

# PAYMENT METHODS

## BEST PRACTICES GUIDE

### SCENARIO 1

Mathieu is having lunch with his friends in the cafeteria. "I withdrew all my savings this morning to go buy the new XJO video game," he tells them.

"You've got \$500 on you?" John asks. Luke says, "Wow! Let me see it. I've never seen so much dough."

Mathieu pulls the bills out of his pocket and spreads them on the lunch table.

The bell rings. Mathieu shoves the wad of bills back in his pocket.

His friends return to class. Mathieu heads for the washroom, followed by two boys.

They come up to Mathieu and one of them says, "Hey man, it looks like you're loaded."

The other boy says, "Yeah, we saw it in the cafeteria—show us that wad of cash!"

Mathieu tries to get away but the two boys have him cornered. One of them slips a hand in his pocket and grabs the money.

The two boys take off, leaving Mathieu alone with tears in his eyes.



### SCENARIO 2

Kim and Alexandra are babysitting. Alexandra says, "OK Zooney, it's time to go to bed."

The two girls are watching TV. Kim says, "Hey Alex, I'm dying for some chips. How about grabbing a bag at the corner store?"

"Great idea!" replies Alexandra. "But you should go. I promised I would never leave the house when I'm watching my sister."

Kim says, "No problem!"

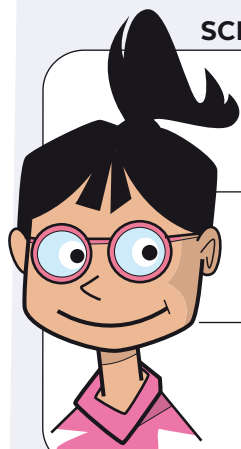
Kim looks in her bag and says, "Darn! I don't have my wallet with me! Do you have any cash?"

Alexandra replies, "No, I only have my debit card. Wait a sec—I'll go get it."

Alexandra comes back with her debit card. "Here. The PIN is 2204. Easy to remember 'cause it's my birthday."

Kim says, "OK, I'm going to write it on my hand anyway so I don't forget."

"See you in a bit!" says Alexandra.



### SCENARIO 3

Paul is going on a road trip with his buddies. "Hey guys," he announces, "this weekend is on me! I just got a new credit card. I have a \$1500 limit, so this weekend we're going to party!"

The guys go to a restaurant. Paul says, "Order whatever you want—it's my treat!"

Paul's friends pig out and he pays the bill with his credit card.

One friend asks, "What next, guys?" Another suggests, "What about the beach?" "Great idea!" they exclaim. They climb back into the car.

Paul stops for gas and pays with his card.

At the beach, Paul uses his credit card to buy snacks for his buddies.

Waving his card around, Paul announces, "Tonight we're going all out. We're going to dance all night and stay in a hotel."

One month later... Paul opens an envelope containing his credit card statement. His eyes open wide when he sees the balance due.

"I don't know what I'm going to do," Paul says to his mom. "I wasn't thinking. How am I going to pay my bill?"

