



# Interac e-Transfers for businesses



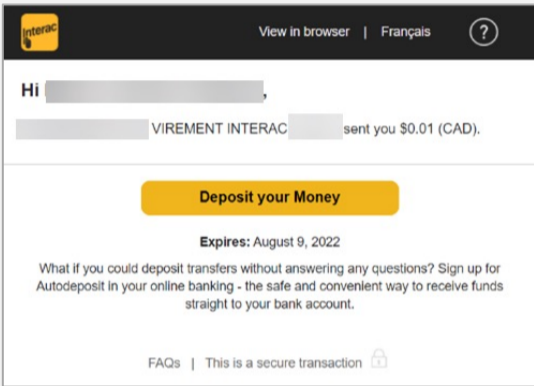
**Interac e-Transfer® is available on the AccèsD Affaires website and mobile app, so you can pay suppliers and accept customer payments anytime you need to.**

## ► Benefits

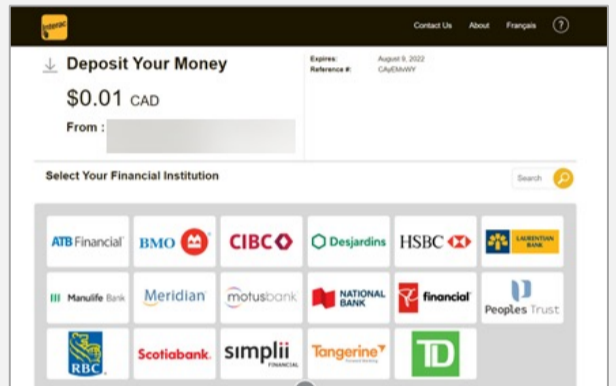
1. Funds are available in minutes.
2. A simple way to send money in a few steps only.
3. This option reduces costs and the risk of late or defaulted payments.
4. e-Transfers are a worry-free solution.

## 📋 Steps – Receiving an Interac e-Transfers – By email or text

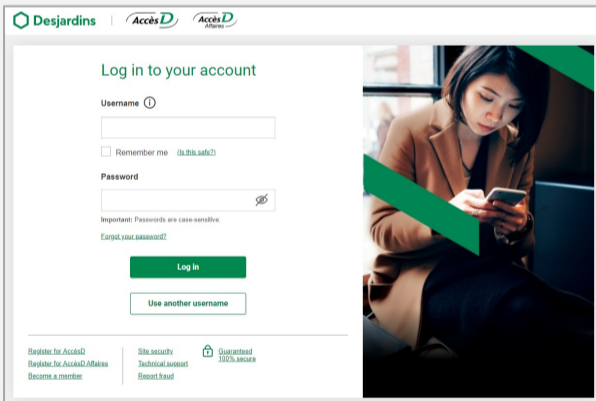
**1** Click the link in the transfer notice you receive by email or text message.\*  
 \* Text messages are sent from number 100001 (Interac).



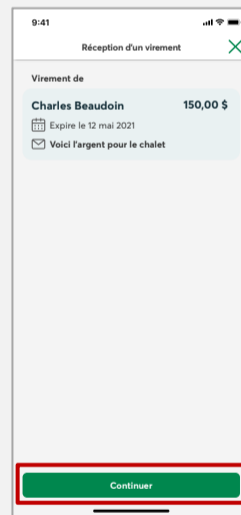
**2** Select your financial institution.



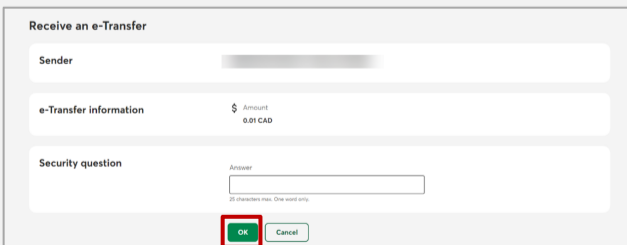
**3** Log in to the AccèsD Affaires website.



