

Business Banking Anywhere.

Do all your everyday banking, quickly, easily and safely.

How to use *Interac e-Transfer*[®]

Small Business Online Banking



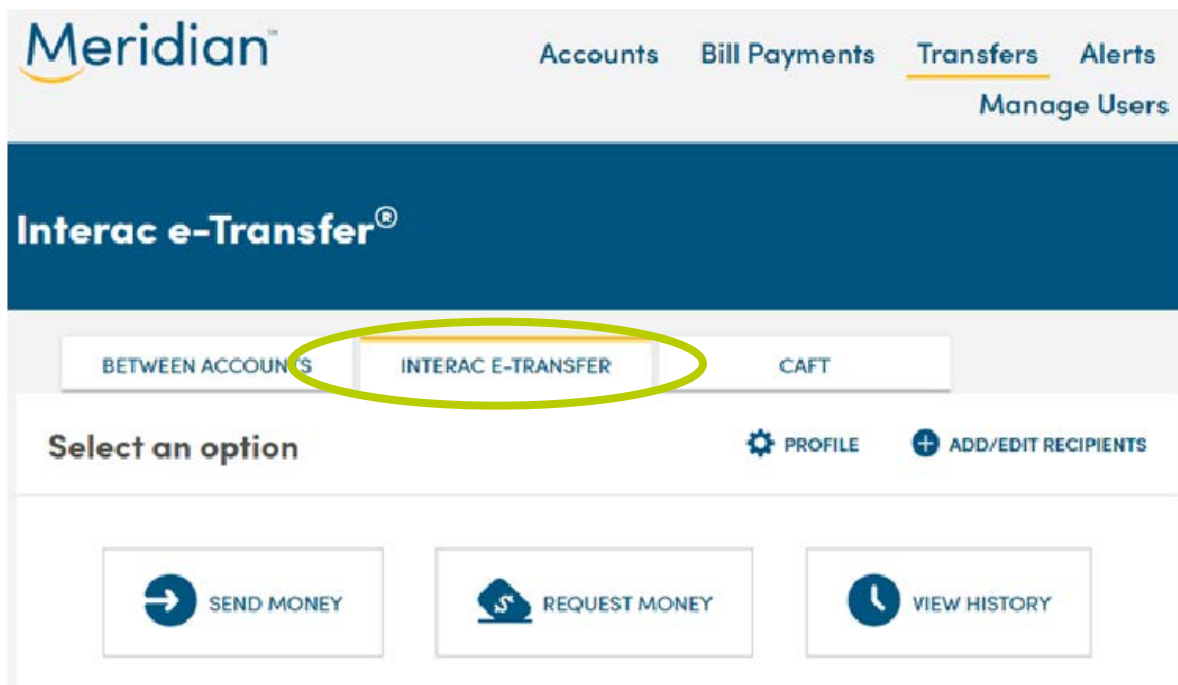
Online Guide

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Meridian[™]
Where banking feels good.

Step 1: Go to the *Interac e-Transfer* tab

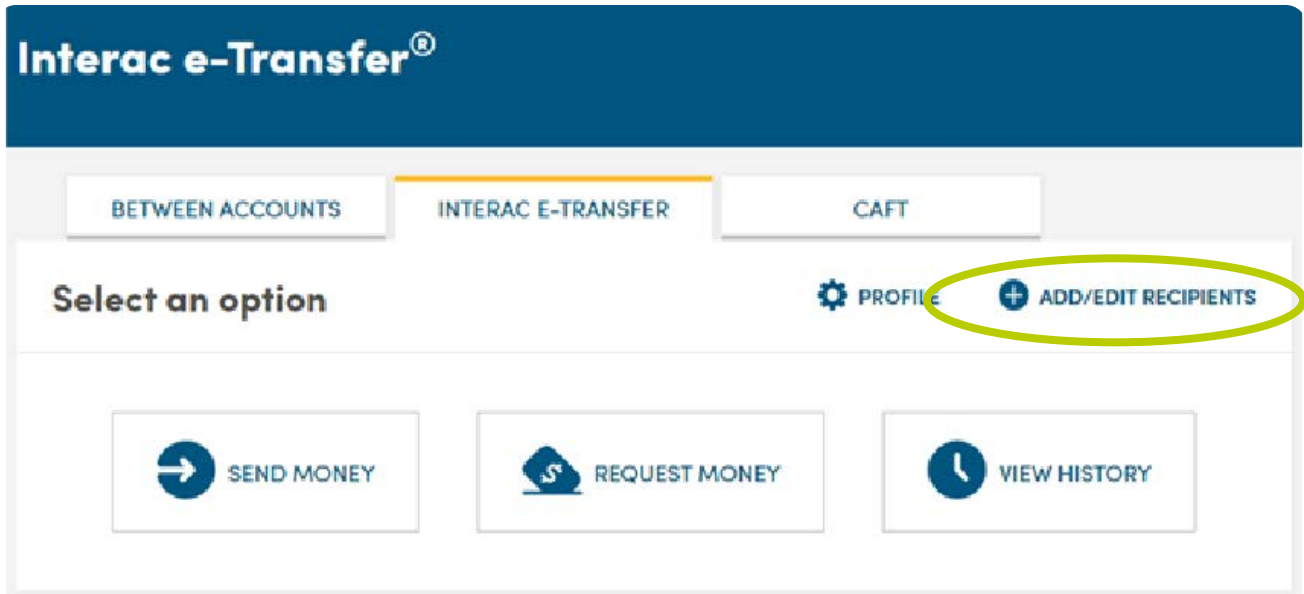
Once you have signed in to online banking, select the *Transfers* tab, then choose the *Interac e-Transfer* tab.



