Business Banking Anywhere

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

Learn how to send an INTERAC e-Transfer®

Small Business Online Banking

Mobile Guide

For more ways to bank from home, visit:
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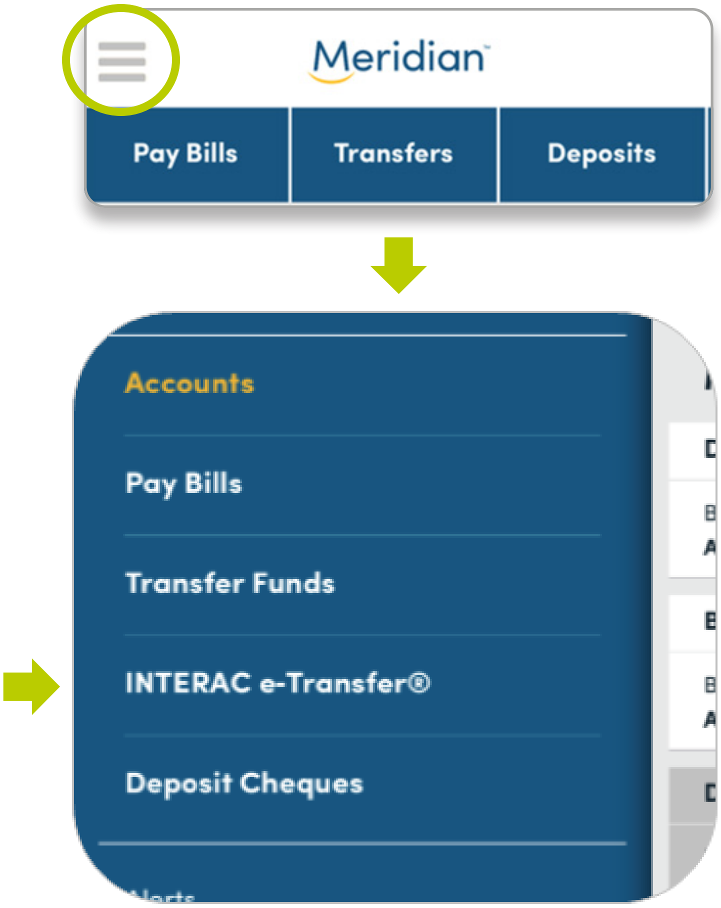
Meridian™

Where banking feels good.

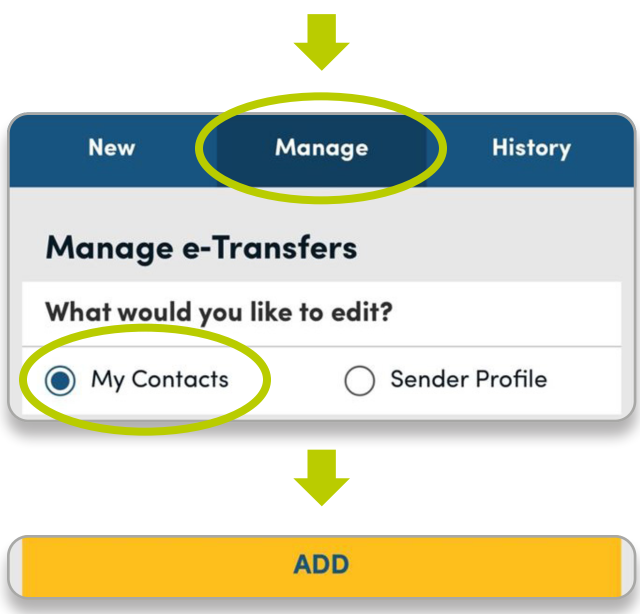


Step 1: Go to the INTERAC e-Transfer® page

Once you have signed in to the mobile app, tap the menu button at the top and select INTERAC e-Transfer from the menu.

Tip!

You can also navigate to the INTERAC e-Transfer page using the blue tabs at the top of the main home screen. Scroll over the tab menu until you see the ***e-Transfer*** tab.



