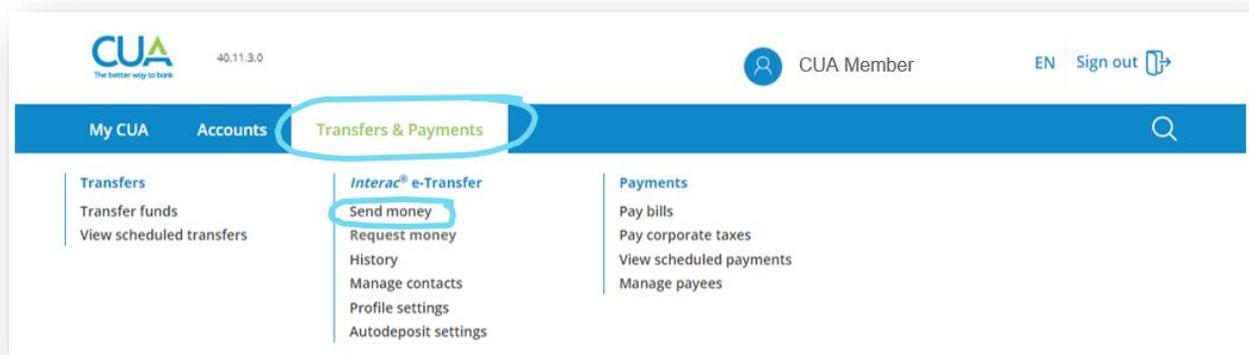


MEMBER INSTRUCTION GUIDE

GUIDE 17: HOW TO PERFORM *INTERAC* E-TRANSFER TRANSACTIONS

Sending an *Interac* e-Transfer

1. Once you've set up your *Interac*[®] profile and added your contacts, you can begin to perform transactions. Begin by hovering your mouse over the 'Transfers & Payments' tab along the menu bar and select 'Send money' under the '*Interac* e-Transfer' section in the center of the drop-down menu.



2. From the 'Send money' page, set up your e-Transfer. **1)** select the account you would like the money to come from; **2)** select the contact. All of your added contacts will populate into a drop-down list. Their contact method and security question will automatically populate once you have selected the individual; **3)** enter the dollar amount of the money you're sending; **4)** you can choose to add a personalized message if you choose, but it is not required.

Once all the fields have been satisfied, **5)** select 'Continue'.

The screenshot shows the 'Send Money' page on the Interac website. At the top, there are tabs for 'Details', 'Confirm', and 'Completed'. Below the header, a message says 'Click confirm to send the e-transfer.' The 'Transfer from' section displays three account options: 'MY CHEQUING UNLIM...' with a balance of \$0.00, 'Bills Loan Mortgage' with a balance of -\$94.87, and 'MY CHEQUING' with a balance of \$13,835.28. The third account is circled in blue and labeled '1)'. The 'Transfer to' section includes a contact dropdown menu with 'Morgan Wallen' selected, labeled '2)'. Below this, the contact's email 'tennesseefan@hotmail.com' and security question 'What do cowboys shoot?' are displayed. The 'Amount' field is set to '\$50.00' and is circled in blue, labeled '3)'. The 'Message (optional)' field contains the text 'Thanks for paying for dinner on Friday night!' and is circled in blue, labeled '4)'. At the bottom, there are 'Cancel' and 'Continue' buttons. The 'Continue' button is highlighted in green and circled in blue, labeled '5)'. A small note at the bottom states: 'The Interac® logo is a registered trade-mark of Interac Corp. used under license.'

- Next, you will be asked to confirm the details for your *Interac* e-Transfer. If all the information appears correct, select 'Continue'. To make changes, select 'Back'.

Send Money

Details Confirm Completed

 Confirm transfer details

Transfer from

Account	MY CHEQUING - 42996103
Service charge	\$0.00

Transfer to

Contact name	Morgan Wallen
Contact e-mail	tennesseefan@hotmail.com
Security question	What do cowboys shoot?
Amount	\$50.00
Message	Thanks for paying for dinner on Friday night!