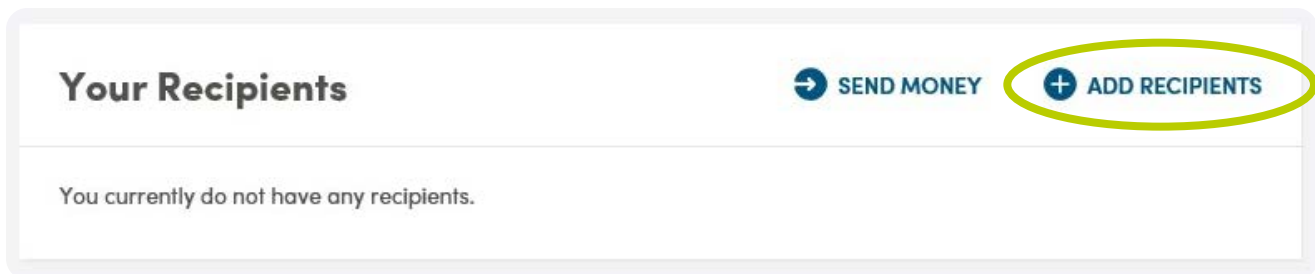
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Step 2: Add a recipient

To send money to, or request money from, someone, you first need to add them as a recipient. To do this, first select **Add/Edit Recipients**.



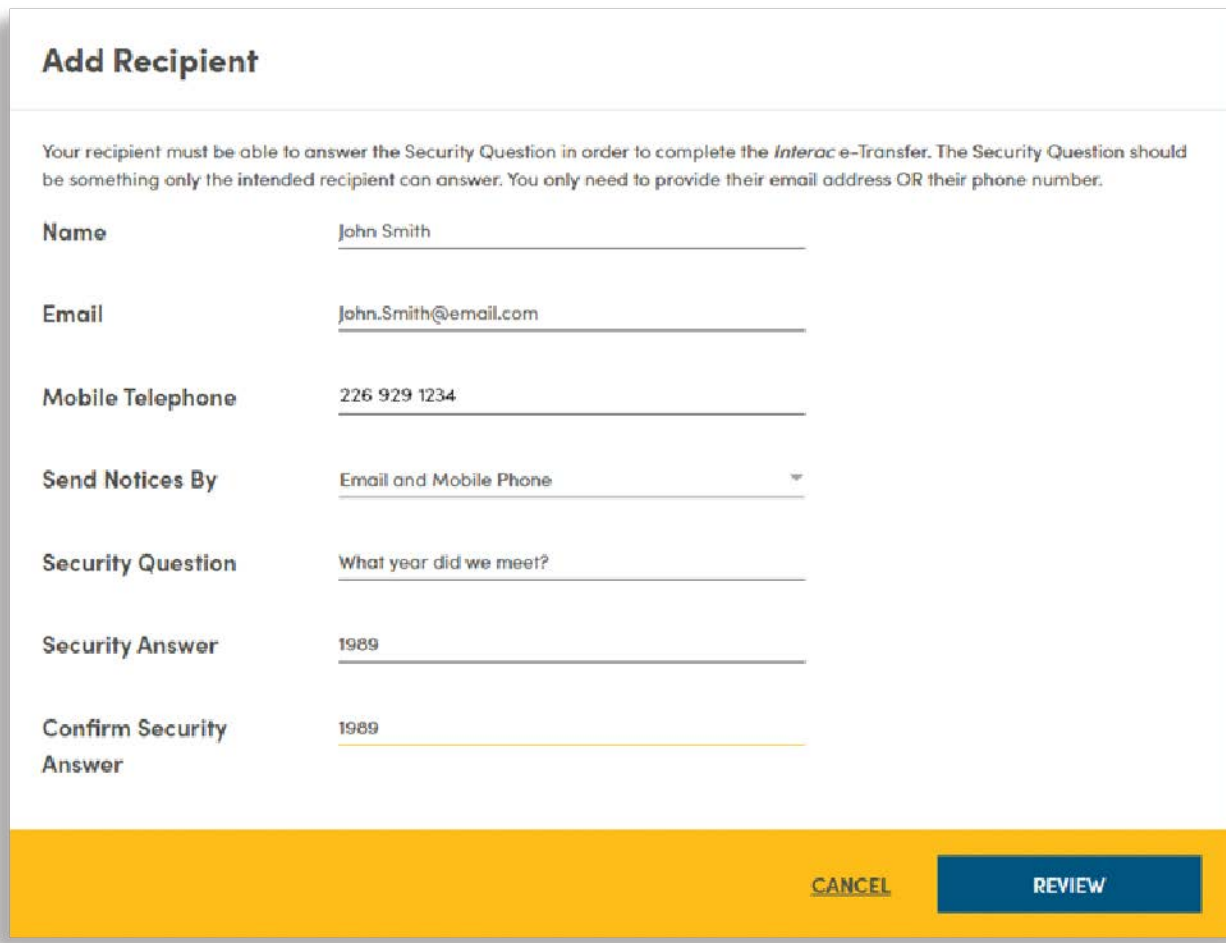
If you don't have any recipients set up, your list of recipients will be blank. Select **Add Recipients** to continue.



