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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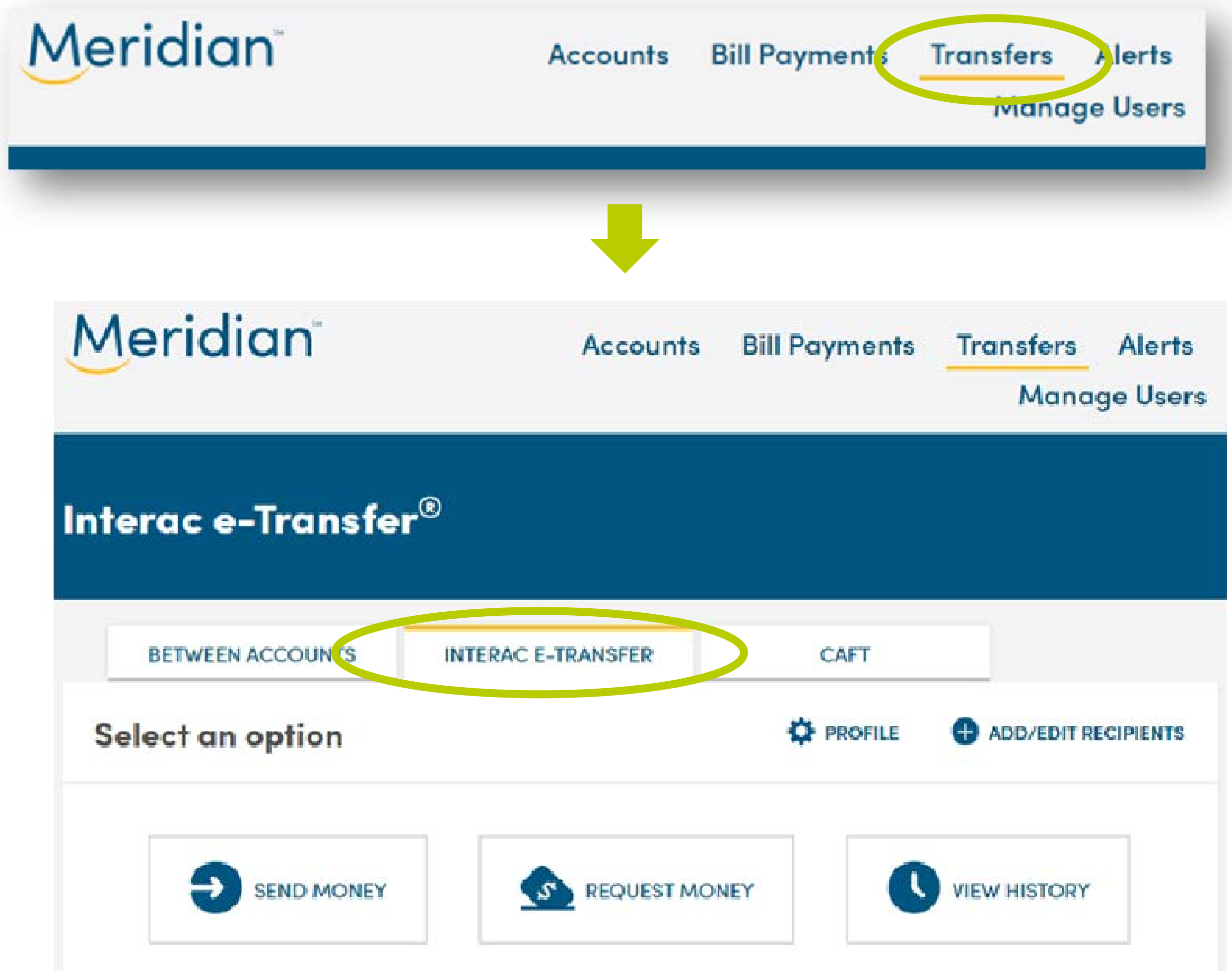
Meridian™
Where banking feels good.

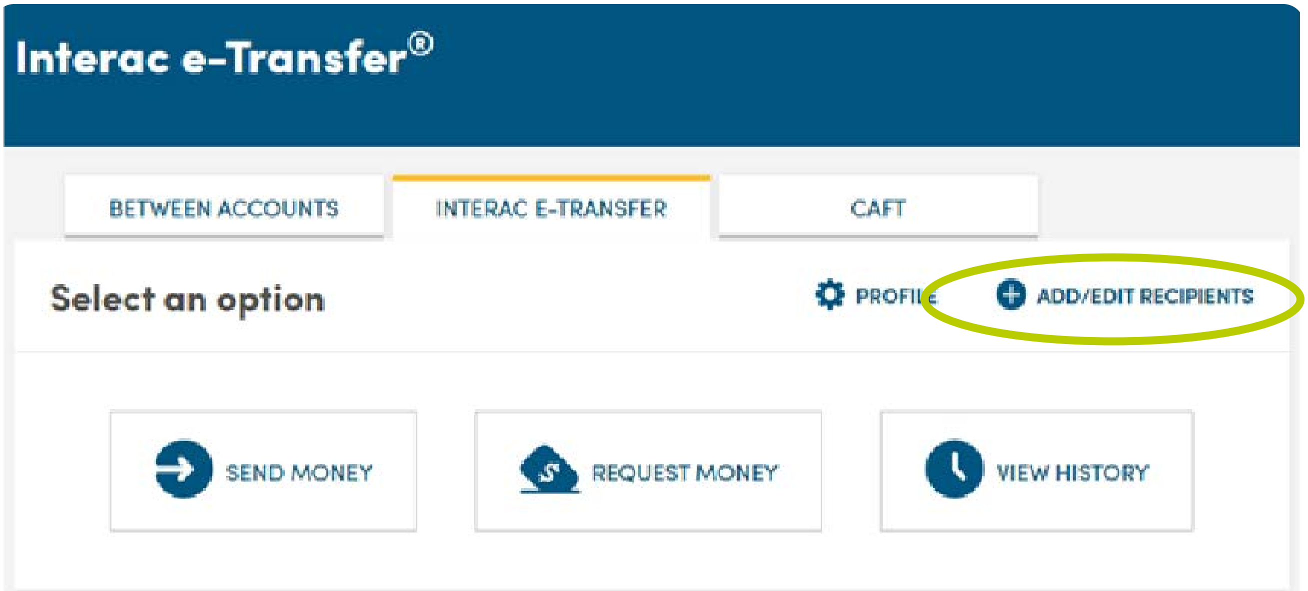
Step 1: Go to the *Interac* e-Transfer tab

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

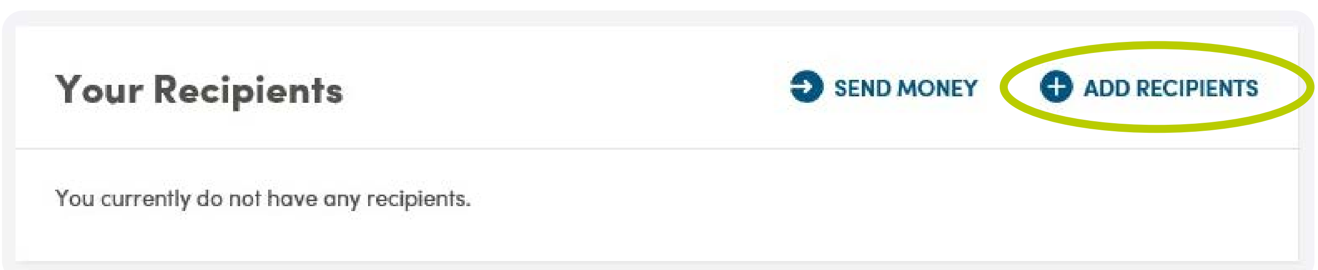


Step 2: Add a recipient

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.



