



INTERNET PAYMENT SOLUTIONS

Desjardins & Co.



POWERED BY

NETBANX®

Part of OPTIMAL PAYMENTS

Dependable. Simple. Efficient.



eCommerce Quite simply... profitable!

Did you know that 43% of Canadian Internet users made at least one online purchase in 2009 and placed a total of **95 million online orders**? And did you know that these purchases generated average sales revenue increases of **12.7% for businesses**?

THE MYRIAD ADVANTAGES OF ONLINE SALES

- You expand your sales territory.
- You can stay open around the clock.
- You increase your profit margins.
- You remain more competitive.

¹ Strategis. Survey of Electronic Commerce and Technology (SECT), april 2006.
Statistics Canada. 2006, Annual Survey of Service Industries: Traveller Accommodation.
Statistics Canada. 2009, Canadian survey of Internet use by individuals.

A black and white photograph of a man in a dark suit and striped tie, resting his chin on his hand in a thoughtful pose. In the foreground, the back of a laptop is visible, slightly out of focus. The background is a blurred office setting.

Desjardins & Co.

It's all of Desjardins supporting your business.

Dependable.

Simple.

Efficient.

With Desjardins eCommerce solutions, you can:

- Use effective, robust and easy-to-integrate solutions.
- Minimize risk with fraud protection tools and processes.
- Standard rates with no extra fees or surcharges allow simplified budgeting.
- Access value-added management tools such as the online administration module and virtual terminal.
- Take advantage of an outstanding customer service.

Internet payment solutions

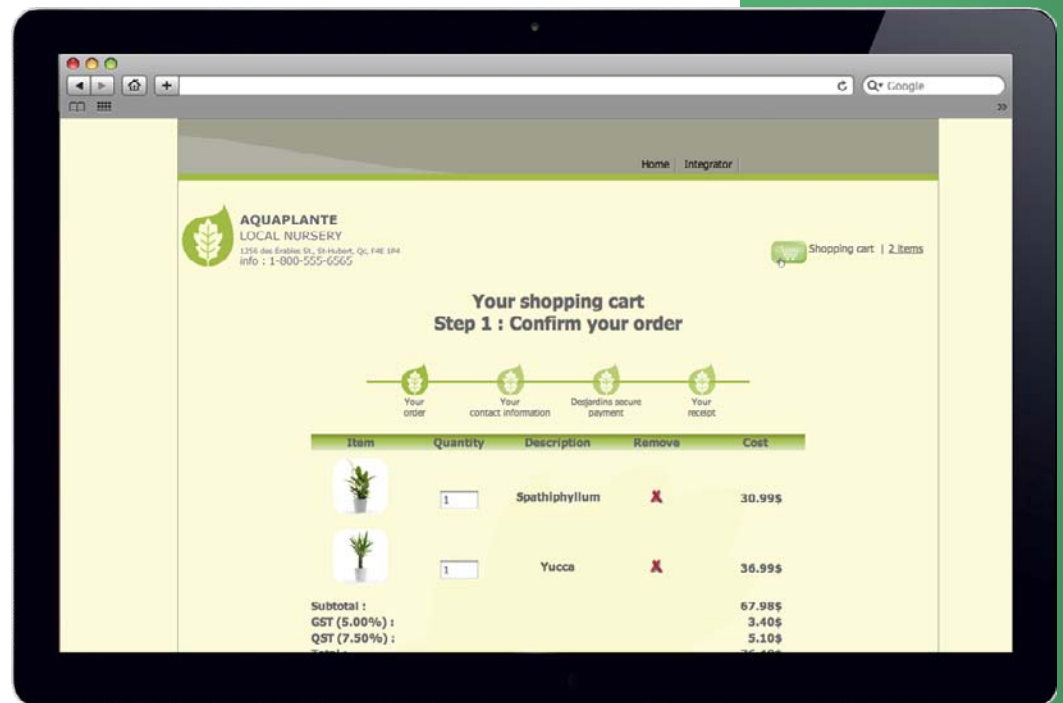
Complete transactions in real time...

Accept online card payments...

Desjardins offers efficient, robust and easy-to-integrate solutions!