Continues on next page. 

Step 2: Add a recipient (cont.)

Fill in the recipient's name. Then, add their email address and/or their phone number – you only need to provide one.



Add Recipient

Your recipient must be able to answer the Security Question in order to complete the *Interac* e-Transfer. The Security Question should be something only the intended recipient can answer. You only need to provide their email address OR their phone number.

Name	John Smith
Email	John.Smith@email.com
Mobile Telephone	226 929 1234
Send Notices By	Email and Mobile Phone
Security Question	What year did we meet?
Security Answer	1989
Confirm Security Answer	1989

CANCEL REVIEW

The screenshot shows a form titled "Add Recipient" with a yellow header bar. Below the header is a paragraph of instructions. The form contains seven input fields, each with a label on the left and a text input on the right. The fields are: Name (John Smith), Email (John.Smith@email.com), Mobile Telephone (226 929 1234), Send Notices By (Email and Mobile Phone), Security Question (What year did we meet?), Security Answer (1989), and Confirm Security Answer (1989). At the bottom right of the form are two buttons: "CANCEL" and "REVIEW". Green arrows on the left side of the form point to each of the seven input fields. A green arrow on the right side points to the "REVIEW" button.

Next, select how your contact will be notified of the e-Transfers you send them – either by email, mobile phone, or both – using the drop down menu under **Send Notices By**.


Now you have the option to set a Security Question and Answer that will be used when sending e-Transfers to this specific person. Create a question and answer that isn't easy to guess. It's a good idea to agree on a question and answer with your recipient before you send the e-Transfer. Add your question to the **Security Question** field, then enter the answer in the **Security Answer** field and again in the **Confirm Security Answer** field.

When you're done, select **Review** to continue.

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Step 3: Review and save recipient

Review the information you've added for this recipient. You can edit this information by selecting **Edit**.


Review Recipient Profile  EDIT

Name	John Smith
Email	John.Smith@email.com
Mobile Telephone	226 929 1234
Send Notices By	Email and Mobile Phone
Security Question	What year did we meet?
Security Answer	*****



CANCELSAVE





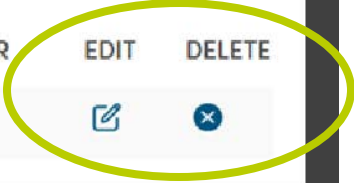
If all the information appears correct, select **Save**.

Success! You've added John Smith as a new *Interac* e-Transfer recipient.

Your Recipients

 SEND MONEY ADD RECIPIENTS

NAME	EMAIL ADDRESS	MOBILE PHONE NUMBER	EDIT	DELETE
John Smith	john.smith@email.com	226 929 1234		