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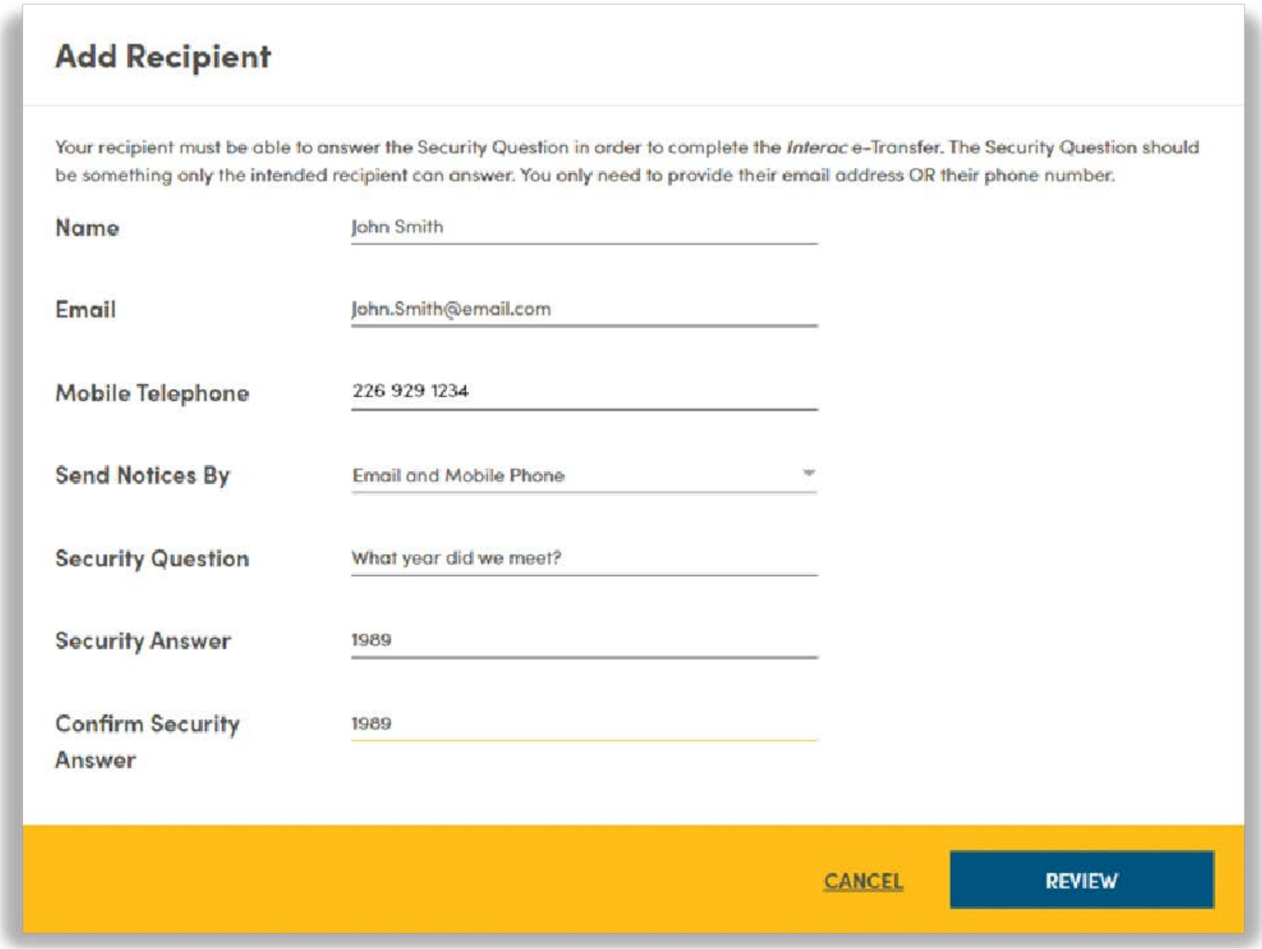
Step 2: Add a recipient (cont.)

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



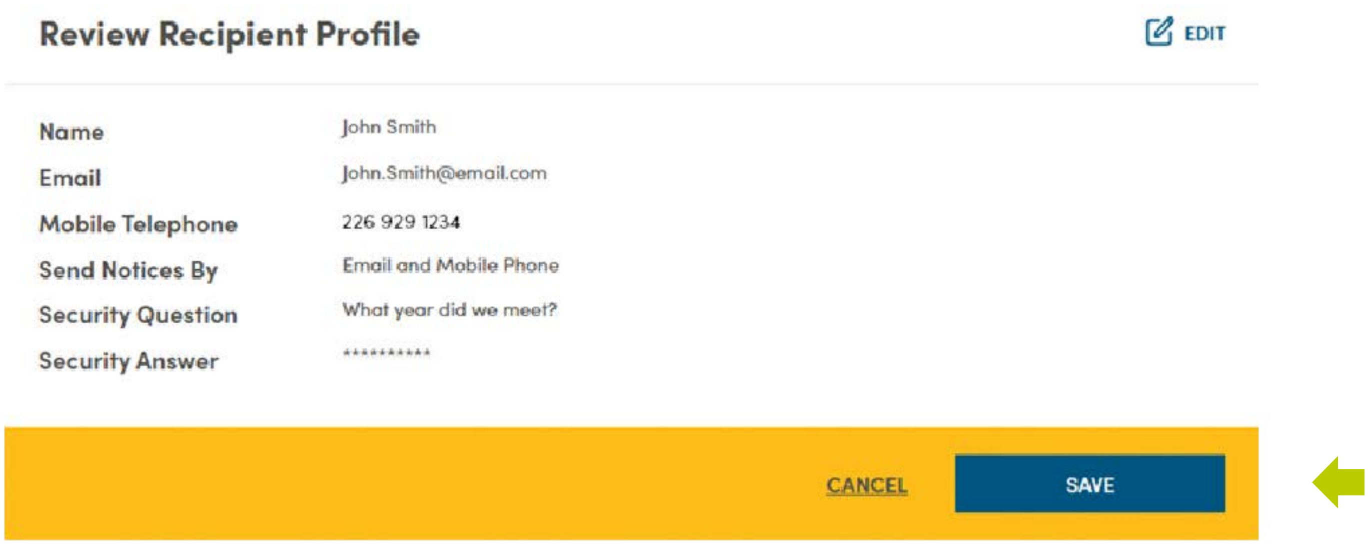
Next, select how your contact will be notified of the e-Transfers you send them – either by email, mobile phone, or both – using the drop down menu under ***Send Notices By***.

