

INSTADEBIT **MERCHANT CUSTOMER** **SERVICE FAQ - eWallet**

VERSION 1.3



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ABOUT *INSTADEBIT* eWALLET

What is *INSTADEBIT* eWallet?

INSTADEBIT is a turn-key electronic wallet (eWallet) system providing coverage in 32 countries. Customers can deposit to and receive funds instantly from merchants free of charge.

Many customers will be able to sign up and fund their electronic wallets instantly using one of the many real-time funding options.

How does *INSTADEBIT* eWallet work?

1. Customer completes a simple sign-up process and verifies email address
2. Customer deposits funds to their eWallet through real-time transfer or fast bank transfer. Fast bank transfer can take up to 3 business days for funds to clear and be available in the customer's eWallet. Real-time transfers are credited to the customer's eWallet account instantly.
3. At the merchant site, the customer clicks on the *INSTADEBIT* payment option and enters their email address and password in order to complete a transaction.

What fees are charged to the customer?

It is completely free for customers to deposit to the eWallet, withdraw from merchants, and deposit to merchants. Customers are charged a small service charge of 1.50 units of the currency held in their wallet when they transfer money from their eWallet to their bank account.

Customers may be charged NSF, foreign exchange or other fees by their bank depending on their service plan and account terms with their bank. *INSTADEBIT* does not levy or share in these charges, if any.

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 at globalsupport@instadebit.com.



BLOCKED/SUSPENDED *INSTADEBIT* ACCOUNTS

Why is my account blocked/suspended?

Please have the customer contact an *INSTADEBIT* Customer Service Agent directly at globalsupport@instadebit.com.

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

The merchant cannot unblock or remove suspension of a customer's *INSTADEBIT* account. Please have the customer contact an *INSTADEBIT* Customer Service Agent directly at globalsupport@instadebit.com.

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

[I have reached my limit. 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 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 30 day rolling time periods. To calculate your transaction limits for any moment in time, total all your successful transactions values going back 30 days from today and subtract that figure from your 30 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.

[How do I increase my transaction limit?](#)

Transaction limits will be increased after the bank account has been verified. Customers will receive a micro deposit of less than EUR 2.00 3-5 business days after they register their bank account. The customer will be able to login to their *INSTADEBIT* account, click on "Withdraw Funds" and enter the verification deposit amount in the field provided



DEPOSITS, PAYOUTS AND WITHDRAWALS

When will the transaction that I just completed at my bank be reflected in my eWallet?

If you select the **Fast Bank Service**, it takes approximately 3 to 5 business days for the payment to be available in your eWallet. If you use any of the **real-time options** that may be available in your country, the transaction should be completed in minutes. The customer will receive an e-mail once the funds have been credited.

How do I deposit using the Real-Time option (if available)?

Customers will need to choose one of the available payment channels shown on the 'Approve Transaction' page of INSTADEBIT. The deposit amount in the customer's eWallet currency will be listed, along with the conversion amount. Each currency conversion will be made at the day's exchange rate which will include a premium for currency risk. The customer will need to follow the instructions provided in order to complete the transaction.

How do I deposit using Fast Bank Transfer?

Customers can complete a fast bank transfer by internet banking or by completing a bank transfer form at their local branch. The customer will be given a reference number by INSTADEBIT in order to complete the transaction.

How are deposits to the merchant handled?

Deposits to a merchant are done through available funds in the customer's eWallet. The customer enters the amount of the deposit on the merchant site and then enters his/her login and password to authorize the deposit/payment through INSTADEBIT. Successful deposits are available instantly at the merchant.

What currencies are supported?

Customers must register a bank account in their native currency. However, the eWallet currency can be either in Pounds Sterling, Euro or US dollars. The eWallet currency cannot be changed once it has been selected.

How do I verify my bank account?

Customers will receive a micro deposit of less than EUR 2.00 3-5 business days after they register their bank account. The customer will be able to login to their INSTADEBIT account, click on "Withdraw Funds" and enter the verification deposit amount in the field provided.



How do I withdraw money from my eWallet to my bank account?

Customers can transfer the funds from their eWallet to their bank account by logging into www.instadebit.com and selecting the “Withdraw Funds” option. Follow the instructions on the screen.

For security reasons, the first time a customer requests a withdrawal they will be required to verify their bank account through a micro deposit verification. This is only required once when they register their bank account.

How long will it take for the funds I withdraw from my eWallet 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. Customers are charged a small service charge of 1.50 units of the currency held in their wallet when they transfer money from their eWallet to their bank account.



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. (Please note that these are the codes for eWallet customers only. The codes for *INSTADEBIT* Canada can be found in the *INSTADEBIT* Canada Merchant Customer Service FAQ document.)

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 *INSTADEBIT* Security at 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 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 wallet 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 wallet currency for the last 30 days.

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 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 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 21

Definition:

Transaction is terminated. The consumer does not have sufficient funds in wallet to complete this transaction.

Automated Response:

You do not have sufficient funds in your wallet to complete this transaction. Your transaction has been cancelled, and you will be returned to the merchant site without a payment or balance increase.

Please deposit enough funds into your wallet to cover the transaction and try again.



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.