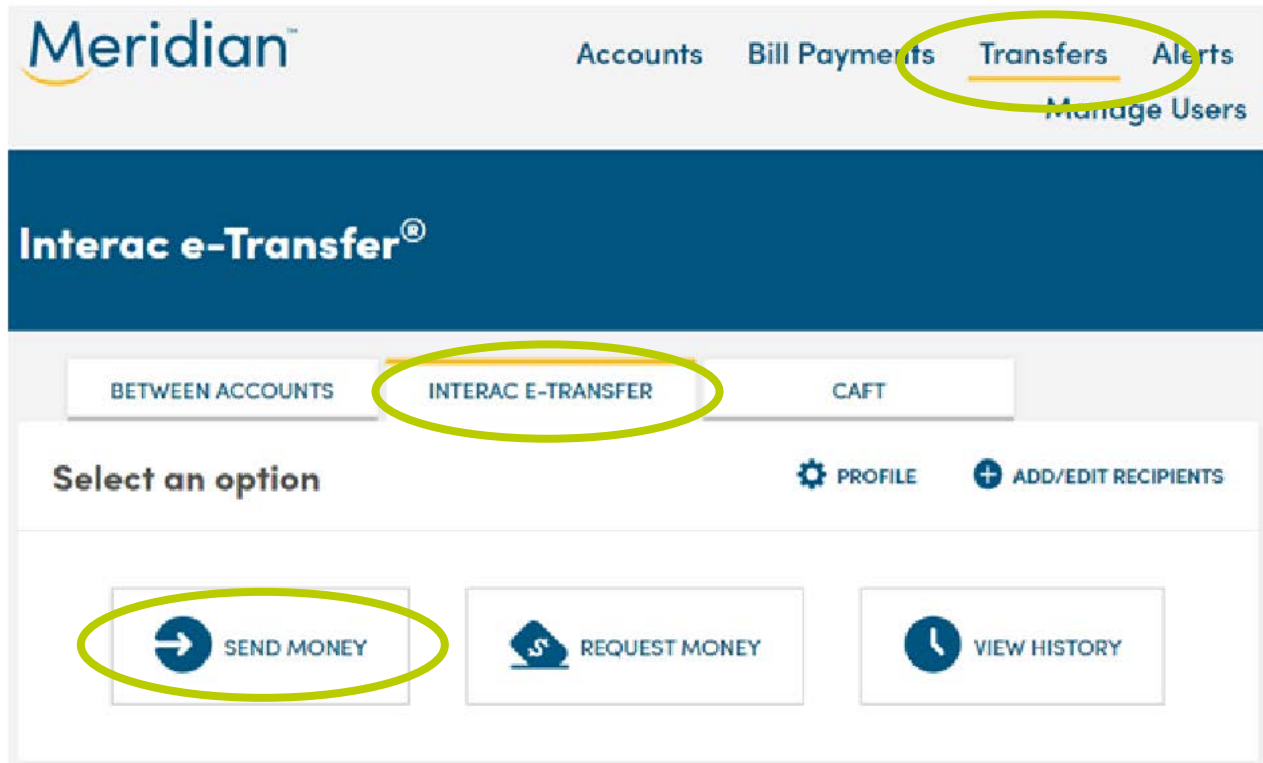


Your recipient has now been added and will appear in your list on the **Your Recipients** page. You can edit a recipient's information or security question any time by selecting the **edit icon**, or remove them from your e-Transfer recipients list by selecting the **delete icon**.

Step 4: Send an e-Transfer

Navigate back to the *Interac* e-Transfer page by selecting the **Transfers** tab at the top and choosing the **Interac e-Transfer** tab.

Under **Select an option**, choose **Send Money**.



Continues on next page. 

Step 4: Send an e-transfer (cont.)

In the **Recipient** field, use the drop down list to choose the person that you want to send money to.

In the **From Account** field, use the drop down list to select which Meridian account the funds will come out of.

In the **Amount** field, enter the amount of money you want to send.

If you entered a security question and answer when you originally added this contact, the **Security Question** field will auto-populate. If you haven't set up a security question and answer for this contact, you can add one here for this e-Transfer only.

Finally, you have the option to attach a message – for example, a description of what the e-Transfer payment is for – to this e-Transfer. Enter your message in the **Message** field.

Select **Next** to continue.

The screenshot shows the 'Send an Interac e-Transfer' form. At the top, there are three tabs: 'BETWEEN ACCOUNTS', 'INTERAC E-TRANSFER' (which is selected), and 'CAFT'. Below the tabs, there are two links: 'PROFILE' and 'ADD/EDIT RECIPIENTS'. The main form area is divided into several sections:

- Recipient:** John Smith (john.smith@email.com, 226 929 1234)
- From Account:** Day to Day Business Expenses \$600.00
- Amount:** \$ 30.00
- Security Question:** What year did we meet? UPDATE
- Message:** Optional Message. Do not put the answer to your security question in your message. (400 characters max.)



A light blue tip box on the right side of the form contains the text: "Tip! If the person you're sending money to has auto-deposit set up, they won't need to answer the security question to have the funds deposited. Learn more about autodeposit in Step 9." At the bottom of the form, there is a yellow bar with the text 'INTERAC E-TRANSFER \$0.00', a 'CANCEL' button, and a 'NEXT' button. A green arrow points to the 'NEXT' button.

Step 5: Review and confirm e-Transfer

Review the e-Transfer information before confirming and sending.

You can edit any of the details of the e-Transfer by selecting **Edit**, or you can cancel the e-Transfer by selecting **Delete** or **Cancel**.


Review your *Interac* e-Transfer Details


Recipient John Smith john.smith@email.com 226 929 1234	From Account Day to Day Business Expenses	Amount \$30.00	 EDIT  DELETE
Security Question What year did we meet?	Message	Total Amount \$31.50 (includes fees)	


CANCEL **SUBMIT**

If all the information appears correct, select **Submit** to send this e-Transfer.

Your e-Transfer has been sent.