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.

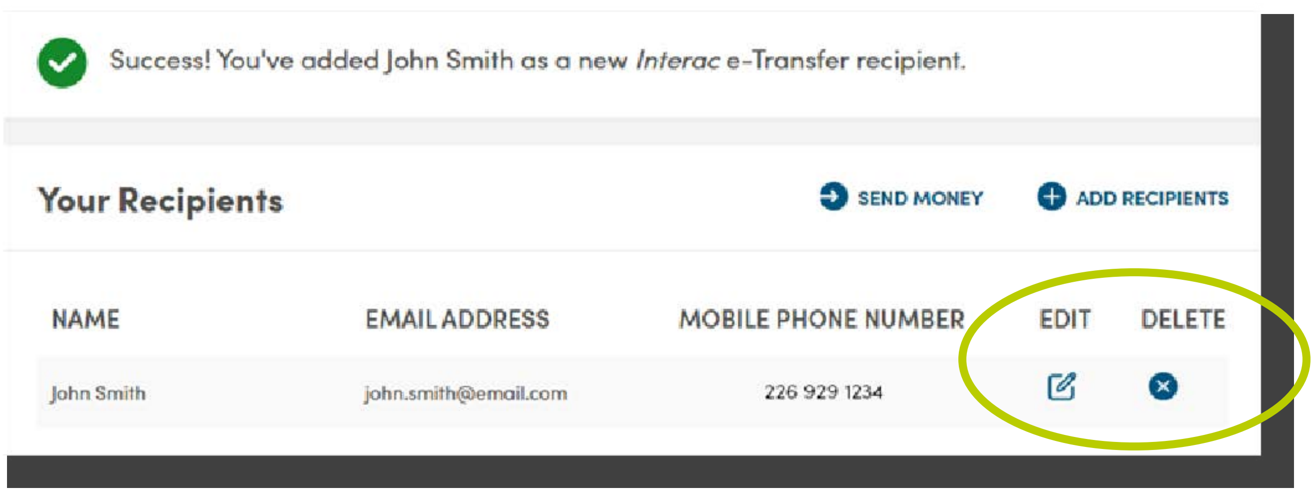
When you're done, select ***Review*** to continue.

Step 3: Review and save recipient

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



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

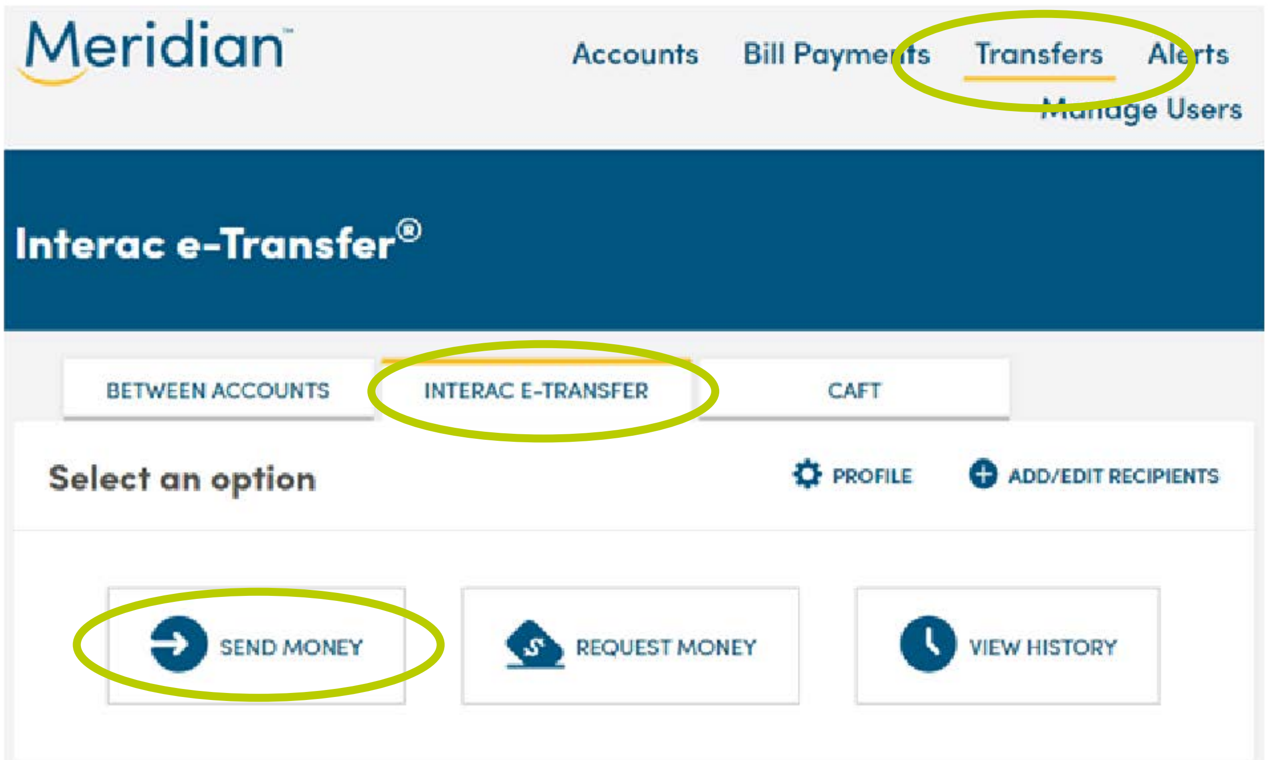


Your recipient has now been added and will appear in your list on the ***Your Recipients*** page. You can edit a recipient's information or security question any time by selecting the ***edit icon***, or remove them from your e-Transfer recipients list by selecting the ***delete icon***.

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***.



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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.