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4. Congratulations! You have just sent your first *Interac* e-Transfer. You also have the option to print or export the page for your records.

Send Money 

Details Confirm **Completed**


Payment successfully sent

 [Print](#)  [Export](#)  [Favourites](#)  [Navigate to](#)

Transfer from

Account	MY CHEQUING - 42996103
Service charge	\$0.00

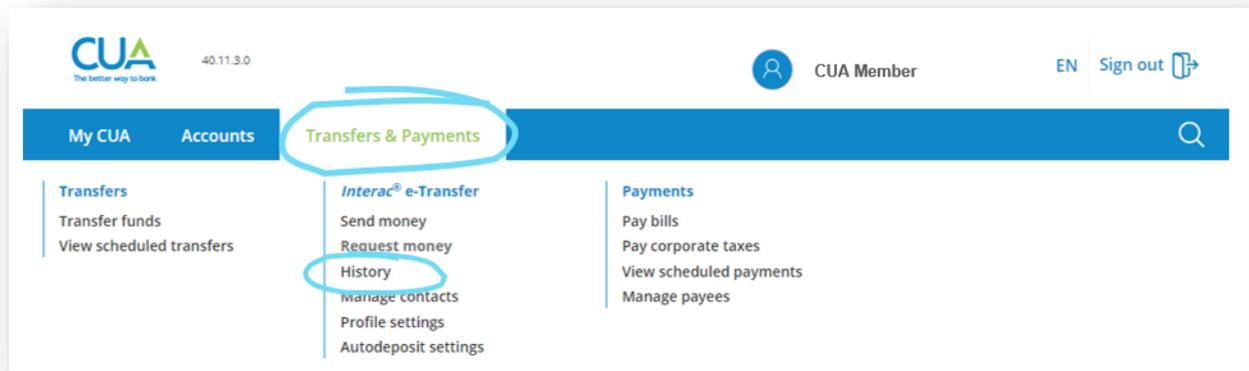
Transfer to

Contact name	Morgan Wallen
Contact e-mail	tennesseefan@hotmail.com
Security question	What do cowboys shoot?
Amount	\$50.00
Message	Thanks for paying for dinner on Friday night!
Confirmation number	CARRa9Hj

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Canceling an *Interac* e-Transfer

1. If you've already sent an *Interac*® e-Transfer, you can choose to cancel it at any point *before the recipient accepts it*. Begin by hovering your mouse over the 'Transfers & Payments' tab along the menu bar and select 'History' under the '*Interac* e-Transfer' section in the center of the drop-down menu.



2. This will bring you to the 'Pending transactions' section of your *Interac*[®] e-Transfers. You will see a summary of all the e-Transfers that you have sent which have not been accepted by the recipients. To cancel an e-Transfer, **1)** click on the red x beneath the 'Cancel' header.

History 

Following is a list of pending transactions that need to be accepted by you or your contact.

 Pending transactions  History

Transaction date	Type	Contact	Amount	Status	Re-notify	Edit	Cancel
 Aug 01, 2024	Send money	Morgan Wallen tennesseefan@hotmail.com	\$50.00	Unknown			 1)

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- Next, you will be provided with a summary of the transaction that you are going to cancel. If all the information appears correct, select 'Continue'. To make changes or select a different pending transaction to cancel, select 'Back'.

Cancel Transaction

[Details](#) [Confirm](#) [Completed](#)

Any applicable services fees for this transaction will not be refunded.

Transaction details

Transaction date	Aug 01, 2024
Transaction type	Send money
Contact name	Morgan Wallen
Contact e-mail	tennesseefan@hotmail.com
Amount	\$50.00
Status	Unknown

Message (optional) 

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- Next, you will be asked to confirm that you would like to proceed with cancelling your *Interac* e-Transfer. If all the information appears correct, select 'Continue'. To make changes, select 'Back'.

Cancel Transaction

Details Confirm Completed

 Confirm transaction details

Transaction details

Transaction date	Aug 01, 2024
Transaction type	Send money
Contact name	Morgan Wallen
Contact e-mail	tennesseefan@hotmail.com
Amount	\$50.00
Status	Unknown

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5. You're all done! You have just cancelled your *Interac* e-Transfer. You also have the option to print or export the page for your records.

