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## Interac<sup>®</sup> e-Transfer

Transfer money directly from one account to another account with an email address or mobile phone number.

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|                                                                          | 2  |
|--------------------------------------------------------------------------|----|
| HOW DOES INTERAC® E-TRANSFER WORK?                                       | 2  |
| TO SEND AN E-TRANSFER                                                    | 2  |
| TO RECEIVE AN E-TRANSFER                                                 | 5  |
| HOW LONG DOES AN E-TRANSFER TAKE?                                        | 6  |
| CHECKING THE STATUS OF E-TRANSFERS                                       | 6  |
| CANCELLING AN E-TRANSFER                                                 | 7  |
| DECLINING AN E-TRANSFER                                                  | 7  |
|                                                                          |    |
|                                                                          | 8  |
| IS INTERAC® E-TRANSFER SECURE?                                           | 8  |
| PROTECT YOURSELF AGAINST E-TRANSFER FRAUD                                | 8  |
| S                                                                        |    |
| FEES                                                                     | 9  |
| IS THERE A FEE?                                                          | 9  |
| Same                                                                     |    |
|                                                                          | 9  |
| HOW MUCH MONEY CAN I SEND OR RECEIVE WITH E-TRANSFER?                    | 9  |
|                                                                          | 10 |
|                                                                          | 10 |
| HOW DO I CANCEL AN E-TRANSFER?                                           | 10 |
| HOW DO I DECLINE AN E-TRANSFER?                                          | 10 |
| WHAT IF THE TRANSFER IS NOT DEPOSITED?                                   | 11 |
| WHAT IF THE RECIPIENT'S FINANCIAL INSTITUTION DOES NOT OFFER E-TRANSFER? | 11 |
| WHAT IF THE RECIPIENT DOESN'T RECEIVE NOTIFICATION OF THE E-TRANSFER?    | 11 |
|                                                                          | 10 |
|                                                                          | 12 |
|                                                                          | 12 |

# HOW IT WORKS

## **HOW DOES INTERAC® E-TRANSFER WORK?**

Both the sender and the recipient need access to their financial institution's online banking service to send and receive an e-Transfer.

*Interac*<sup>®</sup> e-Transfers can only be made in Canadian funds between accounts in Canadian funds at a Canadian financial institution.

To send money using e-Transfer, the sender does not need to know the recipient's financial institution or account information; only their email address or mobile phone number. In a matter of minutes, recipients are notified by email or text message when an e-transfer has been sent. Once they accept, the money is transferred to their account.

Money can be transferred person-to-person, person-to-business or business-to-business.

## How to Send Money with e-Transfer

### TO SEND AN E-TRANSFER

#### from your Caisse account, you need:

√access to e-Caisse\*

- ✓a Caisse chequing or savings account (in Canadian funds)
- Ithe person's email address or mobile phone number (they need to have a Canadian funds account at a financial institution in Canada)
- \* If you do not have access to e-Caisse, visit your branch to set up access.

### **STEPS TO SENDING AN INTERAC® E-TRANSFER**

## The first time you send an *Interac*<sup>®</sup> e-Transfer, you will be prompted to set up a Sender Profile.

This is the information that *Interac*<sup>®</sup> will use to complete your e-Transfers.

Enter your name, email address, mobile phone number (optional), and your preferred method of receiving e-Transfer notices (either email or text and email).

To update your Sender Profile: click ADD/DELETE RECIPIENTS and select EDIT SENDER PROFILE.

#### You cannot specify a date that the money will be transferred. The e-Transfer will be sent within 30 minutes or less on the day that you initiate the transaction Log in to e-Caisse 1 Click on TRANSFERS tab 2 Transfers Click on INTERAC® E-TRANSFER tab New! 3 Interac<sup>®</sup> e-Transfer Click GO Go 4 Sending an e-Transfer to an existing recipient: 5 • Choose the recipient from your existing list of recipients and enter the required information for the e-Transfer. Sending an e-Transfer to a new recipient: Click ADD NEW RECIPIENT (underneath Transfer To). Add New Recipient Enter the required information for the new recipient and create a Security Question and a Security Answer that only the recipient should know. The Security Answer must be one word only with 6 to 25 characters. Both letters and numbers are accepted. No blank spaces or special characters are allowed. If the answer is a date, the format is ddmm-yuuu (i.e. 22-03-2011). The answer is not case sensitive. Add Recipient Click ADD RECIPIENT Verify the information, click CONFIRM and enter the Confirm required information for the e-Transfer. Make sure the recipient knows the answer to the security question by contacting them directly by phone or separate email. You can delete a recipient or edit their information at any time. Each time you edit a recipient profile, the answer to the security question needs to be re-entered. If you change the answer to the security question, make sure to inform the recipient. Click SEND TRANSFER Send Transfer 6 Verify the details and click **CONFIRM**. A receipt will be 7 Confirm displayed.