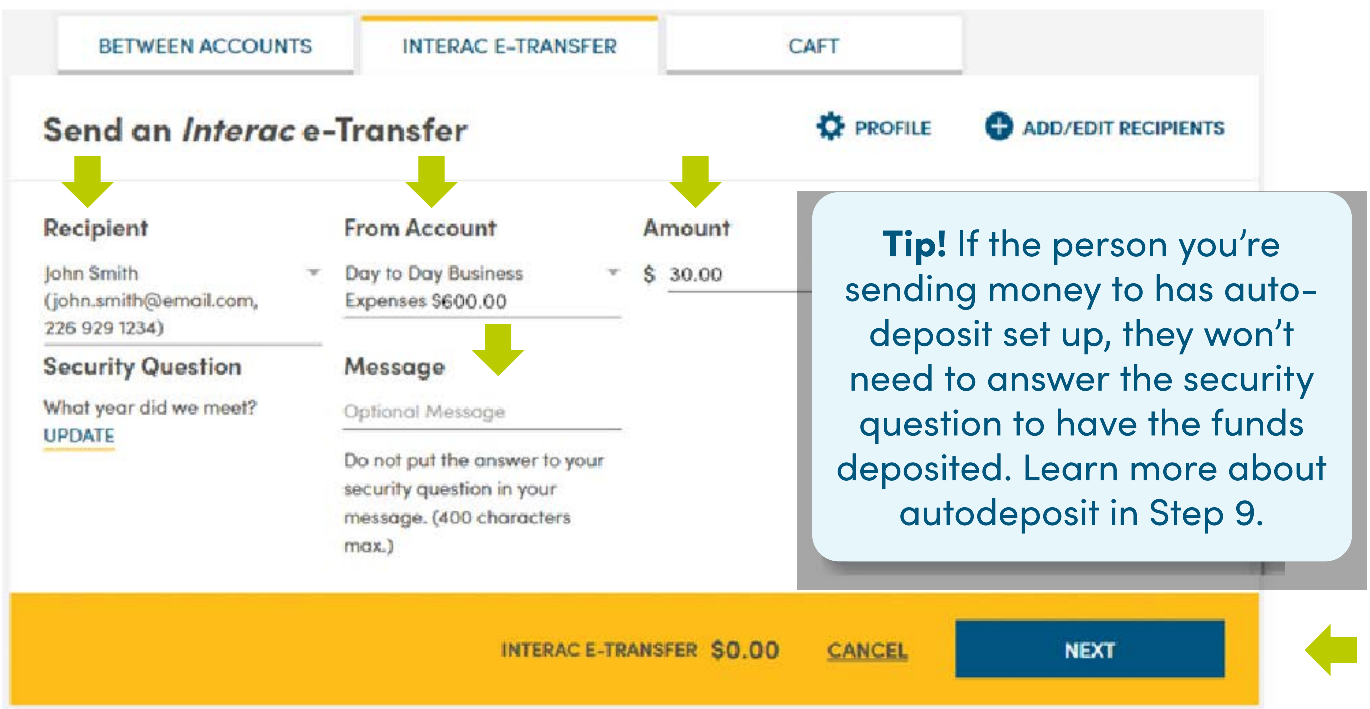
In the ***From Account*** field, use the drop down list to select which Meridian account the funds will come out of.

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.

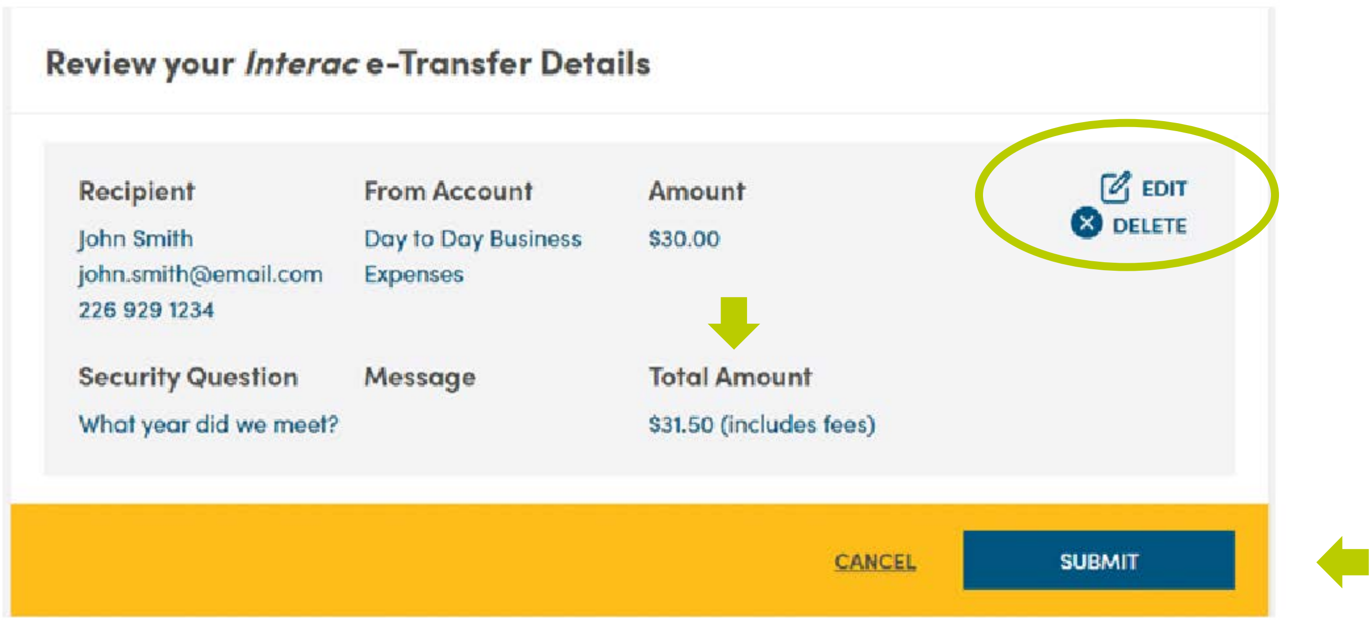
Select ***Next*** to continue.



Step 5: Review and confirm e-Transfer

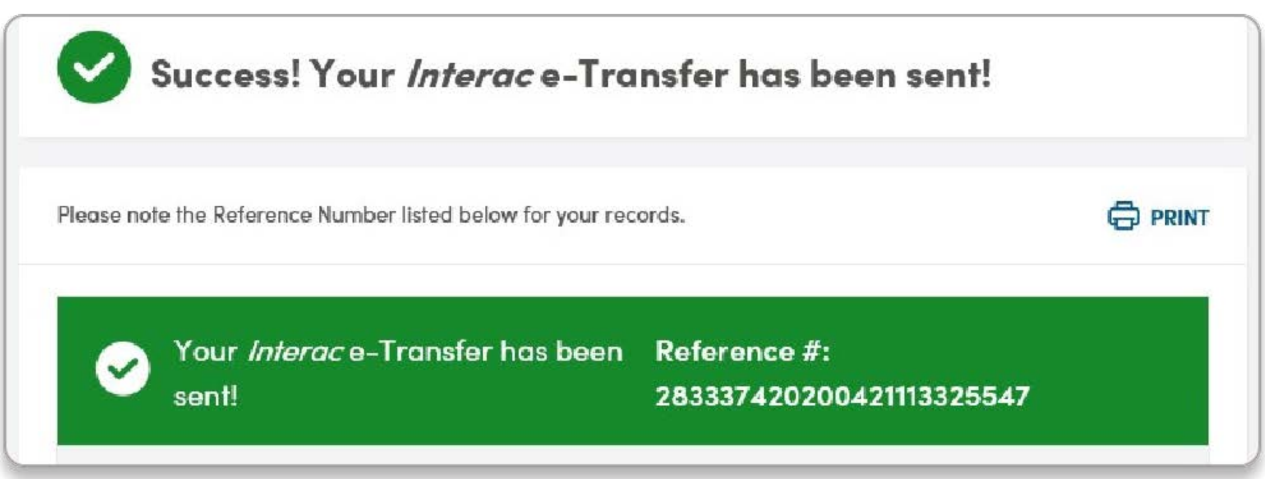
Review the e-Transfer information before confirming and sending.

