

Get **M**obile Money

Directly From Your Accounts

(in any Bank)

LINK YOUR CHECKING OR SAVINGS ACCOUNT TO YOUR CELL PHONE



COOLBIZ & PAYTEXT NOW GIVE YOU THE POWER TO
LINK YOUR CELL PHONE TO YOUR CHECKING OR SAVINGS ACCOUNT

WITHOUT EVER HAVING TO GO ANYWHERE OR STAND IN ANY LINE.

*Simply send a short command from your phone
and the funds will be transferred!!*

How it Works:

- 1 You Fill out a form (attached) which Authorizes Paytext (a third party company) to issue transfer instructions on your behalf.
- 2 Paytext sets up a transfer mechanism with NCB (who actually processes the bank transfers)
- 3 Paytext sends you a security PIN specifically for these transfers (separate from your CoolBiz PIN)
- 4 When you want Mobile Money you simply send a text message to **Paytext Server:- 823-8343** (standard text message charge applies)
- 5 Paytext passes the request to NCB who will perform an ACH (Automated Clearing House) transfer from your account to COOL. (Transfers take place the following business day at 2PM - All Banks)
- 6 You will receive Mobile Money automatically once COOL receives the transfer.

How to Setup:

- 1 Complete the attached form (PLEASE FILL IN ALL FIELDS)
- 2 Sign & Fax to 654- 2541 OR Scan & Email to custserv@paytextja.com
- 3 You will receive a Text Message from Paytext's Server (once the setup is complete - approximately 1 week), indicating your security PIN for PayText transfers.
- 4 During the setup process you may be contacted by your bank asking you to confirm authorization for Paytext to initiate transfers on your behalf.
- 5 You will also be contacted by a customer service representative (From Paytext) to let you know your transfer setup has been completed. (if for any reason you are not contacted, or fail to receive you security pin, you can contact **Paytext Customer Care: - 708-8839**

How to Transfer:

- 1 Create a text message
Type: Pay MM Amount pin YOURPIN
- 2 Replace "Amount" with the amount you wish to receive in Mobile Money (keep in mind amounts under \$1200JMD attract a fee of \$45JMD)
- 3 Replace YOURPIN with the security pin provided by PayText
Example: pay MM 1500 pin 4422
Paytext will send you a text indicating your payment is processing (this may take up to one hour)
- 4 The following business day when the transaction is completed at the bank, you will receive another text indicating the transaction was completed, followed by a message from the CoolBiz server indicating you have received Mobile Money.

PAYTEXT AUTHORIZATION FORM

2 Hampton Close • Kingston 10 • Jamaica / Tele: 708-8839 • Fax# 654-2541
 Corporate Email Address: paytext@paytextja.com • Customer Service Email: custserv@paytextja.com

PLEASE WRITE IN BLOCK CAPITALS											
SECTION 1 LAST NAME					MIDDLE						
FIRST NAME					SECTION 2 TRN NUMBER						
SECTION 3 ADDRESS											
SECTION 4 TYPE OF ID											
Drivers License <input type="checkbox"/>			Passport <input type="checkbox"/>			National ID <input type="checkbox"/>				ID NUMBER	
ISSUED DATE			EXPIRY DATE			CELLPHONE				TELEPHONE	
SECTION 5 NAME OF BANK					BRANCH / TRANSIT #			ACCOUNT NUMBER			
SECTION 6 NAME ON COOLBIZ ACCOUNT							COOLBIZ ACCT #				
PAYMENT LIMIT PER MONTH \$							PAYMENTS MADE TO COOLCARDS				

Transfers will ONLY be made at your request. You may request any amount up to your limit and you can request in smaller increments.

I hereby authorize PayText to make the Payment Requests as indicated in the registration form on my behalf, with the full understanding that PayText is not responsible for incomplete payments due to the lack of funds in my account or any other eventualities which is not within the control of PayText. I fully understand that PayText does not have direct contact to my a/c and can only relay to the bank payment requests authorized by me. The payments requested will be transferred from my a/c to the requisite utility company.

Payment requests made through PayText before 6.00 pm on any business day are presumed to be sent on the same business day.

I authorize PayText to access my billing information from Jamaica National so that monthly notifications of outstanding amounts can be sent to me.

PayText is authorized to recover whatsoever service charges associated with providing its service. I hereby give my irrevocable acknowledgment that I am aware of the costs associated with PayText's service. I am also aware that PayText may from time to time vary its fees or charges pursuant to its service as it deems necessary. In the event that PayText makes any variation to its charges it shall take effect within thirty (30) days after PayText gives me notice thereof and if I am not in agreement to such variations I have the right to terminate this agreement.

I also acknowledge that PayText has the authority to recover service charges for transactions which they were unable to recover as a result of insufficient funds or any other problems with my account and I agree that this sum will be recovered with 3% interest.

I acknowledge that I will be responsible to any third party, including attorney's fees and any other costs associated with such action or claim, for any action or claim which is brought against PayText for any act or omission on my part which is due to negligence or otherwise.

I hereby agree that any claim or dispute arising under or in accordance or in connection with the service provided by PayText the burden of proof at all times rests on me.

Without prejudice to the generality of the foregoing, in the event that PayText asserts that I am liable in respect of a transaction and PayText request a debit of my account or that PayText otherwise asserts that it have a right to be refunded or indemnified by me, it shall be presumed that PayText has properly and lawfully asserted such right and that the facts alleged by PayText in relation to such assertion are true and accurate unless I provide tangible evidence to PayText which conclusively establishes that PayText does not have the right which was asserted.

PAYTEXT SERVICE CHARGES: 1 Transaction cost \$30, \$3 per text from any network.

I hereby authorize PAYTEXT to make above mentioned payment request on my behalf, with the full understanding that Paytext is not responsible for incomplete payments due to lack of funds in my account or any other technicalities. Transfers take place the following business day at 2:00 p.m.

SIGN _____
Customer

SIGN _____
Paytext Representative

DATE _____

DATE _____

Affiliates using NCB accounts are to include the following form when registering for Paytext. Please ensure signatures match those on file with the Bank.



Date
National Commercial Bank Jamaica Limited
New Kingston

Dear Sir/Madam,

Authority in favour of National Commercial Bank Jamaica Limited
to debit my/our account with National Commercial Bank Jamaica Limited
(hereinafter called "NCB") for the credit of PayText.

I _____ have a business relationship with PayText and have
agreed to make regular payments through the said company.

I hereby request and authorize NCB to link my/our account
number _____ maintained at _____ branch to the
account of PayText; number 301074964 maintained at Half Way Tree branch
under the NCB Business
Internet banking facility.

I/we further request and authorize you to debit my/our above account for no more
than the amount of \$ _____ weekly/fortnightly/monthly on the request
of PayText using the NCB Business Internet Banking facility commencing
_____. These instructions are to remain in force until
cancelled by me in writing.

I undertake to indemnify the Bank in respect of any actions, proceedings, claims,
damages, costs and expenses whatsoever arising in respect of all withdrawals
from my account number _____ made pursuant to this letter of
authorization and accordingly I shall hold NCB harmless and indemnified and its
interest protected as a result of acting on my/our above instructions.

.....
Signature
(External Account Holder)

(Business e-Link Customer Stamp/Seal)