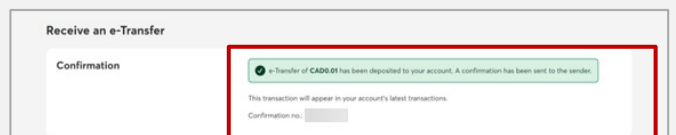
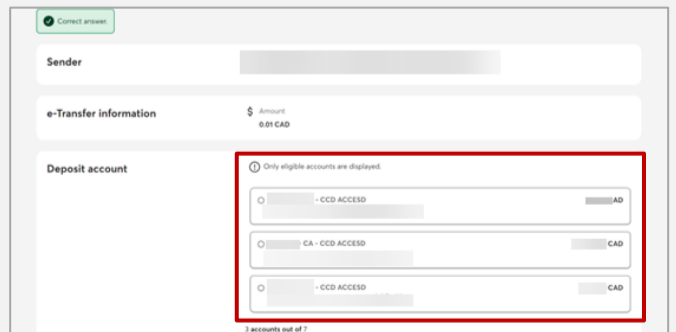
**4** Click **Continue** when receive an e-Transfer.



**5** Answer the sender's security question and click **OK**.



**6** Select the deposit account, then click Confirm.  
 • You'll see a confirmation that the funds were deposited into your account.






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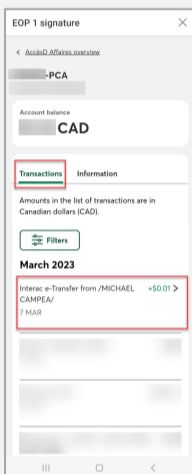
## Steps – Receiving an Interac e-Transfers – By account number

- 1 Give the person sending the e-transfer the account number where you want to receive the money.
  - Use the same account number as the one on the bottom of your cheques. In AccèsD, you can find it under **Account**.

- 2 Sit back and relax. The amount will be deposited directly into your account, without any action on your part (not even a security question!).

 You may not get a notification when you receive an e-Transfer because the person sending it can choose whether or not to notify you.

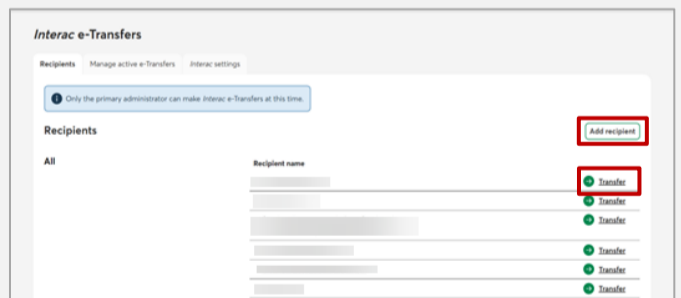
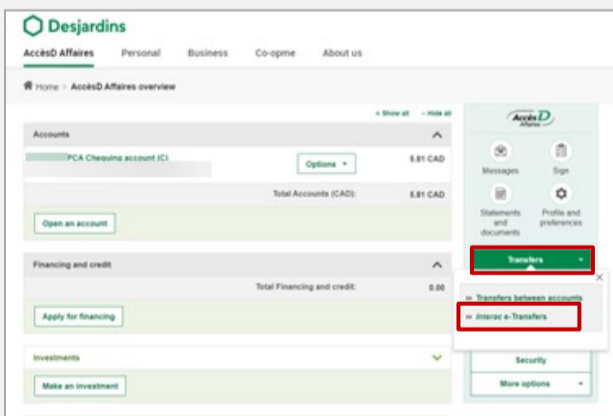
- 3 Review your Interac e-Transfers in the list of transactions in your account.




## Steps – Process to make a e-Transfers

- 1 Click on **Transfers**, then on **Interac e-Transfers**.
  - You can also access Interac e-Transfers by clicking on **Payments** section.

- 2 Under the **Recipients** tab:
  - Click on **Transfer** to send money to an existing recipient.
  - Click on **Add recipient** to send it to a new recipient.