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***.



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

Your e-Transfer has been sent.



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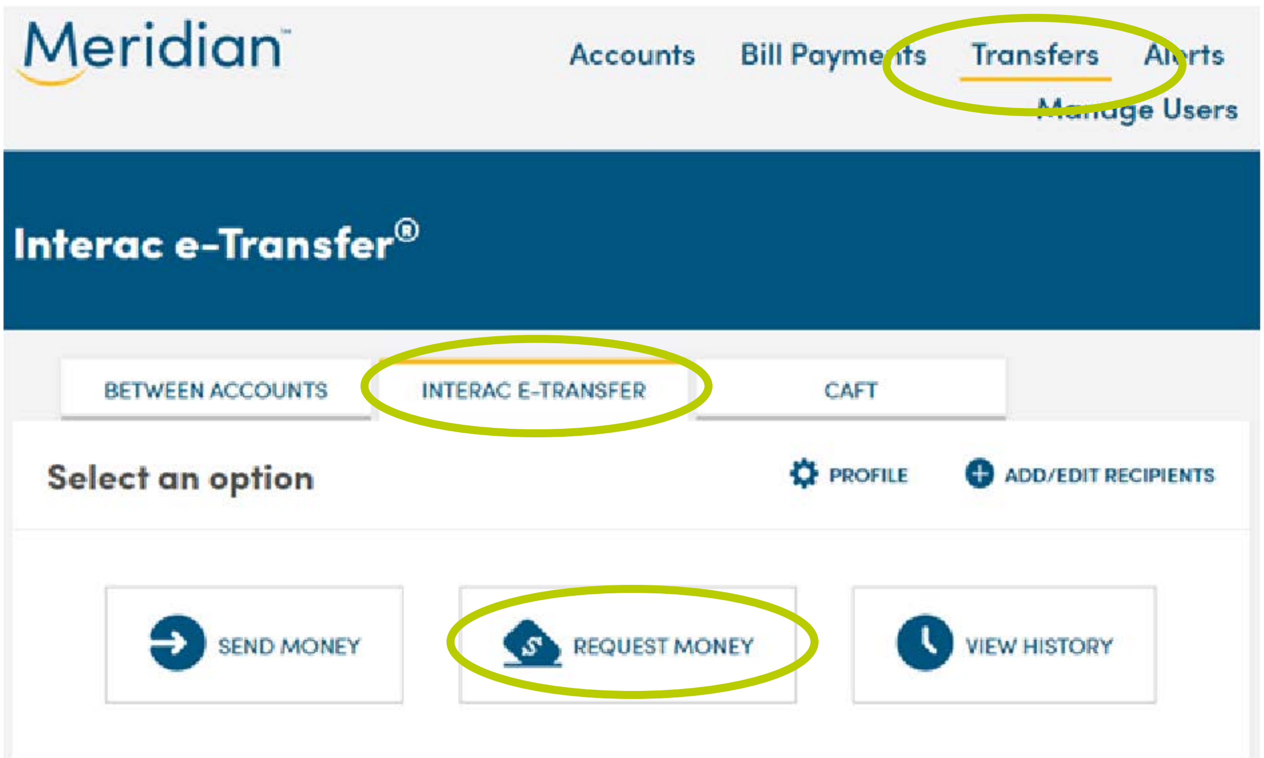
Step 6: Request an e-Transfer

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***.



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

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

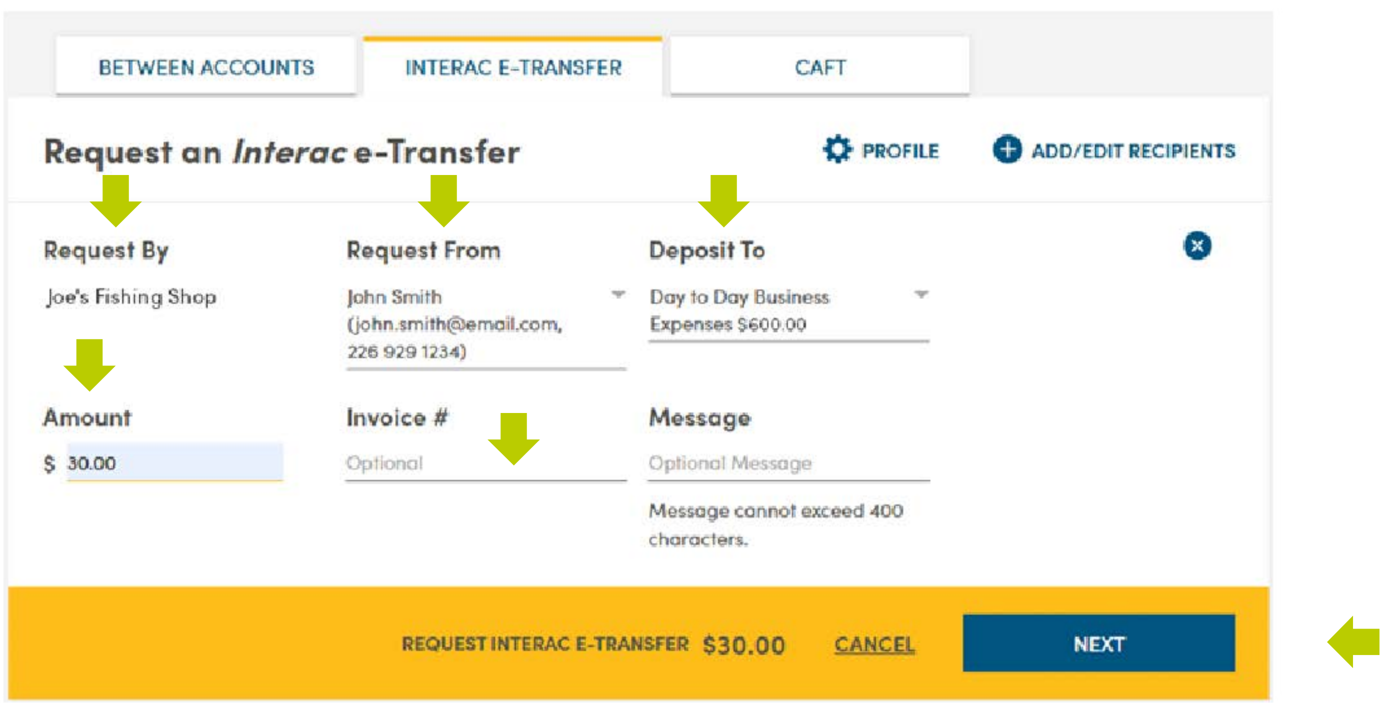
In the ***Request From*** field, use the drop down list to choose the contact you want to request money from.

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.



