



**AGRICARD MERCHANT
QUICK REFERENCE GUIDE**



AgriCard[®]



Desjardins
Business

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Understanding the Dual Limits

Cardholders are given access to **two credit limits on their AgriCard: a limit for regular purchases and a financing limit**. The financing limit gives the customer access to Equal Instalment Financing Plans as well as Deferred Payment Financing Plans.



WHAT ARE EQUAL PAYMENT FINANCING PLANS?

With the equal payment financing plan, cardholders can purchase a product/service now and pay the purchase off in monthly instalments. This plan helps with monthly financial planning and budgeting, especially when making larger purchases. On their account statement, they will see the details of the amount of payment, also called “regular transactions.”

When the monthly account statement is produced, the instalment is automatically transferred to the current AgriCard balance. This means that by paying the minimum amount due on the bill, the monthly instalment is paid as well, thereby reducing the plan’s balance.



WHAT ARE DEFERRED PAYMENT FINANCING PLANS?

Buy now, pay later! The deferred payment financing plan allows interest-free credit for a pre-determined period of time, called the deferral period. For example, 3 months, 6 months, etc.

The deferral period is also known as the grace period; it’s the number of months during which no interest charges are applied to a financing plan. No payments are required during that period.

In most cases, the customer’s card is split 80:20 → 80% of the cardholder’s total limit is placed on the financing limit and 20% is placed on the regular limit. However, at time of application, the cardholder can request any division they want.

QUICK TIP:

Sometimes the customer doesn’t have enough funds on the limit you are trying to put the purchase on, regardless of what their total credit limit is. To request a limit increase, or to move limits from one side of the card to the other, please visit agricard.ca and download form T-14170A or call Business Customer Service at 1-888-285-0015 to have one sent to you.

Processing Transactions

TO PROCESS A REGULAR TRANSACTION ON THE TERMINAL:

- Press “**F1**” to access the **MENU**
- Press “**F3**” to access the **RETAILER** menu
- Select **TRANSACTION**
- Select **PURCHASE**
- Select **AMOUNT**
- Enter the purchase amount and press the green key (**OK**), then follow the terminal instructions

TO PROCESS A FINANCING TRANSACTION ON THE TERMINAL:

1. **Access financing transactions from the idle screen:**
 - Press “**F1**” once, the terminal displays **RETAILER**
 - Press the green key, the terminal displays **TRANSACTION**
 - Press on down arrow ▼ until the terminal displays “**Accord D DPF**” or “**Accord D EPF**”*, depending on the type of financing transaction you are completing.
 - Press the green key, the terminal displays **PURCHASE**.
 - Press the green key, the terminal displays **PLAN NUMBER**.
2. **Process the financing transaction**
 - Enter the **plan number**¹ and press “**OK**”**
 - Enter the monthly term and press “**OK**”
 - Enter the amount of the transaction and press “**OK**”
 - Swipe card in the appropriate card reader

¹ To enter the letter of the plan number: Press the key that corresponds to the letter to be entered (e.g., for the letters “W,” “X” or “Y” press “g”). Then press the “Admin” key until the letter required appears on the screen (e.g., once for “W,” twice for “X,” etc.). Once the plan number is entered, press OK.

* EPF: Equal Payment Financing; DPF: Deferred Payment Financing, without interest before due date.

** **PLAN NUMBER TO ENTER ON THE TERMINAL** – See your Merchant Grid for your plan number. Enter the 2-digit alphanumeric code under “plan number.” Example below:

DISCOUNT RATE TABLE – AGRICARD		
Effective from January 1, 2014 to March 31, 2014		
DEFERRED PAYMENT FINANCING (DPF)		
Interest rate of 11.9% calculated from the due date of the plan		
Plan Number	Grace Period (months)	Discount Rate
A3	3	3.50%
A4	4	4.25%
A5	5	5.00%
A6	6	5.75%

If the transaction is declined, your customer must call AgriCard Customer Service at 1-800-266-5662 to find out why and possibly request a limit increase.

