



Merchant Newslink

Creating Customer Satisfaction Through Relationship Building

Meet the Payments Acquiring Leadership Team

► A Day in the Life of Gregory

Leading our Merchant Services team, my day is filled with a dynamic mix of strategy, merchant engagement, innovation and collaboration. Ultimately it revolves around making sure our merchants can focus on what matters most—growing their business. I support the wider team to ensure that you have the right payment solutions in place, allowing your customers to pay effortlessly and securely. From refining our products and channel operations to rolling out marketing strategies, everything is done with one goal in mind: helping your business thrive.

My role is not just about the technical side of things, it's about understanding and executing on your current

and future needs as a merchant. I make sure that our solutions are easy to use, adaptable to your business model, and maintain a high level of reliability. Whether it's introducing new payment options or expanding our existing services, we're constantly innovating to help you stay ahead of the curve. At the end of the day, it's about giving you peace of mind. With seamless payment solutions, enhanced security measures, and a team that's always ready to support you, we're here to help you grow your business every step of the way and truly Never Miss A Sale!

► My Passion

Kaizen - It is about growth and capacity building.

► For Fun

Connecting with nature...

► Favourite Quote

"The secret to success is to do the common things, uncommonly well."

- John D. Rockefeller Jr.

Connect with **Gregory Peart** on LinkedIn - <https://www.linkedin.com/in/gpeart>

What's New?

Highlights ePOS Launch - June 28, 2024



The NCB ePOS app is now available and is a game-changer in the financial services landscape! Transform your Android smart device (NFC 10 and above) into a payment terminal. The ePOS app allows you to accept card payments with ease. It is a low cost, maintenance free payment solution that is particularly beneficial for micro, small and medium enterprises (MSME), enabling them to provide their customers with a fast and convenient experience.

Key benefits of the NCB ePOS include its portability, real-time transaction tracking, and enhanced security features, ensuring that you can conduct business with ease.

More Benefits:

- Low cost
- Merchant portal that allows you access your transactions
- No data required to download the app
- Add as many users as you need

Additionally, the app supports various payment methods, including credit and debit cards, making it a versatile tool for any business environment.

The launch of the NCB ePOS represents a significant step forward in NCB's commitment to empowering businesses with innovative financial solutions.

Get onboarded as an ePOS merchant! Call us at 876-935-2600 or email ncbinfo@jncb.com to get signed up! For more information visit <https://www.jncb.com/epos/>

Contactless Payments & Tokenization

"Tap and Go" transactions are a convenient and safe way to pay. During a contactless transaction, the card details are encrypted and replaced with a unique token, ensuring the actual card information is never transmitted or exposed. Additionally, the cardholder should always have the card, further enhancing security and reducing the risk of fraud.



Merchant Corner

STAY IN THE KNOW

Replacement of terminals – VX terminal series to Engage terminal

As part of our commitment to delivering best-in-class products and services, we continue our journey to upgrading our Point of Sale (POS) terminal devices and infrastructure. We have been in the process of replacing all VX POS terminals with our sleek, advanced Verifone ENGAGE devices, designed to elevate and enhance your business experience.

Deactivation and Replacement:

If you have not received one of the new devices, please reach out to us to have your VX terminal replaced.

Our new terminals boast enhanced features and functionalities, including:

- Improved POS Terminal Connectivity and Reliability
- Improved Overall User Experience

Please note that as part of the upgrade, we are discontinuing the use of dial-up connectivity on all our Standard POS terminals. To ensure uninterrupted service, if you own a standard terminal, connected via dial-up, we recommend making the necessary changes to accommodate IP (Ethernet) connectivity by December 31, 2024.



THEN: VX Terminal Series



NOW: Engage Terminal Series

Product Enhancements

NCB's eCommerce Value Added Services

Positively impacting our Travel & Entertainment industry.

We have leveraged our eCommerce services to offer you even more value:

Re-Authorizations: This allows you to request a new authorization for a previously authorized eCommerce transaction. This is typically done when the initial authorization is about to expire (usually within a few days) and the order placed has not been shipped or fulfilled.

Network Tokens: These are unique identifiers generated by a payment network (Visa or Mastercard) to represent a customer's payment information securely. Instead of storing sensitive card details, you can store this token which can then be used for future transactions without exposing the actual card data.

Partial Refunds: This refund is issued for only a portion of the original purchase amount. This option provides flexibility for both you and your customers in case of returns, damaged goods, or other circumstances where a full refund is not applicable.

To choose the eCommerce service that is right for you, visit <https://www.jncb.com/e-commerce/> for more information on our offerings.