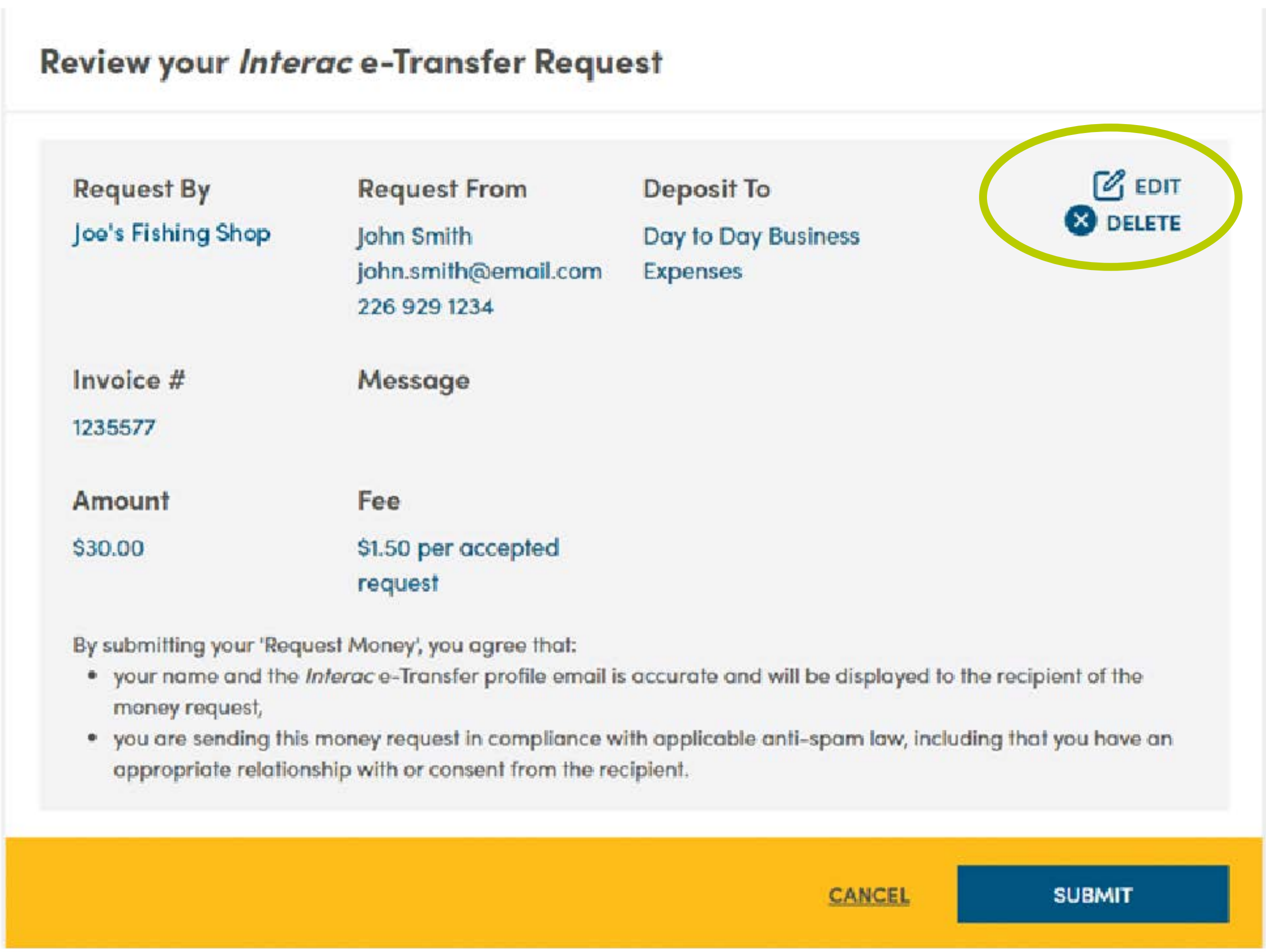
Step 7: Review and confirm the e-Transfer request

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.

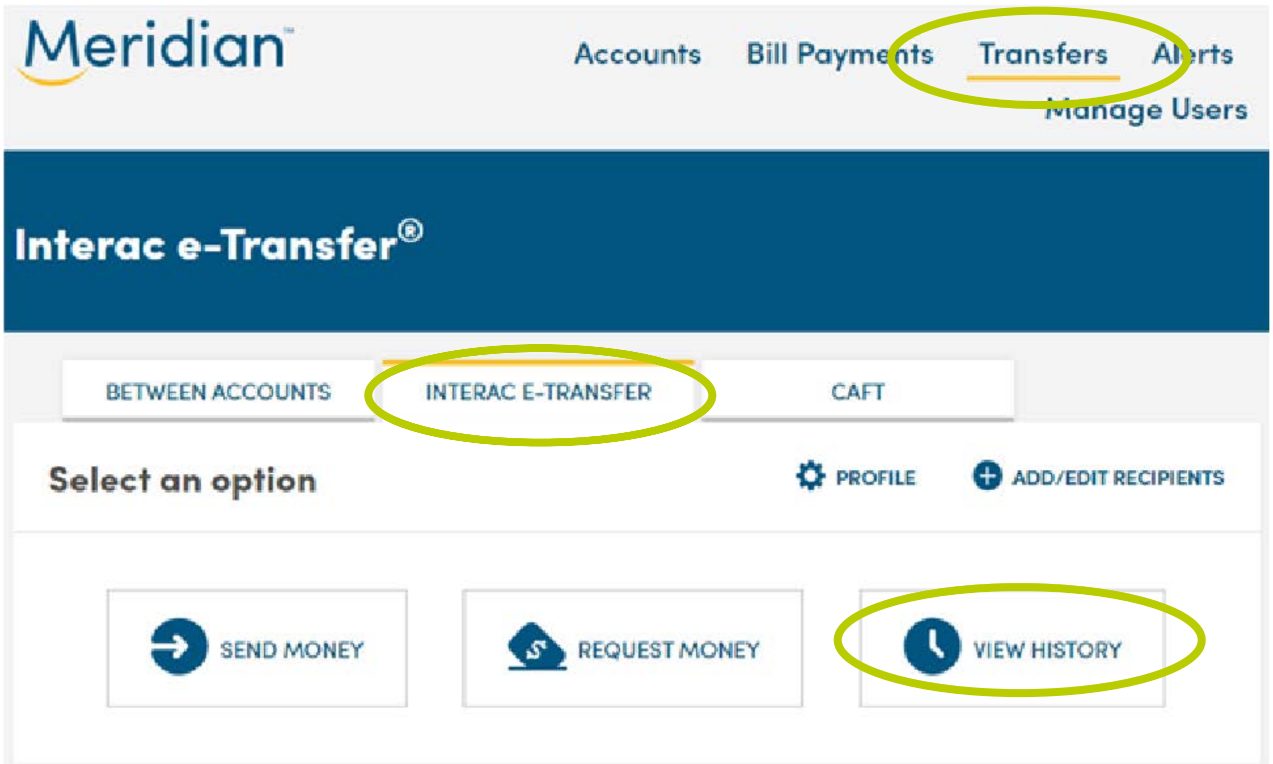
Your e-Transfer request has been sent.



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 optio***n, choose ***View History*** to view the last three e-Transfers you sent, received, and requested.