VIRTUAL MANAGEMENT—REAL BENEFITS

- Accept Visa¹, MasterCard¹, American Express², JCB² and Desjardins private-label cards.
- Purchase, refund, cancellation, pre-authorization, pre-authorization completion, multiple refunds and transaction status verification.
- Real-time management with online transaction reports.



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1. Visa Int./Fédération des caisses Desjardins du Québec, authorized users. MasterCard is a registered trademark of MasterCard International Incorporated. Used under license. Used under licence from American Express Company.
2. Acceptance of these cards is subject to obtaining a merchant number from these networks.

A gateway to performance

Quick and easy integration to our Web site

Protects you and your customers

Fraud protection tools mean you don't have to worry about online fraud.

INCLUDED IN THE BASIC OFFER

- Address Verification System (AVS)
- Validation of card verification value (CVV2)
- Negative databases: card numbers and e-mail messages

OPTIONAL

- 3D Secure (Verified by Visa and MasterCard Secure Code)
- Geo-IP address check
- BIN check
- Velocity check

TRANSACTION MONITORING CENTRE

Intervention with merchant fraud victims.

TOKENIZATION

Allows easy traceback of transactions completed through the payment solution.

Eliminates the need to keep your customers' card numbers.

Easy to use

ONLINE ADMINISTRATION MODULE

Intuitive navigation interface, search tools and creation of powerful reports.

Handy for the merchant's bank reconciliation and for resolving irregularities related to transactions.

- Transaction reports
- Programmed reports
- User profile management
- Virtual Terminal
- Activity reports
- Account statements

VIRTUAL TERMINAL

Web-accessible solution that accepts MOTO without requiring integration.

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Desjardins

Solutions tailored to your needs

HOSTED PAYMENT PAGE



NON-HOSTED PAYMENT PAGE



VIRTUAL TERMINAL



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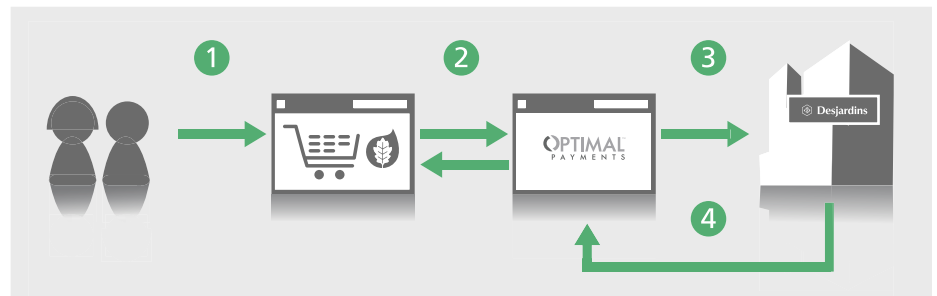
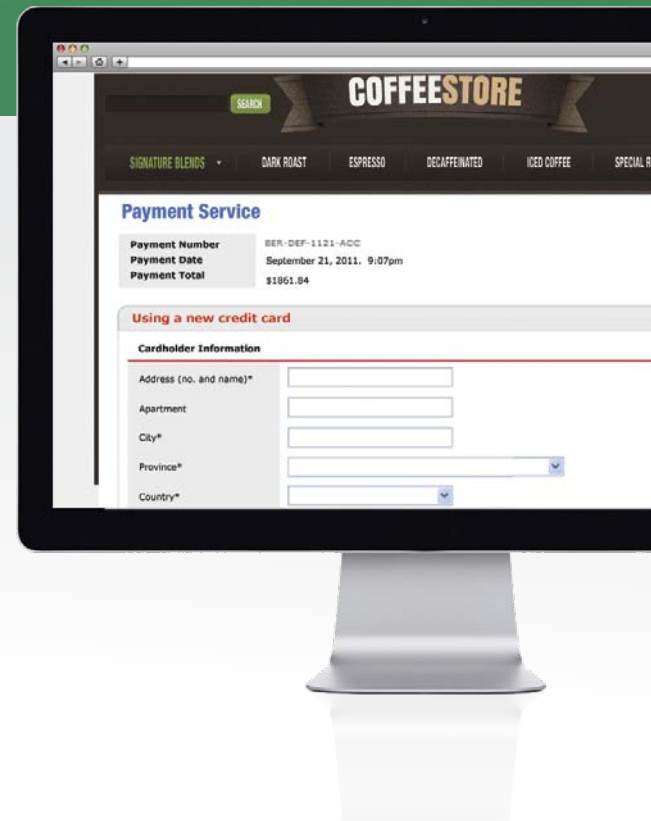
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Hosted payment page Iframe

During the payment process, your web site calls up the payment page where your customer's credit card information can be entered.

