

## RANGE OF PAYMENT SOLUTIONS – CARD NOT PRESENT

POWERED BY **NETBANX**<sup>®</sup>  
Part of OPTIMAL PAYMENTS

To accept online card payments

INTERNET PAYMENT GATEWAY

Do you wish to use a payment page where data is secure?

YES

NO

Hosted payment page

Do you wish to have a payment page integrated into your website?

YES

NO

Iframe

Standalone

Non-hosted payment page

Virtual Terminal



To process mail or phone orders

To accept preauthorized payments by credit card

 **Desjardins**

Batch Payment Solution

Hosted payment page Iframe	Hosted payment page Standalone	Non-hosted payment page	Virtual terminal	Batch payment solution
<b>CLIENT PROFILE</b>				
<p>Ideal to:</p> <ul style="list-style-type: none"> <li>offer your customers a transparent purchasing experience with no URL change</li> <li>personalize your payment page with your company's branding</li> <li>release yourself from the liability of storing your clients' credit card data (solution that meets PCI-DSS)</li> <li>manage risk associated with online credit card payment processing</li> </ul>	<p>Ideal to:</p> <ul style="list-style-type: none"> <li>reassure online customers by offering them a purchasing experience with Desjardins' brand name</li> <li>take advantage of turnkey solution integration</li> <li>release yourself from the liability of storing your clients' credit card data (solution that meets PCI-DSS)</li> <li>manage risk associated with online credit card payment processing</li> </ul>	<p>Ideal to:</p> <ul style="list-style-type: none"> <li>have complete control over payment page appearance, configuration, ergonomics and functions</li> <li>maintain full control of your web site's purchasing process</li> <li>take advantage of full integration with your internal management systems</li> <li>benefit from flexibility in solution integration (direct link to XML API)</li> </ul>	<p>Ideal to:</p> <ul style="list-style-type: none"> <li>process transactions manually and issue refunds</li> <li>benefit from an interface that can be used by several users at the same time</li> </ul>	<p>Ideal to:</p> <ul style="list-style-type: none"> <li>offer their customers monthly or ad hoc payments by credit card without having to use a point-of-sale terminal</li> </ul>
<b>FEATURES</b>				
<p><b>Transactions accepted</b></p> <ul style="list-style-type: none"> <li>Credit cards: Visa, MasterCard, American Express, JCB and Desjardins private-label</li> </ul> <p><b>Included functions</b></p> <ul style="list-style-type: none"> <li>Purchase, refund, cancellation, pre-authorization, pre-authorization completion, multiple refunds, transaction status verification and multiple completion.</li> </ul>	<p><b>Transactions accepted</b></p> <ul style="list-style-type: none"> <li>Credit cards: Visa, MasterCard, American Express, JCB and Desjardins private-label</li> </ul> <p><b>Included functions</b></p> <ul style="list-style-type: none"> <li>Purchase, refund, cancellation, pre-authorization, pre-authorization completion, multiple refunds, transaction status verification and multiple completion.</li> </ul>	<p><b>Transactions accepted</b></p> <ul style="list-style-type: none"> <li>Credit cards: Visa, MasterCard, American Express, JCB and Desjardins private-label</li> </ul> <p><b>Included functions</b></p> <ul style="list-style-type: none"> <li>Purchase, refund, cancellation, pre-authorization, pre-authorization completion, multiple refunds, transaction status verification and multiple completion.</li> </ul>	<p><b>Transactions accepted</b></p> <ul style="list-style-type: none"> <li>Credit cards: Visa, MasterCard, American Express, JCB and Desjardins private-label</li> </ul> <p><b>Included functions</b></p> <ul style="list-style-type: none"> <li>Purchase, refund, cancellation, pre-authorization, pre-authorization completion, multiple refunds, transaction status verification and multiple completion.</li> </ul>	<p><b>Transactions accepted</b></p> <ul style="list-style-type: none"> <li>Credit cards: Visa and MasterCard</li> </ul> <p><b>Included functions</b></p> <ul style="list-style-type: none"> <li>Purchase</li> <li>Recurring purchases</li> </ul>
<b>SECURITY AND STANDARDS</b>				
<ul style="list-style-type: none"> <li>PCI-DSS-compliant</li> </ul>	<ul style="list-style-type: none"> <li>PCI-DSS-compliant</li> </ul>	<ul style="list-style-type: none"> <li>Industry standards-compliant</li> </ul>	<ul style="list-style-type: none"> <li>PCI-DSS-compliant</li> </ul>	<ul style="list-style-type: none"> <li>Industry standards-compliant</li> </ul>
<b>TECHNICAL FEATURES</b>				
<p><b>Fraud protection tools</b></p> <p>Included in the basic offer:</p> <ul style="list-style-type: none"> <li>Address verification system (AVS)</li> <li>Validation of card verification value (CVV2)</li> <li>Negative databases: card numbers and e-mail addresses</li> </ul> <p>Optional:</p> <ul style="list-style-type: none"> <li>3D Secure (Verified by Visa and MasterCard Secure Code)</li> <li>Geo-IP address check</li> <li>BIN check</li> <li>Velocity check</li> </ul>		<p><b>Other tools and services included</b></p> <ul style="list-style-type: none"> <li>Transaction monitoring centre</li> <li>Tokenization</li> <li>Access to online administration module</li> <li>Access to virtual terminal</li> </ul>		<ul style="list-style-type: none"> <li>Automation of monthly billing process directly to their customer's Visa or MasterCard accounts</li> <li>No terminal required: transactions transmitted by electronic file</li> <li>Electronic file transfers through a web portal</li> <li>Can send as many files as desired, at any time of the day</li> <li>Same-day comprehensive transaction reports available</li> <li>Deposit to account the morning after the files are sent</li> <li>Quick reaction to declined transactions with your clients</li> <li>Optional file transfer automation via SSH</li> <li>Transaction files are in CPA (Canadian Payments Association) format</li> </ul>
<b>INSTALLATION AND TRAINING</b>				
<ul style="list-style-type: none"> <li>Personalized technical support from Optimal Payments during integration of the payment gateway</li> <li>One-hour training by telephone on the use of the virtual terminal and online administrative module</li> <li>Technical support from Optimal Payments available 24/7</li> </ul>				<ul style="list-style-type: none"> <li>Personalized technical support from Desjardins during file programming</li> <li>File validation by a Desjardins technical team</li> <li>Desjardins Customer Service available Monday to Friday, from 7 a.m. to 6 p.m.</li> </ul>