Accord D quick reference guide

Transferring your Desjardins merchant account to Global Payments

This document contains the information you need for a smooth transition to Global Payments and for winding down your Accord D financing services.

What will stay the same

- You'll have the same financing offer as before: Pricing, discount rates, customer interest rates, plan types (DPF, EPF, combo), etc.
- You'll still have access to the informational website and Accord D financing management tools.
 - Training materials
 - Credit Plus Desjardins
 - Monthly payments calculator
 - AM: Access Management application
 - Reports

• Your Accord D Desjardins Financing Services Agreement will remain in effect with Desiardins, as set forth in its terms and conditions.



To process your Accord D transactions, you'll use your new Global Payments terminal to access the Desjardins Solutions app.

You'll also notice a few changes to the way financing transactions are handled. Transaction statements will contain additional text and require more signatures. This way, we'll have your customers' consent to the terms and conditions of their agreement, as well as to any necessary credit limit increases. They will also have a clearer idea of what they're agreeing to.

Important phone numbers

Merchants

Global Payments -Technical support

- Technical support for your POS terminals
- Updating the information in your file
- · Ordering new equipment
- · Adding a feature
- · Navigating your new terminals

Desjardins - Credit Adjudication Services

- Processing financing transactions
- Explanations on credit decisions
- Credit limit increases

Desjardins - Business Customer Service

- Questions about Credit Plus Desjardins
- Information about financing plans •
- Updating an account after the store makes an error
- · Verifying account setups
- · What to do after receiving a notice of dispute from Desjardins
- Problems finding your transaction history and account statements in the Monetico Portal
- Your financing application history
- · Ordering free promotional materials





Desjardins -**Personal Customer** Service

- Account balances
- Name corrections
- Address changes
- Questions about the credit card or financing plan





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Frequently asked questions

Q. How long will it take to deposit transactions?

It will take the same amount of time. Desjardins members will receive their deposits the next business day.

Q. Will my deposit fees change?

No. Desjardins members will still benefit from all of their exclusive member advantages. You won't be charged for deposits to a Desjardins account.

Q. Can I still mention Accord D in my advertising?

Yes. Until your Accord D service is discontinued, you can continue to advertise it, following the same standards as usual. To review these standards, go to desjardins.com/ financing-ad.

Don't forget: Your contractual obligations when it comes to advertising can be found in the Accord D Desjardins Financing Standards Guide and in your Accord D Desjardins Financing Service Agreement. One of these obligations is to submit all Accord D-related advertising to Desjardins in advance, for approval.

Q. Will the fees for my Accord D financing services change?

No. You'll keep your current fees, and they will continue to be charged by Desjardins until your service is discontinued.

Q. When the agreement ends, will I still have access to the Desjardins Solutions app on my payment terminals?

Yes. When your agreement ends, you will still be able to use your terminals to make payments, complete plans and cancel any pre-authorized transactions for 180 days. After this, the purchase and pre-authorization options will still be visible in the Accord D menu, but they'll be declined if you try to use them.

Q. How will I know when my Accord D financing services are being discontinued?

First, we'll send you a message telling you when the service will be discontinued. We'll give you at least 90 days' notice.

Then, at least 30 days before your service is discontinued, we'll send you instructions on how to wind things down.

Q. Will Desjardins and/or Global Payments be offering an alternative financing solution to Accord D?

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Desjardins is currently working with a financing partner, which will be available as an alternative, supported by Global Payments. If you have a specific provider, please contact Global Payments to verify compatibility with their solution.

For more details, see desjardins.com/merchanttools