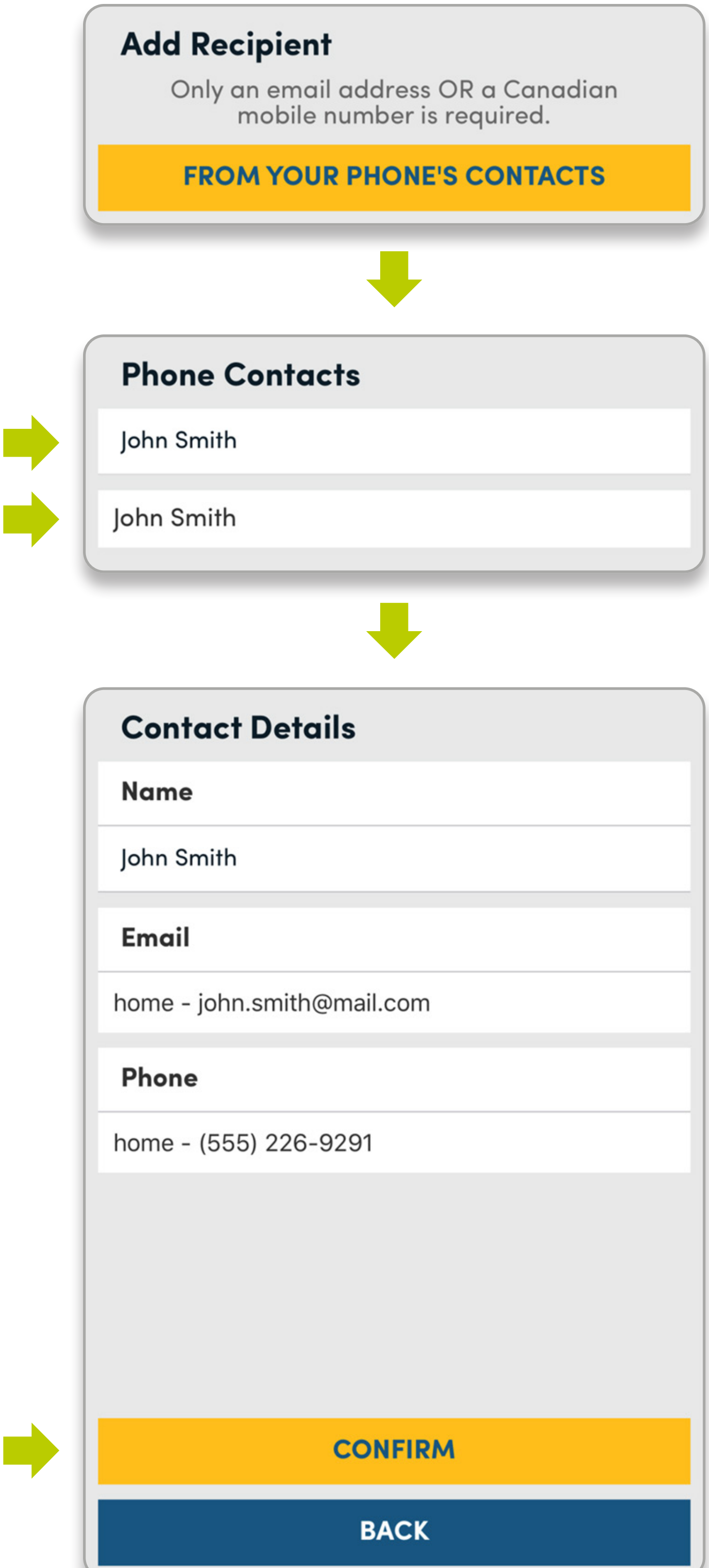
Step 2: Tap the Manage tab

In order to send money to, or request money from, someone, you first need to add them as a contact in the app. To do this, tap the ***Manage*** tab at the top.

Under ***What would you like to edit?***, select ***My Contacts***.

Next, tap the ***Add*** button.

Step 3: Add a contact from your phone



There are two ways to add contacts. You can add them from the contacts already in your phone, or you can add them manually.

