

Interac e-Transfer[®]

Ways To Use

With *Interac*[®] e-Transfers you can:

- Send money to children at college
- Send gifts to friends or family
- Pay your rent electronically
- Pay for items purchased online or at garage sales
- Settle a bill with a friend
- And much, much more...the possibilities are endless.

Benefits

- Send and receive money directly from and to your existing bank account
- There's no need to share personal information or financial information, allowing you to keep your address, phone number and account information private
- A security question protects your transfer from being deposited by in intended recipients
- Email carries the notification, so no need to get stamps or to find a mailbox

Is it Safe?

With *Interac*[®] e-Transfers, your money never actually travels by email. Email is only used to notify the recipient and to provide them with instructions on how to deposit money. Community Credit Union and your recipient's financial institution transfer funds using established and secure banking procedures.

Create a Registration Profile and Recipient List

Before you can use the *Interac*[®] e-Transfer feature you'll need to create a user profile and recipient list.

How to Create a User Profile

1. Log in to Online Banking www.ccunl.ca and go to the Transfer Money tab
2. Select Send an e-Transfer, located on the shortcuts menu
3. A new screen will appear, *Create Interac e-Transfer Profile*
4. Enter your first and last name and your email address
5. Click *Continue*
6. Your profile is now created

What you should know:

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- The email address that you have entered will be used to inform you when your transfer has been received or declined.
- You can update your profile at any time in Online Banking by selecting *Update eTransfer Profile* link.

How To Create And Add A Recipient

1. Go to the *Transfer Money* tab
2. Select *e-Transfer Recipient List*
3. Select *Add a Recipient*
4. Enter the following:
 - recipient's first and last name
 - recipient's email address
 - preferred language (they will receive emails in the language when you send them money)
 - security question
 - a single-word answer to the question
5. Click *Continue*
6. After verifying that the recipient's information is correct, click *Save Recipient*
7. Your new entry can be found by selecting *e-Transfer Recipient List*

What you should know:

- For your security only you and the recipient should know the security question and answer. You can communicate this to the recipient by phone or in person for additional security.
- You can edit recipient's information at any time, or delete a recipient if you no longer need to send them money by email.

If you are not currently signed up for online banking, do not have a personal account or not yet a member, please contact your Community Credit Union branch for assistance.

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