

# Interac® Online Transaction Processing

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INTERAC® Online is a newly introduced payment service allowing merchants to accept debit card transactions online. When your customers have finished making their selections and are proceeding to checkout their items, they are automatically directed to their financial institution's website to make the payment. Customers utilize their own online banking information to complete their purchases.

Admeris provides easy to implement INTERAC® Online solutions and low rates compared to other competitors. Give us a call at 1-866-854-9851 and one of our sales representatives will be happy to assist you!



#### **Benefits of Interac® Online**

- Lower Transaction Fees: Per transaction rates and fees are typically lower than credit cards and Paypal
- Increase Sales: Many people, especially younger customers, may not have credit cards. Others may
  not want to provide online merchants with their credit card numbers, and may not purchase from your
  site. However, these people will most likely have a bank account and debit card, and will be more
  comfortable supplying their information at a secure banking website
- Decrease Liabilities: You will never need to store or handle any customer confidential information
- Reduction in Chargebacks: As all transactions are authenticated at the customer's financial institution
  using their own banking information, the chances of chargebacks are almost non-existent

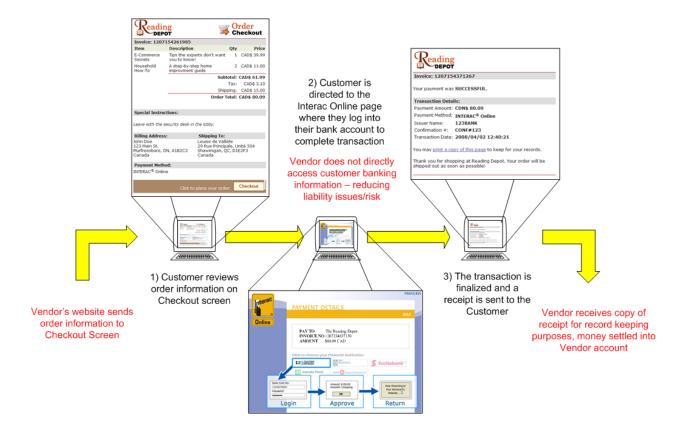
## **Bank Participation**

Currently Interac® Online services are offered to customers who bank at four of the largest banks in Canada: Royal Bank of Canada, Scotia Bank, TD Canada Trust, and Bank of Montreal. Customers with debit accounts at any of these banks will automatically be eligible to make purchases with Interac® Online through your site!

We are fully licensed by Interac® to process debit transactionsonline: http://www.interac.ca/merchants/productsandservices\_ol\_providers.php

### **Easy To Follow Integration**

Setting up Interac® Online on your website is easy! We provide you with APIs and easy to follow, step by step instructions. In addition, our hosted solution provides a checkout page and many features that will allow you to set up your business as fast as you can so you can quickly start accepting transactions! Each transaction ensures a risk-free, seamless customer experience.



#### **Contact Us**



#### **Admeris Payment Systems Inc.**

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Call us toll-free at 1-866-854-9851 or send us an email at <a href="mailto:sales@admeris.com">sales@admeris.com</a>.