3. **Have the customer sign the transaction slip and hand them the client copy**

Refunding Transactions

REGULAR TRANSACTIONS

- Press “**F1**” to access the **MENU**
- Press “**F3**” to access the **RETAILER** menu
- Select **TRANSACTION**
- Select **PURCHASE**
- Select **REFUND** and then press the green key (**OK**) – the terminal should display **CASHIER**
- Enter your cashier number, and then press the green key (**OK**) – the terminal should display **PASSWORD**
- Enter your cashier password, and then press the green key (**OK**) – the terminal should display **AMOUNT**
- Enter the refund amount and press the green key (**OK**), then follow the terminal instructions

FINANCING TRANSACTIONS

Deferred payment financing

- Press “**F1**” to access the **MENU**
- Press “**F3**” to access the **RETAILER** menu
- Select **TRANSACTION**
- Press ↓ until the terminal displays **ACCORD D DPF** and then press the green key (**OK**) until the terminal displays **PURCHASE**
- Press ↓ until the terminal displays **REFUND** and then press the green key (**OK**) until the terminal displays **PLAN NUMBER**
- Enter the payment plan number and press the green key (**OK**) until the terminal displays **AMOUNT**
- Enter the refund amount and press the green key (**OK**) until the terminal displays **AUTHORIZATION #**
- Enter the authorization number of the purchase transaction and press the green key (**OK**), and follow the terminal instructions

Equal payment financing

- Press “**F1**” to access the **MENU**
- Press “**F3**” to access the **RETAILER** menu
- Select **TRANSACTION**
- Press ↓ until the terminal displays **ACCORD D EPF** and then press the green key (**OK**) until the terminal displays **PURCHASE**
- Press ↓ until the terminal displays **REFUND** and then press the green key (**OK**) until the terminal displays **PLAN NUMBER**
- Enter the payment plan number and press the green key (**OK**) until the terminal displays **AMOUNT**
- Enter the refund amount and press the green key (**OK**) until the terminal displays **AUTHORIZATION #**
- Enter the authorization number of the purchase transaction refund amount and press the green key (**OK**) and follow the terminal instructions

Applying for a Card

1. Fill out the card application form 67281005F/A on agricard.ca

- All fields are mandatory.
- To make it easier for our credit department to get in touch with the cardholder about their application status, please ensure an email address is included on the form.

2. Assemble all required documents

- Financial statements are required for non-profit organizations and may be requested for any other type of business.
- Non-profit organizations and corporations must provide the excerpt of the resolution authorizing signatories to apply on the NPO's behalf if the application is for \$15,000 or more (excerpt is required regardless of amount in Quebec).
- Proof of address in the company's name such as a bank statement or utilities accounts.

3. Submit the application

By email: agricard.app@desjardins.com

By fax: 1-866-720-4210

By mail: AgriCard C/O Commercial Credit / P.O. Box 11070, Station Centre-ville, Montreal, QC H3C 3V2

For detailed information about applying for a card, please visit agricard.ca and download form T-14378F/A.

Your Pricing Grid

Here is an example of a pricing grid.

AGRICARD Discount Rate Table

Effective from April 1, 2014
to June 30, 2014



DEFERRED PAYMENT FINANCING (DPF)			
Interest rate of 11.9% calculated from the due date of the plan			
Plan type	Plan number	Grace period (months)	Discount rate
D	A3	3	3.50%
D	A4	4	4.25%
D	A5	5	5.00%
D	A6	6	5.75%
D	A7	7	6.50%
D	A8	8	7.25%
D	A9	9	8.00%
D	1A	10	8.75%
D	1B	11	9.50%
D	1C	12	10.25%

EQUAL PAYMENT FINANCING (EPF)			
Without interest for the customer			
Plan type	Plan number	Term (months)	Discount rate
E	11	3	2.32%
E	12	6	3.14%
E	13	9	3.96%
E	14	12	4.77%
E	23	13	5.03%
E	29	14	5.30%
E	24	15	5.56%
E	15	18	6.34%
E	21	20	7.17%
E	22	22	7.70%
E	16	24	8.24%
E	25	25	8.50%
E	26	26	8.76%
E	27	27	9.02%
E	28	28	9.28%
E	30	30	9.80%
E	17	36	11.58%
E	48	48	15.36%

EQUAL PAYMENT FINANCING (EPF)				
With interest for the customer				
Plan type	Plan number	Term (months)	Interest rate	Discount rate
E	8W	3	P.R. + 2,85%	0.50%
E	8X	6	P.R. + 2,90%	0.50%
E	8P	12	P.R. + 3,00%	0.50%
E	8Q	24	P.R. + 3,20%	0.50%
E	8R	36	P.R. + 3,50%	0.50%
E	8S	48	P.R. + 4,00%	0.50%
E	8T	60	P.R. + 4,55%	0.50%
E	8U	72	P.R. + 4,85%	0.50%
E	8V	84	P.R. + 5,15%	0.50%

Interest rate: Annualized interest rate charged to the consumer

Discount rate: Charge paid by the merchant

For more information or to obtain an updated version of the grids, please contact Business Customer Service at 1-888-285-0015.