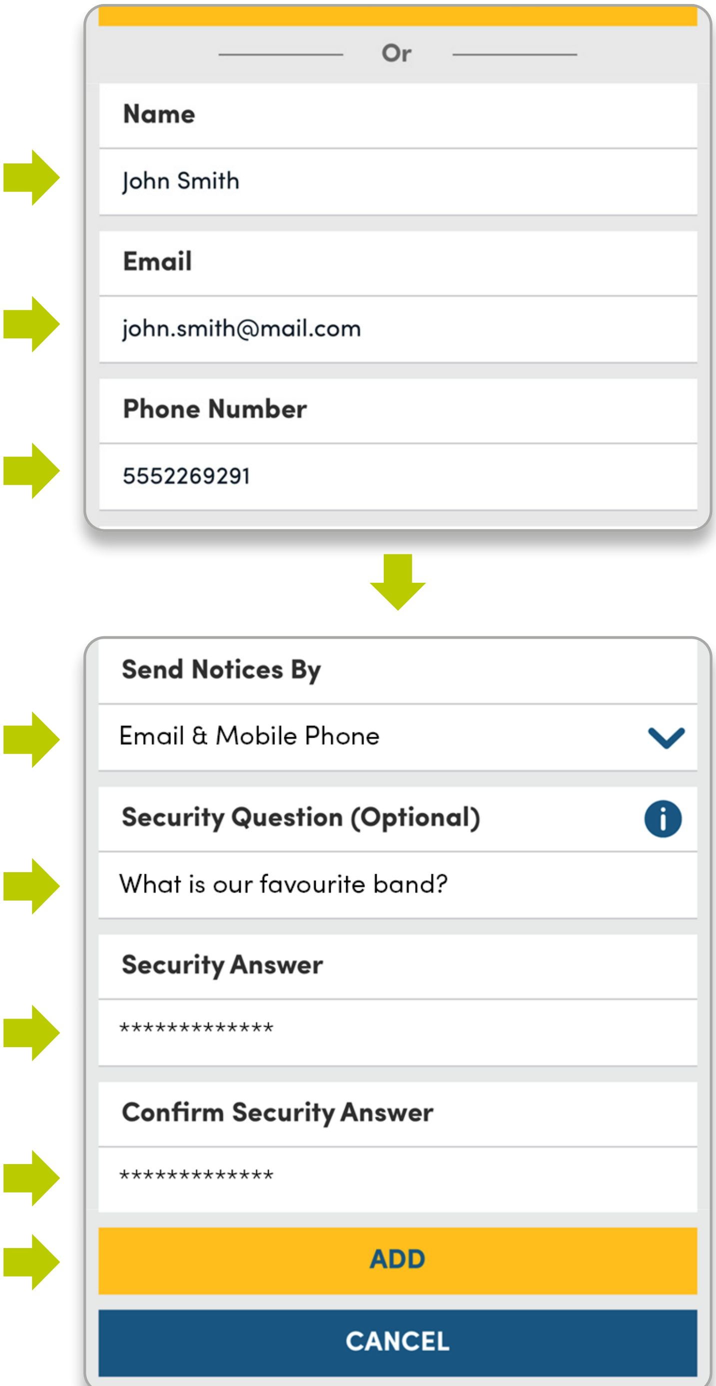
To add a contact from your phone, tap the ***From Your Phone's Contacts*** button.

> **Tip!**
>
> You may receive a pop-up message indicating that Meridian would like access to your contacts. If you receive this message, tap ***OK***.

In the search bar, type in the name of the contact you want to add. A list of results will auto-populate as you search. Tap on the name of the contact you want to add.

The contact's phone number and/or email address saved in your phone will auto-populate.

Tap the ***Confirm*** button to add your new e-transfer contact.



