

C&WJCCUL Prepaid MasterCard FAQs

GENERAL

How Secure is my C&WJCCUL Prepaid Mastercard?

Our prepaid Mastercard are **Europay, MasterCard® and Visa®** (EMV) cards — which is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. In the wake of increasing rates of counterfeit card fraud, we have migrated to this new technology to protect consumers and reduce the costs of fraud.

Why are EMV (chip and pin) cards more secured than traditional cards?

- It is that small, metallic square you'll see on new cards. That is a computer chip, and it is what sets it apart from the traditional magnetic-stripe only cards. The magnetic-stripes on traditional debit cards contain unchanging data that are easily cloned by counterfeiters.
- Unlike magnetic-stripe cards, every time an EMV card is used for payment, the card chip creates a unique transaction code that cannot be used again.

GETTING STARTED

How do I apply for the C&WJCCUL Prepaid Mastercard?

You must be a member of C&WJCCUL and a user of Internet Banking to sign up for the Prepaid MasterCard and there are two ways that you can apply:

1. **Online.**
 - a. Visit cwjcu.com then click on Internet Banking -> Login and go to the **"Applications"** tab. Select **"Prepaid Mastercard"**.
 - b. Read and agree to the terms, then complete and submit the application.
 - c. You will receive an email notification that your application has been successfully submitted.
 - d. A Customer Service Representative (CSR) may contact you if you are required to submit a copy of your ID (Driver's license, national ID, passport), Proof of Address should your information be outdated.
 - e. The processing may take up to 10 business days and you will be contacted when your card is ready.
2. **In-Branch at any of the 21 C&WJCCUL branches island wide**
 - a. Complete and sign application form and terms/agreement
 - b. Take your ID (Driver's license, national ID, passport) and proof of address to the branch
 - c. Sign completed application form and terms/agreement
 - d. Allow 10 business days for processing. A CSR will contact you to advise when to collect your card

If you are not yet a member, simply visit CWJCU.com then click on **Membership** -> **Online Membership Application** to apply for membership. Upon completion of Membership, you will receive your Member Number and then you can proceed to the website www.cwjcu.com to sign up for Internet Banking by selecting **Internet Banking** -> **Sign-Up Now!**

How do I Activate my Prepaid Mastercard?

Visit www.cwjcu.com and click the Mastercard Activation link at the top right hand corner of the screen and follow the steps below using the details located on your letter or email:

- a. Enter your 16 Digit Mastercard Number (e.g. 100023456007890), First Name, Last Name, Email Address, Mobile Number (e.g. 876-111-111)
- b. Click Continue
- c. Enter Default PIN (located on the letter) and then re-enter the Default PIN to confirm
- d. Click Activate

How to change PIN

Visit www.cwjcu.com and click the Mastercard Services at the top right hand corner of the screen, click **Change PIN** and then follow these steps:

- a. Enter your 16 Digit Mastercard Number (e.g. 100023456007890), First Name, Last Name, Email Address, Mobile Number (e.g. 876-111-111)
- b. Enter OLD PIN
- c. Enter New PIN and re-enter the NEW PIN to confirm
- d. Click Change PIN

What's my PIN?

A personal identification number (PIN) is a 4-digit number that is required to complete a financial transaction.

Where can I pick up/collect my card?

You may collect your Prepaid Mastercard at the C&WJCCUL branch you indicated at the time of applying

HOW TO USE

Where can I use this C&WJCCUL Prepaid Mastercard?

You may use this card anywhere Mastercard is accepted, to do purchases and withdrawals from your account.

How do I use my Prepaid Master card to make a purchase since its EMV?

Just like magnetic-stripe cards, EMV cards are processed for payment in two steps: card reading and transaction verification. However, with EMV cards, instead of swiping your card at the Point of Sale terminal, you may have to do what is called 'card dipping', which means inserting your card into the Point of Sale terminal slot and enter your PIN.

Will I still have to sign or enter a PIN for my card transaction?

Maybe. You will have to do one of the two verification methods, but it depends on the merchant at which you are using your card.

Does the card carry a renewal date/period?

Yes. The expiration date can be found where you have “Valid Thru”. Example is “Valid Thru 01/21”, where the “01” represents the month January and “21” represents the year. Therefore, the card will expire January 2021.

What currency is accepted from using the card?

Any currency, however, your account will be billed in the Jamaican dollar equivalent

What is my card/transaction daily limit?

\$200,000.00

Can I increase my daily transaction limit?

Yes. Simply visit any of our branches and speak with a representative who will assist you.

Can I go to any ATM and withdraw?

No. You may visit any ATM worldwide that accepts Mastercard, however, some ATMs charge higher fees. As such, we recommend BNS, NCB or Sagicor Bank ATM to withdraw cash. FCIB is an option but this bank will charge you an additional \$5USD to withdraw funds.

How do I get cash?

- Visit Multilink ATM that accepts Mastercard (e.g. BNS, NCB, Sagicor Bank)
- Insert card into machine and enter 4-digit PIN
- Choose ‘Withdrawal’ and then choose “Savings Account”
- Enter Amount
- Retrieve the card, take cash and receipt

Can I do USD cash withdrawal from any ATM?

ONLY at full service ATMs worldwide that allows USD withdrawals.

Can I do a transaction at any POS in Jamaica?

Yes, as long that Point of Sale terminal accepts Mastercard.

Can I add cash directly to my card using an ATM?

You can add cash to your associated card account at any C&WJCCUL branch, via cross account transfer on Internet Banking, or via cross account transfer using the C&WJCU Mobile App.

My card keeps declining with the “Insufficient Funds” Error

You may not have sufficient funds in the associated Prepaid Mastercard account. Check your available balances via the C&WJCU Mobile App or logging into Internet Banking.

Can I do a transaction online or overseas?

Yes, transactions in any currency can be processed on card. The equivalent JMD amount will be debited from card account for the transaction. Exchange rate is subject to change.

What do I use for my Billing Address?

For merchants that require a billing address, you may use the shipping address or your own local address in Jamaica if it's accepted.

What's the number on the back of the card?

This number is the card's CVV /CVC number. It is a security number used when doing online transactions.

Will I be notified for each transaction done?

Yes. You will receive both an email and text alert.

Can I transfer funds between my accounts and the associated Prepaid Mastercard account?

Yes you can. You may either use Internet Banking, the C&WJCU Mobile App or over the counter to facilitate the transfer.

How do I check my C&WJCCUL prepaid MasterCard balance?

Log into Internet Banking or use the C&WJCCUL Mobile App to view your associated account's balance. If you experience problems logging in, use the 'Forgot Password' option or contact us via email at info@CWJCU.com or call us at 876-936-3800.

LOST/STOLEN CARDS

What happens if my Card is lost or stolen or damaged?

If your card is lost or stolen, please contact C&WJCCUL immediately by calling **876-936-3800** or sending an email to info@cwjcu.com. Your account will be verified and a C&WJCCUL representative will immediately de-activated to avoid any unauthorised usage. The C&WJCCUL will help you replace your lost or stolen card.

What is the cost to have my card replaced?

\$500.00 plus GCT

BILLING

What do I do if I see a transaction that I don't recognize on my statement?

You should immediately call C&WJCCUL at 876-936-3800 and our qualified representatives will assist you through the process.

What are the fees and charges for using the card?

The fees are associated with the member account you have identified to link to your Prepaid Mastercard. Fees are dependent on the option you choose whether a monthly fee or per transaction fee structure

What happens if I don't use my card regularly?

If you opted for the per transaction fee structure, you will not have to pay any fees during the inactive period. However, if you chose the monthly fee structure, you will still be required to pay the small monthly fee.