



INTERAC Online

Merchant Guidelines

Documentation Phase: APPROVED
Version: 3.0
Date: December 5, 2007
Data Classification: CONFIDENTIAL
Audience: INTERAC Online Acquirers

TABLE OF CONTENTS

DOCUMENT CONTROL SHEET	1
1. INTRODUCTION	2
1.1. Overview and Purpose	2
1.2. Audience	2
2. WEB SITE REQUIREMENTS – OVERVIEW	3
2.1. Overview	3
2.2. Web Pages in the Payment Process	4
2.3. Display Requirements Summary	5
Checkout Page (step 2)	5
Please Wait Page (Step 8)	5
Confirmation Page (Step 9a)	5
Error Page (Step 9b)	5
General Requirements (not page specific)	5
Security and Privacy Requirements	6
3. WEB SITE REQUIREMENTS - DETAILS	7
3.1. Check-out Page	7
3.1.1. Display the Design (“Logo”) and/or Wordmark	7
3.2. “Please Wait” Page (Optional)	11
3.2.1. Message Indicating Status Check	11
3.3. Confirmation Page	12
3.3.1. Message Indicating Success	12
3.3.2. Financial Institution’s Name and Confirmation Number	12
3.3.3. Ability to Print	12
3.4. Error Page	13
3.4.1. Message Indicating Failure	13
3.4.2. Opportunity to Select Another Payment Option	13
3.5. General – Not Page Specific	14
3.5.1. Timeout Message	14
3.5.2. Currency	14
3.5.3. Learn More Link	15
3.5.4. Optional: Learn More Button	16
3.5.5. Optional: Description of the <i>INTERAC</i> Online Service	17
3.5.6. Optional: Point-of-Purchase (POP) Material	18
3.5.7. Optional: Update Terms of Use, Help, and Privacy Policy	19
3.6. Security and Privacy Requirements	20
3.6.1. Site Certificates	20
3.6.2. Consumer Information	20
3.6.3. Code of Practice	20
4. INTERAC ONLINE DESIGN PRINT GUIDELINES	21
4.1. Introduction	21

	Two-colour Design	22
	One-colour Design	23
4.2.	General Rules	24
5.	PRESS RELEASES	25
5.1.	Appropriate Description of the INTERAC Online Service	25
	Additional Tips	26
	APPENDIX A: INTERAC ONLINE MERCHANT CHECKLIST	27
5.2.	Web Display Requirements	27
5.3.	Security/Privacy Requirements	28
5.4.	Recommendations (Optional)	28

DOCUMENT CONTROL SHEET

VERSION	AUTHOR	DATE
DRAFT Version 1.0	Business Development	June 30, 2005
DETAILS OF REVISIONS		
Creation of document.		
DRAFT Version 2.0	Business Development	November 21, 2007
DETAILS OF REVISIONS		
Added section 1.2 – Audience.		
Section 2.3 – Display Requirements Summary: Added the 2 nd and 4 th bullet points to “Optional page components”.		
Section 3.1 – Check-out Page: Deleted the 2 nd paragraph, which dealt with launch of the new service.		
Sub-section 3.1.1 – Display the Design (“Logo”) and/or Wordmark: - In the last paragraph of “Introduction”, updated the section reference in the <i>INTERAC Online Operating Regulations</i> . - In the last bullet point of “Proper Use of the Wordmark”, deleted reference to using the wordmark as a noun.		
Deleted sub-section 3.1.2 – Appropriate Description of the INTERAC Online Service (moved to sub-section 3.5.5).		
Sub-section 3.3.2 – Financial Institution’s Name and Confirmation Number: Added the 2 nd paragraph.		
Sub-section 3.3.3 – Ability to Print: Added detail to the 1 st paragraph.		
Sub-section 3.4.1 – Message Indicating Failure: Added detail to the 1 st paragraph.		
Sub-section 3.5.1 – Timeout Message: In the 2 nd paragraph, removed the absolute value on the time available to complete the payment process in online banking.		
Sub-section 3.5.2 – Currency: Added a more detailed explanation in the 1 st paragraph.		
Sub-section 3.5.3 – Learn More Link: - In “Introduction”, revised text for clarity and added detail. - In “Link Location”, added the actual English and French URLs.		
Added sub-section 3.5.5 – Optional: Description of the INTERAC Online Service (revised from original sub-section 3.1.2).		
Added sub-section 3.5.7 – Optional: Update Terms of Use, Help, and Privacy Policy.		
Section 4.1 – Introduction: In the 1 st paragraph, added “electronic newsletters or emails”.		
Section 5.1 – Appropriate Description of the INTERAC Online Service: Updated the media contact information.		
Appendix A: INTERAC Online Merchant Checklist: Revised content for clarity and completeness.		
APPROVED Version 3.0	Business Development	December 5, 2007
DETAILS OF REVISIONS		
Approved status & version number assigned.		