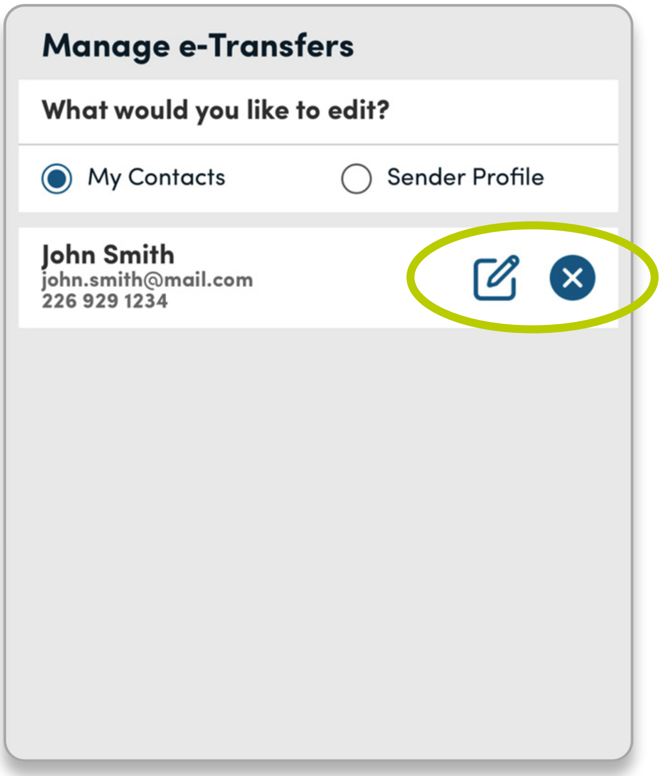
Step 4: Add a contact manually

You can also add a contact manually. First, add the person's name, then add their email address and/or phone number.

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***.

You now have the option to set a Security Question and Answer that will be used when sending e-transfers to this specific contact. In the ***Security Question*** field, type any question you would like, then type the answer in the ***Security Answer*** field and again in the ***Confirm Security Answer*** field.

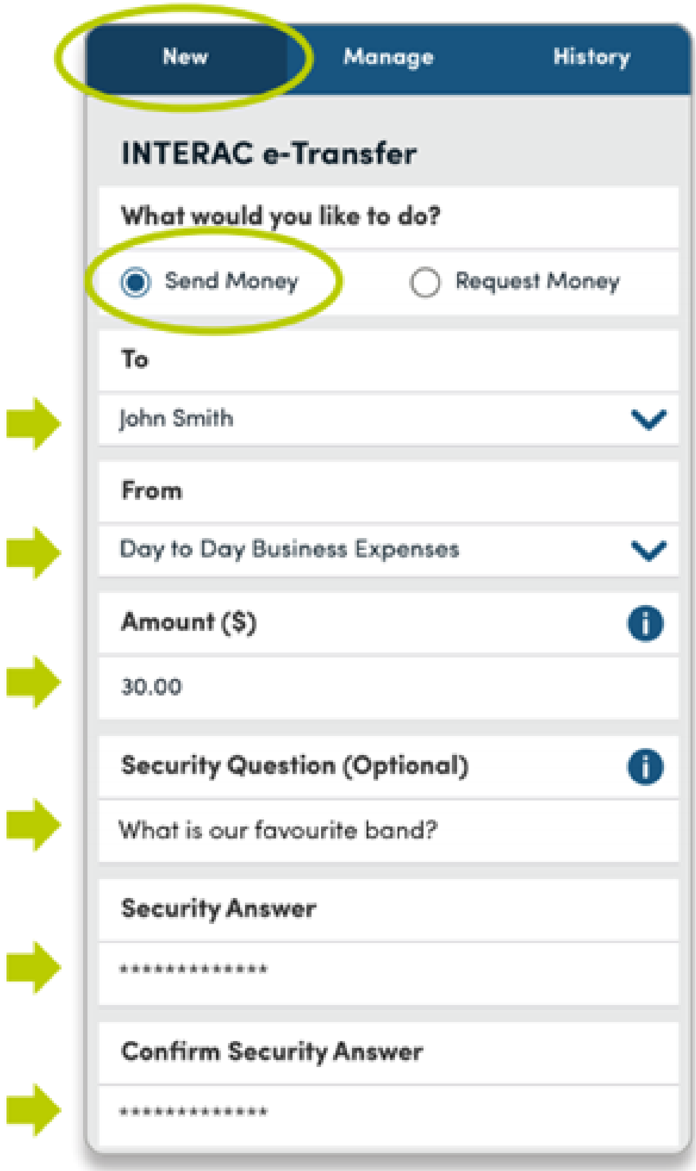
When you're done, tap the ***Add*** button to add your new contact.