#### FOLLOW THESE STEPS TO SEND AN INTERAC® E-TRANSFER:

| Your account will be debited the amount of the transfer plus the fee (if applicable) immediately. |  |
|---------------------------------------------------------------------------------------------------|--|
| You can send another e-Transfer or close the session.                                             |  |



For security reasons, it is important to close the browser and return to e-Caisse to logout.

When the recipient accepts the e-Transfer, the sender will receive a notification by email from catch@payments.interac.ca and/or by text from +1 OOOO1 according to the preference indicated in the Sender Profile.

#### ONCE THE E-TRANSFER IS SENT:

• An email or text notification will be sent to the recipient within 30 minutes after the e-Transfer is sent, if not instantly. In the VIEW/RESEND/CANCEL PENDING TRANSFERS tab, the status of the e-Transfer will change to "RECIPIENT NOTIFIED" once the notification has been sent to the recipient.



If after 30 minutes an email has not been received by the recipient, have them check their junk mail folder.

• The recipient will click on the link and log in to his/her online banking service, follow the instructions and answer the security question correctly to receive the funds.



If the recipient does not answer the question correctly, you will receive an email or text message with instructions for reclaiming and depositing the money in your account.

 When the funds are accepted by the recipient, you will be notified via email from catch@payments.interac.ca and/or by text message from +1 00001 as per the preference indicated in your Sender Profile.

## How to Receive Money with e-Transfer

## TO RECEIVE AN E-TRANSFER

#### in your Caisse account, you need:

- ✓ an email address or mobile phone number
- ✓ access to e-Caisse\*
- ✓ a Caisse chequing or savings account (in Canadian funds)
- \* If you do not have access to e-Caisse, visit your branch to set up access.

## **STEPS TO RECEIVING AN INTERAC® E-TRANSFER**

- 1 You will receive an email or a mobile text message to notify you that you have received an e-Transfer.
  - The email notification should always be received from notify@payments.interac.ca with subject line 'INTERAC e-Transfer: (name of sender) sent you money'.

To verify the email address that sent you the notification, hover your mouse over the sender's name and you will see the address where the email actually originated.

• The text message notification should always be received from +1 00001 with text 'INTERAC e-Transfer: (name of sender) sent you money'.

If you're expecting to receive an e-Transfer and have not received an email notification within 30 minutes from it being sent, check your spam/junk folder.

If you received an e-Transfer that you were not expecting, confirm directly with the sender before accepting the transfer.

Click on the link in the notification email or text message.
Click on the Caisse Financial Group logo.
If the Caisse Financial Group logo is not displayed:

Do not click on "Select your Financial Institution".
Click Select Province or Territory and choose Manitoba from the list.
Click Select Credit Union and choose Caisse Financial Group from the list.
Click DEPOSIT

An e-Caisse window will automatically appear. Login to e-Caisse.
Enter the answer to the security question and click CONTINUE.

Make sure you know the answer. After 3 unsuccessful attempts, you will be blocked.

| 6 | Select ACCEPT THIS TRANSFER AND PLACE IT IN ACCOUNT. |
|---|------------------------------------------------------|
| 7 | Choose your account in the list                      |
| 8 | Optional – Add a message to the sender               |
| 9 | Click CONTINUE and CONFIRM to accept the e-Transfer. |

The money is deposited in your account. An e-Transfer receipt will display.

The sender will be notified that the e-Transfer was accepted by text from +1 OOOO1 and/or by email from catch@payments.interac.ca.

## **HOW LONG DOES AN E-TRANSFER TAKE?**

Once the e-Transfer is set up (which takes minutes), it takes less than 30 minutes, if not instantly, to send or receive money between accounts.

## **CHECKING THE STATUS OF E-TRANSFERS**

#### A) To view active e-Transfers

- Log in to e-Caisse
- Click TRANSFERS
- Click INTERAC® E-TRANSFER and select GO
- Choose VIEW/RESEND/CANCEL PENDING TRANSFERS (in the menu on the left).