1. INTRODUCTION

1.1. Overview and Purpose

To offer the INTERAC Online service, online merchants must code their Web sites according to technical specifications and regulations provided by their Acquirer. Some of these requirements will come from the Acxsys Corporation documents distributed to Acquirers. The following Acxsys documents include Merchant requirements:

- *INTERAC Online Functional Specifications*
- *INTERAC Online Operating Regulations*
- *INTERAC Online Customer Service Rules*

This document is a compilation of Merchant requirements from the above documents. It is meant to be a user-friendly guide to the Merchant requirements and does not replace the above documents, nor any other documents. It also includes other information and suggestions that Merchants implementing the service might find helpful.

This document first provides a summary of the Web site requirements, organized by Merchant Web site page, then outlines the Web site requirements in detail. The last sections outline the requirements for using the INTERAC Online design in print as well as guidelines for Merchant press releases.

1.2. Audience

Acquirers can provide Merchants with this document in its entirety, reproduce sections of this document, or integrate this document, or sections of it, into their own proprietary documents.

2. WEB SITE REQUIREMENTS - OVERVIEW

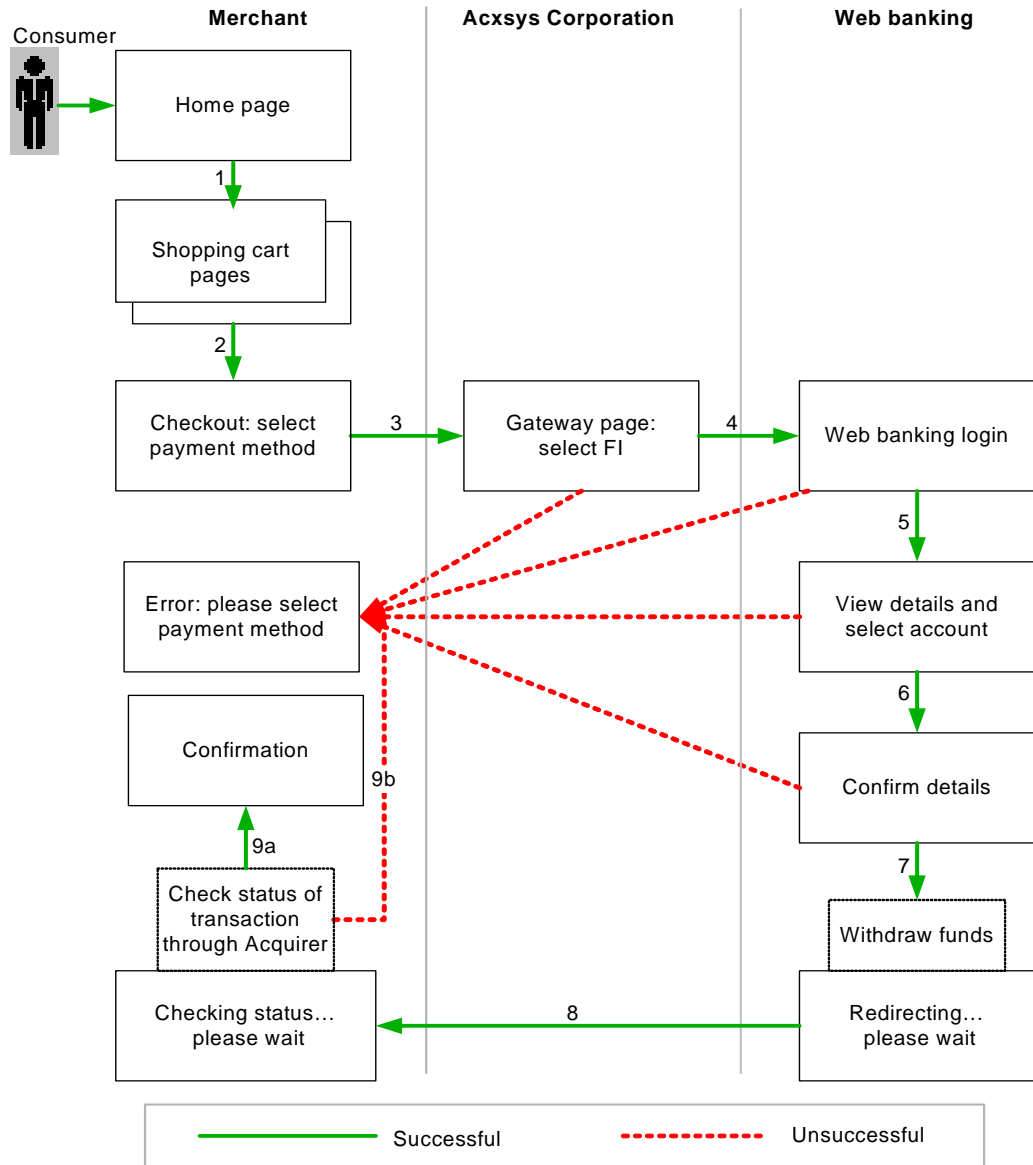
2.1. Overview

This section is a guide to the requirements for the Web site of a Merchant offering the INTERAC Online service. It details the requirements for each page the consumer visits on the Web site of a typical INTERAC Online Merchant.

