

INSTADEBIT
MERCHANT CUSTOMER
SERVICE FAQ -
CANADA

VERSION 1.2



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ABOUT *INSTADEBIT*:

What is *INSTADEBIT*?

INSTADEBIT is a turn-key debit system providing 98% coverage of Canadian bank accounts.

Consumers can sign-up with a transaction from the merchant site. There is not waiting period.

How does *INSTADEBIT* work?

1. The customer enters the amount of their deposit on your site and clicks the *INSTADEBIT* button – whether they have an *INSTADEBIT* account or not.
2. All the *INSTADEBIT* verification is in real-time, so a new user simply completes an online form with their personal and banking information. Their transaction follows them through the process. The verified customer then authorizes the transaction and is immediately returned to the merchant site with their approved deposit.
3. Customers authorize subsequent transactions simply by entering their username and password.

What fees are charged to the customer?

NO FEES are charged to the customer. There is no charge for debits or credits or any other *INSTADEBIT* service provided to the consumer. NSF fees may be charged by the originating bank against a consumer's account in collection of NSF transactions.

I am a Merchant with questions regarding *INSTADEBIT*

Please contact Merchant Support at merchants@instadebit.com. Your email inquiry will be responded to within 2 business hours. Our business hours are from Monday to Friday between 9 AM and 6 PM EST.

I am a Merchant and unable to answer a customer's question. What do I do?

Direct your customer to *INSTADEBIT* Customer Support. *INSTADEBIT* provides 24/7 toll-free phone, live chat and email support for consumers.

Consumers can access live chat by visiting our website at www.instadebit.com.

Email: support@instadebit.com
Toll Free Phone: 1.877.88DEBIT (33248)



BLOCKED/SUSPENDED *INSTADEBIT* ACCOUNTS:

Can you resubmit the transaction (debit) on another date?

There is no re-presentation of transactions available in Canada. All returns are final.

My bank statement shows that the money I owe you (due to insufficient funds or uncollected funds) has been debited from my bank account but my *INSTADEBIT* account is still blocked.

Please have the customer contact an *INSTADEBIT* Customer Service Agent directly.

I owe you some money, how do I clear that up?

Please have the customer contact an *INSTADEBIT* Customer Service Agent directly.

What are these additional fees charged to my bank account?

You are probably referring to the NSF fees. When a transaction is returned due to insufficient funds your bank may charge you NSF fees. These fees are not initiated or levied by *INSTADEBIT* and we did not receive any proceeds of the NSF fee.

Why is my account blocked/suspended?

Please have the customer contact an *INSTADEBIT* Customer Service Agent directly.

My *INSTADEBIT* account has been temporarily blocked. Can you unblock it?

Please have the customer contact an *INSTADEBIT* Customer Service Agent directly.

I have never heard of *INSTADEBIT* but there are charges on my bank account from your company.

Please email *INSTADEBIT* Security at security@instadebit.com with your full name, phone number, and the last 5 digits of your bank account. They will investigate the matter and call you within one business day.



TRANSACTION LIMITS:

Why is my daily limit so low?

The following information should not be shared with customers. Please direct individuals with this question to *INSTADEBIT* Customer Support.

INSTADEBIT assigns velocity limits upon sign up. These limits are based on a confidence score, which is determined, by a number of factors. Most individuals are given a limit of \$600.00/day. Those individuals with a low confidence score are given a daily limit of \$200.00.

Customers can increase their limit by verifying their bank account. When a customer signs up for an *INSTADEBIT* account we make one small deposit into the customer's bank account. To verify their bank account the customer enters the amount of the "micro-deposit" in the *INSTADEBIT* site. The customer's limit will automatically be increased. (**NOTE:** this applies to new customers only. The account verification system is a recent addition to our service)

I have reached my limit. When can I make another deposit? How do I view my transaction limits?

You can view all of your transaction limits and transactions on your account screen after you login to your *INSTADEBIT* account online at www.instadebit.com. By looking at your transaction history and comparing it to your limits you will be able to determine when you will be able to make another transaction.

I haven't hit my maximum transaction limits and yet I still can't transact.

