

## JNCB CARD VERIFICATION PROCESS

The card verification process (CVP) is a **requirement of JNCB** the purpose of which is to ensure that the cardholder will be using a legitimate credit card on a merchant website, to minimize the risk of fraud.

The process works as follows:

1. Upon enrolling for card payment processing, **the merchant** will incorporate the CVP into the website application
2. **FAC** will provide the merchant credentials to be used for processing the verification transaction. NOTE these credentials are different from those that will be used to process live merchant transactions on the website
3. To verify/register a card on the merchant website:
  - a. **Cardholder** will complete the verification process on the merchant web site
  - b. **The merchant** will process the transaction with a randomly generated amount which will be posted to the cardholders account with their bank
  - c. **Cardholder** will contact their bank; identify themselves; retrieve the registration transaction amount; and return to the merchant website to complete the verification process.
4. NOTE the merchant **will not** have access to the registration transaction amount on the FAC gateway

**Testing:** FAC have single Test account to simulate what would be done in production (i.e. a separate FAC account to process the Card Verification transaction) however as the checking of the verified amount is not done on an FAC website we cannot support that part of the verification.

### FAC STAGING NCB Card Verification Account

**Account:** JNCB Card Verification TEST Account  
**FACID:** 88801357 **Processing Password:** t6S0pV5Y  
**AcquirerID:** 464748

Merchant Portal Login for NCB Verification Account

**URL:** <https://ecm.firstatlanticcommerce.com/sentry/paymentgateway/merchant/administration/>  
**UserID:** [jncb\\_cardverify\\_test@fac.bm](mailto:jncb_cardverify_test@fac.bm) **Login Password:** nCbver1f

### **Problems, Questions, Clarifications:**

For all of the above, the merchant **MUST** contact the JNCB representative. FAC cannot answer any questions with regard to the process.