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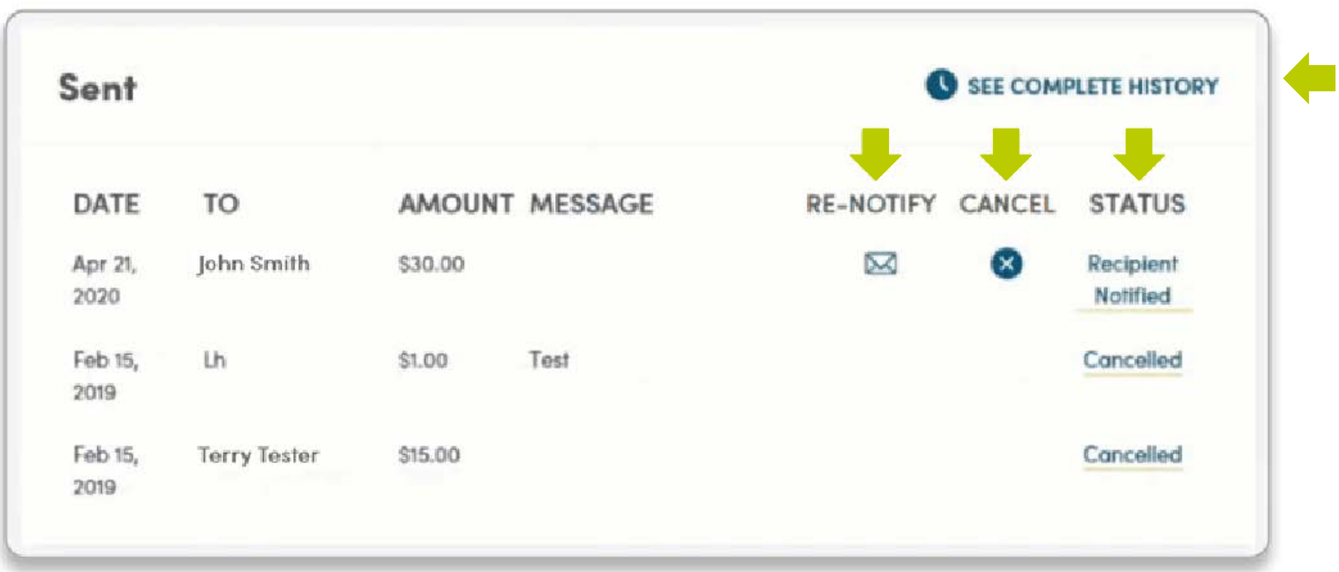
Step 8: Track and cancel e-transfers (cont.)

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.

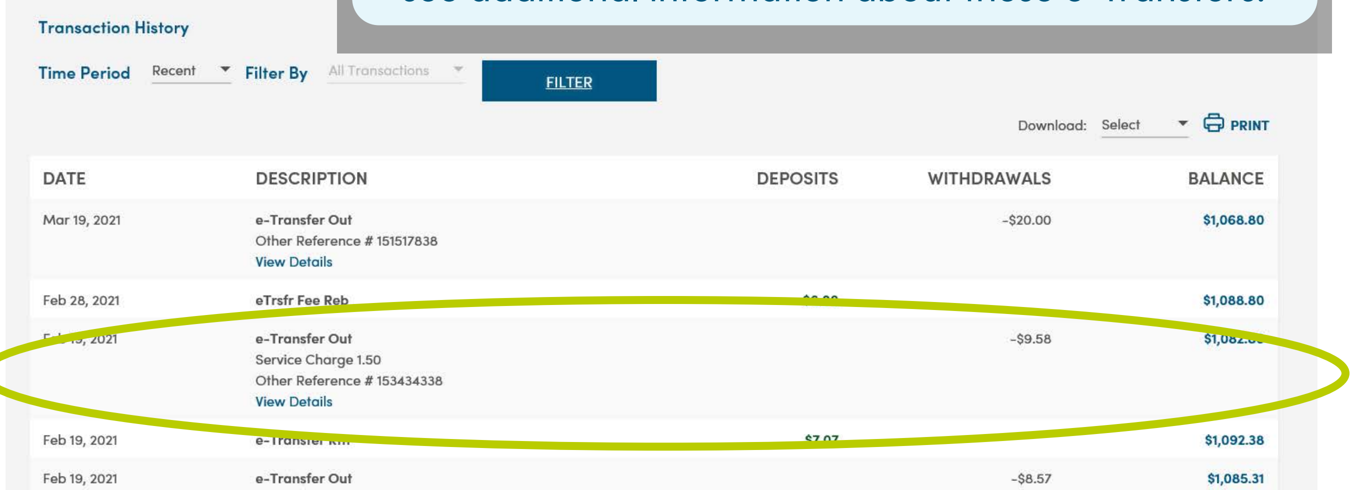


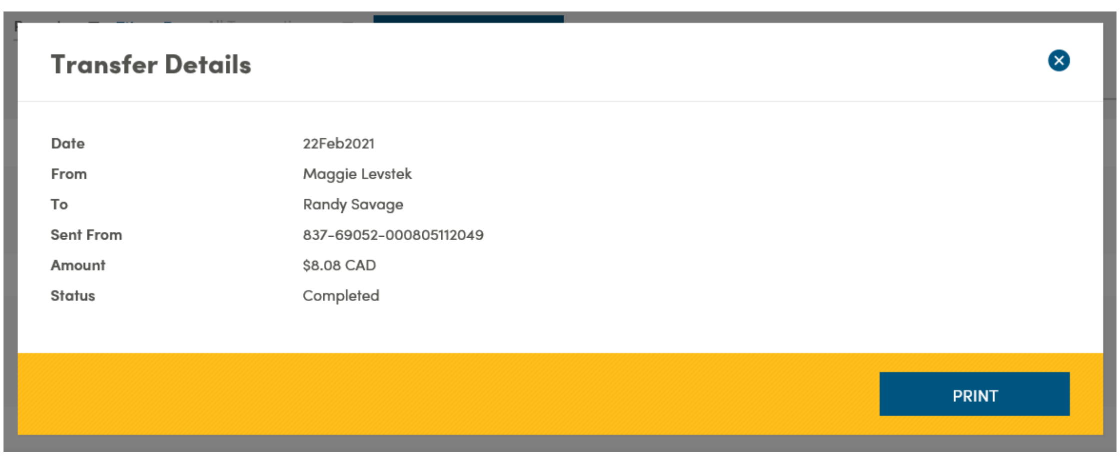
Tip!

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.