All active e-Transfers will be displayed.

#### B) To view completed e-Transfers

- Log in to e-Caisse
- Click TRANSFERS
- Click INTERAC® E-TRANSFER and select GO
- Choose SEARCH TRANSFER HISTORY (in the menu on the left).

All completed e-Transfers will be displayed for up to 2 years.

## **CANCELLING AN E-TRANSFER**

You can cancel an INTERAC<sup>®</sup> e-Transfer if the recipient has received notification but has not yet deposited the money. If the money has been deposited in the recipient's account, the e-Transfer cannot be cancelled or reversed.

#### To cancel an e-Transfer:

- Log in to e-Caisse
- Click TRANSFERS
- Click INTERAC® E-TRANSFER and select GO
- Choose VIEW/RESEND/CANCEL PENDING TRANSFERS (in the menu on the left)
- Find the e-Transfer you wish to cancel and click on the CANCEL button
- Click CONTINUE

The money will be deposited into the account from which it was withdrawn (minus the fee which is non-refundable).

### **DECLINING AN E-TRANSFER**

The recipient can choose to decline the e-Transfer.

If the e-Transfer is declined, the sender will receive a notification with instructions to reclaim the funds in his/her account (minus the fee which is non-refundable). The sender will need to cancel the e-Transfer by following the steps for <u>Cancelling an e-Transfer</u>.

# SECURITY

## **IS INTERAC® E-TRANSFER SECURE?**

Your money does not travel by email or text message – only notifications and instructions do. Your financial institution and the recipient's financial institution exchange the funds using established and secure banking procedures with multiple layers of security:

- 1. Encryption technology
- 2. Confidential user IDs and passwords issued by financial institutions
- 3. Secure login process
- 4. Secure question and answer to ensure only the intended recipient receives the money.

No personal financial information is shared between the sender and the recipient.

The sender must also create a security question and answer that only the recipient knows in order to ensure that only the intended recipient receives the money.



#### You should always be careful when sending money.

- Send money via e-Transfer to people you know and trust, the same way you would with cash.
- If you do not know the person you are sending money to via e-Transfer, use the same precaution you would normally when making any cash transaction.
- Accept money via e-Transfer only when you are expecting to receive money from the sender. A good practice is to confirm directly with the sender prior to accepting the transfer.

## **PROTECT YOURSELF AGAINST E-TRANSFER FRAUD**

#### Here are key things to note when you receive an e-Transfer:

- The text message notification should always be received from +1 OOOO1 with text: 'INTERAC e-Transfer: (name of sender) sent you money'.
- The email notification should always be received from notify@payments.interac.ca with subject line: 'INTERAC e-Transfer: (name of sender) sent you money'.
- If the notification does not originate from notify@payments.interac.ca or it comes from someone you don't know and you suspect it may be fraudulent, do not respond or click any links. Forward the email to phishing@interac.ca.
- It is always a good practice to contact the sender directly to confirm that he/she sent you an e-Transfer prior to accepting the money.
- ✓ If you are notified that someone has received an e-Transfer that you did not send, immediately change your PIN in e-Caisse and contact your branch.
- Click here for important information concerning e-Transfer fraud.



## **IS THERE A FEE?**

#### Receiving e-Transfer

If you have access to e-Caisse, there is no fee to receive an e-Transfer.

If you do not have access to e-Caisse, you will need to provide your financial information directly to INTERAC<sup>®</sup> and there will be a fee to receive the e-Transfer.

#### Sending e-Transfer

There could be a fee for sending an e-Transfer depending on your account. The fee is withdrawn immediately from your account and is non-refundable.

#### Are you transferring money to another Caisse Financial Group member?

If yes, avoid the INTERAC<sup>®</sup> e-Transfer fee by selecting the option "MEMBER TO MEMBER TRANSFER" in the TRANSFERS tab in e-Caisse. You will need to know the recipient's Caisse membership number to complete the transfer.

