



BE IN THE KNOW

NEWSLETTER Vol. 13

World Class Banking Through Technology

In our quest to offer world-class service, National Commercial Bank has championed the use of technology to help us in better serving our customers. To fully realize the benefits offered by our banking systems, we have centralized a number of our processes that were previously performed in branches. These changes have facilitated greater levels of efficiency, faster transaction processing and improved quality of output.

We do realize that there may be challenges in adopting a centralized system. However, we are addressing them through effective planning and proper resource management.

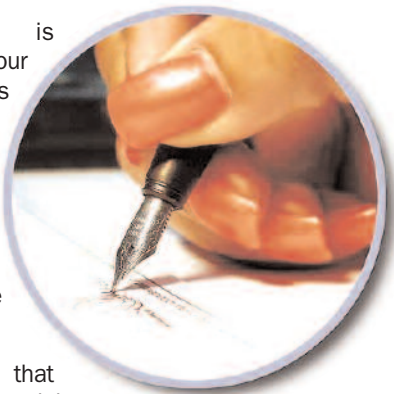
In this issue of 'Be In the Know' we will outline one of the processes that have been centralized and discuss how these changes impact you and how you can help us to serve you more efficiently.

Courtney Campbell
General Manager, Retail Banking

Preparation of Current Account Statements

The preparation and dispatch of customers' current account statements is one of the main processes that have been centralized by the Bank. Below we illustrate how the streamlined process works:

- 1.** A customer negotiates an NCB cheque at a branch or at another bank.
- 2.** The cheque is authenticated by our system – (Cheques presented to the bank via other banks or over the counter are scrutinized and signatures verified to ensure authenticity).
- 3.** If it is suspected that the cheque is fraudulent, based on the appearance of the customer's signature or it contains incorrect information (e.g. words and figures differ) it will be returned to the payee.
- 4.** Following the verification exercise, the statements are prepared and sent to the customer through the method previously agreed.
- 5.** The customer's responsibility is to review the statement upon receipt to ensure that it is correct. All discrepancies must be reported to the bank within 30 days. The statement rendition process is done on a daily, weekly and monthly basis.



NCB in Your Area



Kingston

- The Salvation Army School for the Blind and Visually Impaired received a grant of \$80,000 to assist with the school's homework programme.



St. Mary

- NCB recently assisted the Dover Seventh Day Adventist Church in their efforts to improve the infrastructure at the Annotto Bay Primary School. The funds were used to repair the bus shed which provides shelter for the children after school has been dismissed.

St. Catherine

- The Merlin Avenue Basic School recently received a donation of \$170,000 towards repairs to the school. NCB Portmore nominated the school to receive the funds as a part of NCB's recent celebration of its 170th anniversary.



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wrightca@jncb.com
or give us a call at **935-2371**

Know - How Tips

from Winston Lawson
Branch Manager, Mandeville



Tips to Efficient Banking

- 1.** Be careful when you sign your cheques. If your signature differs significantly from what is held on file, the signature may be rejected by our fraud detection system and your cheque will be returned.
- 2.** Current account statements are now mailed from a central location. Therefore, it is important that if you change your mailing address, your branch is informed immediately and your records updated.
- 3.** Take advantage of the convenience provided by our electronic channels, by conducting your banking transactions via the internet, telephone, ABM and POS machines. Not only do they offer greater convenience, but also allow you to save money.
- 4.** Treat your cheques with care. If they become wet or are torn, they will have to be processed manually and this will delay your statement processing cycle.

Did You Know?

Cheques drawn on other banks and branches of NCB are now cleared in three (3) business days, instead of seven (7) days. Also, NCB's Funds Direct allows for direct deposit of funds into accounts and can be used by companies to automate payroll processing and bill payments.



NATIONAL COMMERCIAL BANK
JAMAICA LIMITED

ncbinfo@jncb.com • www.jncb.com
1-888-NCB-FIRST (1-888-622-3477) • 754-4-NCB(622)