Step 5: Manage contacts

Your contact has now been added and will appear under the e-transfer ***Manage*** tab when ***My Contacts*** is selected.

At any time, you can edit a contact's information or security question by clicking the edit icon, or remove them from your e-transfer contacts by clicking the delete icon.



Step 6: Send an e-transfer

Within the INTERAC e-Transfer page, tap the ***New*** tab at the top of the screen.

Under ***What would you like to do?***, select ***Send Money*** to send an e-transfer.

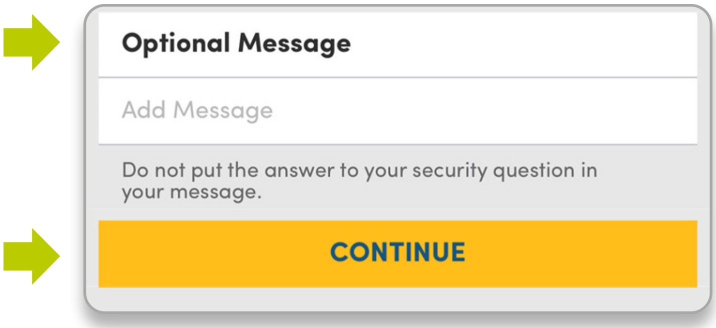
In the ***To*** field, use the ***Select Recipient*** drop down list to choose the person that you want to send money to.

In the ***From*** field, use the ***Select Account*** drop down list to select which Meridian account the funds will be coming from.

Under ***Amount ($)***, type in the amount of money you want to send.

Under the ***Security Question*** field, if you had entered a security question and answer when you originally added this contact, the Security Question field will auto-populate.

Continues on next page.



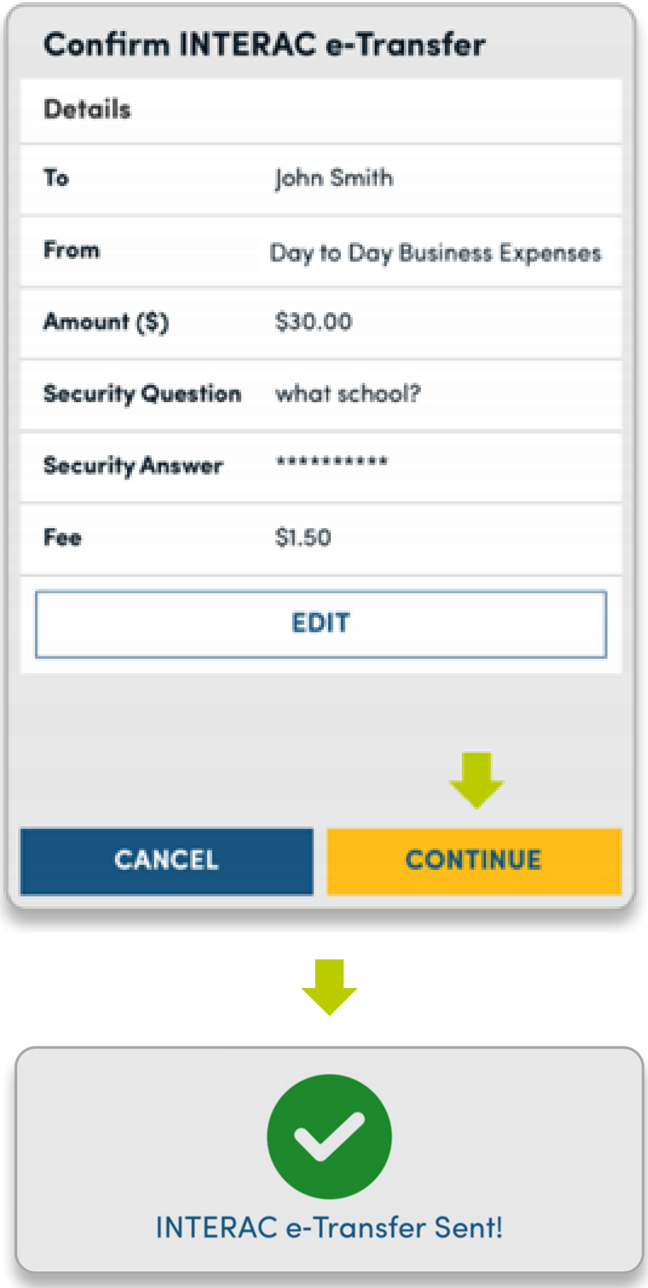
If you hadn't set up a security question and answer for this contact, you can set them up here for this e-transfer only.

