



CANADA

MERCHANT CUSTOMER SERVICE FAQs

VERSION 1.6

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About INSTADEBIT Canada

What is INSTADEBIT?

INSTADEBIT is a secure online payment option that customers make payments to merchants directly from their bank account.

Consumers can create an account during their first transaction and access their deposited funds immediately.

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. The customer logs in to their INSTADEBIT account or creates an account and registers their bank account.
3. The customer approves the payment and is immediately returned to the merchant site with their approved deposit.

I am a Merchant with questions regarding INSTADEBIT

Please contact INSTADEBIT Merchant Support at merchants@instadebit.com. INSTADEBIT makes every effort to reply to merchant inquiries within two hours during business hours, 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?

Please direct your customer to INSTADEBIT Customer Support.

INSTADEBIT provides 24/7 toll-free phone, live chat and email support for customers. Customers can access live chat by visiting our website at www.instadebit.com.

Email: support@instadebit.com

Toll Free Phone: 1.877.88DEBIT (1.877.883.3248)

Blocked/Suspended INSTADEBIT Accounts

Why is my account blocked/suspended?

Please have the customer contact INSTADEBIT Security directly at security@instadebit.com.

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

Merchants cannot unblock or remove suspension of a customer's INSTADEBIT account. Please have the customer contact INSTADEBIT Security directly at security@instadebit.com.

My bank statement shows that the money I owe (NSF or uncollected funds) was debited from my bank account but my INSTADEBIT account is still blocked.

Please have the customer contact INSTADEBIT Security directly at security@instadebit.com.

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

Please have the customer contact INSTADEBIT Security directly at security@instadebit.com.

What are these additional fees charged to my bank account?

Please tell the customer that they may be charged NSF fees by their bank depending on their bank service plan and account terms, however INSTADEBIT does not levy or share in these charges.

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

INSTADEBIT Security will investigate the matter. Customers should email security@instadebit.com with their full name, phone number, and the last 5 digits of their bank account.

Transaction Limits

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

Customers can view their transaction limits and complete transaction history by logging in to their INSTADEBIT account at www.instadebit.com. By looking at their transaction history and comparing it to their limits, they will be able to determine when they 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 transaction limits for any moment in time, customers can total all of their successful transactions values going back 7 days from today and subtract that figure from their 7-day rolling limit. If the customer attempts a transaction above their 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 be taken from my bank account?

Funds will be removed from the customer's bank account 0-2 days after approving the transaction.

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, provided there is enough to cover the entire amount of the transaction and that the funds are in the same currency.

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, then following 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 INSTADEBIT Balance Account to be available in my bank account?

It takes approximately 3-5 business days for the funds to clear through the banking network and appear in your bank account.

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

The funds in customers' INSTADEBIT Balance Account will automatically be used to make payments to merchants provided there is enough to cover the entire amount of the transaction and that the balance is in the same currency. If there is not enough money in the customer's Balance Account, the entire amount of their purchase will be withdrawn directly from their bank account.

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

The minimum amount that customers can transfer from their INSTADEBIT Balance Account to their bank account is \$10.

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

Please have the customer contact INSTADEBIT Customer Support directly or provide them with the link to INSTADEBIT's Manual Application form, which should only be sent if customers have been unsuccessful in registering online: <http://www.instadebit.com/doc/IDSPADAuthorizationForm.pdf>

Transaction Error Codes & Responses

For each Transaction Error Code, INSTADEBIT provides an automated response to the customer that appears 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 INSTADEBIT Canada customers only. The codes for INSTADEBIT Global can be found in the INSTADEBIT Global Merchant Customer Service FAQs document.

Code 1

Definition:

Transaction is terminated. It fails INSTADEBIT 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. The 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 the customer's transaction limit.

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 cannot 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 given to INSTADEBIT.

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

Code 19

Definition:

Transaction is terminated. The customer's country of residence is not supported.

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 is 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 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.