Time periods are not based on calendar weeks or months, but rather 7 day rolling time periods. To calculate your transaction limits for any moment in time, total all your successful transactions values going back 7 days from today and subtract that figure from your 7 day rolling limit.

If the customer attempts a transaction above their then current limit, *INSTADEBIT* displays the exact amount remaining in their limit on the decline page.



DEPOSITS & PAYOUTS:

When will the transaction that I just completed at the merchant site be taken from my bank account?

It usually takes approximately 2 business days for the payment you are making to clear your account.

How are payouts handled with INSTADEBIT?

Payouts are deposited to the customer's *INSTADEBIT* Balance Account. The system will then automatically use the customer's Balance Account for transactions if there is a sufficient balance, otherwise funds will be debited from the customer's bank account.

Customers can transfer the funds from their Balance Account to their bank account by logging into www.instadebit.com and selecting the "Withdraw Funds" option. Follow the instructions on the screen. No fee is charged for withdrawals or deposits.

How long will it take for the funds I withdraw from my Balance Account to be available in my bank account?

It can take approximately 5 business days for the funds to clear through the banking network and appear in your bank account. Because we rely on banking networks and systems outside of our control, *INSTADEBIT* does not guarantee that withdrawals will be settled to the customer's bank account in 5 business days.

How do I use funds in my Balance Account to pay for purchases?

The *INSTADEBIT* system will AUTOMATICALLY use the funds in your Balance Account to pay for purchases if there is sufficient balance in your account to cover the entire amount of the transaction. If there is not enough money in your Balance Account, the entire amount of your purchase will be withdrawn directly from your bank account.

Is there a minimum amount set for transferring funds from my Balance Account to my bank account?

The minimum amount is \$10.

My online application was declined, how do I register for an INSTADEBIT account?

Please have the customer contact an *INSTADEBIT* Customer Service Agent directly or provide them with <http://www.instadebit.com/doc/IDSPADAAuthorizationForm.rtf> (note: form is only to be provided to customers that have been unsuccessful in registering online).



TRANSACTION ERROR CODES & RESPONSES:

For each Transaction Error Code, *INSTADEBIT* provides an automated response to the customer that appears up as a pop up on their screen. Following are the Transaction Codes with automated responses. For the most part, the resolution for the customer involves contacting *INSTADEBIT* Customer Service. Other resolutions are noted below.

Code 1

Definition:

Transaction is terminated. It fails IDS' IP validation.

Automated Response:

The transaction or registration cannot proceed due to a Geographic Location Restriction.

Your transaction or registration cannot proceed because we cannot match your IP address XX.XX.XX.XXX to your location.

Please email security@instadebit.com to resolve this matter. NOTE: You must include your IP address XX.XX.XX.XXX in your email. It may take 1 business day to resolve the issue. You will be notified by email once the issue is resolved. Your patience is appreciated.

Code 2

Definition:

Transaction is terminated. The customer's *INSTADEBIT* account is blocked or suspended.

Automated Response:

Transaction Failed due to blocked account. Please check your email for more information or contact security@instadebit.com to resolve this issue. You will receive a response within 1 to 2 business days.

Code 3

Definition:

Transaction is terminated. Risk management subsystem returns suspicious/fraudulent information on the bank account. The customer's *INSTADEBIT* account is blocked as a result.

Automated Response:

Transaction Failed. We are unable to verify your bank account. Your *INSTADEBIT* account has been temporarily blocked.

(If there is a Check Auth Resolution returned, the following message will be displayed.)

Please contact XXXXXXXX to find out why your transaction was declined and to receive directions on correcting any errors, or resolve any issues on your file.

Please be advised that *INSTADEBIT* does not have access to detailed information on the cause of the declined response. Please call the toll-free number and they will be happy to help you resolve the matter. Please then e-mail us at security@instadebit.com once the issue has been resolved.



Code 4

Definition:

Transaction is terminated. The amount exceeds IDS transaction velocity limits.

Automated Response:

Transaction Failed. You have exceeded your transaction limit. You can transact up to \$XX in your local currency starting from mm/dd/yyyy (Eastern Time). (It will display customer transaction limit table). To calculate your transaction limits for any moment in time, total all your transactions values in your local currency for the last seven days.