It also details the requirements that can be displayed on any page, i.e., the requirements that are not page-specific. For each requirement, the document and section that is the source of the requirement, is also listed for reference.

2.2. Web Pages in the Payment Process

The following diagram outlines each page in the payment process flow for a consumer shopping online and paying using the INTERAC Online service:



2.3. Display Requirements Summary

The following list is a summary of the Web site display requirements contained in more detail in section 3. The steps referenced correspond to the diagram in section 2.2

CHECKOUT PAGE (STEP 2)

- Display the INTERAC Online payment option by using the INTERAC Online design and/or wordmark (refer to section 3.1.1)

PLEASE WAIT PAGE (STEP 8)

- Message indicating the transaction is being checked (refer to section 3.2.1)

CONFIRMATION PAGE (STEP 9A)

- Message indicating successful transaction (refer to section 3.3.1)
- Financial Institution's name and confirmation number (refer to section 3.3.2)
- Ability to print (refer to section 3.3.3)

ERROR PAGE (STEP 9B)

- Message indicating the transaction failed (refer to section 3.4.1)
- The opportunity to select another payment option (refer to section 3.4.2)

GENERAL REQUIREMENTS (NOT PAGE SPECIFIC)

- Timeout message (if less than 30 minutes) (refer to section 3.5.1)
- Canadian currency (refer to section 3.5.2)
- Link to the "Learn More" Web site for security and general information (refer to section 3.5.3)

Optional page components:

- "Learn More" button (refer to section 3.5.4)
- Description of the INTERAC Online service (refer to section 3.5.5)
- POP images and banners advertising INTERAC Online (refer to section 3.5.6)
- Update "Terms of Use", "Help", "FAQ", and "Privacy Policy" text (refer to section 3.5.7)

SECURITY AND PRIVACY REQUIREMENTS

- Site certificates (refer to section 3.6.1)
- Consumer information (refer to section 3.6.2)
- Code of Practice (refer to section 3.6.3)

3. WEB SITE REQUIREMENTS - DETAILS

3.1. Check-out Page

This is the page where the consumer selects the payment option they wish to use when making an online purchase. It is assumed that it is one of the last pages of the checkout process. The INTERAC Online payment option should be displayed alongside any other payment options, if available.

3.1.1. DISPLAY THE DESIGN (“LOGO”) AND/OR WORDMARK

Introduction

Trade-marks contained in this document are owned by Interac Inc. and licensed to Acxsys Corporation for use with the INTERAC Online service. Each Merchant must adhere to the proper use and display of the Trade-marks on their website and in print materials as directed by the Acquirer. The Acquirer is the licensed user of the Trade-marks and is ultimately responsible for their correct use with their Merchants.

The *INTERAC Online design* is the graphic design commonly known as a “logo”. The *INTERAC Online wordmark* is the text “INTERAC Online”. The INTERAC Online design consists of two parts: the INTERAC logo (square box) and the service descriptor “Online” or “en ligne” in a box located to the right of or below the INTERAC logo.

The Merchant’s checkout page must display the INTERAC Online design (“logo”) or the wordmark (text) or both if the INTERAC Online payment option is offered.

If the checkout page displays the Trade-marks or logos of other payment options, it must also display the INTERAC Online design. Also, the INTERAC Online design must be approximately equal in size and displayed no less prominently than the Trade-marks or logos of any other payment options.

This requirement is contained in section 2.5.1 of the *INTERAC Online Functional Specifications* and in section 8.4 of the *INTERAC Online Operating Regulations*.

Proper Use of the Wordmark

The use of the INTERAC Online wordmark in text must adhere to the following requirements:

- The INTERAC wordmark must be distinguished from the service descriptor text “Online” or “en ligne” and surrounding text by the use of capital letters or italicized type. If type is written in ALL-CAPS, the word INTERAC must be differentiated from the rest of the text through the use of italics such as: “*INTERAC* ONLINE PAYMENTS ACCEPTED HERE”
- In English, the service descriptor text “Online” must always have the first letter capitalized, while the other letters must always be lower case, except where all other words in the sentence or paragraph are in upper case letters.; in French, the service descriptor text “en ligne” must always be in lower case, except where all other words in the sentence or paragraph are in upper case letters
- At a minimum, for the first use of the INTERAC Online wordmark in text, the ® notation must appear above and to the right of the word INTERAC, e.g., *Interac*® in English. In French, the MD notation must appear above and to the right of the word INTERAC, e.g., *Interac*^{MD}. Subsequent mentions of the wordmark in the same communication piece do not require the ®/MD symbols. The following footnote must appear on the same page where the first use of the INTERAC Online wordmark appears:

“® Trade-mark of Interac Inc. Used under licence” or “MD marque déposé d’Interac Inc. Utilisée sous licence.”
- The INTERAC Online wordmark must always be used as an adjective describing a noun and never as a noun, for example, “the INTERAC Online service” or “the INTERAC Online payment option”
 - An exception to this rule is graphical elements such as the Point-of-Purchase (POP) images that say “INTERAC Online ACCEPTED HERE”
 - Another exception is when it is used in a “consumer voice” such as in the question part of an FAQ when illustrating how a consumer might word the question.





