



INTEGRATED PAYMENT SOLUTIONS
IN-STORE PAYMENT SOLUTIONS

Desjardins & Co.

Integrated payment solutions are perfect for all types of merchant environments and make it possible to integrate all payment functions directly into the point-of-sale system. These solutions are connected to the iPP320 PIN pad and speed up the payment process, increase operational efficiency and simplify administrative processes.

Ideal for merchants with complex management and administration requirements and that operate in sectors of activity where operational efficiency is essential (personalized loyalty program, centralized data for head office, etc.)

Simplify your management tasks

- ▶ Deposits are automatic.
- ▶ A single account statement (Visa, MasterCard and Interac).
- ▶ Centralizing transactions and consolidating payment and cash receipt information in the same system simplifies administrative control of the business thanks to automated balancing and daily deposit.
- ▶ Payment information is guaranteed to balance.
- ▶ Transaction statements are archived electronically in the point-of-sale (POS) system.
- ▶ With the integrated payment, merchants will no longer need to enter transactions in POS system and then in the payment terminal: payments are initiated and completed by the POS system alone, thereby reducing the risk of duplicate entry errors.

Benefit from solutions that are adapted to your needs

- ▶ Integrated payment solutions accept the main loyalty and gift card programs, even if they are not managed by Desjardins.
- ▶ Contactless technology approved by Visa PayWave and MasterCard PayPass.

Start saving now

- ▶ The iPP320 PIN pad is connected to the integrated payment solutions, and costs less than a payment terminal.
- ▶ Integration with the POS system means merchants only need to print a single slip per transaction, thus reducing their paper supply budget.
- ▶ The iPP320 PIN pad is plugged directly to the POS system, which saves counter space.
- ▶ End-to-end encryption reduces costs associated with the PCI accreditation process by eliminating exposure of credit card numbers in your payment environment right from the PIN pad (optional).

Offer faster service

- ▶ A single transaction entry in the POS system combined with a fast transaction authorization time (under three seconds) means more customers can be served and eliminates line-ups.¹
- ▶ The iPP320 PIN pad sets itself apart through its contactless payment functionality that ensures even quicker transaction processing (optional).



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Management solution

Free access to My Station portal, to administer card payment processing data (transaction reports and online account statements).

Customer Service

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

Accepted transactions

- ▶ Debit cards: Interac
- ▶ Credit cards: Visa, MasterCard, American Express², Diners Club International², JCB², China UnionPay³, Discover³, Sears³ and Desjardins private-label cards
- ▶ Desjardins gift cards
- ▶ Other payment and loyalty cards not managed by Desjardins
- ▶ Accord D retail financing program

Included functions

- ▶ Purchase, reimbursement and cancellation
- ▶ Pre-Authorization
- ▶ Add tip
- ▶ Purchase with cash withdrawal (debit)
- ▶ Balance inquiry (debit)

Security and standards

(Complies with the strictest payment industry security standards.)

- ▶ EMV (chip card) Standard
- ▶ PCI-PED Standard (PIN entry device)
- ▶ Free updates

Technical features

- ▶ The iPP320 PIN pad is directly connected to the POS system via an RS-232, Ethernet/IP or USB connection
- ▶ PIN pad functional with leading integrated payment modules on the market
- ▶ Accepts magnetic stripe cards, chip cards and contactless cards.
- ▶ End-to-end encryption
- ▶ A large backlit screen for easy reading
- ▶ A LED indicator located at the bottom of the device, indicates where to insert the chip card
- ▶ Large backlit keys reduces PIN entry errors

Installation and training

- ▶ Delivery by mail and installation by the cash register software distributor
- ▶ Free training provided

Technical support

- ▶ Phone technical support available 24/7
- ▶ In the event of a breakdown, equipment replaced at no charge by technician

¹ Depends on the speed of the merchant's Internet connection. Desjardins Card Services does not guarantee transaction processing speed.

² Acceptance of these cards is subject to obtaining a merchant number from these networks.

³ Card acceptance is subject to authorization obtained by phone from these networks.

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

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