CREDIT CARD MANAGEMENT
SYSTEM MODERNIZATION

Support Guide

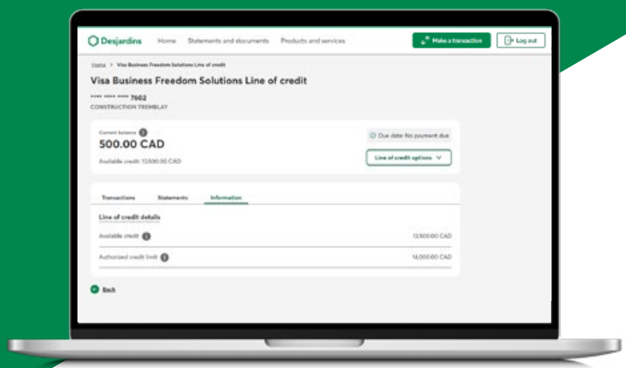
Desjardins
Business

This guide will help you prepare for the upcoming changes to your credit products.

It provides an overview of what's changing, the steps you'll need to take and the new features available with the Business Credit Card Management service. Our goal is to make the transition as smooth as possible.

Contents

Viewing and managing your account on AccèsD Affaires



What's changing

We're upgrading AccèsD Affaires to make it easier to manage your business credit cards with more comprehensive information and a clearer layout. You'll be able to view details about your accounts, cards and lines of credit more easily, access more of your transaction history, filter your transactions and manage your digital statements from a single point of access.

Reminder

The way you access your AccèsD Affaires account isn't changing. You don't need to do anything to take advantage of these updates.

What you need to do now

- [ ] Review your business's online access permissions and make sure each user has the permissions they need. Remove any acces that's no longer required.

What you'll need to do later

No action required.

Learn more

→ Visit desjardins.com/modernization* for an overview of the changes, answers to the most frequently asked questions and the "New AccèsD Affaires experience" video.

→ Review your messages on AccèsD Affaires.

* Check back on a regular basis. The site will be updated frequently.

Business Credit Card Management

What's changing

The new Business Credit Card Management service gives you greater flexibility, autonomy and control over how you manage your credit cards.

You can access the service anytime by selecting **Manage credit cards** on the right-hand menu.

What you need to do now

Review your access permissions on AccèsD Affaires

- ☐ Identify your business's primary administrator on AccèsD Affaires and make sure they're still the person designated for this role.
- ☐ Review the access granted to users to make sure it's still appropriate. Remove any access that's no longer required.
- ☐ Make sure each user has a valid email address and phone number.
- ☐ Make sure all users are still active on AccèsD Affaires.

What you'll need to do later

On AccèsD Affaires:

- ☐ Make sure the **Business Credit Card Management** service is enabled for the primary administrator.
- ☐ Access the **Business Credit Card Management** service by selecting **Manage credit cards** on AccèsD Affaires.

Learn more

→ Visit desjardins.com/modernization* for an overview of the new service, answers to the most frequently asked questions and a series of videos on the "Business Credit Card Management platform".

→ Learn more about the platform
Visit desjardins.com/business-card-management* to learn more about the features, check out user guides and watch the "Business Credit Card Management: Understanding the platform" video.

→ Review your messages on AccèsD Affaires.

* Check back on a regular basis. The site will be updated frequently.

Viewing your account statements

What's changing

We're simplifying the layout of your account statements to make your financial information clearer and easier to read.

- The **Account summary** section provides a consolidated overview of all transactions associated with your account.
- The **Summary per card** section shows the transaction details for each card.
- The **Current balance** is displayed prominently and replaces the **New total balance** so you can easily see how much you need to pay.
- The **Interest and credit charges** and the **Minimum payment due** sections provide a clearer view of your repayment information.

What you need to do now

☐ If you don't already receive electronic statements, sign up for them on AccèsD Affaires today to continue receiving your statements quickly and securely.

What you'll need to do later

No action required.

Learn more

→ Visit desjardins.com/modernization* for an overview of the changes, answers to the most frequently asked questions.

→ Review your messages on AccèsD Affaires.

* Check back on a regular basis. The site will be updated frequently.

Making payments to your credit card account

What's changing

Important

- A single payment to your primary account will cover all cards linked to the account. **If you already make payments on all your cards through your primary account, this change won't affect your current payment practices**.
- You can still make payments directly to an individual credit card.
- If you make a payment **to an individual card**, the payment will be transferred to the primary account. It may take up to 48 hours to appear.

You'll still be able to make payments using:

- Transfers between accounts (recommended)
- Bill payments

Pre-authorized payments

- You don't need to do anything. Existing pre-authorized transactions will continue to be processed as usual.

What you need to do now

If you make payments using transfers between accounts

- [ ] You don't need to do anything. The primary account will be added automatically.
- [ ] Even if you don't currently use transfers between accounts, the primary account will still be added automatically to your list of accounts, so it will be available when you need it.