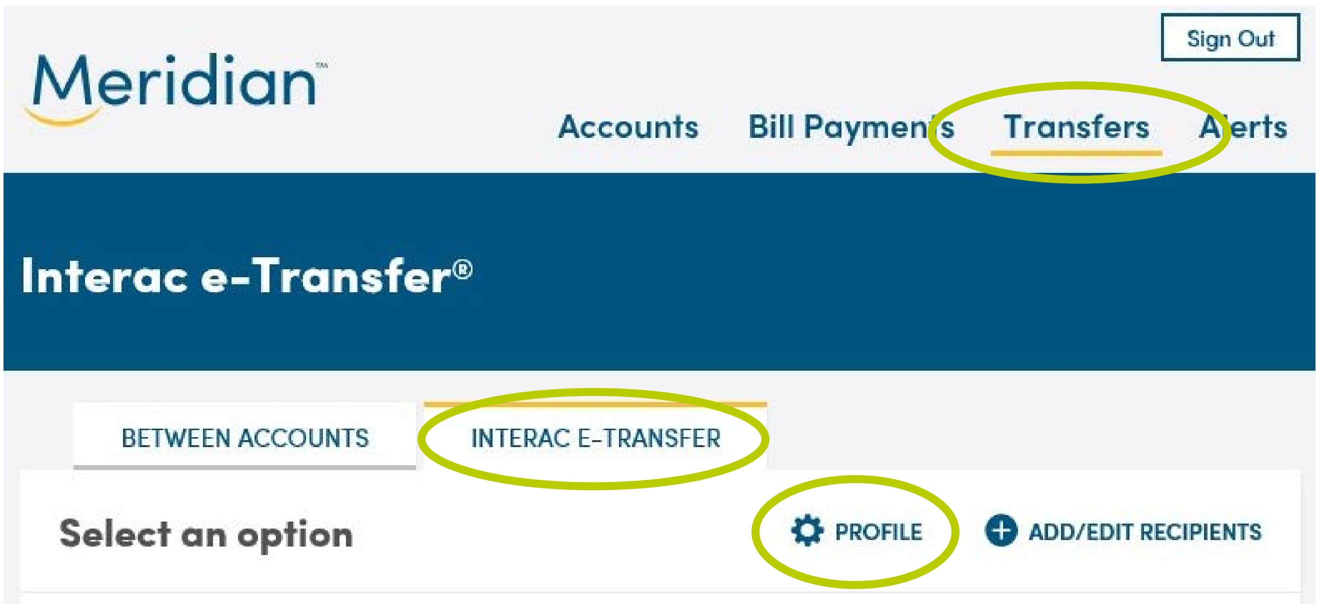




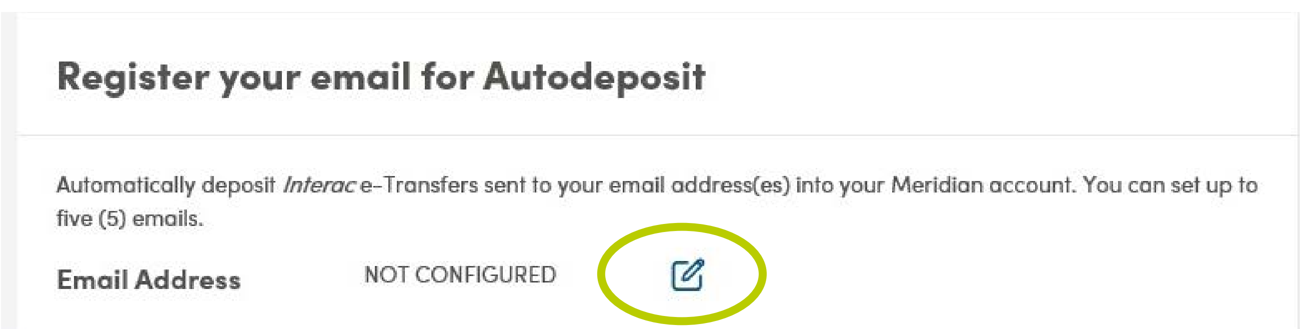
Step 9: Set up autodeposit

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***.



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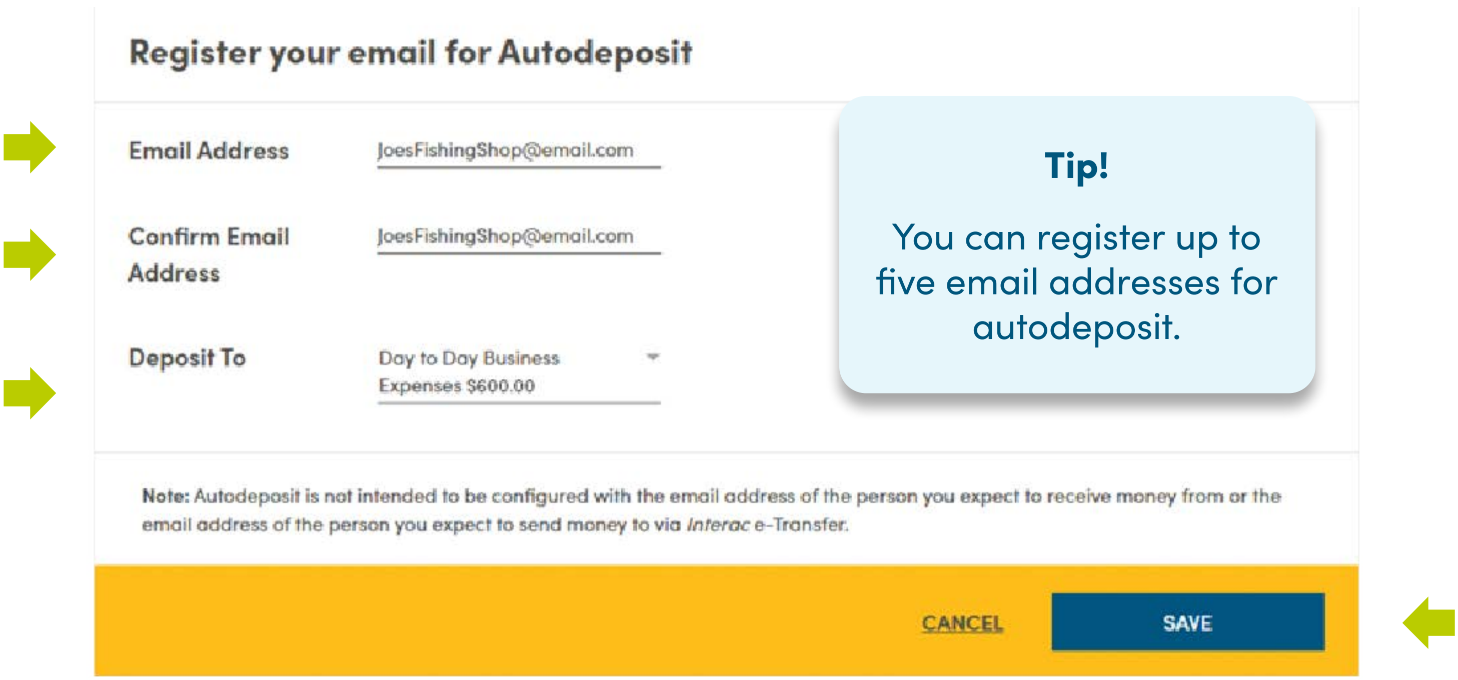
Step 9: Set up autodeposit (cont.)

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.



Tip!

You can register up to five email addresses for autodeposit.

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