Cancel Transaction 

Details Confirm **Completed**


Transaction successfully cancelled

Print Export Navigate to

Transaction details

Transaction date	Aug 01, 2024
Transaction type	Send money
Contact name	Morgan Wallen
Contact e-mail	tennesseefan@hotmail.com
Amount	\$50.00
Status	Unknown

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Receiving an *Interac* e-Transfer

1. When you are sent an *Interac* e-Transfer you will be notified by the email and/or mobile phone number you provided to the sender.

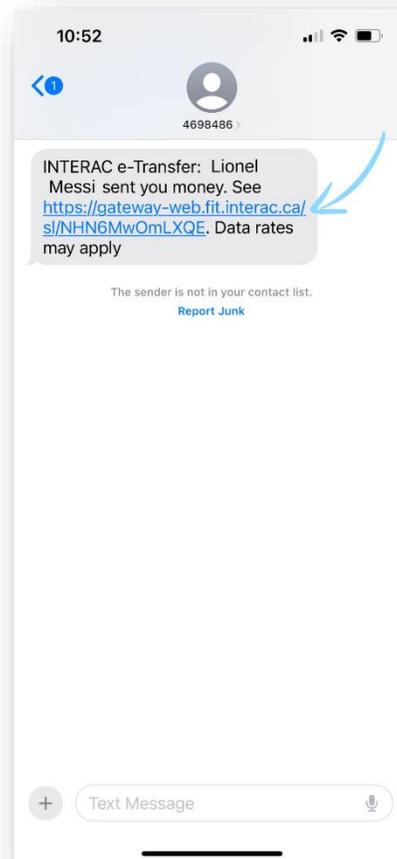
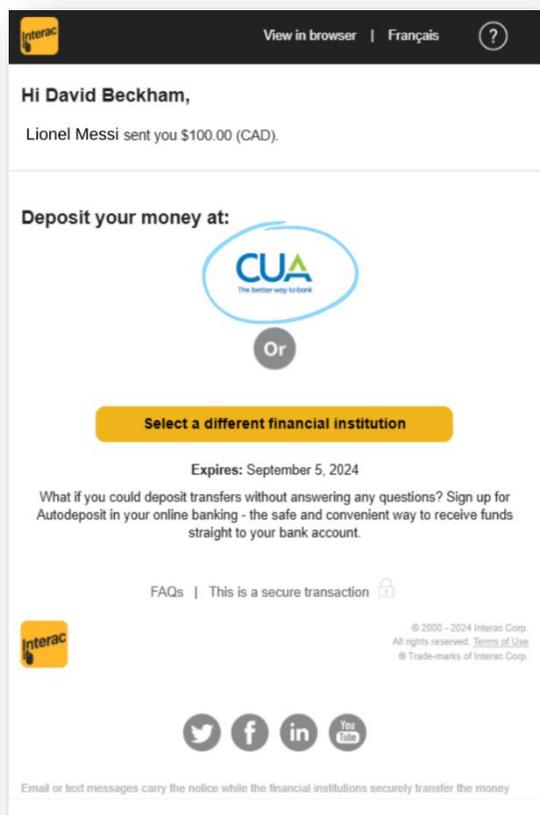
Once you have been notified of the incoming *Interac* e-Transfer, open the notification, and follow the instructions below based on your preferred notification method and device.

Online Banking – Email: To accept an *Interac* e-Transfer from an email on your computer, click the CUA logo below the text “Deposit your money at:”.