The **plan number** is the number entered on the terminal at time of sale to place the purchase on a financing program.

The **discount rate** is the percentage the merchant pays on the purchase. For example, if the purchase was \$1,000 and was put on a 4 month deferred plan at 4.25%, the merchant would pay \$42.50 on that transaction on their next monthly statement.

On equal payment financing plans, the merchant can choose to charge the customer interest* or to cover the interest charges themselves.

Discount rate charged to the merchant.

Interest rate charged separate from the customer's regular credit card rate to the customer for the plan. There is still a discount rate charged to the merchant but it is lower than the "Without Interest for the Customer" discount rate.

*The interest cost is included in the monthly payment.


Please check www.desjardins.com for the current prime rate.

Understanding Statements and Reports

STATEMENTS

When you receive your statement, page one is a summary of all the charges for that month, including the total owing. Page two will be a description of each charge. Page three will be a list of deposits made to your account that month.

PAGE 1



Desjardins
Desjardins Card Services
425 Viger Avenue West
Montreal, Quebec H2Z 1W5

Account statement
Merchant Payment Solutions
From February 1 to February 28, 2014

Merchant :
Account :

Please advise us of any change of address.

For any questions about your statement, please call us at 514-397-4450 or 1-888-285-0015.

EXCLUSIVE TO DESJARDINS ! Simplify your day-to-day management with the FLEX line of integrated solutions. To connect your payment terminal to your POS software, contact your POS system provider or contact Desjardins Card Services 1-888-285-0015.

EFFECTIVE DISCOUNT RATE SUMMARY

Card types	Total fees \$	Sales total \$	Effective discount rate %
Private-label Commercial	164.05	9,942.23	1.650%

INTERCHANGE NOTE

For information on applicable interchange rates or to know more about the Code of Conduct, please visit: desjardins.com/codeofcond

SUMMARY OF FEES

	Billed \$	Fed. tax \$	Prov. tax \$
Desjardins fees			
Discount fees	164.05	0.00	0.00
Other fees			
Accord D financing solution fees	\$406.00	0.00	0.00
Payment solutions fees	21.94	2.85	0.00
Total fees \$	591.99	2.85	0.00
		594.84	

Please check this statement against your receipts and report any omissions to Desjardins Card Services within 30 days following receipt.

Important news and information from AgriCard!

Your AgriCard regular limit transactions summary

Your AgriCard regular limit fees

AgriCard financing limit fees

Your AgriCard regular limit discount rate

Your terminal fees

Desjardins Account statement
Merchant Payment Solutions
From February 1 to February 28, 2014

Merchant : No. trx. = # of transactions

Your AgriCard regular limit transactions

DESJARDINS FEES

Card types	Sales \$	Rate %	Billed \$	No. trx.	Total \$
Discount fees					
Private-label	9,942.23	1.650%	164.05	31	164.05
Commercial					
Total	9,942.23		164.05	31	164.05

ACCORD D FINANCING SOLUTION FEES

Financing	Sales \$	Rate %	Billed \$	No. trx.	Total \$
Deferred Payment Financing (DPF)					
DPF 3 ms AUTRES	11,606.00	3.50%	\$406.00		\$406.00
Discount fees	11,606.00		\$406.00		\$406.00

PAYMENT SOLUTIONS FEES

Fee details	
Payment solution/equipment	

Your terminal fees

Your AgriCard financing limit transactions:

- DPF 3 ms AUTRES = 3 months deferred
- Rate of 3.5% refers to your financing discount rate
- Sales \$ is the total volume placed on the financing program

Desjardins Account statement
Merchant Payment Solutions
From February 1 to February 28, 2014

Merchant :

Your AgriCard deposits will show as Visa

LIST OF DEPOSITS

m-d	Visa Deposits		MasterCard Deposits		Interac Deposits		Total \$
	\$	No. trx.	\$	No. trx.	\$	No. trx.	
02-03	111.87	1					111.87
02-06	102.29	4					102.29
02-07	257.09	6					257.09
02-10	19.82	1					19.82
02-13	183.28	2					183.28
02-14	42.61	1					42.61
02-15	199.89	2					199.89
02-18	130.13	1					130.13
02-19	1,153.46	5					1,153.46
02-21	3,498.18	5					3,498.18
02-24	-89.73	1					-89.73
02-25	257.95	1					257.95
02-27	2,194.45	4					2,194.45
02-28	1,216.55	2					1,216.55

The total might not exactly reflect deposits made to the bank account for a specific date.