CHOOSE THIS SOLUTION IF YOU WANT TO:

- offer your customers a transparent purchasing experience with no URL change;
- personalize your payment page with your company's branding;
- free yourself from the need to keep your customers' credit card information (solution that meets PCI-DSS standards);
- manage risks associated with online credit card payment.



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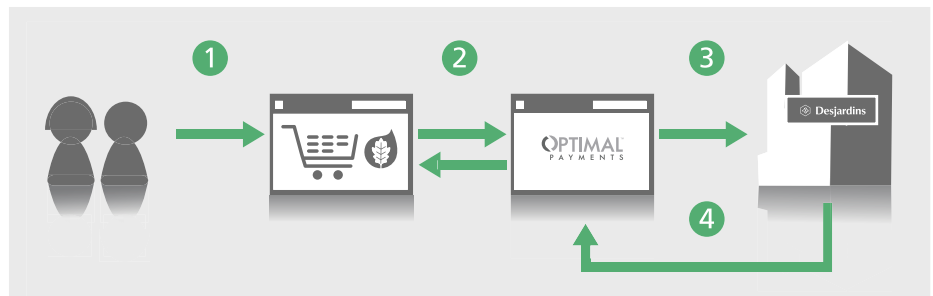
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Hosted payment page Standalone

During the payment process, the customer is redirected to Optimal Payments' environment to enter credit card information.

CHOOSE THIS SOLUTION IF YOU WANT TO:

- reassure online customers by offering them a purchasing experience with Desjardins' brand name;
- take advantage of turnkey solution integration.
- free yourself from the need to keep your customers' credit card information (solution that meets PCI-DSS standards);
- manage risks associated with online credit card payment;



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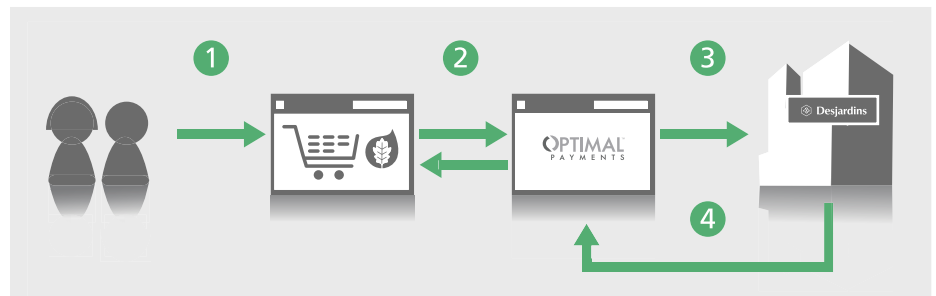
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Non-hosted payment page

During the payment process, customers remain in the merchant's environment at all times.

CHOOSE THIS SOLUTION IF YOU WANT TO:

- have complete control over payment page appearance, configuration, ergonomics and functions;
- maintain full control of your web site's purchasing process;
- take advantage of full integration with your internal management systems;
- obtain greater solution integration flexibility (direct link to XML APIs).

