



DePOSiTEL  
PHONE PAYMENT SOLUTION

**Desjardins & Co.**

**DePOSiTEL** is a simple and low-cost phone payment solution, suitable for merchants who want to accept credit card payments, without having to install payment equipment; transactions are processed by a simple phone call.

**Ideal for professionals and merchants who provide delivery or emergency repair services, or who take part in special events, etc.**

#### **Increased sales**

- ▶ By accepting credit cards, the merchant can take advantage of new business opportunities, compared to accepting only cash or cheque payments.

#### **Greater customer satisfaction**

- ▶ Consumers appreciate having access to a variety of payment methods—it simplifies management of their personal finances.

#### **Cost-effective payment solution**

- ▶ DePOSiTEL, available for only \$5 a month, is a practical and cost-effective payment solution that can help reduce cheque and cash deposit expenses.

#### **Secure payment solution**

- ▶ Credit card payment eliminates the risks of carrying cash to the financial institution for deposit.

#### **Simple and flexible for the road**

- ▶ DePOSiTEL is the perfect payment solution for businesses that need to process transactions on the road or at special events.
- ▶ Practical, simple to use and not at all cumbersome.

#### **Easier management**

- ▶ Fewer cash payments mean daily account balancing, bank reconciliation and end-of-day closing are faster and simpler.
- ▶ Automatic deposits.
- ▶ A single account statement (Visa, MasterCard and Interac).
- ▶ Free access to simple and powerful online management tools.



**Desjardins**  
Business



## 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

- ▶ Credit cards: Visa, MasterCard, American Express,<sup>1</sup> JCB,<sup>2</sup> and Desjardins private-label cards



### Functions included

- ▶ Purchase and refund
- ▶ Preauthorization
- ▶ For merchants who sell over the phone or by mail: deferred purchase mode available



### Installation and training

- ▶ Activation by telephone, using a start-up kit



### Technical support

- ▶ Telephone technical support available 24/7



### Technical features

- ▶ Transactions processed by phone, via a telephone module
- ▶ Automatic deposits made daily to the account
- ▶ Daily automated batch closings
- ▶ Monetary totals available for the current day, the previous day and the last seven days



### Security and standards

- ▶ Non-compliant with EMV (chip card) and PCI DSS standards
- ▶ Mandatory entry of the card security code for purchase transactions made following a telephone sale, when the customer is not physically present

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

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