



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.

<sup>1</sup> 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 soft, 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

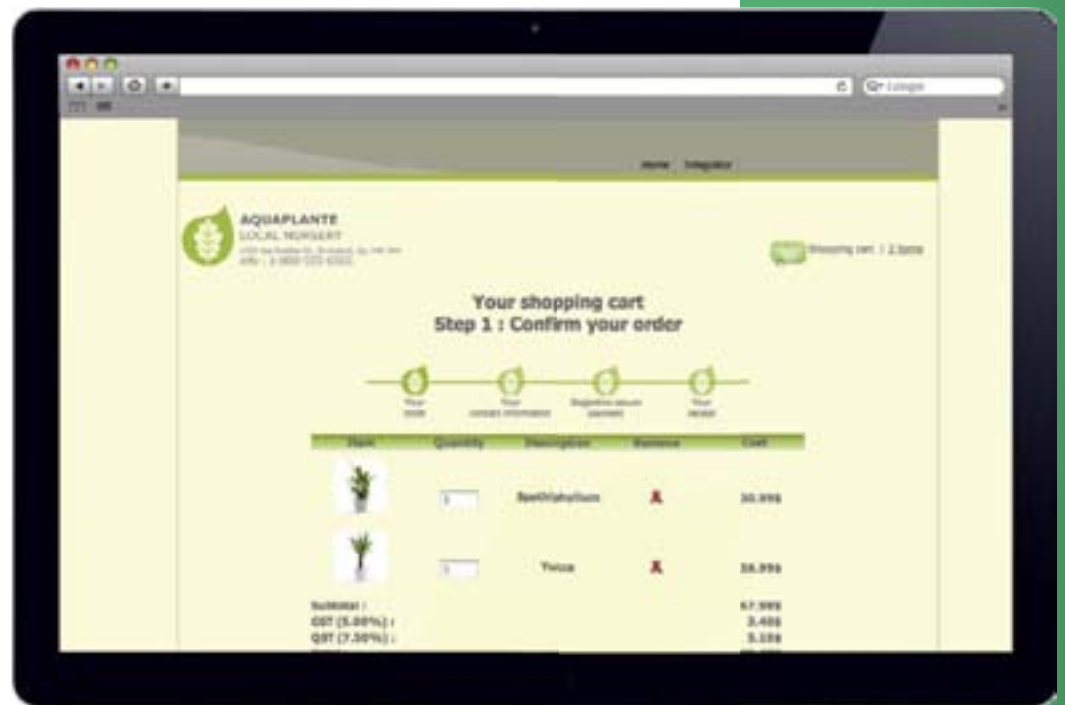
Complete transactions in real time...

Accept online card payments...

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

## VIRTUAL MANAGEMENT—REAL BENEFITS

- Accept Visa<sup>1</sup>, MasterCard<sup>1</sup>, American Express<sup>2</sup>, JCB<sup>2</sup> 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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# Solutions tailored to your needs