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 11.

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 for your recipient. Type your message in the ***Add a Message*** field.

Tap the ***Continue*** button.



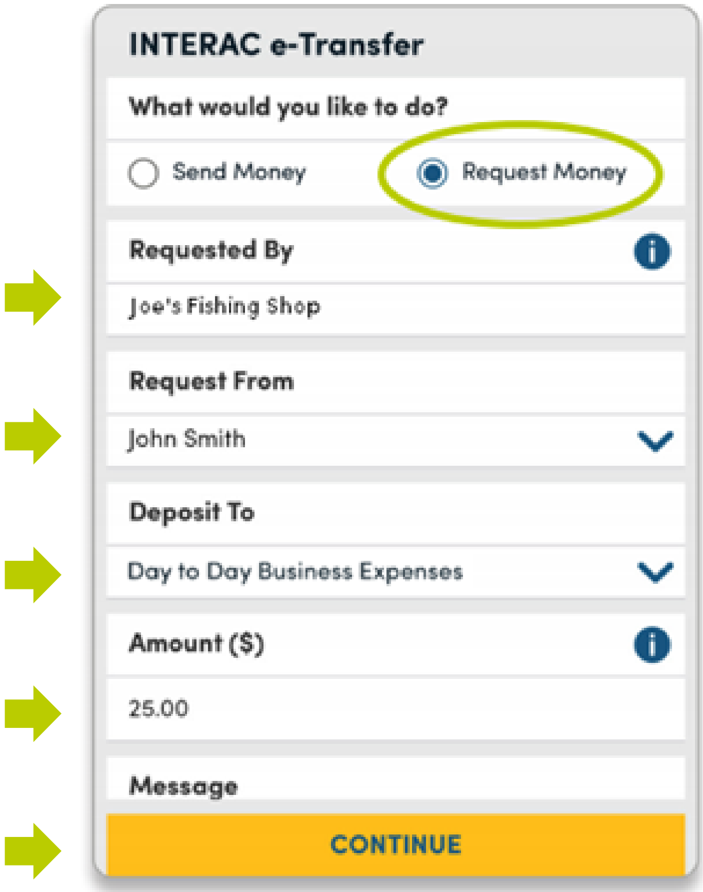
Step 7: Review and confirm your e-transfer

Review the e-transfer information before confirming and sending.

Depending on the type of account you have, the INTERAC e-transfer may have a fee associated with it. If there is a fee, it will be shown here.

You can edit any of the details of the e-transfer by tapping the ***Edit*** button. If all the information appears correct, tap the ***Continue*** button to send this e-transfer.

Your e-transfer has been sent. To send another e-transfer, tap the ***Send Another Transfer*** button at the bottom of the screen.



Step 8: Request an e-transfer

You can also request money from one of your contacts by selecting the ***Request Money*** option on the INTERAC e-Transfer page.