# So LIMITS

# HOW MUCH MONEY CAN I SEND OR RECEIVE WITH E-TRANSFER?

#### SEND LIMITS

| Minimum amount per e-Transfer             | \$ 1      |
|-------------------------------------------|-----------|
| Maximum amount per e-Transfer             | \$ 3,000  |
| Cumulative daily sending limit (daily)    | \$ 10,000 |
| Cumulative 7 day sending limit (weekly)   | \$ 10,000 |
| Cumulative 30 dau sendina limit (monthlu) | \$ 20,000 |

#### **RECEIVE LIMITS**

| Minimum amount per e-Transfer               | \$ 1       |
|---------------------------------------------|------------|
| Maximum amount per e-Transfer               | \$ 10,000  |
| Cumulative daily receiving limit (daily)    | \$ 10,000  |
| Cumulative 7 day receiving limit (weekly)   | \$ 70,000  |
| Cumulative 30 day receiving limit (monthly) | \$ 300,000 |

Once you have reached the limit, you cannot send or receive an e-Transfer until your limit is reset.

Cumulative limits are calculated by the day and time the INTERAC® e-Transfer is sent or received.

**Example - Send**: Monday 10:00 am – you send an e-Transfer of \$3,000. You can now send a maximum of \$7,000 in e-Transfers until the following Monday at 10:00 am.

**Example – Receive:** Monday 10:15 am – you receive an e-Transfer of \$3,000. You can now receive a maximum of \$67,000 in e-Transfers until the following Monday at 10:15 am.



## **HOW DO I CANCEL AN E-TRANSFER?**

You can cancel an INTERAC<sup>®</sup> e-Transfer if the recipient has received notification but has not yet deposited the money. If the money has been deposited in the recipient's account, the e-Transfer cannot be cancelled or reversed.

#### To cancel an e-Transfer:

- Log in to e-Caisse
- Click TRANSFERS
- Click INTERAC<sup>®</sup> e-Transfer and select GO
- Choose VIEW/RESEND/CANCEL PENDING TRANSFERS (in the menu on the left)
- Find the e-Transfer you wish to cancel and click on the CANCEL button
- Click CONTINUE

The money will be deposited into the account from which it was withdrawn (minus the fee which is non-refundable).

### **HOW DO I DECLINE AN E-TRANSFER?**

The recipient must accept the e-Transfer for the transaction to be complete but the recipient can also choose to decline the e-Transfer.

If the e-Transfer is declined, the sender will receive a notification with instructions to reclaim the funds in his/her account (minus the fee which is non-refundable). The sender will need to cancel the e-Transfer by following the steps for <u>Cancelling an</u> <u>e-Transfer</u>.

## WHAT IF THE TRANSFER IS NOT DEPOSITED?

- If the recipient has not picked up the e-Transfer, you can resend the notice again. Click VIEW/RESEND/CANCEL PENDING TRANSFERS and find the e-Transfer in question. Click RESEND NOTICE
- The recipient has 30 days after the date the e-Transfer is sent to accept the e-Transfer. If the receiver does not accept the e-Transfer within 30 days, the transaction will expire and notification will be sent to the sender. The sender then has 30 days to cancel the transaction to reclaim their funds (minus the fee). (See <u>Cancelling an e-Transfer</u>)

If the sender does not cancel the transaction within the allowed timeframe, Interac<sup>®</sup> will cancel the transaction and the money be returned to the sender (minus the fee) within 7 days.

# WHAT IF THE RECIPIENT'S FINANCIAL INSTITUTION DOES NOT OFFER E-TRANSFER?

The recipient will need to have access to online banking and will need to follow the link in the notification to register with Interac<sup>®</sup>. He/she will have to provide banking information to Interac<sup>®</sup> to complete the transaction. The deposit can take 4-6 business days. An Interac<sup>®</sup> fee will be deducted from the amount being sent.

# WHAT IF THE RECIPIENT DOESN'T RECEIVE NOTIFICATION OF THE E-TRANSFER?

It can take up to 30 minutes to receive notification of an e-Transfer.

If notification is still not received after 30 minutes:

- Check the recipient's profile to ensure you have entered the correct email and/or mobile phone number.
- The recipient should check the spam/junk folder in his/her inbox.
- You can resend the notice by clicking VIEW/RESEND/CANCEL PENDING TRANSFERS and clicking RESEND NOTICE.
- You can contact your branch or Technical Support. See <u>Need Help</u>.

# **NEED HELP?**

## **NEED HELP OR HAVE QUESTIONS?**

- Branch staff is available to answer your questions during regular branch hours. <u>Contact Us.</u>
- Technical Support is available 24 hours a day, 7 days a week.
  - Canada & U.S.: 1-866-260-7060
  - Other countries: call collect 1-925-293-5241

Service is available in French and English.

• <u>Click here</u> for more information about Interac<sup>®</sup> e-Transfer.