



FLEX SEMI-INTEGRATED SOLUTION
IN-STORE PAYMENT SOLUTION

Desjardins & Co.

The **FLEX** payment solution is perfect for merchants who want to integrate current payment functions into their point-of-sale system in a simple and cost-effective way to increase their operational efficiency and simplify day-to-day management, while enjoying a simple PCI DSS accreditation process.

Ideal for all businesses that are looking to simplify their complex management and administration requirements.

Easier management

- ▶ Automatic deposits.
- ▶ A single account statement (Visa, MasterCard and Interac).
- ▶ Free access to simple and powerful online management tools.

Greater efficiency

- ▶ Interaction between the equipment and the cash register system simplifies management.
- ▶ With the semi-integrated solution, you no longer need to process transactions through the POS system, then through the equipment. Transactions are initiated through the POS system only, thus reducing the risk of duplicate entry errors.
- ▶ Centralized transactions and consolidated payment and cash receipt information in the same system simplifies administrative control of the business.

Start saving now

- ▶ The financial transaction process takes place only through the terminal and PCI DSS accreditation fees are lower compared to a fully integrated payment solution.
- ▶ Very simple PCI DSS accreditation process.
- ▶ Updates made easily by downloads.
- ▶ Seamless and quick integration with the POS system.

Speedy service

- ▶ High-speed IP connection can serve a larger number of customers and eliminate line-ups, thanks to a processing speed up to five times¹ faster compared to a switched telephone line connection.



Desjardins



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.

Transactions accepted

- ▶ Debit cards: Interac
- ▶ Credit cards: Visa, MasterCard, American Express², Diners Club International², JCB², Discover³, China UnionPay³, Sears³ and Desjardins private-label cards
- ▶ Desjardins gift cards
- ▶ Accord D retail financing program

Functions included

- ▶ Purchase, refunds and cancellation
- ▶ Add tip
- ▶ Purchase with cash withdrawal (debit)
- ▶ Balance inquiry (debit)
- ▶ Preauthorization

Technical features

- ▶ The terminal is connected directly to the POS system
- ▶ Simple protocol between the POS system and the terminal
- ▶ Secure and dedicated communication link to Desjardins
- ▶ Screen, keypad and printer linked to the base equipment: customers only handle the keypad
- ▶ Ability to store 400 transactions per batch in memory
- ▶ Ability to print the most recent transaction statement
- ▶ Available in IP (Internet connection) or dial-up (telephone line)
- ▶ Accepts magnetic stripe and chip cards

Installation and training

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

Technical support

- ▶ Phone technical support available 24/7
- ▶ In the event of a breakdown, replaced at no charge by technician
- ▶ In IP mode, there is a phone back-up mechanism in the event the Internet connection⁴ is interrupted

Security and standards

(Complies with the strictest payment industry security standards.)

- ▶ EMV Standard (chip card)
- ▶ PCI DSS compliant
- ▶ Free updates

¹ Depending on the merchant's Internet connection speed, Desjardins Card Services does not guarantee the 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.

⁴ A phone line must be connected to the equipment to use this feature.

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

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