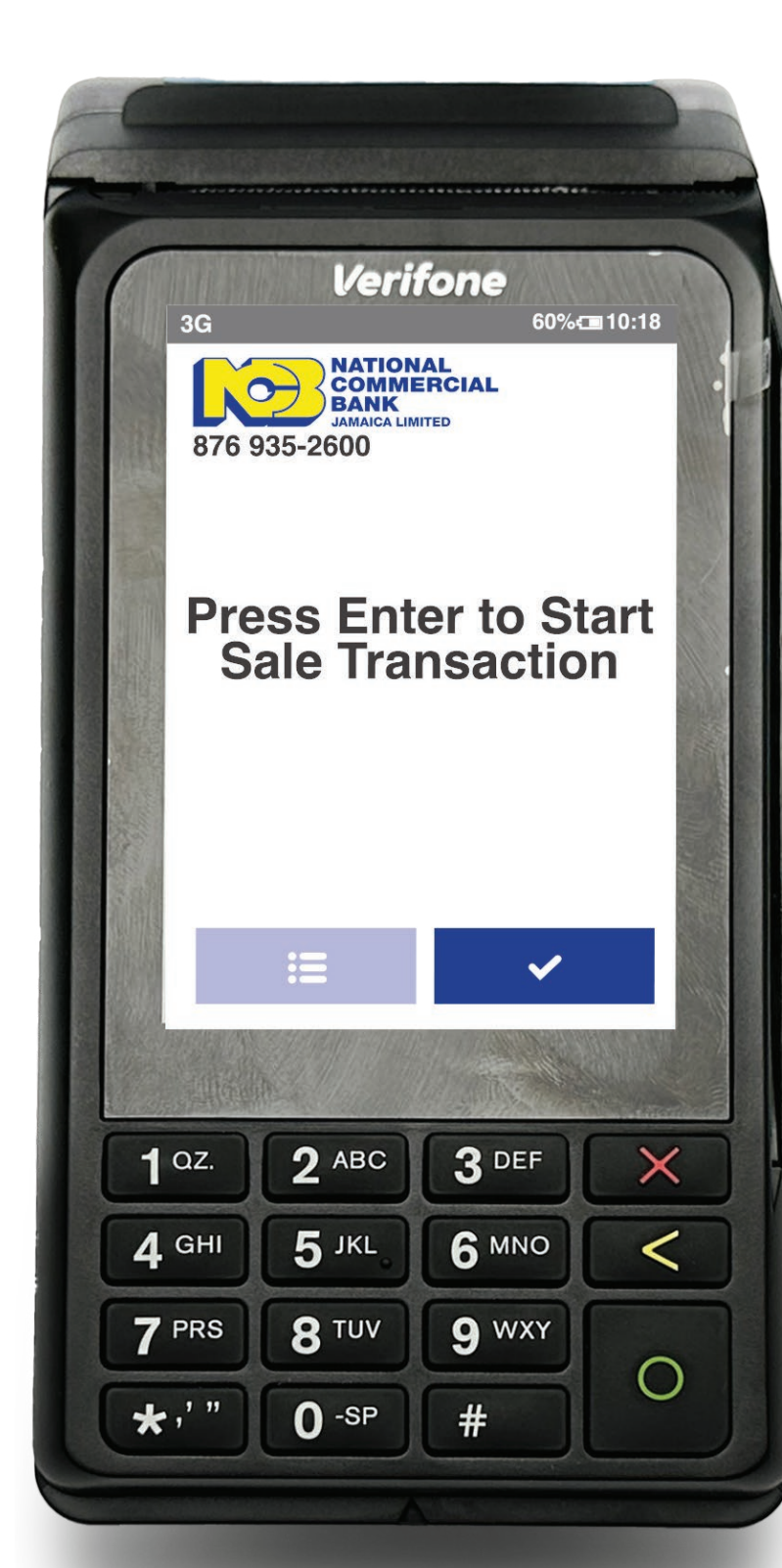
Terminal Backlight Enabled for Improved Usability

The terminal backlight is now being activated on all Verifone Engage POS terminals (V200C+, V200T+, V240M+), significantly enhancing the user experience, especially in dimly light environments or during off-site deliveries.

Here's what to expect when the backlight is activated on your terminal(s):

- The keypad backlight will remain off by default to preserve battery life.
- It will automatically turn on when a transaction begins, providing better visibility.
- Once the transaction ends, whether approved, declined, or timed out, the backlight will turn-off.

This approach ensures minimal impact on battery life while maintaining a seamless transaction experience.



Merchant Feature

Moorlands Camps & Restoration after Hurricane Beryl

Moorlands Camps - A Sanctuary in the Hills and a Beacon of Hope

Moorlands Camps, a Christian campsite in the cool hills of Manchester, Jamaica, spans over 50 acres of lush, rolling pastures. Established in 1938, it has a rich 75-year history as a place where people encounter God, build friendships, and create lifelong memories.

A Call for Support: Renovating for a Brighter Future

Earlier this year (February 2024), Moorlands Camps initiated a critical renovation project aimed at upgrading their dormitories. These dorms are essential to hosting the many campers and retreat participants who visit annually. The renovations were planned to enhance the facilities, ensuring they meet the needs of future generations.



