

Internet Payment Solutions



E-commerce is the future. And the future is now!

Powerful, secure solutions for all your e-commerce needs; accept online credit card payments and perform transactions in real-time.

ONLINE SALES		TELEPHONE OR MAIL ORDERS
PROCESSING WITH REDIRECTION	PROCESSING WITHOUT REDIRECTION	VIRTUAL TERMINAL
<p>Ideal solution for companies of all sizes that wish to delegate the hosting of their payment page to Desjardins.</p> <p>During the payment process, customers are redirected to Desjardins' secure environment to enter their credit card information.</p>	<p>Ideal solution for companies of all sizes that wish to produce and host the payment page on their own server.</p> <p>During the payment process, customers remain in the merchant's environment at all times.</p>	<p>Ideal solution for companies of all sizes that wish to handle telephone or mail orders.</p> <p>This solution requires no integration.</p>

All our solutions offer

- Competitive discount rate (calculated on net sales).
- Complete range of transactions (purchase, refund, preauthorization, preauthorization completion and preauthorization cancellation).
- Free access to My Station portal, to obtain online deposit statements and various management reports.
- Access to an online administration module for transaction management.
- Customized integration support and customer support in English and French.
- Desjardins certification that provides merchants a quality assurance for the entire online purchasing process.
- Access to a network of Desjardins-certified integrators.

Merchant payment solutions

Desjardins Card Services



Desjardins

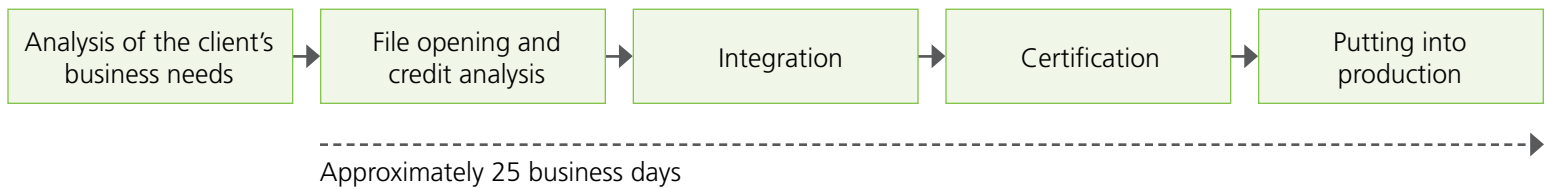


Customer service

Business Customer Service is available seven days a week to answer questions, offer advice and provide support to merchants as they adapt to industry changes.

Internet Payment Solutions implementation process

Your Web site first needs to have a catalogue and a virtual shopping cart. Your Web integrator can develop these for you and integrate them with our Internet Payment Solutions. Here are the required steps:



1. File opening and credit analysis

- A file is only opened once the merchant has a functional Web site and an online catalogue. This phase enables Desjardins Card Services to perform administrative steps and carry out the necessary checks.
- A merchant number is issued two to five days following submission of all duly completed documentation. To minimize delays, here is the list of required documents:
 1. A signed Desjardins service agreement.
 2. Legal documents (resolution authorizing signatories in the case of a non-profit organization).
 3. Financial statements may be requested.
 4. A guarantee may be required.

2. Integration and certification

- A Quebec-based bilingual technical support centre has been set up specifically to answer integration-related questions.
- This step usually lasts two to three weeks, depending on the type of solution chosen and the integrator's experience.
- Access to the technical documentation is provided at this time in order to perform the programming, testing and certification phases.

3. Putting into production

- The encryption key and the Desjardins payment server address required to make the website operational are obtained during the two-to-five day putting into production process.
- A 60-minute training session by telephone is then offered on the use of the online administration module. This private-access, secure, multi-user module includes an administrative component equipped with a host of management tools and a complete transactional component in the form of a "virtual terminal".



Call us at 1-888-285-0015 or 514-397-4450

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