

C&WJCU Mastercard FAQs

GENERAL

1. How Secure is my C&WJCU Mastercard?

Our Mastercards are 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.

2. Why are EMV cards more secure 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 stripe on traditional debit cards contains 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

1. How do I apply for the C&WJCU Mastercard?

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

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to submit a copy of your ID (Driver's license, national ID, passport), Proof of Address should your information be outdated.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

2. Where can I pick up/collect my card?

In C&WJCU branches island wide

3. How do I Activate and PIN my Mastercard?

Cards can be Pinned and Activated in branch at pickup

4. How to change PIN

Visit the branch to change your PIN

5. C&WJCU Mastercard Call-In De-activation

- Log into Internet Banking or the CWJCCU Mobile App and disable the card
- Call 876-936-3800
- Cardholder will be asked questions to verify identity.

HOW TO USE

1. Where can I use my C&WJCU Mastercard?

You may use your C&WJCU Mastercard anywhere Mastercard is accepted, locally or internationally, to do purchases and withdrawals from your account.

2. How do I check my C&WJCU Mastercard balance?

Login into **Internet Banking** or use the **C&WJCU 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 1-876-936-3800

3. How do I use my Mastercard 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.

4. 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

5. How do I get cash?

Using any ATM that accepts Mastercard

- a. Insert card into machine
- b. Enter 4-digit PIN
- c. Choose withdrawal
- d. Choose "Savings Account"
- e. Enter Amount
- f. Take cash
- g. Retrieve the card

6. Can I do USD cash withdrawal from any ATM?

ONLY at full-service ATMs worldwide that allows USD withdrawals

7. 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 ATMs to withdraw cash.

8. Can I do a transaction at any POS in Jamaica?

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

9. 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.

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

Yes, you can, either using **Internet Banking**, the **C&WJCU Mobile App** or over the counter

11. What is my card/transaction daily limit?

\$200,000.00

12. 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.

13. 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.

14. What does "Valid thru 01/25" on my card mean?

This is the date of expiry; in this example your card will expire January 2025.

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

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

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

You should immediately call C&WJCU for such transactions. Our qualified and helpful representatives will assist you through the process.

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

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

18. My card keeps declining with the "Insufficient Funds" Error

You may not have sufficient funds in the associated Mastercard account

- a. Check your available balances via the C&WJCU Mobile App or logging into Internet Banking.

19. Will I be notified for each transaction done?

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

20. Can I increase my daily transaction limit?

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

LOST/STOLEN CARDS

1. What happens if my Card is lost or stolen?

- a. Report lost or stolen cards immediately to C&WJCU. The card will be de-activated immediately and a new card will be prepared for issuing.
- b. Email us at mastercard@CWJCU.com
- c. OR call us at 1-876-936-3800
 - i. Toll Free numbers:
 1. 18334129840 USA
 2. 18334129840 Canada
 3. 08000489015 UK

2. I lost/broke/destroyed my C&WJCU Mastercard, what do I do?

- a. Report all lost/misplaced/stolen/damaged cards to C&WJCU
- b. Call us at 876-936-3800 or email us at info@CWJCU.com
- c. Your account will be verified.
- d. A C&WJCU rep will immediately freeze your card, to avoid any unauthorised usage.
- e. The CWJCU Rep will guide you through the process of re-issuing a new card.

BILLING

1. What is the cost to have my card replaced?

- a. \$500.00 plus GCT

2. What are the fees and charges for using the card?

- a. Please see our fee schedule below:

Schedule of Fees

Declined transaction fee - \$35.00
ATM Withdrawal transaction fee - \$56.00
Balance Inquiry fee - \$30.00
Point of Sale transaction fee - \$20.73
Replacement card fee for lost or stolen card - \$250.00
1st card fee - \$100.00

Monthly fee - \$350.00 (**FOR MEMBERS OPTING FOR MONTHLY FEE ONLY OPTION**)

3. Are interest charges on the card?

There are no interest charges on the card.

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

If you opted for the per transaction fee structure, you would 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

5. What currency is accepted from using the card?

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