Proper use of the design ("logo")

On Web site pages it is recommended that the following versions of the design be used:

- Horizontal or Vertical Small
- Two-colour design





Two-colour design:

- The ochre colour is Pantone PMS 124
- This converts to:
 - CMYK 5%C, 30%M, 100%Y, 0%K
 - RGB 240R, 180G, 25B
 - Web Hex Colour: FFCC00

INTERAC Online Colour English Horizontal Small	INTERAC Online Colour French Horizontal Small
	
INTERAC Online Colour English Vertical Small	INTERAC Online Colour French Vertical Small
	

One-colour design:

The one-colour design is available in rare situations where colour is not available, but for Web applications, the two-colour design is preferred.

INTERAC Online B&W English Horizontal Small	INTERAC Online B&W French Horizontal Small
	
INTERAC Online B&W English Vertical Small	INTERAC Online B&W French Vertical Small
	

General Rules

The design is available in “eps” and “gif” formats, which can easily be transferred into any size by a Web programmer. Merchants should avoid recreating the logo or design in order to reduce the likelihood of introducing errors. Any corrections to the logo or design will be at the Merchant’s expense.

When re-sizing the design, the following rules apply:

Minimum Sizes

When using the horizontal version, the height of the design cannot be smaller than 25 pixels. When using the vertical version, the width of the design cannot be smaller than 30 pixels.

When grouping the INTERAC Online design with other payment logos, the horizontal version must be used. The height of the INTERAC design should be no smaller than the height of any other payment logo.

Design Integrity

- The design's aspect ratio may not be altered. The width-to-height aspect ratio on the horizontal design is 2.37:1. The width-to-height aspect ratio on the vertical design is 1:1.37.
- The space between the INTERAC logo and the Online service descriptor box shall not be altered. It shall not be filled in by any colour other than the background colour. Background design elements shall not make the design appear as two separate pieces.
- The Online service descriptor box must not be used alone. It is part of the entire design.
- No element of the design can be altered: colour, fonts, shapes, etc. No additional keylines or shadows may be placed around the design.
- The design must not be obscured or altered by an additional element or by another logo.

3.2. "Please Wait" Page (Optional)

This is a page that may be displayed on the consumer's browser while the Merchant confirms the status of the payment through the Acquirer. This page may only be shown for a few seconds or not at all, depending on how fast the communication between the Merchant and their Acquirer is, as well as the speed of the consumer's Internet connection.

3.2.1. MESSAGE INDICATING STATUS CHECK

The message on this page should simply indicate that the Merchant is checking on the status of the consumer's payment. The intent is to make sure the consumer does not think the transaction is finished and close their browser if the payment confirmation message takes a while to get back from the Acquirer.

This page is not required, but is recommended as part of a smooth consumer experience.

3.3. Confirmation Page

This is the page where the consumer receives both the Financial Institution's (FI) and the Merchant's confirmation that the transaction is complete. Market research and focus groups show that consumers prefer to receive one overall confirmation page that they can print, as opposed to getting the payment confirmation from the FI and the shipment confirmation from the Merchant.

3.3.1. MESSAGE INDICATING SUCCESS

This page should clearly state that the transaction was successful.

This requirement is contained in section 2.5.3 of the *INTERAC Online Functional Specifications*.

3.3.2. FINANCIAL INSTITUTION'S NAME AND CONFIRMATION NUMBER

Because of the market research findings mentioned above, the Financial Institutions (FI) are not displaying their usual payment confirmation numbers to the consumer in Web banking. For this reason, the Merchant must display both the FI's name and confirmation number as received in the form post message.

It is recommended that Merchants use the word "Financial Institution" and not "Issuer" as this may be confusing to some consumers.

This requirement is contained in section 2.5.3 of the *INTERAC Online Functional Specifications* and section 2.5.2 j) of the *INTERAC Online Operating Regulations*.

3.3.3. ABILITY TO PRINT

The consumer must be given the opportunity to print this page as a record of the transaction. This can be accomplished using the browser's print function. The Merchant does not have to add a print button as long as the page is coded in such a way that using the browser print button results in the relevant confirmation details being printed.

This requirement is contained in section 2.5.3 of the *INTERAC Online Functional Specifications*.

