

NCB ePOS SOLUTION FREQUENTLY ASKED QUESTIONS (FAQ)

- Merchant



What is NCB ePOS?

NCB ePOS is an app that facilitates contactless payments, enabling businesses to accept payments using their Near Field Communication (NFC) enabled smartphones or tablets, eliminating the need for 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 does it work?

With no extra hardware needed, merchants are required to download the NCB ePOS App from the Google Play Store, after being onboarded. Customers are required to tap their card or NFC payment device behind or in-front of the merchant's mobile device.

The features of the NCB ePOS app include:

- Sale with JMD and USD settlement
- Sale with Tip
- Refund/Void
- Transaction History
- Multiple Users (Mobile Users)
- E-Receipt
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How do I sign up to become an NCB ePOS merchant?

To sign up for the solution, please make contact with us via any of the channels below:

- 24/7 Merchant Support Direct Line at (876) 935-2600 or visit www.jncb.com/epos to submit your details to be contacted.
- Merchant Support Web Chat via www.jncb.com
- Your assigned Merchant Sales & Relationship Officer

Is an NCB bank account needed?

Yes, in order to receive settlements for transactions processed through the solution, an NCB bank account is needed.

I did not receive the activation email with the Username and PIN. What should I do?

If you did not receive the email, please contact our Merchant Support at (876) 935-2600 or email ncbinfo@jncb.com.

Which mobile devices are compatible with NCB ePOS?

The ePOS solution is compatible with Android devices running up to five versions prior to the latest Android OS release. (Minimum version 10). Additionally, the Android mobile device requires NFC functionality and internet connectivity.

Does NCB ePOS have a card reader?

No, NCB ePOS does not operate with an external card reader. The secure communication between the card and phone is through Near Field Communication (NFC) with the latest in Payment Card Industry Data Security Standards (PCI DSS). Simply download the NCB ePOS App on your Android device and sign in with your valid user credentials.

Is there a cost for merchants to download and use NCB ePOS?

To download the solution is free. However, there is a monthly fee of **J\$500.00 +GCT** per merchant (currently waived). Transactions processed by the ePOS solution are subject to standard merchant discount rates (MDR). Additionally, the device requires Mobile Data or Wi-Fi to process transactions.

What support options are available for NCB ePOS merchants?

NCB ePOS merchants can access support through various channels, including:

- ePOS Homepage (www.jncb.com/epos/) to access FAQs, User Guides and Video Tutorials.
- NCB Assist/Bizz via Online Banking to log complaints and requests.
- First-call issue resolution via dedicated merchant support at (876) 935-2600.
- NCB ePOS Merchant Portal: View user details and generate transaction reports.

Can I use the NCB ePOS solution overseas?

No. NCB ePOS can only be used in Jamaica.

I lost my smartphone with the NCB ePOS application installed on it. What should I do?

If your mobile device is lost or stolen, no one can access the NCB ePOS App without the PIN or Biometric access (fingerprint). No customer data is stored in the App. Once you are ready to install the application on a new device, download the NCB ePOS App from the Google Play Store.

Please contact our Merchant Support Direct Line at (876) 935-2600.

Card Processing

1. **What card brands are accepted by ePOS?** Currently, the solution accepts Contactless payments from Visa and MasterCard.
2. **Can I process transactions in a currency other than my local currency?** Yes. The solution allows for transactions to be accepted in both Jamaican and United States Dollars.
3. **Does ePOS auto settle?** Yes, Merchants do not need to initiate a settlement. All transactions will be auto settled daily at 9pm.
4. **Will customers be provided with a transaction receipt?** Yes. Electronic receipts will be dispatched by the solution.
5. **What is the NCB ePOS Merchant Portal?** A secure online platform that allows merchants to view transaction history, generate reports, manage users, configure settings, and much more.