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

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

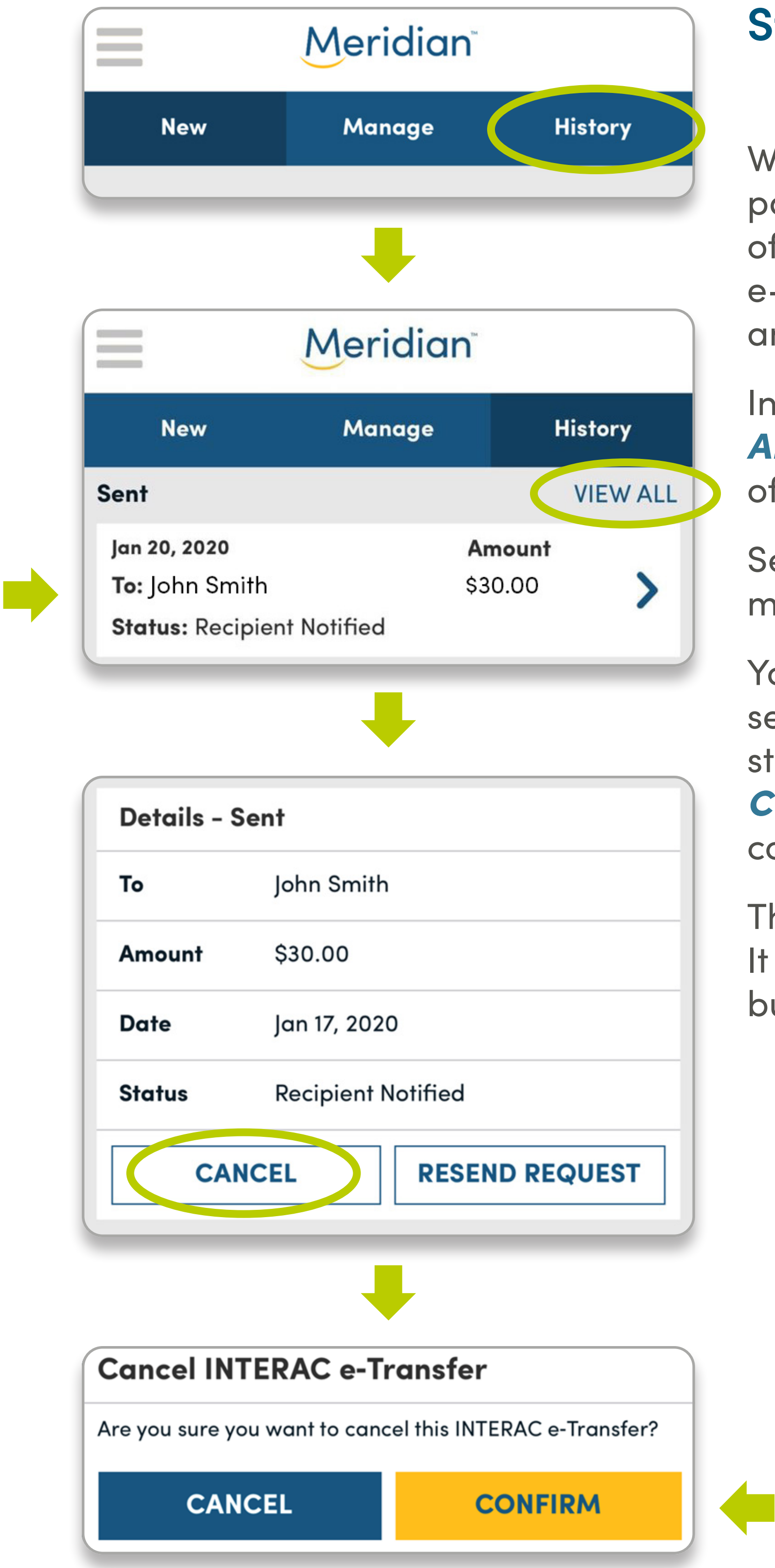
In the ***Deposit To*** field, use the ***Select an Account*** drop down list to select which Meridian account you want the funds deposited into.

Under ***Amount ($)***, type in 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. Type your message in the field under ***Message***.

When you're done, tap ***Continue***.

On the next screen, you can review the information you've submitted, and edit it or cancel if you wish. If all the information is correct, tap the ***Continue*** button to send your e-transfer request.