3.4. Error Page

This page is only used if the form post from Web banking comes back to the “not funded” URL, indicating that there was a problem with the payment and the funds have not been withdrawn from the consumer’s account and consequently won’t be forthcoming to the Acquirer during settlement.

3.4.1. MESSAGE INDICATING FAILURE

The text on this page should clearly state that the payment did not occur. Use wording such as “not successful” or “not completed” as opposed to “declined” or “not approved”.

This requirement is contained in section 2.5.3 of the *INTERAC Online Functional Specifications*.

3.4.2. OPPORTUNITY TO SELECT ANOTHER PAYMENT OPTION

The Merchant should also allow the consumer to select another payment option to keep the order active. If the Merchant does not offer any additional payment options other than INTERAC Online, the Merchant should clearly state that the order is cancelled.

This requirement is contained in section 2.5.3 of the *INTERAC Online Functional Specifications*.

3.5. General – Not Page Specific

This section deals with general requirements. These requirements are to appear on the Merchant's Web site but are not specific to a particular page, although in some cases we have made a recommendation.

3.5.1. TIMEOUT MESSAGE

When the consumer has selected the INTERAC Online option on the Merchant Web site, they will be taken through a few steps in order to complete the payment. This includes logging in to Web banking and selecting an account to pay from.

In order for the consumer to have enough time to complete the payment process (steps 3 – 8), it is suggested that the Merchant allow a minimum of 30 minutes for the consumer to be re-directed back from their FI Web banking site (step 8). If the Merchant cannot accommodate this minimum 30-minute timeframe, a notice must be posted on the Merchant Web site to inform the consumer how much time they have to complete the payment process in online banking and that the transaction will “timeout” if they take longer than that.

This requirement is contained in section 2.5.2 k) i. of the *INTERAC Online Operating Regulations*.

3.5.2. CURRENCY

The INTERAC Online service is currently offered to Canadian consumers and the funds debited from the consumer's account will be in Canadian currency. For this reason, the Merchant Web site must disclose the amount that will be debited from the consumer's account in Canadian funds, and indicate that the currency is Canadian dollars (e.g. by using the prefix “C\$” or using the ISO 4217 code “CAD”). The Merchant may list individual items or services in another currency but the checkout process must list the customer's total amount in Canadian Funds before they leave the Merchant's Web site.

This requirement is contained in section 2.5.2 k) iii of the *INTERAC Online Operating Regulations*.

3.5.3. LEARN MORE LINK

Introduction

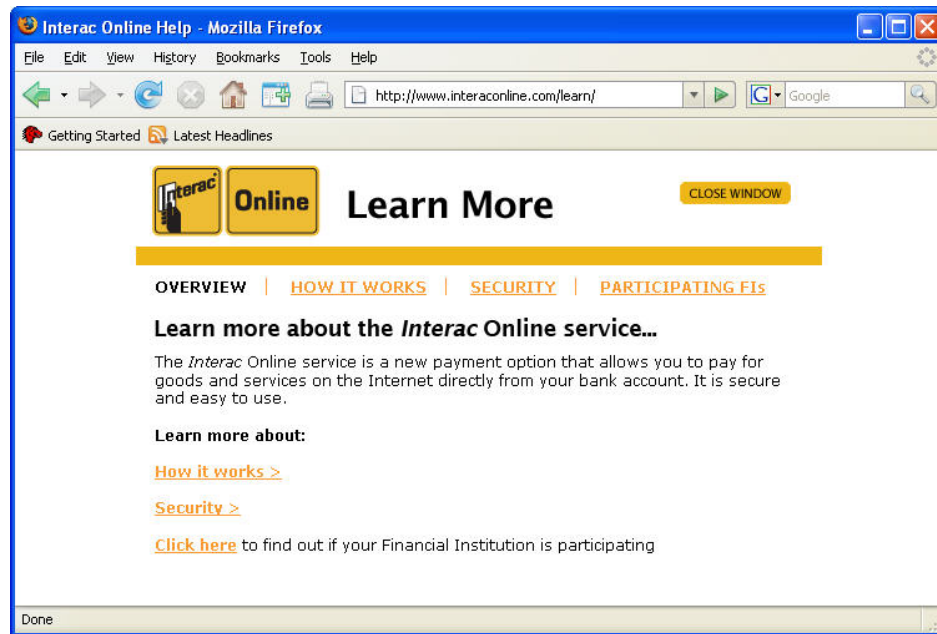
The “Learn More” site is a 4-page compact Web site that contains information about INTERAC Online in a small “pop-up” window.

The site also contains a list of the participating Financial Institutions (FI), which is updated automatically, so there is no need for Merchants to list this information on their sites.

The Merchant must provide a link to the “Learn More” site before the customer initiates the payment and leaves the Merchant’s Web site.

This requirement is contained in section 2.5.1 of the *INTERAC Online Functional Specifications* as well as in section 11.2.2 of the *INTERAC Online Operating Regulations*.

