

What's new with your MCB Group Visa or Mastercard Credit Card?

With the MCB Group Contactless credit cards it is now possible to Tap & Go at all contactless capable Point-of-Sale terminals worldwide.

As an additional security layer now all Chip transactions require a PIN to complete the purchase.

CHIP & PIN

What is Chip and PIN?

The MCB Group Contactless credit cards have been upgraded from Chip-and-signature to Chip-and-PIN cards. This means that it is now required to use a PIN for most of your regular purchases when using the chip of your MCB Group contactless credit card.

Why do I need a PIN now to make a transaction with my Credit Card?

The PIN will provide more security in case of a lost or stolen card. POS terminals that do not support PIN entry will still request you for your signature.

Is a PIN required for all transactions going forward?

A PIN will be required for Point-of-Sale transaction depending on the country

and merchant where you are transacting. In some countries the merchant is allowed to set a floor limit for transactions that do not require a PIN. In that case the terminal will only prompt for the PIN if the payment amount is above the floor limit. At terminals that do not support PIN transactions you will be requested to sign the Point-of-Sale receipt. It is important to follow the instructions on the terminal.

Is it required to use a PIN for Internet purchases or online purchases?

No, internet transactions do not require a PIN. MCB Group uses advanced 3D-Secure technology to monitor all internet transactions and take the necessary actions if needed.

Where can I get my PIN ?

The Bank will also be resending your PIN to you with the upgrade of your card to a Chip & PIN card.

In case you don't remember your PIN and if you still haven't received your PIN one week after receiving your card please contact the Bank.

Is it possible to change the PIN?

The option to change your PIN will be made available by the end of 2022.

Please follow the website and social media page of the Bank for more information.

CONTACTLESS TRANSACTIONS

What is a contactless credit card?

Cards issued by MCB Group that bear the contactless symbol are chip cards equipped with contactless payment technology. You can pay with contactless technology simply by tapping your card at a contactless enabled terminal. If there is no contactless symbol on the card, then it's not a contactless capable card.

How do I do a tap & go payment with my card?

To make a purchase using the contactless feature, first look for the contactless symbol on a contactless enabled terminal.

Hold your card close to the reader to make the payment. Wait for the beep or the green light that acknowledges a successful payment or follow the instructions on the

display of the POS terminal. To make a regular Chip & PIN transaction you can insert your card in the chip reader, enter your PIN and the transaction will be completed.

Which MCB Group credit cards have the contactless capability?

All MCB Group Visa and Mastercard credit and pre-paid cards have the contactless capability. Just look for the contactless symbol on the top right corner of your card.

I just received my contactless chip card. What should I do?

Upon receiving your card in the mail please make sure you activate your card by calling the number on the activation sticker on the front of your card.



After activation it is possible to make regular Chip-and-PIN, swipe or internet transactions. For security purposes you'll need to make a first transaction with your PIN before you can make contactless transactions with your card.

Is it possible to do cash advance by tapping my card to the contactless reader at an ATM?

Yes, cash advances are possible with your MCB Group contactless credit card wherever the ATM supports this. A PIN is always required for cash advance transactions. Just tap your card at the contactless reader of the ATM and follow the instructions on the screen.

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Is it possible to make tap & go payments worldwide?

Yes, It is possible to make tap & go payments worldwide at Contactless enabled Point-of-Sale terminals where Mastercard or Visa cards are accepted. The limit for tap & go payments without PIN can vary by country or even by merchant. See table below for a list of limits for contactless transactions without PIN.

Are there limits for contactless payments?

The limit for contactless transactions without PIN varies by country or even by merchant within a country.

The limit for contactless transactions without a PIN in some key markets are provided in the table below. For all transactions over this limit it is required to enter a PIN. For more information on the limit please ask the merchant where you are transacting.

If you are not able to complete a transaction by tapping your card you can always do a Chip-and-PIN transaction.

The daily limit for contactless transactions is subject to change without prior notice.

Are tap & go payments with my MCB Group contactless credit card safe?

Yes, MCB Group uses EMV technology to process payments including 24/7 transaction monitoring to safeguard every transaction with your MCB Group contactless credit card. In addition you also benefit as follows:

- **You are in control:** the card never leaves your hand to make a payment.
- **It is fast:** for low amount transactions it is usually not required to enter a PIN.
- **No accidental payments:** your contactless card's signal can only be captured if held within a couple of centimeters from the reader.
- **Not billed twice:** even if you tap your card twice against the reader you will only get billed once.
- **Less contact:** avoid contact with card readers that could hold traces of viruses on their surfaces.

Is it necessary to handle my contactless card in a different way?

Although MCB group guarantees the security of the card, it is important for the cardholder to take similar precautions with a contactless card as they would with any other card or with cash.

Do not leave your card unattended to avoid use without your consent and review your (online) credit card statements regularly. It is also recommended to register for e-mail alerts service for your credit cards.

What do I have to do if my card gets lost or stolen?

If you card get lost or stolen please notify the Bank as soon as possible.

Where can I get more information about contactless payments?

Please visit the website or contact the MCB Group location where your card has been issued.

Maduro & Curiel's Bank N.V.

mcb-bank.com
+599 9 466 0600
customer.support@mcb-bank.com
f MCB BankCard Services
f MCB Curaçao

Caribbean Mercantile Bank N.V.

cmbnv.net
+297 522 3003
eAmigo@cmbnv.com

Windward Islands Bank Ltd.

wib-bank.net
+1721 546 2221
customer.support@wib-bank.net

Maduro & Curiel's Bank Bonaire N.V.

mcbbonaire.com
+599 715 5422
customer.support@mcbbonaire.com

Country / Merchant	Contactless transaction limit without PIN in local currencies*
Curacao / MCB Merchants	US\$ 100,-
Aruba CMB Merchants	US\$ 100,-
Bonaire MCB Merchant	US\$ 50,-
Sint Maarten WIB merchants	US\$ 100,-
Netherlands	€ 50,-
Belgium	€ 50,-
Germany	€ 50,-
France	€ 50,-
Spain	€ 50,-
United Kingdom	GBP 45,-
United States	US\$ 100,-
Canada	CAD\$ 250,-
Colombia	Equivalent to US\$ 35.00

* As per 01-01-2021. This information is subject to change without notice and may vary from bank to bank within a country.