



Merchant **Newslink**

August 2020

Dear Valued Merchant,

The NCB Payment Services Team hopes that you and your family are remaining safe, and continuing to practice the safety guidelines implemented by the Government. In the first half of 2020 we witnessed life as we know it change before our eyes. As we continue to navigate this new normal, take heart in knowing that as your Payments provider we are working assiduously to develop new and innovative ways for you to continue growing your business.

Together we are strong and resilient and we will adapt to this new norm coming out bigger and better.

In this Summer edition of the Newslink, we will be focusing on the following:



### MERCHANT ADVISORY

Verified Refund "Helping Our  
Merchants Stay Safe #NCBSafe"  
Card Handover Not Required



### MERCHANT MARKETPLACE

Switch To The New Digital Norm  
With NCB eCommerce  
MasterCard Incentive



### MERCHANT CORNER

Stay Safe with Contactless  
Pay Your Bills Safely With NCB  
Quisk



### MERCHANT FEATURE

Spaces Jamaica Limited  
TravelwithKimmie Uses Social  
Distancing To Their Advantage



### SECURITY MATTERS

Safety and Security Tips  
eCommerce Security Tips

Best Regards,

Claudette Rodriquez  
Snr. Assistant General Manager  
NCB Payment Services Division





**MERCHANT  
ADVISORY**



MERCHANT ADVISORY

# REDUCE REFUND FRAUD

INTRODUCING  
THE VERIFIED REFUND



NAVIGATING THE NEW NORM TOGETHER





## DEAR VALUED MERCHANT

We understand just how important it is to keep your business secure, so we've updated our processes to significantly reduce and ultimately eliminate refund fraud. Coming soon is a different way to process refunds on your Point Of Sale (POS) Terminals.

You will now be required to enter the Sale Transaction ID for the corresponding sale to process a refund transaction.

## WHAT IS A VERIFIED REFUND?



A Verified Refund allows the POS terminal to only perform a refund on a previous sale transaction. You will be able to execute a refund transaction in multiples, or for the complete sale transaction, not exceeding the original associated sale amount. This will apply to regular sale and pre-completed sale transactions processed on an NCBJ POS terminal.



- ▶ Customer requests refund
- ▶ Merchant initiates refund at the terminal by following these steps:
  - 1 Select Refund option
  - 2 Enter Supervisor/Manager Override Password
  - 3 Enter Clerk ID (Clerk Logon if not already logged on)
  - 4 Select Host/Currency Enter Refund amount Confirm Refund amount and press enter
  - 5 Enter Transaction ID from the receipt
  - 6 Swipe, insert or tap card
  - 7 If prompted enter PIN and press enter
  - 8 Press the enter button to dismiss "Return Terminal to Clerk" screen
  - 9 Print refund invoice – business
  - 10 Print customer receipt

If you have any questions or concerns, our Merchant Sales and Relationship Officers would be happy to assist. You may also send an email to [NCBMerchantBulletin@jncb.com](mailto:NCBMerchantBulletin@jncb.com), or call Customer Care toll free at **888-622-3477**.



# CARD HANDOVER NOT REQUIRED

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:

- 1 Merchant should enter sale amount
- 2 The terminal is to be turned to the customer
- 3 Customer should swipe/insert/tap their card
- 4 Customer should then input their PIN
- 5 Customer removes card when prompted
- 6 Merchant prints receipt when prompted







**MERCHANT  
MARKETPLACE**



# NCB eCOMMERCE YOUR GATEWAY TO THE WORLD

Our eCommerce payment gateway is a fast and secure platform that enables you to process multi-currency credit card transactions on your website. Our expert team will help you integrate our eCommerce payment page into your personalized website. This solution is ideal for merchants whose business segment ranges from medium to large.



Reach the global market and increase your customer base



Increase convenience and efficiency with 24/7 access to your business



Your customers will be given multiple options from which to select their desired currency



Transactions are settled directly to your NCB JMD and/or USD account



Your customer transactions are secure with 3D Secure, Tokenization and PCI DSS Compliance

Make a sale anywhere, anytime with the NCB eCommerce Business Solution!





## NCB PAYMENT BUTTONS

(POWERED BY FYGARO)

### Click. Click. CASH!

Accept more payments from  
a wider network with NCB  
eCommerce Business In A Box.

**NCB #1**  
in eCommerce  
Secure. Fast. Increased Sales.

NCB Payment Buttons (powered by Fygaro) give you a clickable icon or text on your website, social media channels, emails and/or WhatsApp. So you never miss a sale.

1

#### Swift

So you can process more sales  
in less time.