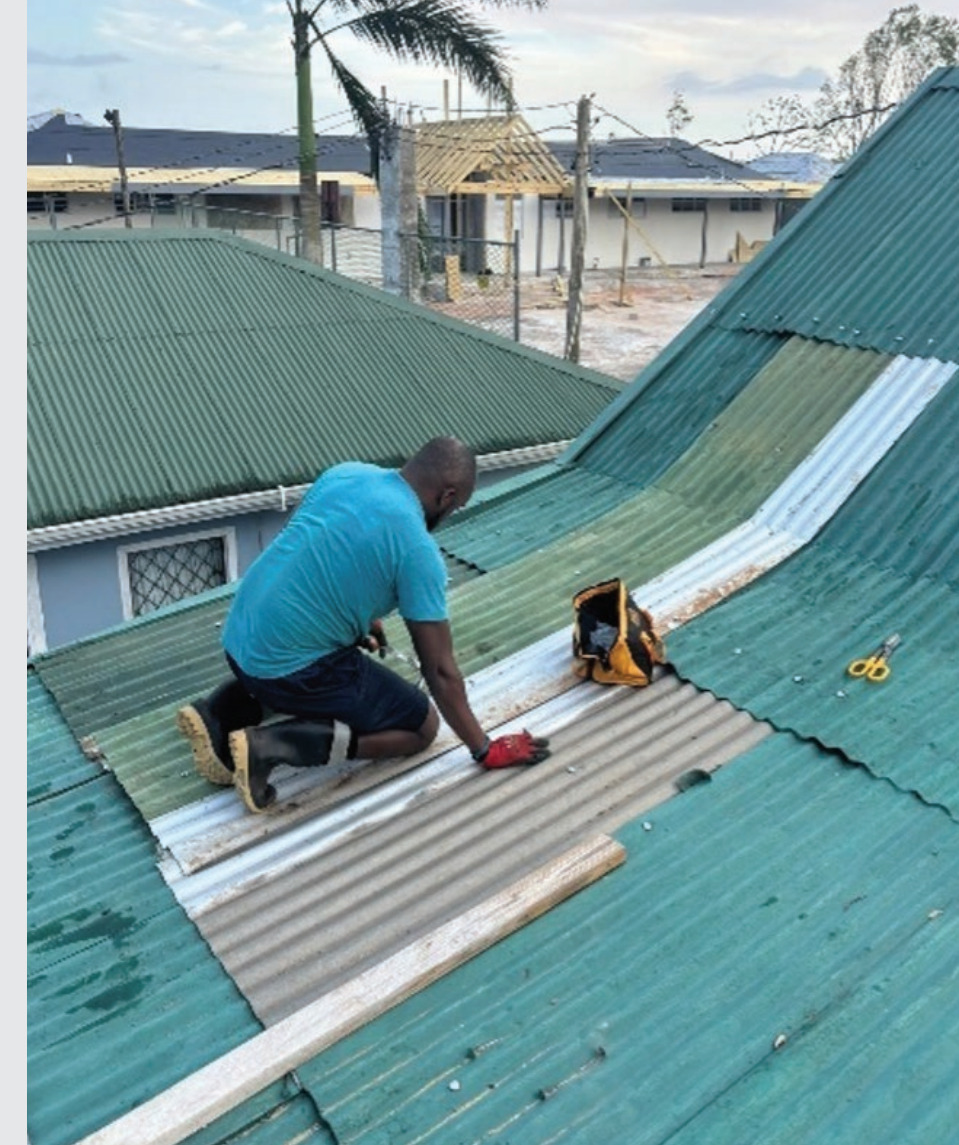
New Dorm Renovation as at August 2024



Dwight and Shanda Pinnock - Managing Directors of Moorlands Camp



The Impact of Hurricane Beryl



The Moorlands team saw remarkable progress as their building and fundraising efforts surged ahead from February to July 2024. By July 6, they were ready to update their dorms in preparation for the first round of summer camps. Unfortunately, hurricane Beryl ripped through their property, demolishing trees, ripping off roofs and taking down power lines.

Due to the destruction, they were forced to move their camp operations to Kingston, hosting hundreds of campers at a different location while the community surrounded the

camp to get back on their feet. They had come from near and far to assist with repairs and the cleanup of trees. The team at Moorlands Camps are thankful for all the generous donations and funds.

How You Can Help

Moorlands Camps has been a long-standing merchant of NCB, and their work aligns with our values of community development and service. As they face this critical moment, we

are calling on the community to support them in their time of need. You can contribute directly to the renovation and restoration of the camp's dormitories:

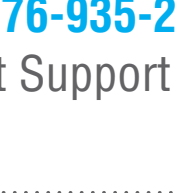
Contact Moorlands Camps at:

- <https://donate.moorlandscamp.com/>
- SHANDA@moorlandscamp.com

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.

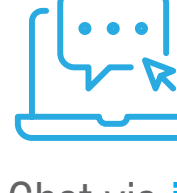


876-935-2600

Direct Merchant Support line available 24/7



ncbinfo@jncb.com



NCB Live Chat via [jncb.com](https://www.jncb.com) or online banking