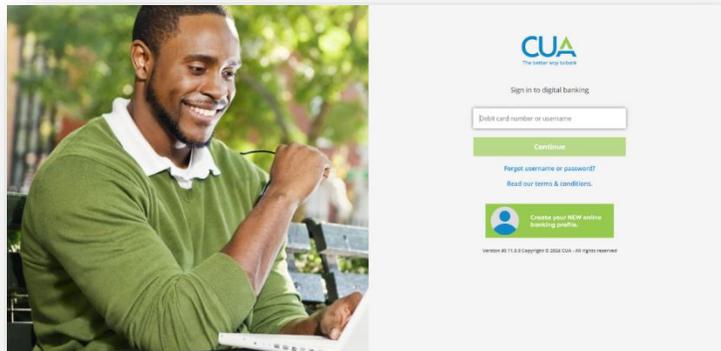
Mobile App - Email: To accept an *Interac* e-Transfer from an email on your mobile device, click the CUA logo below the text “Deposit your money at:”.

Mobile App – Text Message: To accept an *Interac* e-Transfer from a text message on your mobile device, click the blue URL within the message.

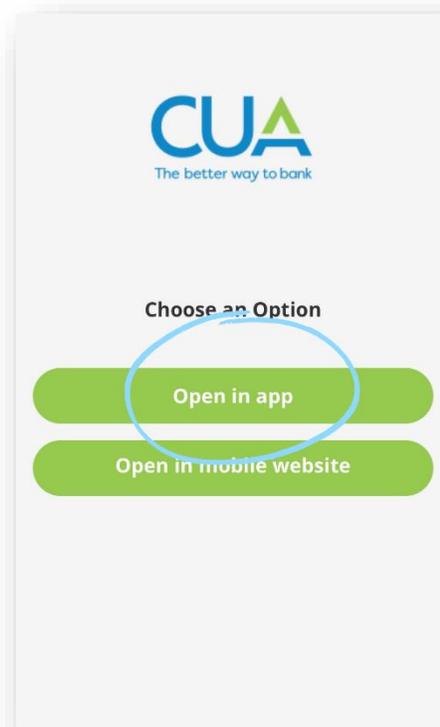
Note: Only accept Interac e-Transfers you are expecting as this is a common method of phishing that is used by scammers.



2. Online Banking - Email: You will be brought to the CUA Online Banking login. Enter your credentials as normal.



- Mobile app - Email: You will be brought to a page asking if you would like to “Open in app” or “Open in mobile website”. Select “Open in app”.



Mobile app – Text message: You will be brought to the ‘Deposit Your Money’ page. Scroll to the bottom of this page and **1)** select Nova Scotia from the ‘Select Province or Territory’ dropdown menu and **2)** select CUA as your financial institution from the ‘Select Credit Union’ dropdown menu. Then **3)** select ‘Deposit’. After completing this step, you will be brought to a page asking if you would like to ‘Open in app’ or ‘Open in mobile website’. Select ‘Open in app’.