Default Page:



Link Location

It is important for the consumer to have enough information about the INTERAC Online service in order to make an informed decision about which payment option to choose. For this reason we strongly recommend that the link to the “Learn More” Web site be presented on the checkout page where the consumer is actually making the decision about which

payment option to choose. Alternately the link can be displayed on the home page or another page within the checkout process.

How to Program

The link to the “Learn More” URL should be programmed such that it will open in a new browser window overtop of the Merchant’s page. The size of the window should be 550 pixels (width) by 400 pixels (height). The browser window should also be programmed to not show the toolbar, statusbar, or menubar; but should allow scrollbars.

URLs:

English: www.interaonline.com/learn

French: www.interacenslign.com/renseignements

Sample Code:

English

```
<a href="#"  
onclick="javascript:window.open('http://www.interaonline.com/learn','learn','height=400,  
width=550,toolbar=0,scrollbars=1,location=0,statusbar=0,menubar=0,resizeable=1');">Learn  
More</a>
```



French

```
<a href="#"  
onclick="javascript:window.open('http://www.interacenslign.com/renseignements','learn','height=  
400,width=550,toolbar=0,scrollbars=1,location=0,statusbar=0,menubar=0,resizeable=1');">Rens  
eignements</a>
```

3.5.4. OPTIONAL: LEARN MORE BUTTON

The Merchant site must include a link to the above-mentioned “Learn More” Web site but the Merchant may choose how they wish to display the link to this site. They can use a regular text hyperlink, use button(s) of their own design or use one of the buttons provided by Acxsys. Any button or link should be programmed as above to open the right size and style of browser window.

The “Learn More” button is available in both languages as gif files.

English (27 pixels x100 pixels) - but_learn_more_en	French (27 pixels x 133 pixels) – but_learn_more_fr
	

Sample Code:

English

```
<a href="#"
onclick="javascript:window.open('http://www.interaonline.com/learn','learn','height=400,
width=550,toolbar=0,scrollbars=1,location=0,statusbar=0,menubar=0,resizeable=1');"></a>
```

French

```
<a href="#"
onclick="javascript:window.open('http://www.interacenligne.com/renseignements','learn','height=
400,width=550,toolbar=0,scrollbars=1,location=0,statusbar=0,menubar=0,resizeable=1');"></a>
```

3.5.5. OPTIONAL: DESCRIPTION OF THE *INTERAC* ONLINE SERVICE

If you prefer to describe the *INTERAC* Online payment option in addition to (or on a different page than) the link to the “Learn More” Web site, you may use the description used on the *INTERAC* Online service Web site and other materials:

“The *Interac* Online service is a new payment option that allows you to pay for goods and services on the Internet directly from your bank account.”

If creating your own description please consider the following guidelines

- Don’t describe *INTERAC* Online as a card
- Don’t describe *INTERAC* Online as debit
- Don’t describe the customer as a cardholder
- Don’t refer to the consumer entering their PIN
- Refer to www.interaonline.com for appropriate wording

3.5.6. OPTIONAL: POINT-OF-PURCHASE (POP) MATERIAL




Introduction

A Merchant that is offering the INTERAC Online service may wish to advertise this fact to consumers in order to increase awareness and encourage usage. To this end, a number of “point-of-purchase” (POP) images are available for a participating Merchant to use on their Web site. It is recommended that these images be displayed on the home page to act much like front door stickers in the physical retail environment. INTERAC Online point-of-purchase materials exist as “gif” and “eps” files.





General Rules

Four sizes of the POP images currently exist and are based on commonly used online image sizes:

English Images:

POP 120X150 English	POP 125X125 English
	
POP 80X70 English	POP 125X40 English
	

French Images:

POP 120x150 French	POP 125x125 French
	
POP 80x70 French	POP 125x40 French
	

If creating your own online point-of-purchase images, consider the following requirements:

- All requirements as outlined in Section 3.1 must be followed
- The preferred font colour is PMS 124 or Hex FFCC00
- The INTERAC Online design must not be obscured by an additional design element or by another logo

3.5.7. OPTIONAL: UPDATE TERMS OF USE, HELP, AND PRIVACY POLICY

It is highly recommended that the Merchant update any Terms of Use, Help, FAQ, and Privacy Policy text that refers to payment options and capturing personal information to reflect the addition of the INTERAC Online option. This is especially important if the Merchant also processes credit card payments since they may currently refer to capturing information such as card numbers that is not applicable with INTERAC Online.

3.6. Security and Privacy Requirements

3.6.1. SITE CERTIFICATES

The merchant website must use no less than 128-bit SSL (Secure Socket Layer) encryption to collect personal information from a consumer. The merchant must obtain and use a valid SSL certificate from a recognized reputable source.

This requirement is contained in section 11.2.1 of the *INTERAC Online Operating Regulations*.

