



Online

Power Your Online Checkout

And Lower Your eCommerce Costs

Featured Participants:

BMO  Bank of Montreal

 Canada Trust

CHASE  Paymentech

 Emergis
A TELUS Company

 Moneris SOLUTIONS

... and more.

Offering *Interac* Online payments will accelerate your sales. It will also lower your costs.

- Competitive fees – capped for high-value transactions, fixed for government & education
- Eliminate fraud-coded chargebacks with bank authentication
- No PCI compliance costs – the banks hold all the private data



All banks guarantee their online transactions against fraud

“...virtually all felt *Interac* Online was as secure as – or more secure than – using a credit card.”

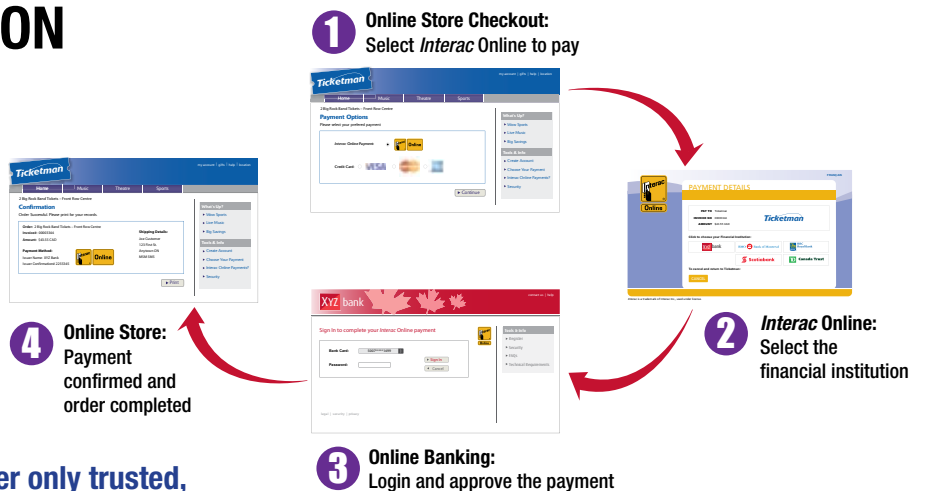
The Strategic Counsel, *Interac* Online Consumer Research Summary, 2004

Payment Security is ON

Security is a priority for your business – for *Interac* it is paramount and a critical driver of product design.

- Payers authenticate directly through online banking
- Passwords, bank account data – nothing is shared with the merchant

Protect your brand & reputation – offer only trusted, secure payments to your customers.



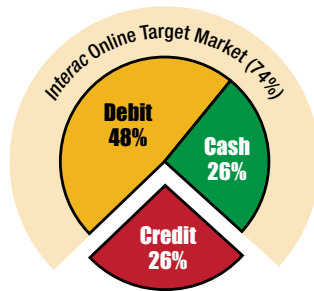
It's On.





Credit Crunch is Here – Time for Debit

- Household debt is at all time high – **131%** of household income
- Credit-weary customers = drop in consumer confidence
- Debit option allows customers to spend their own money
- During uncertain times, trusted brands, like *Interac*, bring credibility



74% of Canadians prefer to use their own money – not credit

Interac Online Payments – IT'S ALREADY ON

Contact:
info@interac.ca



Your Customers Are ON

- **24 million** Canadians already have a bank card
- **86%** of Canadians use debit at the POS
- **9.5 million** Canadians are enabled to use *Interac* Online

Freedom From Credit

Canadians want the same options online as they have offline.

- **Youth:** freedom to spend their own money without their parents' credit
- **Credit-weary:** freedom to shop online again, just like in-store
- **Mature shoppers:** freedom that comes from choice



Offer *Interac* Online Payments to lower costs and provide a trusted online debit solution that reaches **24 million** Canadians.

It's On.