↓ **Deposit Your Money**

\$100.00 CAD

From : Lionel Messi

View Transfer Details

Select Your Financial Institution

Select Financial Institution or Province/Territory and Credit Union

Select Your Financial Institution

Select institution

Select a Financial Institution from the list above

1) Select Province or Territory

Nova Scotia

Select a Province from the list above

2) Select Credit Union

CUA

Select a Credit Union from the list above

3) Deposit >

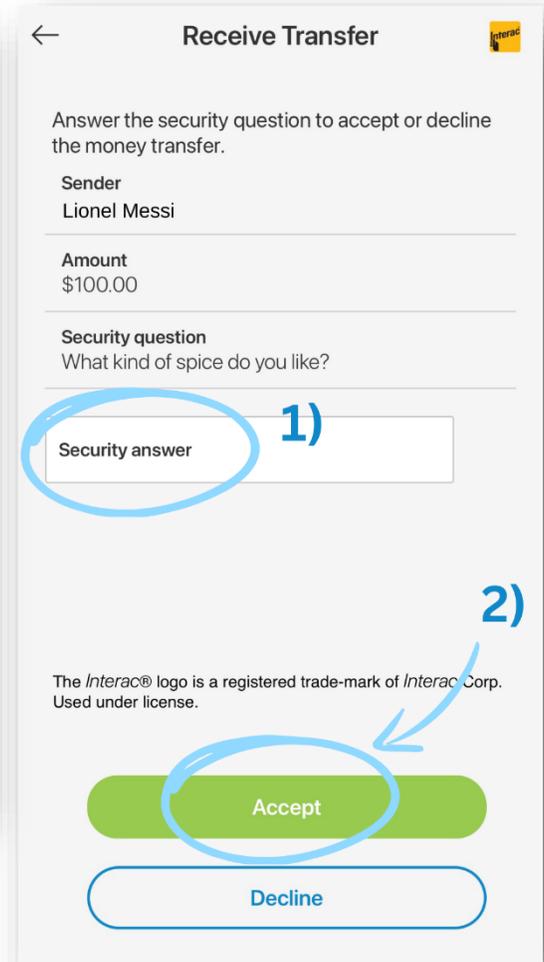
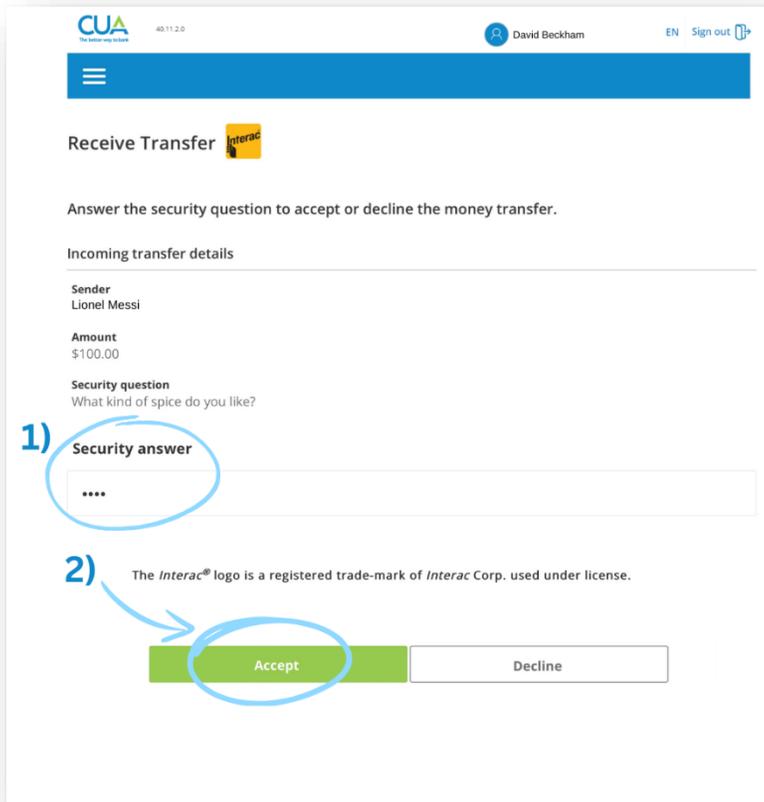
CUA
The better way to bank

Choose an Option

Open in app

Open in mobile website

3. You will be brought to the 'Receive Transfer' page. **1)** Enter the answer to the security question in the 'Security answer' box. Then, **2)** select 'Accept'.



4. Next, you will advance to the 'Accept Transfer' page. **1)** Select an account from the 'Deposit account' dropdown menu. Then, **2)** you can choose to enter a message to the sender. Next, **3)** select 'Continue'.