3.6.2. CONSUMER INFORMATION

The merchant website may collect personal information from the consumer in order to process the order. On no account may the merchant ever collect web banking login information.

The merchant must have appropriate processes and procedures in place to protect the consumer information collected in accordance with all applicable federal and provincial privacy legislation.

This requirement is contained in section 2.5.2 h) of the *INTERAC Online Operating Regulations*.

3.6.3. CODE OF PRACTICE

Merchants offering the INTERAC Online service must adhere to the *Canadian Code of Practice for Consumer Protection in Electronic Commerce*. This code establishes benchmarks for good business practice for merchants conducting commercial activities with consumers online.

The code can be found at:

<http://cmcweb.ca/epic/internet/incmc-cmc.nsf/en/fe00064e.html>.

This requirement is contained in section 4 F) of the *INTERAC Online Customer Service Rules*.

4. *INTERAC ONLINE DESIGN PRINT GUIDELINES*

4.1. Introduction

The following section outlines the requirements around the INTERAC Online design (“logo”) when used in print materials such as flyers, catalogues, or posters. These guidelines do not apply to electronic media such as Web sites, electronic newsletters, or emails; for those requirements refer to section 3.1.1.

Trade-marks contained in this section are owned by Interac Inc. and licensed to Acxsys Corporation for use with the INTERAC Online service. Each Merchant must adhere to the proper use and display of the Trade-marks in print materials as directed by the Acquirer. The Acquirer is the licensed user of the Trade-marks and is ultimately responsible for their correct use with their Merchants.









The INTERAC Online design consists of two parts: the INTERAC logo (square box) and the service descriptor “Online” or “en ligne” in a box located to the right of or below the logo.

If the service descriptor box is to the right of the logo, the height must be equal to that of the logo and the width must be approximately 140% of the width of the logo. If the service descriptor box is below the logo, the width must be equal to that of the logo and the height must be approximately 27% of the height of the logo. The distance between the logo and the service descriptor box, measured between the black lines bordering each, must be approximately 6% of the height of the logo.

Where the design is less than 30mm wide, the ®/MD notation must appear in the bottom right corner of the logo as in the Small versions of the designs illustrated below.

TWO-COLOUR DESIGN









- The ochre colour is Pantone PMS 124
- This converts to:
 - CMYK 5%C, 30%M, 100%Y, 0%K
 - RGB 240R, 180G, 25B

<p>INTERAC Online Colour English Horizontal Small</p>	<p>INTERAC Online Colour French Horizontal Small</p>
	
<p>INTERAC Online Colour English Vertical Small</p>	<p>INTERAC Online Colour French Vertical Small</p>
	
<p>INTERAC Online Colour English Horizontal Large</p>	<p>INTERAC Online Colour French Horizontal Large</p>
	
<p>INTERAC Online Colour English Vertical Large</p>	<p>INTERAC Online Colour French Vertical Large</p>
	

ONE-COLOUR DESIGN

A one-colour version is available in rare situations where colour is not available.

- If available, process black must be used
- The logo may be reversed when printing on dark background
- A colour other than black (but ONLY one colour) may be used if black is not available

<p>INTERAC Online B&W English Horizontal Small</p>	<p>INTERAC Online B&W French Horizontal Small</p>
	
<p>INTERAC Online B&W English Vertical Small</p>	<p>INTERAC Online B&W French Vertical Small</p>
	
<p>INTERAC Online B&W English Horizontal Large</p>	<p>INTERAC Online B&W French Horizontal Large</p>
	
<p>INTERAC Online B&W English Vertical Large</p>	<p>INTERAC Online B&W French Vertical Large</p>
	

4.2. General Rules

The design is available in both “eps” and “jpg” formats for print applications. Merchants should avoid recreating the logo or design in order to reduce the likelihood of introducing errors. Any corrections to the logo or design will be at the Merchant’s expense.

When re-sizing the design, the following requirements apply:

Minimum Sizes

In print applications, the height of the horizontal design or the width of the vertical design shall not be smaller than 1 cm.

When grouping the INTERAC Online design with other payment logos, the horizontal version must be used. The height of the design should be no smaller than the height of any other payment logo.

Design Integrity

- The design’s aspect ratio may not be altered. The width-to-height aspect ratio on the horizontal design is 2.37:1. The width-to-height aspect ratio on the vertical design is 1:1.37. The INTERAC logo must always be equal height and width.
- The space between the INTERAC logo and the Online service descriptor box shall not be altered. It shall not be filled in by any colour other than the background colour. Background design elements shall not make the logo appear as two separate pieces.
- The Online descriptor box must not be used alone.
- No element of the design can be altered: colour, fonts, shapes, etc. No additional keylines or shadows may be placed around the logo.
- The design must not be obscured or altered by an additional design element or by another logo.

5. PRESS RELEASES

This section is a guide for Acquirers and/or Merchants who would like to issue a press release announcing the addition of the INTERAC Online service to a Merchant Web site.

