

# Interac2Pay®

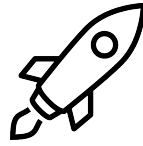
What if you could reach all consumers online?





# Interac2Pay®

Increase Your Target Audience



“A study by CyberSource Corp. found that websites providing four or more payment methods other than credit cards had a sales conversion rate 12% higher than those offering just one online payment option in addition to credit cards.”

“Interac Online is one option that allows your customers to pay for goods and services online directly from their bank accounts. It’s convenient and secure for customers because they don’t have to share any of their card numbers or financial details when making a purchase; payment is completed through their own financial institutions.”



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## Canadian Market Overview



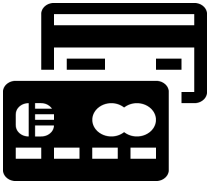
Population

36,286,378



Interac debit card  
in circulation

35,000,000



Credit cards in  
circulation

69,000,000



PayPal accounts

6,400,000

“Canada is the global leader in cross-border e-commerce for retail, with 75% of purchases made by Canadian shoppers being cross-border.

Credit cards still remain the preferred payment method, followed by Interac and PayPal.”



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Facts you should know



16+ Years Old

18+ Years Old

18+ Years Old

18+ Years Old

Based on credit card company policy

Chargeback does not occur with Interac Online Payment

120 days of becoming aware of a problem

From 75 days to 120 days of becoming aware of a problem

120 days of becoming aware of a problem

Time limit based on credit card company chargeback policy





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Consumer perceptions regarding attributes of payment instruments



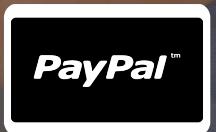
EASE  
OF USE

WIDE  
ACCEPTANCE

RECORD  
KEEPING

SAFETY

BUDGETING  
CONTROL



# Interac2Pay®

They offer Interac Online!



ALBAMedical Inc.

auto  
TRADER.ca™

Booking.com



CINEPLEX

ALDO

VALEO PHARMA®

calforex  
CURRENCY SERVICES

hcgdiet  
Diet with HCG Safely

Jean Coutu

spilgames

SHOP • CA™  
SHOP & EARN, EVERY TIME!™

GREYHOUND  
CANADA

hmvdigital

Well.ca

((stockmusic.net))



Google  
wallet



Apple Pay



AIR CANADA



# Interac2Pay®

Fast, Easy & Secure



## Pay By Debit Online or In-App

Interac2Pay is a secure and easy way to use your customers bank accounts to pay for purchases online or in-app.

It's the ideal option for:

- ✓ Consumers who don't have a credit card
- ✓ Consumers who don't want to use a credit card
- ✓ Consumers who are concerned about on line security and fraud
- ✓ Consumers who want more control over their credit





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## Participating Banks



“Interac Online allows your customers to pay for goods and services safely and securely through your website, directly from their bank account.

It is a cost effective way to increase your sales and will integrate seamlessly into your online checkout process.

If a customer prefers to pay with their own money directly from their bank account instead of using credit cards or prefers not to share their financial information online, they will love paying with Interac Online.”



**RBC**  
**Royal Bank**

BMO  Bank of Montreal



**Scotiabank®**



**Bank**





# Interac2Pay®

Increase your sales with Interac2Pay



- ✓ Attracts users who are unwilling or unable to pay by credit card
- ✓ Attracts users who do not want to share financial information with merchants
- ✓ Higher conversion rates at check out resulting in increased sales
- ✓ No chargebacks or refunds provided you honor your commitment to the consumer
- ✓ No authentication costs – the financial institution authenticates the consumer and is responsible for consumer side fraud
- ✓ Competitive Merchant fees, generally lower than competitive options
- ✓ Easy to implement



# Interac2Pay®

Get in touch...!



“We are here to help!

Reach out to us and we will happily answer your questions...”



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