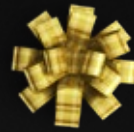


**GO**

- 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.





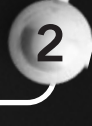
# Stay Safe This Holiday

Preventing fraud at your business may seem like a difficult task, but adopting the recommended four-step approach when processing credit cards can help reduce - and eliminate in some instances - fraud within your business.



1 Monitor the customer to ensure the card being used is the same throughout the transaction. This is necessary to avoid the switching of cards by fraudsters.

2 Obtain authorization for all transactions.



3 If you are uncertain or suspicious about the authenticity of a card, we recommend that you do not process the transaction.



Please be reminded that merchants are not required to request customers to handover their debit/ credit cards to process a transaction. Here are the steps for the correct procedure:

- |  |  |   |
|--|--|---|
| <ol style="list-style-type: none"> <li>1. Merchants should enter sale amount</li> <li>2. The terminal is to be turned to the customer</li> <li>3. Customer should swipe/ insert/ tap their card</li> </ol> |  | <ol style="list-style-type: none"> <li>4. Customer should then input their PIN</li> <li>5. Customer removes card when prompted</li> <li>6. Merchant prints receipt when prompted</li> </ol> |
|--|--|---|

Always remember that members of the Fraud Prevention Unit may be contacted at 876-733-1148 Monday to Friday from 9:00 a.m. to 5:00 p.m. You may also contact our Customer Care Centre at 888-622-3477 at any time to be guided through the process.



*"Season's Greetings to you our Valued Customers & Business Partners, from the Payment Services Division Family"*



**ANALYTICS TEAM:**

'During this season of reflection, we pause to express our sincere gratitude and appreciation, for your continued trust in us and send you best wishes for a joyous holiday!'



**PRODUCT DEVELOPMENT TEAM:**

'We wish you peace, joy and prosperity throughout the coming year.

We take time to reflect upon the good things we have... like our relationship with you.

Thank you for your continued support and we hope that 2021 will bring you happiness and success.'


**MERCHANT SALES & RELATIONSHIP TEAM:**

We heralded the New Year 2020 with great expectations, only to be hit by the novel COVID-19 pandemic, which has wreaked havoc on our nation and by extension, the world.

As we navigate these unprecedented times, rest assured that we will continue

to provide you with innovative solutions to facilitate this new mindset as we all pivot to remain relevant, to learn, unlearn and re-learn in this new norm.

We sincerely wish you and your family a blessed, peaceful, safe and successful rest of 2020 and 2021.







**CREDIT CARD SALES  
TEAM:**

Despite the challenges we faced this year, let us look forward to the year ahead together.

We are committed to ensuring that you are provided with the best products and services to support both you and your business endeavors as we pivot and adjust to this new norm.

Season Greetings to you and yours, and may our continued partnership bring forth a prosperous New Year!

**PRODUCT AND  
PORTFOLIO TEAM**

'Tis the Season to give thanks for all things. We are truly grateful for your continued support and we are committed to assisting you as we navigate the new normal together.

In this season of Joy and Peace, we wish for you and your team good health and success. Continue to inspire us with your resilience during these challenging times, as we look forward to serving you in the new year.

All the best for the Season and cheers to a better New Year.



**MERCHANT SUPPORT  
TEAM:**

We salute you as you strive to survive in this season and beyond. As we navigate this extraordinary season in our businesses, we continue to support and guide you with the appropriate payment solutions to ensure you 'Never Miss A Sale!' Sending cheers from our team to yours! Thanks for letting us serve you. May the season bring a joyful end to the year and may our service bring fulfillment to you and your business in the coming year.

**“ WE ARE IN THIS  
TOGETHER AND  
HERE TO SERVE YOU ”**