Prior to issuing a press release, the Acquirer or Merchant should notify Acxsys Corporation about the proposed announcement. Please contact:

Tina Romano, Manager, Public Relations
Acxsys Corporation
416-869-5062
tromano@interac.org.

5.1. Appropriate Description of the INTERAC Online Service

As mentioned in section 3.1, it is important to describe the INTERAC Online service clearly and consistently to ensure consumers understand what the service is and how it works.

To maintain consistency in press material, the following are approved key messages and guidelines to consider when describing the INTERAC Online service:

INTERAC Online Key Messages:

- The INTERAC Online service is a new payment option that allows you to pay for goods and services on the Internet directly from your bank account
- The INTERAC Online service is secure and easy-to-use because it works with your existing Web banking service
- The INTERAC Online service provides you with the benefits of privacy, ease-of-use, security and debt control
- The INTERAC Online service is designed by Acxsys Corporation, the architects of the INTERAC Shared Services

ADDITIONAL TIPS

- In order to consistently portray INTERAC Online as a secure payment option, it is important that you do not describe INTERAC Online as a card or debit or make reference to PIN numbers. Please use the above key messages that refer to consumers using their trusted Web bank account and existing Web banking password.
- For more information about the service, please direct consumers/media to www.interaonline.com
- Please feel free to direct any media calls to:
Tina Romano, Manager, Public Relations
Acxsys Corporation
416-869-5062
tromano@interac.org

APPENDIX A: *INTERAC* ONLINE MERCHANT CHECKLIST

Web Display Requirements

1. "Checkout" Page

- √ Display the *INTERAC* Online design (logo), or wordmark (the text "*INTERAC* Online"), or both – Details in section 3.1.1

2. Design and Wordmark Requirements (any page)

2.1 Other Payment Option Logos – Section 3.1.1

- √ Display the *INTERAC* Online design (logo) if displaying the Trade-marks or logos of other payment options
- √ The design must be equal in size and no less prominent than other payment option Trade-marks

2.2. *INTERAC* Wordmark – Section 3.1.1

- √ The *INTERAC* wordmark must be either in capital letters or italics, e.g., "the *INTERAC* Online service"
- √ The first use of the *INTERAC* Online wordmark has the ® notation beside the word "*INTERAC*" in superscript text. For example, "*Interac*[®] (English)"
- √ Show the following footnote on the same page as the wordmark:
"® Trade-mark of Interac Inc. Used under licence" (English)

2.3. Version of Design – Section 3.1.1

- √ Use the two-colour design on the Web
 - √ Horizontal version: height no smaller than 25 pixels (width-to-height ratio = 2:37:1)
 - √ Vertical version: width no smaller than 30 pixels (width-to-height ratio = 1:1:37)

3. "Learn More" Information

- √ Provide consumers with a link to www.interaconline.com/learn (preferably on the "Checkout" page) – Section 3.5.3

4. Confirmation Page

- √ State that the transaction is successful – Section 3.3.1
- √ Display the Financial Institution’s name and confirmation number – Section 3.3.2
- √ Provide ability to print – Section 3.3.3

5. Error Page

- √ Indicate that payment was unsuccessful – Section 3.4.1
- √ State that the order is cancelled or display other payment option(s) – Section 3.4.2

6. Timeout Message

- √ Display if consumer has < 30 minutes to complete payment – Section 3.5.1

7. Payment

- √ Display the total in Canadian dollars - Section 3.5.2

Security/Privacy Requirements

- √ Use no less than 128-bit SSL encryption if collecting personal information – Section 3.6.1
- √ Protect consumer information in accordance with applicable federal and provincial privacy legislation – Section 3.6.2
- √ Adhere to the *Canadian Code of Practice for Consumer Protection in Electronic Commerce* – Section 3.6.3

Recommendations (Optional)

- √ Display INTERAC Online POP images (4 sizes available) – Section 3.5.6
- √ Display a “Please Wait” page on the consumer’s browser while the consumer’s payment is being confirmed – Section 3.2.1
- √ Update Terms of Use, Help, FAQ, and Privacy Policy text to reflect the addition of INTERAC Online – Section 3.5.7
- √ Use appropriate descriptors as per Section 3.5.5

Copyright © 2004 – 2007, Acxsys Corporation. All rights reserved.

Except as permitted by law, no part of this document may be reproduced or transmitted by any process or means without prior written consent of Acxsys.

Acxsys, by publishing this document, does not guarantee that any information contained herein is and will remain accurate or that use of the information will ensure correct and faultless operation of the relevant service or equipment. Acxsys, its agents and employees shall not be held liable to or through any user for any loss or damage whatsoever resulting from reliance on the information contained herein.

Published by Acxsys Corporation, 121 King Street West, Suite 1905, Box 109, Toronto, ON, M5H 3T9

Tel: 416-362-8550 Fax: 416-869-5080