2

#### Simple

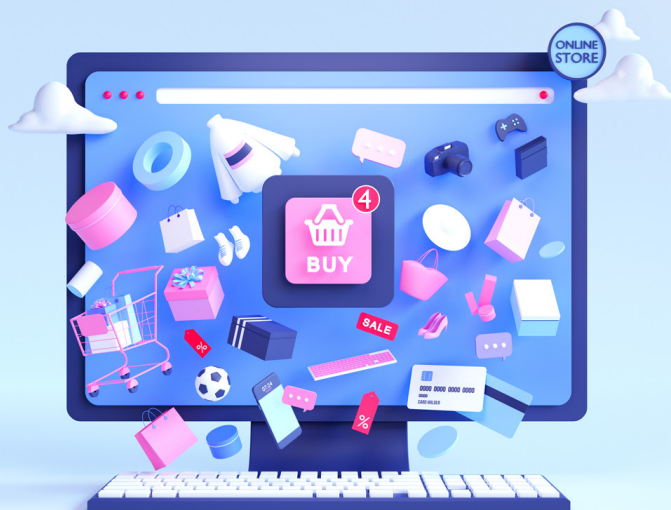
Easily bill, collect and ship  
locally and internationally with  
DHL!

3

#### Secure

Constantly monitored for  
compliance with web standards.

Sign up today and get PAID in no time!  
Email "Payment Buttons" to  
[BusinessSolutions@jncb.com](mailto:BusinessSolutions@jncb.com).



# NCB WEBSITE TEMPLATES

(POWERED BY FYGARO)

## Sell to the WORLD!

NAVIGATING THE NEW NORM TOGETHER

Start selling online swiftly with NCB eCommerce Business in a Box



No website? No problem!  
Get started in minutes with ready-to-use customizable templates supported by **NCB Website Templates (powered by Fygaro).**

1  
2  
3

### Fast

Go from 'zero' to 'ready' in no time!

### Simple

Easily bill, collect and ship locally and internationally with DHL!

### Secure

Constantly monitored for compliance with web standards.

Sign up today and start getting **PAID!**  
Email "**Website**" to  
**BusinessSolutions@jncb.com.**





## MARKETPLACE

### A World of Online Sales

A Merchant Marketplace is a commerce site that hosts products or websites of individual sellers on the same domain. Digital Marketplace businesses supported by NCB Merchant Marketplace include:



**NCB #1**  
in eCommerce  
Secure. Fast. Increased Sales.

You'll get access to:



**Built-in Loyalty Programmes**



**Free Digital Marketing**



**Coupon Programmes**

Sign up and capitalize on the online market! Email **"Marketplace"** to [BusinessSolutions@jncb.com](mailto:BusinessSolutions@jncb.com).



# MASTERCARD MAKES IT HAPPEN

COVID19 has impacted your business, but as an NCB merchant, we're here to help!

16 lucky merchants will be selected at random to receive some special assistance from MasterCard to help them get back to business!

**MORE DETAILS TO COME SOON!**

NAVIGATING THE NEW NORM TOGETHER





# 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.





**MERCHANT  
MARKETPLACE**





# SPACES JAMAICA NAVIGATES NEW NORMS THROUGH ECOMMERCE

The coronavirus (COVID-19) outbreak is causing a global health emergency, and an economic slowdown. Small to medium enterprises have received a significant

blow when it comes to investment, growth, and employment.

However, many are finding innovative ways to stay afloat during this financial crisis.

With the help of NCB, Spaces has redesigned its operations and have excelled in developing a new normal.



NCB's Fygaro Payment Button Solution made receiving payment 10 times easier...



affordable home furnishing and decor products. Led by Creative Director Janelle Pantry-Coke, Spaces is one of the top NCB Merchants that has utilised its

products and services to expand to new horizons.

"When COVID came our business took a direct hit because our products are disposable income products. We immediately saw a decline in business

once the whole stay at home measure came into practice.,"

explained Pantry-Coke.

Spaces is a premier Furniture and Home Decor Store in Kingston, where value meets lifestyle. Since 2007 the company has provided its customers with a wide selection of

In navigating this new norm, Coke decided to focus on the items and products that were deemed essential. "Items that are needed during this time were mainly home



office furniture. Primarily we sold products that were necessary for the living room or the bedroom and other small decor items. We changed to cater to persons that were new with working from home and needed an office, and parents with children that needed to create a space for homeschooling,” said Coke.

With social distancing in full effect, Spaces decided to amplify its social media presence and cultivated an online platform for eCommerce to reach their customers as well as attract new customers. By pairing NCB’s Fygaro Payment Button Solution with their restructured online platform, payment became a breeze.

“NCB’s Fygaro Payment Button Solution made receiving payment 10 times easier. Usually, clients would have to make direct deposits which would sometimes take days to clear. With the Fygaro Payment Button funds appeared in our account within one business day,” said Coke.

By partnering with NCB, merchants are thriving as they develop new strategies to navigate this new normal.