 **Success! Your *Interac* e-Transfer has been sent!**

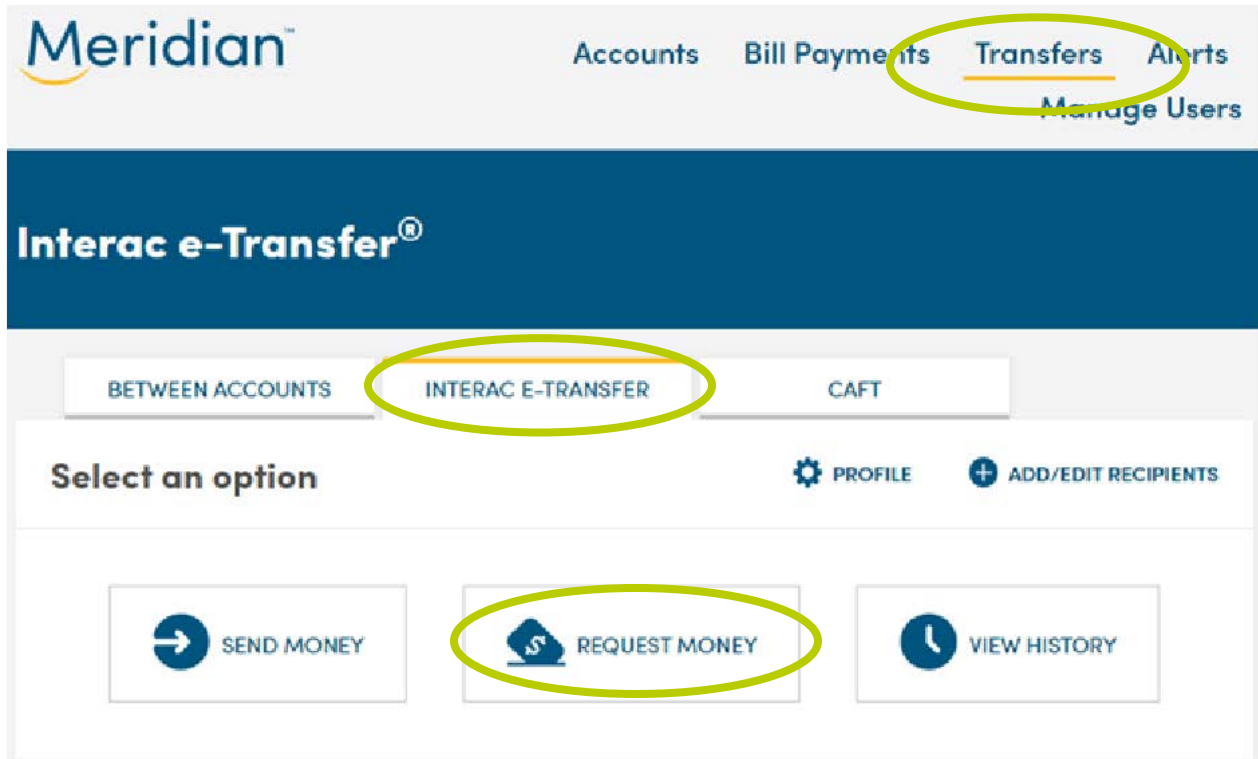
Please note the Reference Number listed below for your records.  **PRINT**

 Your *Interac* e-Transfer has been sent! **Reference #:**
28333742020042113325547

Step 6: Request an e-Transfer

In addition to sending money, you can also request money from one of your contacts. To start, navigate back to the Interac e-Transfer page by selecting the **Transfers** tab and choosing the **Interac e-Transfer** tab.

Under **Select an option**, choose **Request Money**.



Continues on next page. 

Step 6: Request an e-transfer (cont.)

Under **Request By**, your registered Meridian account name will auto-populate.

In the **Request From** field, use the drop down list to choose the contact you want to request money from.

In the **Deposit To** field, use the drop down list to select which Meridian account you want the funds deposited into.

In the **Amount** field, enter the amount of money you want to request.

You have the option to attach a message – for example, a description of what the e-Transfer request is for – to this e-Transfer request for your recipient. Enter your message in the **Message** field.

Select **Next** to continue.

The screenshot shows the 'Request an Interac e-Transfer' form. At the top, there are three tabs: 'BETWEEN ACCOUNTS', 'INTERAC E-TRANSFER' (which is selected and highlighted in orange), and 'CAFT'. Below the tabs, the title 'Request an Interac e-Transfer' is displayed. To the right of the title are two links: 'PROFILE' (with a gear icon) and 'ADD/EDIT RECIPIENTS' (with a plus icon). The form is divided into several sections: 'Request By' (Joe's Fishing Shop), 'Request From' (John Smith, with contact info), 'Deposit To' (Day to Day Business, with account details), 'Amount' (\$30.00), 'Invoice #' (Optional), and 'Message' (Optional Message). A 'NEXT' button is highlighted in blue at the bottom right. A green arrow points to the 'NEXT' button.

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Step 7: Review and confirm the e-Transfer request



Review the e-Transfer request information before sending the request.

You can edit any of the details of the e-Transfer request by selecting **Edit**, or you can cancel the request by selecting **Delete** or **Cancel**.

