

Best Practices Guide

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1. Introduction

The INSTADEBIT Practices Guide is designed to support merchants with the presentation and positioning of the INSTADEBIT solution on their website and cashier.

This guide includes logo and cashier copy recommendations to ensure maximum consumer understanding of, and conversion to, the payment option on your site. Also included are screen shots of the INSTADEBIT transaction experience to equip your customer service team with consumer inquiries about INSTADEBIT.

2. Logo & Presentation

Logo 2.1

INSTADEBIT's logo can be downloaded from our Merchant Resource Portal at https://www.instadebit.com/download/index.html.

It can be used on your cashier as well as in other locations on your site where payment options are featured or described, such as page footers.

Please contact merchants@instadebit.com to request a customized logo (i.e. size, shape, or colour).



2.2 Presentation

If logos are not used on your cashier and/or when INSTADEBIT is written in plain text, it should always be written in all capital letters.

3. Cashier/Payment Page Descriptors

The below text can be displayed at checkout next to the INSTADEBIT payment option and/or on your web page that lists and describes available payment methods.

There are two features that are beneficial for customers to know before selecting the INSTADEBIT payment method:

- 1. Supported Banks
- 2. In-transaction Signup

If space permits, these two items should always be included in descriptions of INSTADEBIT to ensure customers who are unfamiliar with the solution know whether they are able to use it or not.

2.1 What is INSTADEBIT? – Long

Make instant payments directly from your bank account with INSTADEBIT.

- Sign up for free and transact at the same time no waiting for activation or approval.
- INSTADEBIT supports every bank and financial institution in Canada.
- Use INSTADEBIT anytime, anywhere with mobile-friendly payment pages.
- Get immediate access to your funds.
- Withdraw winnings directly to your bank account or redeposit to merchants from your INSTADEBIT account at a later date.

Learn more by visiting www.instadebit.com.

2.2 What is INSTADEBIT - Short

Make instant payments directly from your bank account with INSTADEBIT, the simple way to deposit and withdraw funds online that supports 100% of bank accounts in Canada.

2.3 Payment Type

INSTADEBIT can be classified as either of the below payment types:

- 1. Electronic Funds Transfer (EFT)
- 2. Bank Transfer

^{**} Please note that INSTADEBIT is NOT an e-wallet, a pre-paid card or a credit/debit card option.

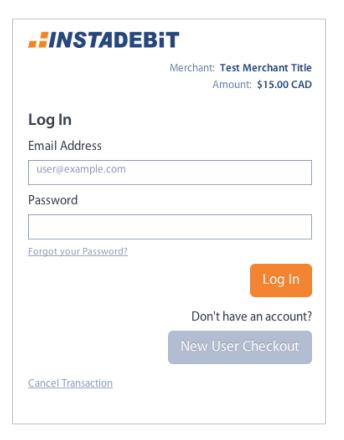
Appendix – INSTADEBIT Transaction Flows

When customers select the INSTADEBIT option on your cashier page, they will be directed to our transaction pages (shown below). INSTADEBIT has been built using responsive design to ensure an optimized transaction experience across mobile, tablet, and desktop devices.

INSTADEBIT Signup & Transact

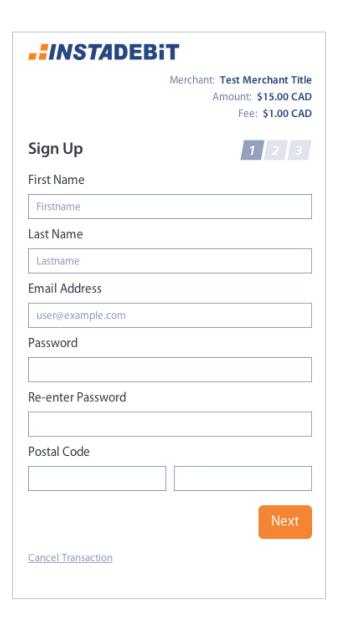
1. New User Checkout

Customers select "New User Checkout" if they do not already have an INSTADEBIT account.



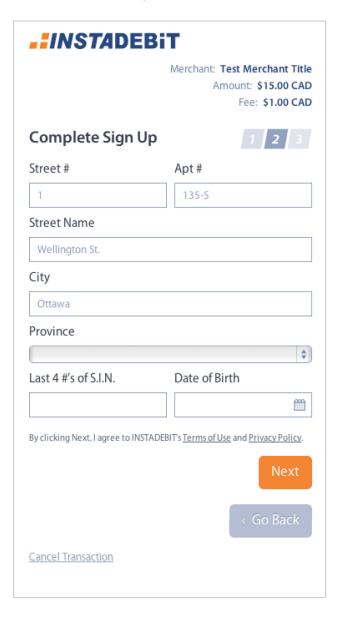
2. Sign Up

New users provide their contact information and choose a password.



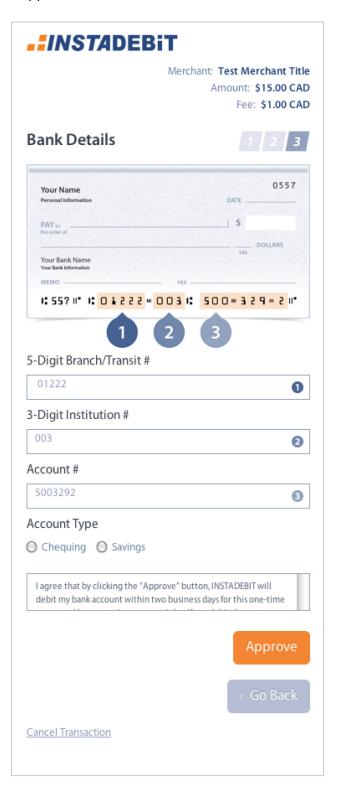
3. Complete Sign Up

Address information is pre-populated from postal code and signup is completed.



4. Enter Bank Info & Approve

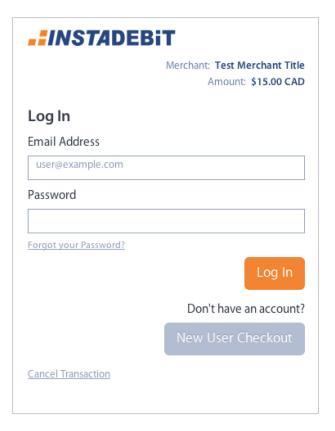
Customers enter bank information and approve the transaction.



INSTADEBIT Subsequent Transaction

1. Log In

Returning users log in with their email address and password.



2. Approve Payment

Customers approve their payment and are automatically directed back to the merchant site.