 When you add or update a recipient, the system may ask them to verify their identity using a security code sent to them by email or text.



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## Steps – Process to make e-Transfers

3 Complete the required fields then click **OK**.

4 Make sure the information you entered is correct, then click **Confirme**.  
• A confirmation of the transfer will be displayed.

- You'll see an error message if the form isn't completed properly or if you exceed the authorized transfer limit.
- The maximum amount for each transfer is \$10,000.
- If you send more than one transfer per day, the maximum total amount for all daily transfers is \$10,000.

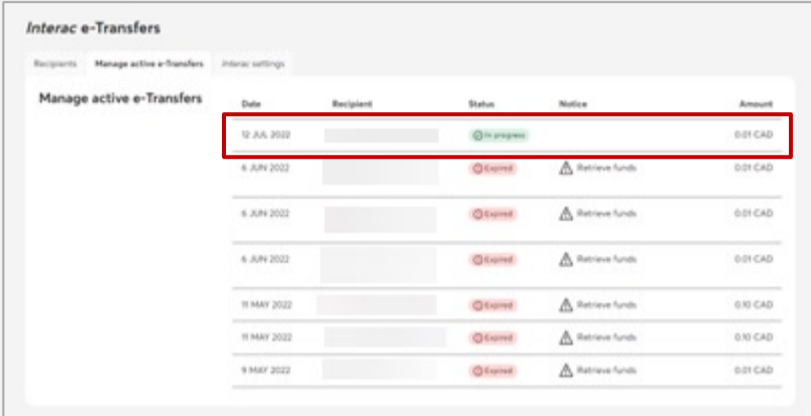


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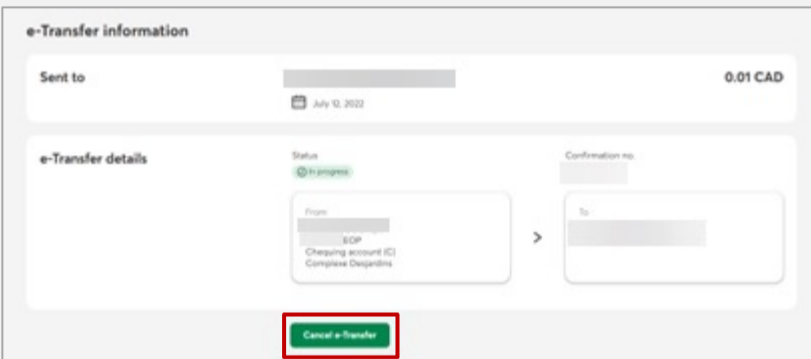
## Steps – Cancel and retrieve funds

1 In the **Interac e-Transfers** function, under the **Manage active e-Transfers** tab, select the transfer to be canceled.



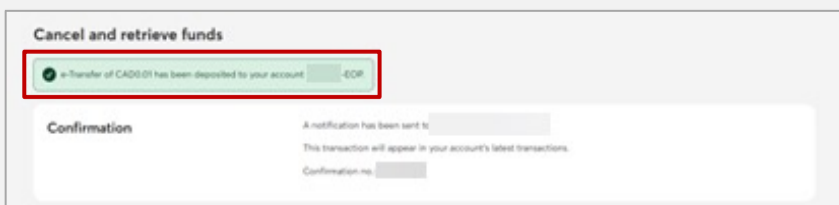
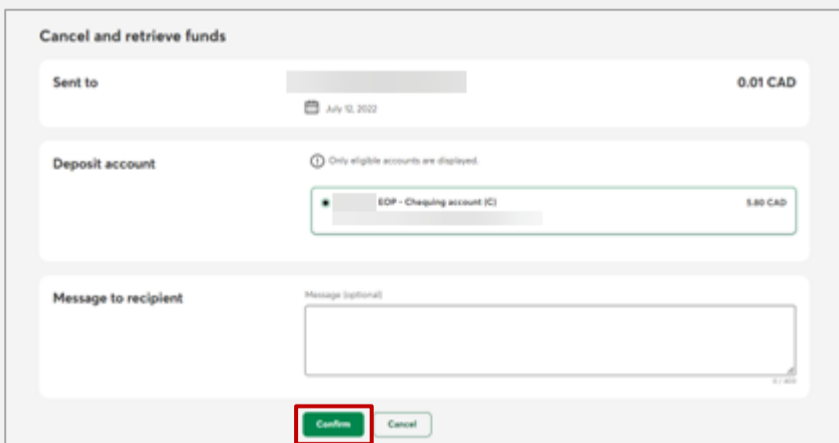
You can recover the funds if the person has not yet accepted the transfer or if it has expired, failed or declined.