## HOSTED PAYMENT PAGE



## NON-HOSTED PAYMENT PAGE



## VIRTUAL TERMINAL



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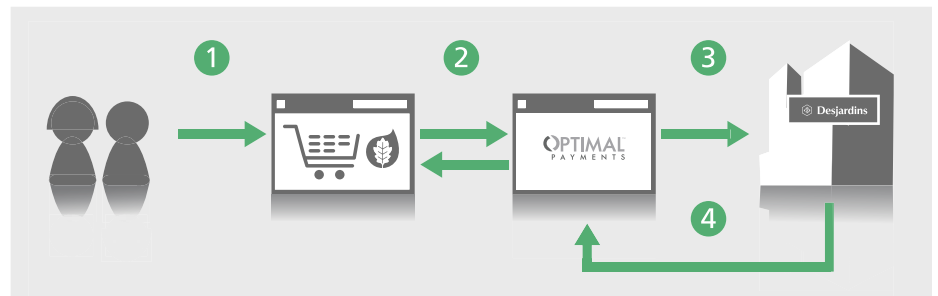
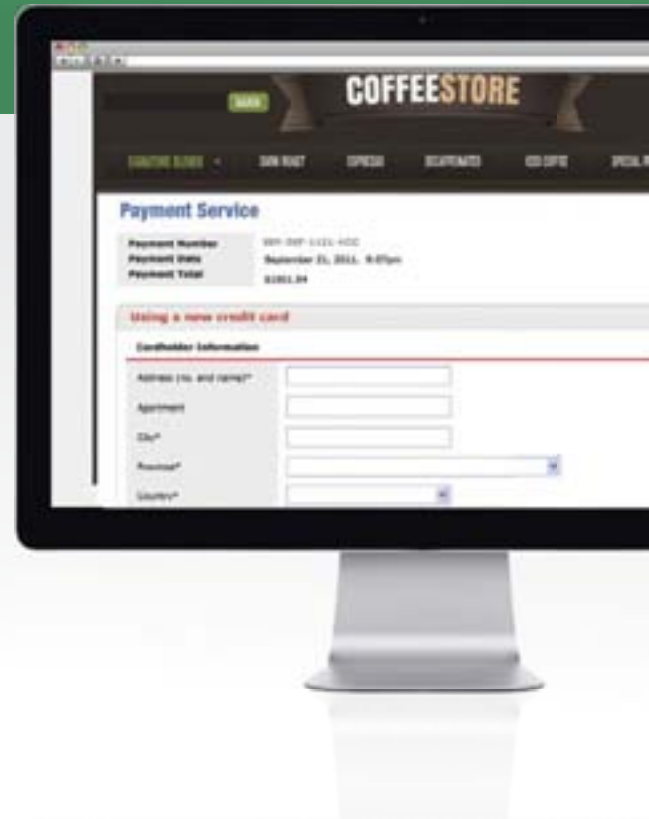
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# Hosted payment page Iframe

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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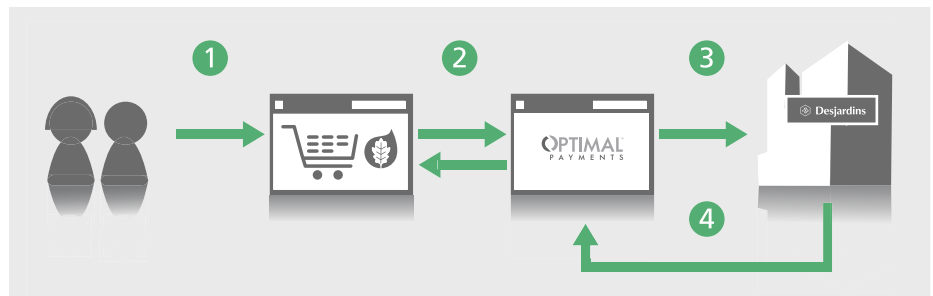
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# Hosted payment page Standalone

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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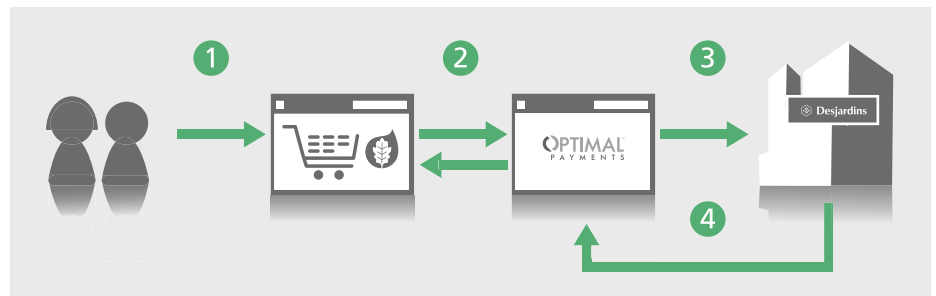
Part of OPTIMAL PAYMENTS

# 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;



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# 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](http://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