If all the information appears correct, select **Submit** to send this e-Transfer request.

Your e-Transfer request has been sent.

Review your *Interac* e-Transfer Request

Request By Joe's Fishing Shop	Request From John Smith john.smith@email.com 226 929 1234	Deposit To Day to Day Business Expenses	 EDIT  DELETE
Invoice # 1235577	Message		
Amount \$30.00	Fee \$1.50 per accepted request		

By submitting your 'Request Money', you agree that:

- your name and the *Interac* e-Transfer profile email is accurate and will be displayed to the recipient of the money request,
- you are sending this money request in compliance with applicable anti-spam law, including that you have an appropriate relationship with or consent from the recipient.

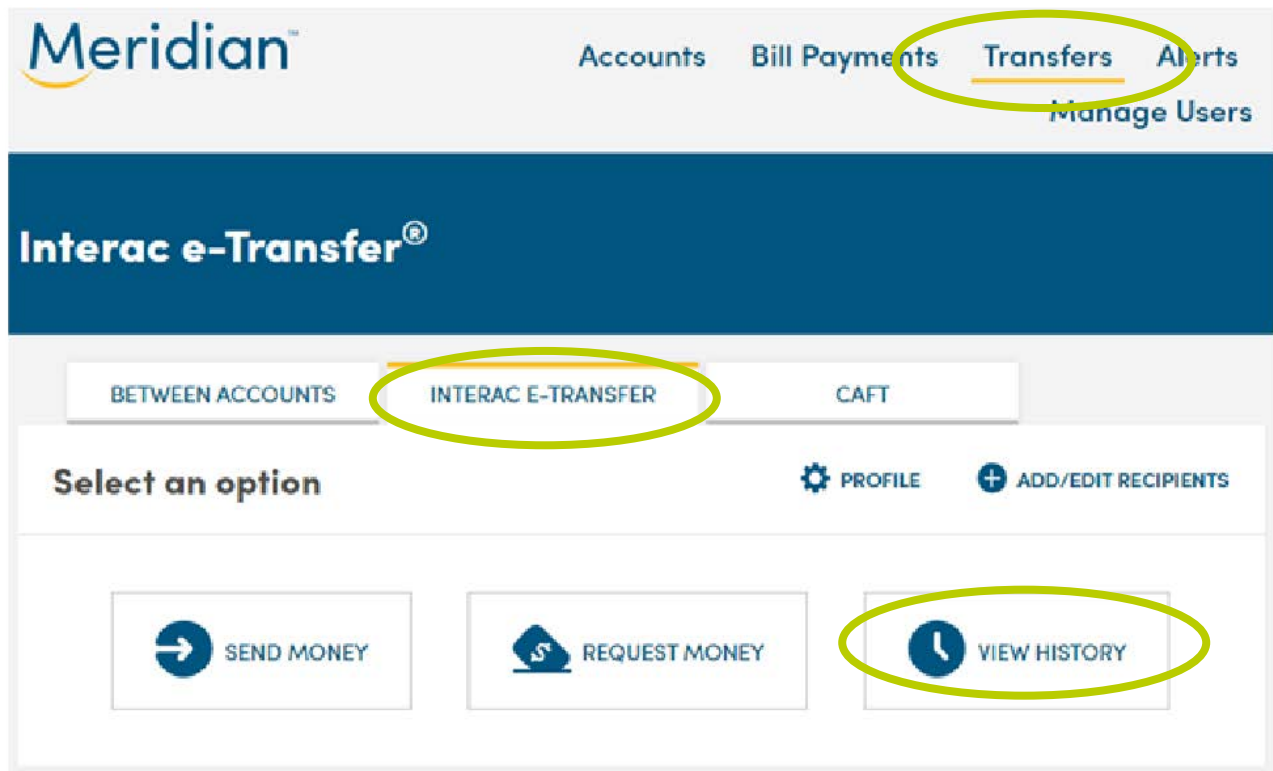
[CANCEL](#) [SUBMIT](#)



Step 8: Track and cancel e-transfers

Navigate back to the **Interac e-Transfer** page by selecting the **Transfers** tab and choosing the **Interac e-Transfer** tab.

Under **Select an option**, choose **View History** to view the last three e-Transfers you sent, received, and requested.