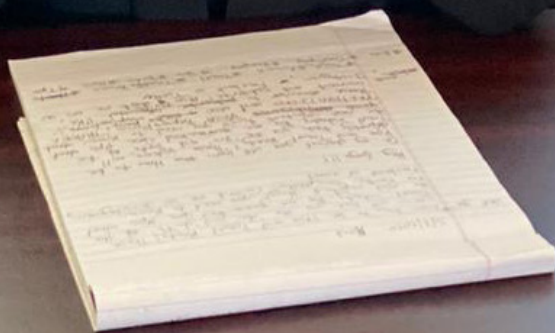
For more information about Spaces Jamaica visit [f](#) | [i](#) | [@spacesjamaica](#)



## MERCHANT FEATURE



NAVIGATING THE NEW NORM TOGETHER







# TRAVELWITHKIMMIE USES SOCIAL DISTANCING TO THEIR ADVANTAGE

Travel restrictions around the globe have turned the tourism industry into one of the largest casualties of the coronavirus pandemic. SME's such as TravelwithKimmie suffered greatly as countries began to close their borders in hope of reducing the spread of the novel COVID-19 virus. With the aid of NCB's business merchant package, CEO Kimona Myrie was able to create a new strategy for surviving the pandemic and developing a new normal.

TravelwithKimmie is a Travel company that Offers Visa and Booking Services to different Places in the World on a Budget. "We simply get our clients to their desired destinations hassle-free and most cost-effective," explained Myrie.

"COVID-19 has significantly impacted sales. Fewer people were travelling and needed fewer visa services. Since recently borders have begun to reopen and more persons are starting to book flights and are becoming comfortable with the idea of travelling," said Myrie.

In navigating this new norm TravelwithKimmie began to use online platforms to conduct interviews for

applications. "Persons are more comfortable using video call services than meet in person, and this has helped my clients significantly. They feel more at home and safe using these services," she explained.

Before using NCB's Fygaro Payment Button Solution TravelwithKimmie clients would have to visit the bank to make transfers. "This was a very tedious process which had several limitations. Now my clients are super excited with Fygaro. All I need to do is send them the invoice and with a few clicks they can make a payment from the comfort of their own home," said Myrie.

In just two years with the aid of NCB's Merchant Advisors, Myrie was able to equip her business with the essentials she needed to grow her company. "NCB has made the process so easy and they are always available to answer my questions. I am happy with the quality of customer service from them," said Myrie.

For more information on Travel With Kimmie visit [@travelwithkimmie](#) on Instagram or [www.travelwithkimmie.net](http://www.travelwithkimmie.net)



## MERCHANT CORNER

NAVIGATING THE NEW NORMAL TOGETHER



# PAY YOUR BILLS SAFELY WITH NCB QUISK:

**QUISK**  
Mobile Money

## QUISK IS EASY AND CONVENIENT.

Anyone can have a NCB Quisk account, all you need is a valid Government ID and TRN. The NCB Quisk platform is cost effective and easily accessible. You can access your account using your 10-digit phone # and a 6-digit PIN.

With NCB Quisk you can pay bills, make purchases via NCB POS, Add/withdraw money at NCB iABMs, send money to other Quisk customers, shop online and so much more.

### Here's What You Should Know About Quisk Bill Pay

NCB Quisk bill pay feature allows you to make bill payments to over 100 bill payment companies via the Quisk Mobile App (IOS or Android) or Quisk portal ([www.jncb.com/Quisk](http://www.jncb.com/Quisk)) for FREE.

NCB Quisk mobile money solution now allows all its customers to make payment from the comfort of your home. NCB Quisk Bill Payment easy and convenient because it is a secure mobile money solution that only requires the recipient to have a phone.

Top Bill Pay Companies available in the Quisk App include:

1. Jamaica Public Service (JPS)
2. National Water Commission (NWC)
3. Highway 2000
4. Appliance Traders Limited (ATL)
5. Flow
6. Digicel & Digicel Play
7. Guardian Life Limited
8. King Alarm
9. Courts Jamaica
10. Advantage General Insurance Company

\*\* All payments are updated within 24-Hours

Stay Safe with NCB Quisk #NCBSafe | #BeSmart

Visit the Google play or Apple store to download the Quisk Customer Android App (v2.2) or IOS App (v2.5) and start making bill payments today.

If you would like to accept payments via Quisk Bill Payment, contact your Merchant Sales & Relationship Officer or email [businesssolutions@jncb.com](mailto:businesssolutions@jncb.com)





# IT'S HERE! 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.





SECURITY  
MATTERS



# 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





One of the main reasons people refuse to shop online is because of the perceived threat of getting their information stolen. Website security is one component of eCommerce stores that is absolutely non-negotiable. As a merchant, you have the responsibility to ensure that your eCommerce platform is safe and secure for your customers.

Here are 5 eCommerce Security Tips to help you get started:

- 1 PICK THE RIGHT ECOMMERCE PLATFORM**
- 2 KEEP YOUR ADMIN PANEL AIR-TIGHT**
- 3 ALWAYS BACK UP YOUR DATA**
- 4 DON'T STORE CREDIT CARD NUMBERS**
- 5 USE MULTI-LAYERED SECURITY**



# WE'VE GOT YOU COVERED

SME's are the backbone of our economy and NCB is here to support you through challenging times. Secure the future of your business with access to millions of dollars in funding at a special low rate of 6.5%.

You can grow your business with our DBJ Credit Enhancement Facility or our USAID SME Development Loan Fund.

For more information Text **"GROWTH"** to **876-383-1729**