

### What is a Chip & PIN debit card?

Chip and PIN cards feature an embedded microchip that encrypts cardholder information into a unique code improving security when making purchases at Chip-activated terminals. Chip and PIN technology provides better protection against fraud, with the added security of a Personal Identification Number (PIN).

### What is a contactless credit card?

A secure and convenient payment method that speeds up checkout as cardholders can pay by tapping or waving their card over the POS reader.

### How does contactless technology work?

The card provides a wireless link with the terminal, creating a unique one-time transaction code every time the card is tapped.



### How do members get the new AccessPlus® Debit Mastercard®?

Please visit your credit union branch and ask one of our associates to help you get your new card.

### Is there any fee or cost for members to change the card?

No, the card change is completely free for members.

### Where can members use the new card?

The new AccessPlus® Debit Mastercard can be used locally or internationally, anywhere Multilink, Mastercard or Cirrus brand is displayed. Mastercard is accepted worldwide, that is, in more than 210 countries at millions of merchants including restaurants, hotels, and online retailers.

### What benefits does the new Debit Card have?

The new AccessPlus® Debit Mastercard® comes with enhanced security features, contactless technology, emergency assistance, purchase protection, zero liability protection and tracking expenses attributes.



# YOUR YARD & ABROAD CARD



The AccessPlus® Debit Mastercard is being tested in the Bank of Jamaica's Fintech Regulatory Sandbox.



## The safer way to pay

Your new AccessPlus® Debit Mastercard® provides enhanced security based on proven technology used worldwide. The card creates a unique one-time transaction code every time it is inserted in a chip payment terminal or an ATM.

Follow these 3 simple steps to use it with Chip and PIN:



Insert the Chip-end of the card into the terminal with the chip facing up



Approve the amount and enter your PIN or sign



Remove your card when prompted



## The faster way to pay

Your AccessPlus® Debit Mastercard® has Contactless (Tap & Go) technology so you can enjoy a safer, faster, more convenient way to shop for anything!



For security reasons, you need to enable the contactless functionality of your card by performing a successful - approved chip PIN transaction first.

Once you enable the contactless functionality of your card, you can pay for your purchases with the wave of your card. It's the most secure way to pay as your card never has to leave your hand.

Use your card Contactless in three simple steps:



1. Look for Contactless symbol at cashier.



2. Tap or wave your card at the point-of-sale (POS) machine.



3. Go payment done.

\*Cards carry a payment limit of JMD\$2000/USD equivalent or a daily purchase limit of JMD\$6000/USD equivalent. If a purchase is over the limit the transaction will decline.

## The most convenient way to pay



The new AccessPlus® Debit Mastercard® can be used to shop Online and pay your bills as a regular debit card.



You can also use it In-Apps and register it to pay for your recurrent subscriptions.