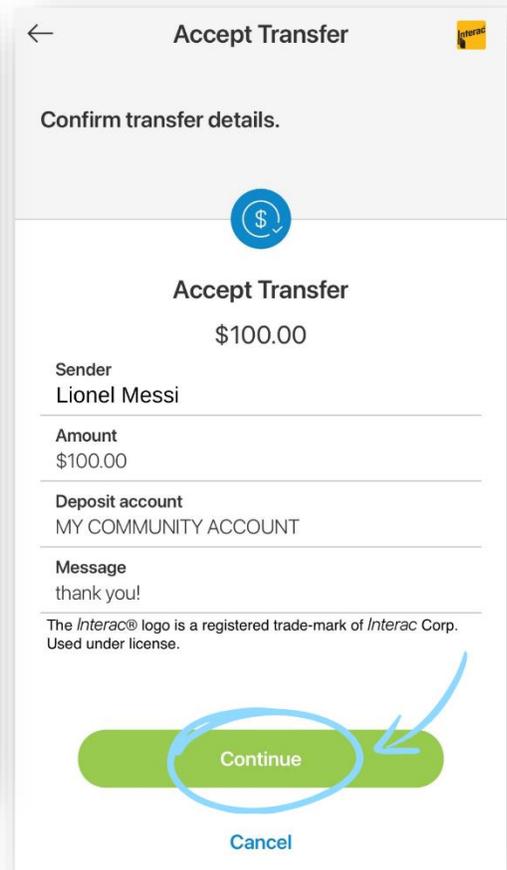
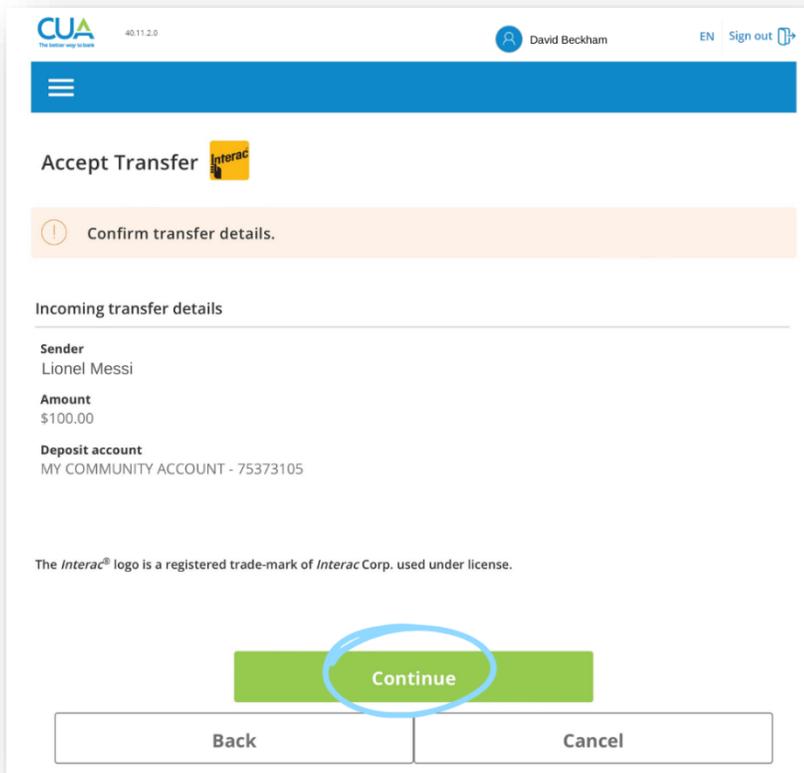
The desktop view of the 'Accept Transfer' page shows the following elements:

- CUA logo and user information (David Beckham) at the top.
- Section header: 'Accept Transfer' with the Interac logo.
- Instruction: 'Click Accept to accept the e-transfer.'
- Transfer details section:
 - Sender: Lionel Messi
 - Amount: \$100.00
- 1)** 'Deposit account' dropdown menu with 'MY COMMUNITY ACCOUNT' selected.
- 2)** 'Message (optional)' text input field.
- 3)** 'Continue' button (green) and 'Cancel' button (white).

The mobile view of the 'Accept Transfer' page shows the following elements:

- Back arrow and 'Accept Transfer' header with the Interac logo.
- Instruction: 'Click Accept to accept the e-transfer.'
- Sender: Lionel Messi
- Amount: \$100.00
- 1)** 'Deposit account' dropdown menu with 'MY COMMUNITY ACCOUNT' selected.
- Message (optional) text input field with 'thank you!' entered.
- 3)** 'Continue' button (green) and a small disclaimer: 'The Interac® logo is a registered trade-mark of Interac Corp. Used under license.'

5. You will then be asked to confirm the transfer details. If everything appears correct, select 'Continue'.



1. You're all done! You have just accepted an *Interac* e-Transfer. You also have the option to print or export the page for your records.