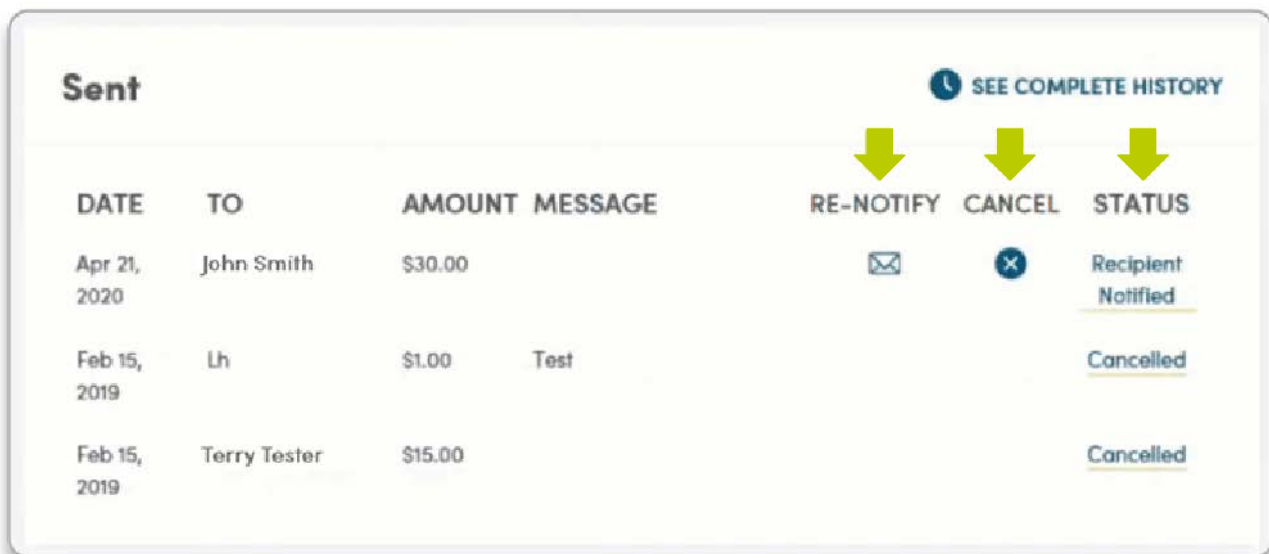
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Step 8: Track and cancel e-transfers (cont.)

If an e-Transfer has been sent, but not yet deposited, you have the option to re-notify the recipient. You can also cancel the e-Transfer by selecting **Cancel**.

Under **Status**, you can see the status of each e-Transfer. Select the status of an e-Transfer to review its details, such as when the transfer was sent and when it was deposited.

In each section (Sent, Received, and Requested), you can select **See Complete History** to review your entire history of e-Transfers.



The screenshot shows a table titled "Sent" with a "SEE COMPLETE HISTORY" link at the top right. The table has columns for DATE, TO, AMOUNT, MESSAGE, RE-NOTIFY, CANCEL, and STATUS. Three green arrows point to the RE-NOTIFY, CANCEL, and STATUS columns. A fourth green arrow points to the "SEE COMPLETE HISTORY" link.

DATE	TO	AMOUNT	MESSAGE	RE-NOTIFY	CANCEL	STATUS
Apr 21, 2020	John Smith	\$30.00				<u>Recipient Notified</u>
Feb 15, 2019	Lh	\$1.00	Test			<u>Cancelled</u>
Feb 15, 2019	Terry Tester	\$15.00				<u>Cancelled</u>

Tip!

For e-Transfers sent to recipients who haven't set up Autodeposit, the recipient has 30 days to accept. If they don't accept the transfer within 30 days the sender will receive an email from *Interac* asking that they cancel the e-Transfer. *Interac* will give the sender 30 days to do this. If after 60 days the e-Transfer is still outstanding, *Interac* will intervene and cancel the transfer on the sender's behalf, which will trigger the credit to the account.

Step 8: Track and cancel e-transfers (cont.)

Tip! e-Transfers deposited directly into an account will not appear when you select **View History** in the Interac e-Transfer tab. To see them, go to the **Accounts** page. Completed e-Transfers will show up in your transaction history and you can select **View Details** to see additional information about these e-Transfers.

Transaction History

Time Period **Recent** Filter By **All Transactions** **FILTER**

Download: **Select** **PRINT**

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
Mar 19, 2021	e-Transfer Out Other Reference # 151517838 View Details		-\$20.00	\$1,068.80
Feb 28, 2021	eTrsfr Fee Reb	\$8.08		\$1,088.80
Feb 19, 2021	e-Transfer Out Service Charge 1.50 Other Reference # 153434338 View Details		-\$9.58	\$1,082.00
Feb 19, 2021	e-Transfer Out	\$7.07		\$1,092.38
Feb 19, 2021	e-Transfer Out		-\$8.57	\$1,085.31