2 Confirm the information of the transfer in progress then click **Cancel e-Transfer**.



3 Complete the cancellation of the transfer by clicking **Confirm**.  
• A confirmation of the cancellation will be displayed, and the funds will be deposited automatically.

• If there are many accounts available, it will be possible to select another account for the deposit of the funds.  
• It will be possible to send a message to the recipient.

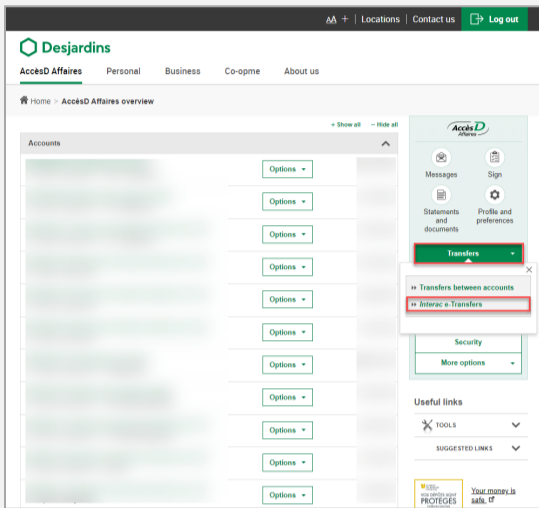


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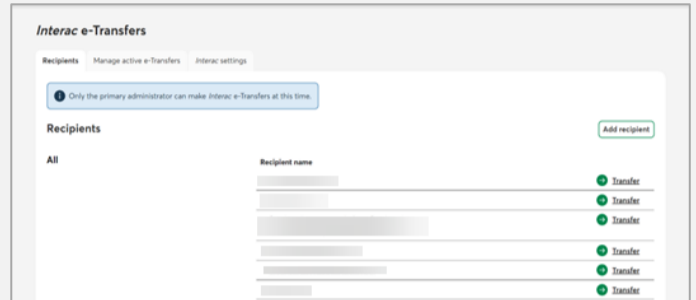
## Steps – Consult recipients list

1 Click on **Transfers** and **Interac e-Transfers**.



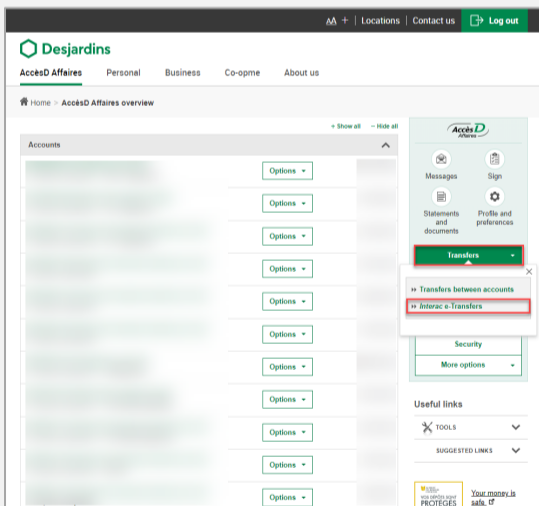
2 Validate the recipients in the list and click on **Display the following results** to consult the rest.

- The recipient limit is 1,000.



## Steps – Manage active e-Transfers

1 Click on **Transfers** and **Interac e-Transfers**.



2 Click on **Manage active e-Transfers** and validate transfers that are in process or that need to be signed in this list