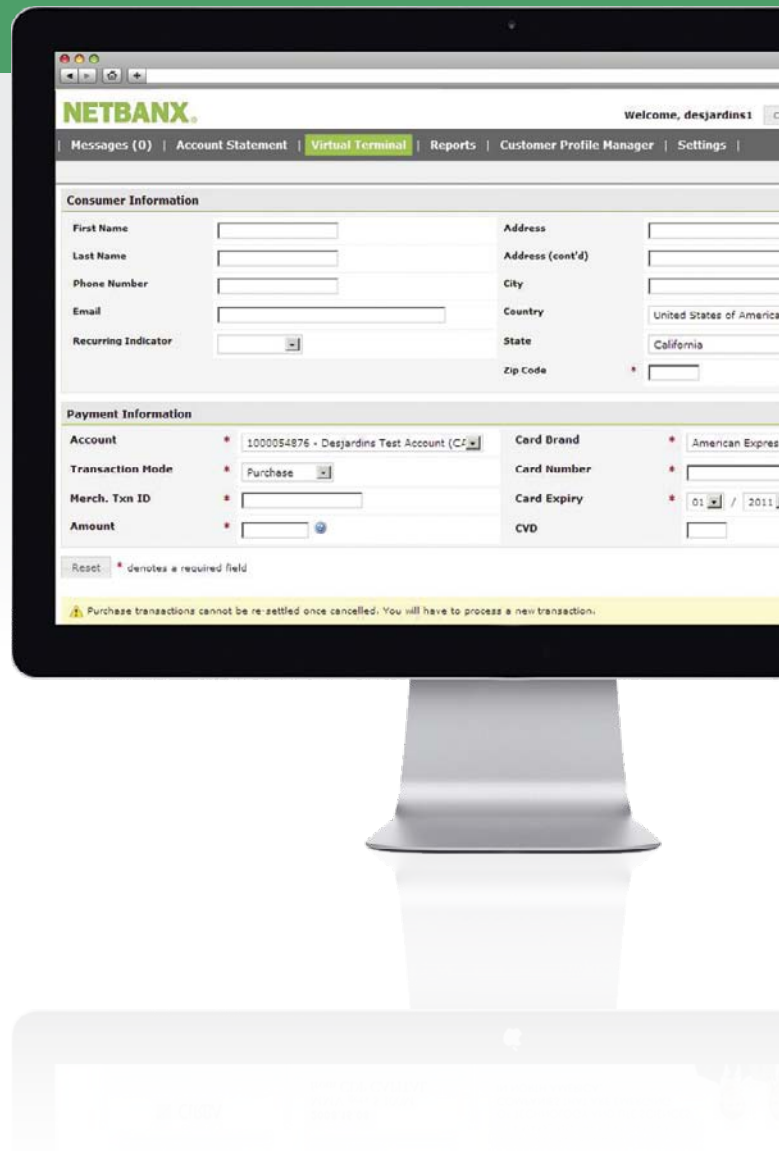


Virtual terminal

Web-accessible solution that accepts MOTO without requiring integration.

CONNECT TO THE INTERFACE WITH REAL ADVANTAGES:

- manually process transactions and issue refunds;
- take advantage of an interface that can be used by several customers at the same time;



Desjardins & Co.

Call us at

1 888 285-0015 or **514 397-4450**

With Desjardins Card Services, there are no hidden fees or unpleasant surprises!

ABOUT NETBANX®

NETBANX, a part of Optimal Payments, is a trusted provider of secure online payment gateway solutions. Since 1996, thousands of e-commerce, MOTO, and multi-channel businesses around the world rely on the NETBANX gateway and services for the payment processing of credit/debit cards, online direct debit and alternative payments as well as the management of online payment fraud. The NETBANX gateway is state-of-the art, geo-redundant and PCI-DSS Level 1 compliant. A robust and flexible platform, it can be configured or customized to meet the card-not-present needs of any business from local ecommerce websites to large scale international online businesses.

www.netbanx.com

ABOUT OPTIMAL PAYMENTS

Optimal Payments is a global provider of online payment solutions. Trusted by businesses and consumers in over 180 countries to move and manage billions of dollars each year, merchants use the NETBANX® processing service to simplify how they accept and settle credit card, direct-from-bank, and cash payments; and the NETELLER® payment account to increase margins, capture new customers and increase their lifetime value. Being an independent provider has allowed the company to support tens-of-thousands merchants around the globe across a wide range of industries.

Optimal Payments Plc is quoted on the London Stock Exchange's AIM market, with a ticker symbol of OPAY. Subsidiary company NETELLER (UK) Ltd is authorized and regulated as an e-money issuer by the UK's Financial Services Authority (FSA).



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Desjardins

Cooperating in building the future

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