Step 9: Track and cancel e-transfers

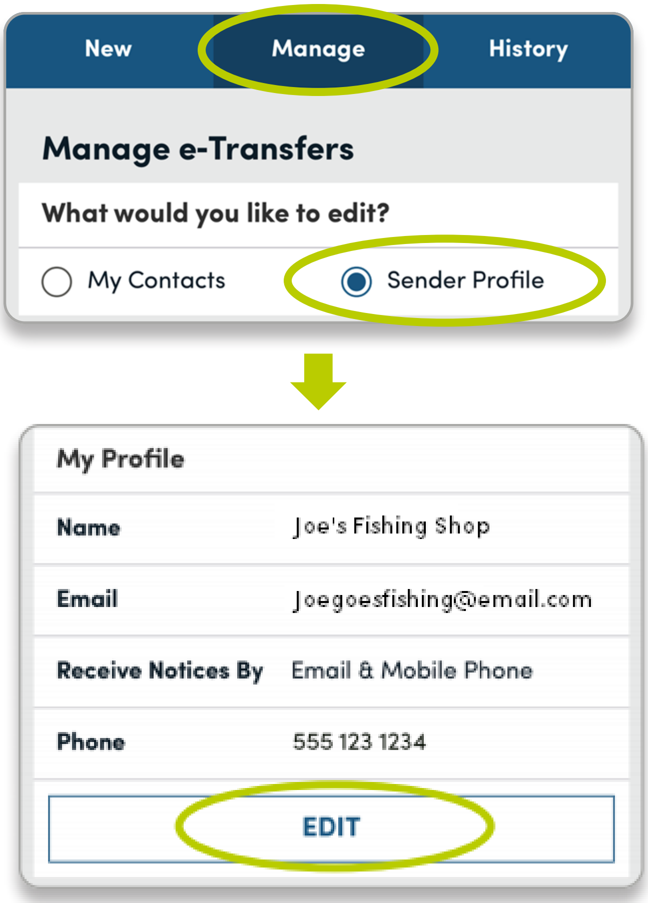
Within the INTERAC e-Transfer page, tap the ***History*** tab at the top of the screen to view the last three e-transfers you've sent, received, and requested.

In each section, you can tap the ***View All*** button to see your entire history of e-transfers.

Select one of the e-transfers to view more details about it.

You can now see the details of the selected e-transfer, including its status. To cancel the request, tap the ***Cancel*** button, then tap ***Confirm*** to confirm the cancellation.

The e-transfer has been cancelled. It will still remain in your history tab, but with the Status set to Cancelled.



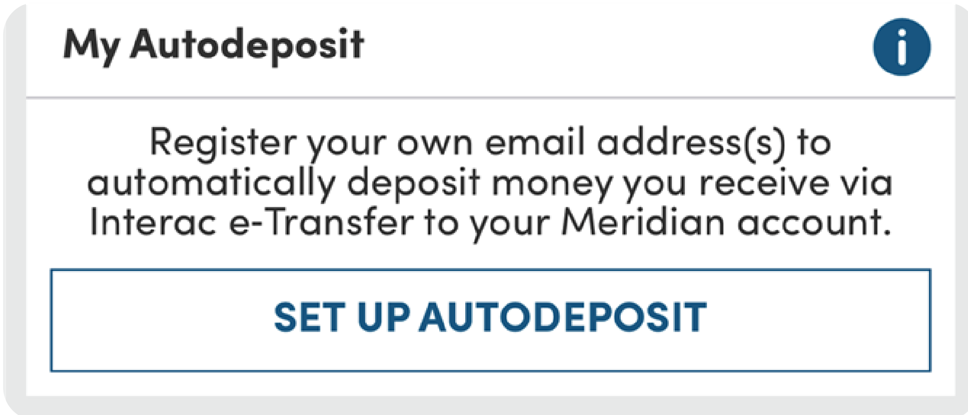
Step 10: Edit your sender profile

Your sender profile allows you to see your personal e-transfer settings. Navigate to your sender profile by tapping the ***Manage*** tab at the top.

Under ***What would you like to edit?***, select the ***Sender Profile*** option.

Here, you can see your personal information, including how you will receive e-transfer notices (by email or by mobile phone). You can edit this information at any time by tapping the ***Edit*** button.

Step 11: Set up autodeposit and view limits



On your sender profile screen, scroll down to ***My Autodeposit***.

With autodeposit, e-transfer funds can be deposited into your account automatically, without the need for a security question.

Scroll down further to see your daily, weekly, and monthly e-transfer sending limits. Further down, you can see your daily, weekly, and monthly receiving limits, as well as your requesting limits.

LIMITS	PER TRANSFER	24 HOURS	7 DAYS	30 DAYS
Receiving	$1 - $10,000	$10,000	$70,000	$300,000
Sending	$1 - $3,000	$3,000	$10,000	$20,000
Requesting	$10 - $3,000	NA	NA	NA