What you'll need to do later

If you make payments with the bill payments service

Create a new payee using the primary credit card account number so you can make payments directly to that account.

Learn more

→ Visit desjardins.com/modernization* for an overview of the changes, answers to the most frequently asked questions and the "Payment centralization, limit management and account structure" video.

→ Review your messages on AccèsD Affaires.

* Check back on a regular basis. The site will be updated frequently.

Making payments on your Accord D Business financing plan

What's changing

Important

- All Accord D Business financing plans will now be grouped under the primary credit card account.
- The terms and conditions of your financing aren't changing, including the interest rate and term.
- Payments toward your Accord D Business financing plans must be included in your payment to your primary credit card account.
- The monthly payments for your Accord D Business financing plans will automatically be included in the amount due and minimum payment shown on your credit account statement.
- The balance displayed for your primary credit card account on AccèsD Affaires won't include the total balance of your Accord D Business financing plans or the monthly payments for your plans.
- Payments, pre-authorized payments and principal payments for your Accord D Business financing plans will now be made through your primary credit card account.

What you need to do now

No action required.

What you'll need to do later

- ☐ Check your account statement to confirm the monthly payment amount.

If you make payments with the bill payments service

- ☐ Payments on your Accord D Business financing plans must now be included in your payment to your primary credit card account.
- ☐ Delete the standard service providers associated with your Accord D Business financing plan numbers and replace them with the primary credit card account.

If you make payments using transfers between accounts

You don't need to do anything.

- ☐ If the balance on the primary credit card account is zero, any additional payments will automatically be applied to your Accord D Business financing plans. Payments are allocated to the plans in order of highest to lowest interest rate and are processed within 24 to 48 hours.
- ☐ If there's still a balance on your primary account and you want to apply a payment directly to an Accord D Business financing plan, first make the payment to the primary account. Then contact an advisor by calling 1-888-233-2473 and have them apply the payment directly to the financing plan.

Learn more

→ Visit desjardins.com/modernization* for an overview of the changes, answers to the most frequently asked questions and a video on "Accord D Business financing plans".

→ Review your messages on AccèsD Affaires.

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Features of your *Business* Freedom Solutions package

What's changing

Important

If you have a *Business* Freedom Solutions line of credit and a credit card, you'll now have **two separate account numbers and receive two separate statements**.

Account numbers

A new primary credit card account number will be assigned to you.

- All your existing credit cards will be linked to your new primary credit card account.
- Your card numbers won't change.
- Your *Business* Freedom Solutions line of credit account number won't change.

Statements

- You'll receive a separate statement for each product:
  - One statement for your primary credit card account
  - One statement for your *Business* Freedom Solutions line of credit

Payments

- You'll still be able to make payments using:
  - Transfers between accounts
  - Bill payments

Pre-authorized payments

- You don't need to do anything. Existing pre-authorized transactions will continue to be processed as usual.

What you need to do now

If you make payments using transfers between accounts

You don't need to do anything. Your primary account will be added automatically.

What you'll need to do later

You'll need to make two separate payments, one for your Business Freedom Solutions line of credit and one for your primary credit card account.

If you make payments with the bill payments service

Create a new payee using your new primary credit card account number to make payments directly to your account. Contact us to obtain the number.

Learn more

→ Visit desjardins.com/modernization* for an overview of the changes and answers to the most frequently asked questions.

→ Review your messages on AccèsD Affaires.

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Maintenance period

What's changing

What to expect during the scheduled maintenance period in October?

You'll be able to **use your credit card anytime** during the maintenance period to make transactions and payments. Fraud detection and prevention mechanisms will also remain active.

However, **some credit card management features will be unavailable or may be limited**. For example, you may not be able to choose or change your PIN.

What you need to do now

To help your business continue operating smoothly, plan ahead by taking the following steps:

- ☐ Replace any lost, stolen or damaged cards.
- ☐ Make sure all cardholders know their PINs and keep them confidential.
- ☐ Make sure all cardholders are in possession of their cards.
- ☐ Update the account managers and sureties/ guarantors associated with the account, if necessary.
- ☐ Tell us about any employees who will need a card or who will be joining your business in the near future.
- ☐ Review and update the contact information for the account, including the address and phone number, if necessary.
- ☐ Sign up for or cancel any pre-authorized payments before the migration.
- ☐ Make any planned Accord D principal payments, if applicable.
- ☐ Make any payments to your card from another financial institution.

What you'll need to do later

No action required.

Learn more

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Glossary

Primary administrator:

The individual with the highest level of administrative authority for the business's file. They have the ability to manage users and their access permissions for the service.

Standard service provider:

A payee that is pre-registered by Desjardins. You only need to enter your account number or reference number.

Business Freedom Solutions line of credit account statement:

Statement showing detailed information about the use and balance of your *Business* Freedom Solutions line of credit.

Primary credit card account:

The overarching account that includes all of your Visa Business cards.

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