Code 7

Definition:

Transaction is terminated. Failed bank account verification attempts by the customer exceed the maximum allowed.

Automated Response:

Transaction processing has been terminated. You have exceeded the maximum attempts to verify your bank account.

Code 8

Definition:

The customer cancels transaction after failed bank account verification.

Automated Response:

Transaction Failed. We are unable to verify your bank account. Please check the accuracy of your bank information, return to the merchant site and try again. If this problem persists, please contact INSTADEBIT customer service.

Code 9

Definition:

Transaction is terminated. Failed identity verification attempts by the customer exceed the maximum allowed.

Automated Response:

**Account Registration Failed. Unable to verify ID
You must verify your identity through our Manual Process.
Due to privacy regulations, the INSTADEBIT call center can NOT tell you why your ID verification failed.
Please click [here](#) to download the manual sign up form.**



Code 12

Definition:

Transaction is terminated. The customer has too many failed login attempts. The account is temporarily blocked.

Automated Response:

Transaction processing has been terminated. You have exceeded the maximum attempts to login to INSTADEBIT.

Code 13

Definition:

Transaction is terminated. Risk management subsystem rejects the transaction due to negative information on the bank account.

Automated Response:

Transaction Failed. Please check the accuracy of your bank information and make sure to use a valid check serial number that hasn't been used before, return to the merchant site and try again. If this problem persists, please contact INSTADEBIT customer service.

(If there is a Check Auth Resolution returned, the following message will be displayed.)

Please contact XXXXXXXX to find out why your transaction was declined and to receive directions on correcting any errors, or resolve any issues on your file.

Code 14

Definition:

Transaction is terminated. Risk management subsystem returns suspicious/fraudulent information on the identity. The customer's sign-up request is declined.

Automated Response:

Transaction processing has been terminated. INSTADEBIT is unable to open an account online for you due to security reasons. Please contact INSTADEBIT customer service. Your driver's license or proper photo identification including signature is required.

Code 15

Definition:

Transaction is terminated. Customer's personal information (names) from the merchant mismatches that from IDS.

Automated Response:

The name you registered with the merchant does not match the name registered with INSTADEBIT.

To complete your transaction, please return to the merchant site and correct the information they have on record. You may log into your INSTADEBIT account to check your name in your INSTADEBIT account profile. To protect from fraud you may be required to verify your identity.



Code 16

Definition:

Transaction is terminated. There is not sufficient fund to cover the transaction.

Automated Response:

We are unable to process your transaction due to Not Sufficient Funds (NSF) in your bank account. Please deposit enough funds into your bank account to cover the transaction then try again.

Note: this error code applies to iFT transactions where the customer's account balance is checked in real time.

Code 17

Definition:

Transaction is terminated. The cross-currency transaction is not supported.

Automated Response:

Sorry, your transaction can not be processed because the cross-currency transaction is not supported. Please return to your merchant and try to deposit in a proper currency.

Code 18

Definition:

Transaction is terminated.

Automated Response:

Unfortunately, due to state regulations *INSTADEBIT* can not accept customers from your state.

Code 19

Definition:

Transaction is terminated.

Automated Response:

Account registrations and transfers to and from merchants from your country of residence are denied due to U.S. law.

Code 20

Definition:

Transaction is terminated. Bank account verification required.

Automated Response:

You must verify your bank account before completing a transaction. *INSTADEBIT* has made a deposit of under \$2.00 to your bank account. Please allow 3 to 5 business days for the amount to appear in your bank statement or online banking. Once you know the



amount, sign in to your *INSTADEBIT* account at <http://www.instadebit.com> and click on the “Verify Bank Account” link where you will be prompted to enter the amount.

Code 98

Definition:

Transaction is terminated. The transaction is declined (generic error).

Automated Response:

Transaction Failed. An error has occurred in the transaction process.

Please return to your merchant and try again.

Code 99

Definition:

The transaction is cancelled by the customer.

Automated Response:

You have cancelled your transaction process.