Transfer Details

Date: 22Feb2021

From: Maggie Levstek

To: Randy Savage

Sent From: 837-69052-000805112049

Amount: \$8.08 CAD

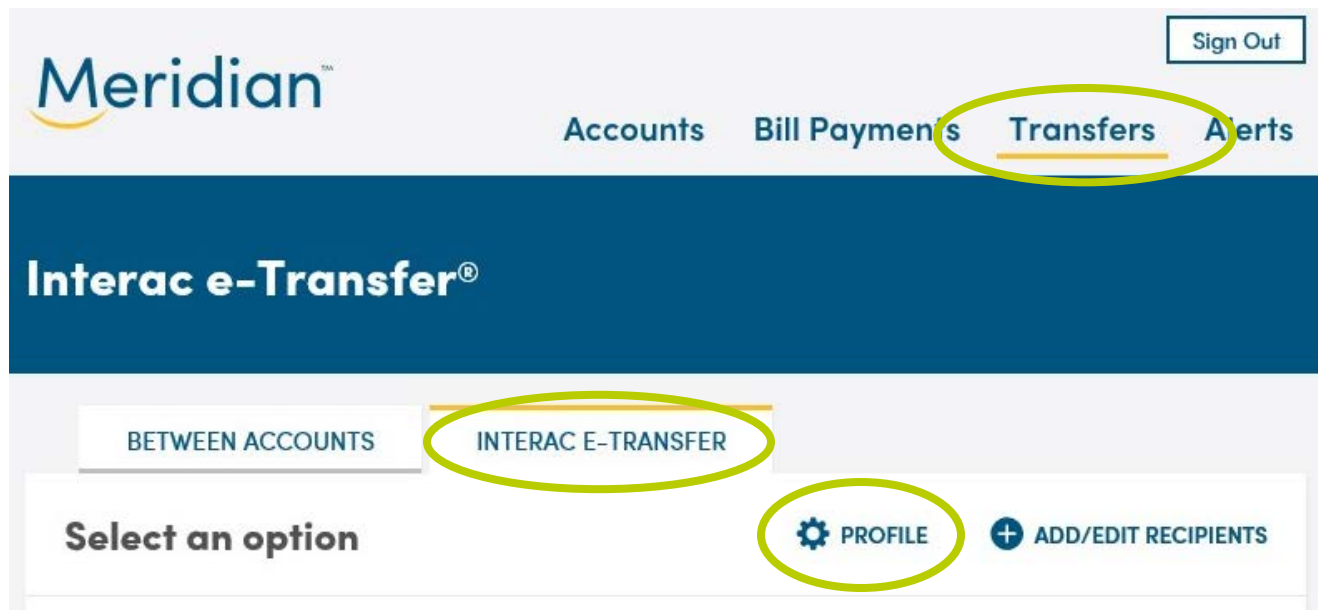
Status: Completed

PRINT

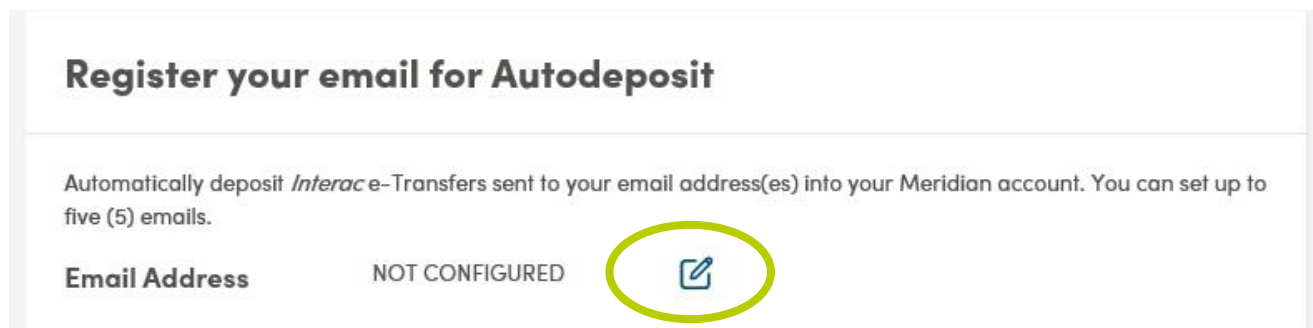
Step 9: Set up autodeposit

Autodeposit allows e-Transfer funds to be deposited into your account automatically, without the need for a security question.

To set up autodeposit, navigate back to the *Interac* e-Transfer page by selecting the **Transfers** tab and choosing the **Interac e-Transfer** tab. Select **Profile** to get into your profile page.



Under **Register your email for Autodeposit**, select **registration**.



Continues on next page. 

Step 9: Set up autodeposit (cont.)

Enter the email address you want to register for autodeposit in both the **Email Address** and **Confirm Email Address** fields. Under **Deposit To**, use the drop down list to select the Meridian account you want the funds to be deposited into.

Select **Save** to continue.

Register your email for Autodeposit

Email Address JoesFishingShop@email.com

Confirm Email Address JoesFishingShop@email.com

Deposit To Day to Day Business
Expenses \$600.00

Tip!
You can register up to five email addresses for autodeposit.

Note: Autodeposit is not intended to be configured with the email address of the person you expect to receive money from or the email address of the person you expect to send money to via *Interac e-Transfer*.

CANCEL **SAVE**

Your autodeposit registration is now pending. Interac will email you instructions to complete the autodeposit registration within 24 hours.

Your Sender Profile **SEND MONEY**

Sender Info Joe's Fishing Shop
JoesFishingShop@email.com
Email

Almost done! Interac will email you instructions to complete your Autodeposit registration within 24 hours.