

# Desjardins Payment and Financing Solutions Selector

SOLUTIONS	TARGET	DESCRIPTION	KEY FEATURES	CARDS ACCEPTED
<b>Point-of-Sale Terminal (POS)</b>	Merchants with one or more locations	Payment card is run through the terminal  High speed (IP) and mobile (cellular) terminals available	Tip option for credit and debit cards  Cashier management  Ability to process both magnetic stripe and chip cards  In-store financing option (see below)	<b>Credit, debit and gift cards</b>
<b>DePOSITEL</b>	Merchants with under 300 transactions/month, seeking a low-cost payment solution	Merchant calls automated phone system for authorization	Low-cost solution for credit card acceptance  No additional phone line required	<b>Credit cards</b>
<b>Desjardins Integrated Payment Solutions</b>	Merchants with time concerns and with cash register systems	PIN pad integrated in merchant's cash register system  Integrated IP-based solution	Eliminates double data (no need to enter data in POS terminal)  Significantly reduces transaction time  Saves counter space	<b>Credit, debit and gift cards</b>
<b>Desjardins Automated Payment Solutions</b>	Merchants with recurring payments (subscriptions, memberships, etc.)	Transactions submitted for batch processing	Ensures a regular income flow  Reduces collection costs  No terminal required	<b>Visa and MasterCard</b>
<b>Online Payment Solutions</b>	Merchants with transactional Web site	Web-based payment solution for online credit card payment	Easy to use  Easy integration with virtual boutique environment	<b>Credit cards</b>
<b>Retail Financing Program</b>  	Financing for merchants with big ticket items (range of retail sectors)	Instant in-store credit with flexible payment options	Quick approvals: only a few seconds with the POS terminal once the application form is completed  Simplifies management of receivables	<b>All VISA Desjardins cards*</b>  <small>*Subject to approval by the Credit Department</small>
<b>Gift Cards</b>	Merchants with multiple locations (corporate or franchisees)	Closed-loop prepaid card, branded to the merchant's image	Increased revenues  Enhanced customer loyalty  Reduced risk of fraud	<b>Gift Cards</b>

CALL US NOW AT 1-888-285-0015!