This statement is an example. Fees may vary depending on the program.



If you are receiving your statements to your personal address instead of your retail mailing address, give us a call at 1-888-285-0015!

We'll be happy to change the address in our system and we apologize for the inconvenience.

REPORTS

All AgriCard merchant reports are viewed via your MyStation profile, which is accessed from **agricard.ca** or by typing **www.mystation-desjardins.com** into your web browser. Reports viewed from this site include:

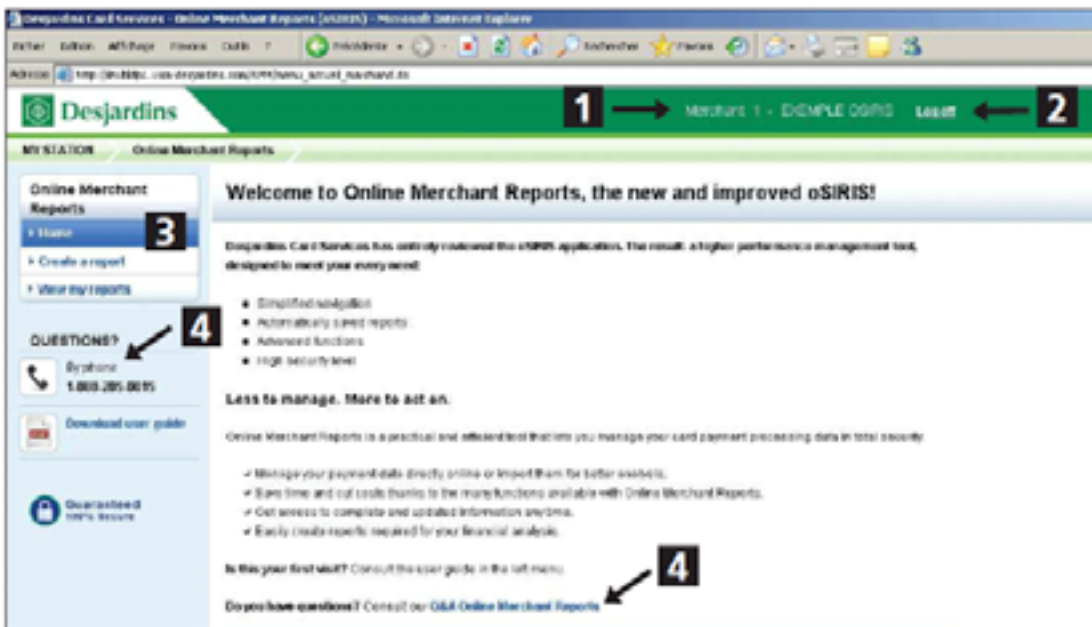
- ✓ Your account statement
- ✓ Details of deposited transactions
- ✓ Summary of deposited transactions
- ✓ Chargebacks
- ✓ And much more!

You can also create your own custom reports and export to CSV or XML.

WHEN YOU CLICK THE MYSTATION LOG-IN LINK, YOU WILL BE ASKED TO LOG IN WITH YOUR USERNAME AND PASSWORD WHICH WAS PROVIDED TO YOU VIA EMAIL*.

* If you have misplaced or do not know your MyStation username and password, please contact us at **1-888-285-0015**.

The first time you log in, you will be asked to change your password for security purposes. When you have done this, you will see this page:



The home page keeps you up-to-date on the latest news and includes tips on how to make the most of Online Merchant Reports.

- 1) Merchant information:** This is your Desjardins merchant number and merchant name
- 2) Log off link:** Returns you to the MyStation home page.
- 3) Left-hand menu:** Links to the application's various pages.
- 4) Any questions?**
 - Download the user guide to learn all about Online Merchant Reports.
 - Consult the FAQ for answers to users' most frequently asked questions.
 - Contact Business Customer Service at **514-397-4450** or **1-888-285-0015** for all other questions or for technical support.

CONTACT US

Toll-Free Merchant Support

1-888-285-0015

- General questions about the AgriCard product
- Updating your account
- Rectifying errors
- Verifying funding
- Issues with POS terminals
- Ordering POS materials

Toll-Free Customer Service (cardholders)

1-800-266-5662

- Account balance
- Information about financing plans
- Account changes (address, name, etc.)

Fax Line (New AgriCard Applications ONLY)

1-866-720-4210

Email (New AgriCard Applications ONLY)

agricard.app@desjardins.com

AgriCard Mailing Address:

450 De Maisonneuve Boulevard West
Montreal QC H3A 0H2



agricard.ca