

**MEMBER INFORMATION GUIDE – PERFORMING COMMON TRANSACTIONS**

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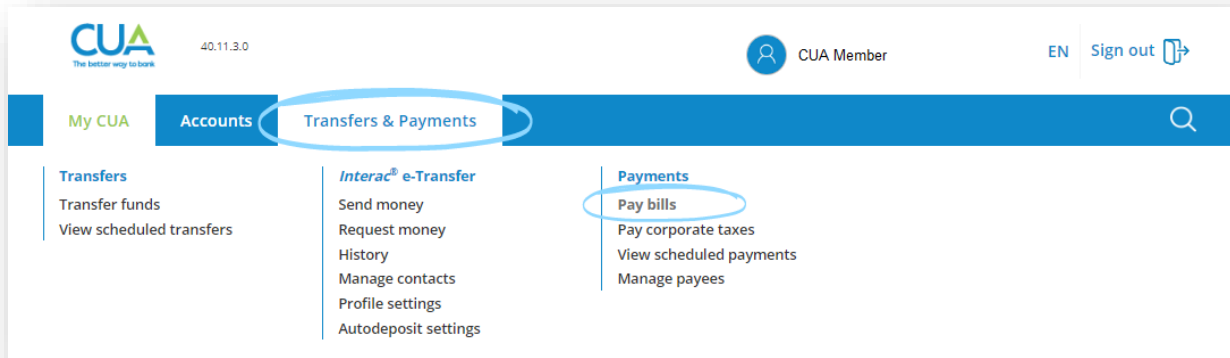
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## HOW TO PAY A BILL

1. To make a bill payment to an existing payee, hover your mouse over the “Transfers & Payments” tab along the menu bar and select “Pay bills” under the “Payments” section on the righthand side of the drop-down menu.

*Note: A CUA staff member will need to add your first payee to your account. You can do this by visiting your nearest branch or calling CUA’s Customer Contact Centre at 902.492.6500. Thereafter, you can add or remove payees by selecting “manage payees” under the “Payments” section of the “Transfers & Payments” menu.*



- From the 'Pay Bills' page select the account you would like the payment to be made from.

The screenshot shows the CUA online banking interface. At the top left is the CUA logo with the tagline 'The better way to bank' and version number '40.11.2.0'. At the top right, it says 'CUA Member' with a user icon and 'EN Sign out' with a sign-out icon. Below this is a navigation bar with 'My CUA', 'Accounts', and 'Transfers & Payments' (highlighted in green), and a search icon. The main heading is 'Pay Bills' with sub-tabs for 'Details', 'Confirm', and 'Completed'. Below the heading, there are instructions: 'Would you like to make an immediate payment? Select the "Make Payments" option.' and 'Would you like to make payments on a regular basis? Select the "Recurring Payments" option.' Under the heading 'Pay from', there are three account options: 'MY CHEQUING UNLIM...' with a balance of '\$0.00' and a star icon, 'Bills Loan Mortgage' with a balance of '-\$89.70', and 'MY CHEQUING' with a balance of '\$14,040.27'. A blue bracket is drawn under the first two options.

2.1 To make an immediate, one-time payment, **1)** select the 'Make Payments' icon in the middle of the page (this is the default selection). Next, **2)** enter the amount you would like to pay and **3)** the payment date next to the associated payee(s). There is no limit to how many bills can be paid at once. The total amount of funds being paid will be displayed at the bottom of the screen. Next, **4)** click 'Continue' at the bottom of the screen.

The screenshot shows a payment interface with the following elements:

- At the top, two circular icons are visible: 'Make payments' (circled in blue with an arrow labeled '1)') and 'Schedule recurring payments'.
- Below the icons is a table with three columns: 'Pay to', 'Amount', and 'Payment date'.

Pay to	Amount	Payment date
The Brick Visa Desjardins Card	<input type="text" value="Enter amount"/> (circled in blue with an arrow labeled '2)')	<input type="text" value="Select payment date"/> (circled in blue with an arrow labeled '3)')
Mastercard	<input type="text" value="Enter amount"/>	<input type="text" value="Select payment date"/>
- At the bottom right, a grey bar displays 'Total amount \$0.00'.
- At the very bottom, there are two buttons: 'Cancel' and 'Continue' (circled in blue with an arrow labeled '4)').

2.2 To set up recurring payments, **1)** select the 'Schedule recurring payments' icon in the middle of the page. Next, **2)** select a payee, as well as a **3)** payment amount, **4)** frequency and a **5)** start and **6)** end date for the recurring payment schedule. Once you've entered all the information, **7)** click 'Continue' at the bottom of the screen.

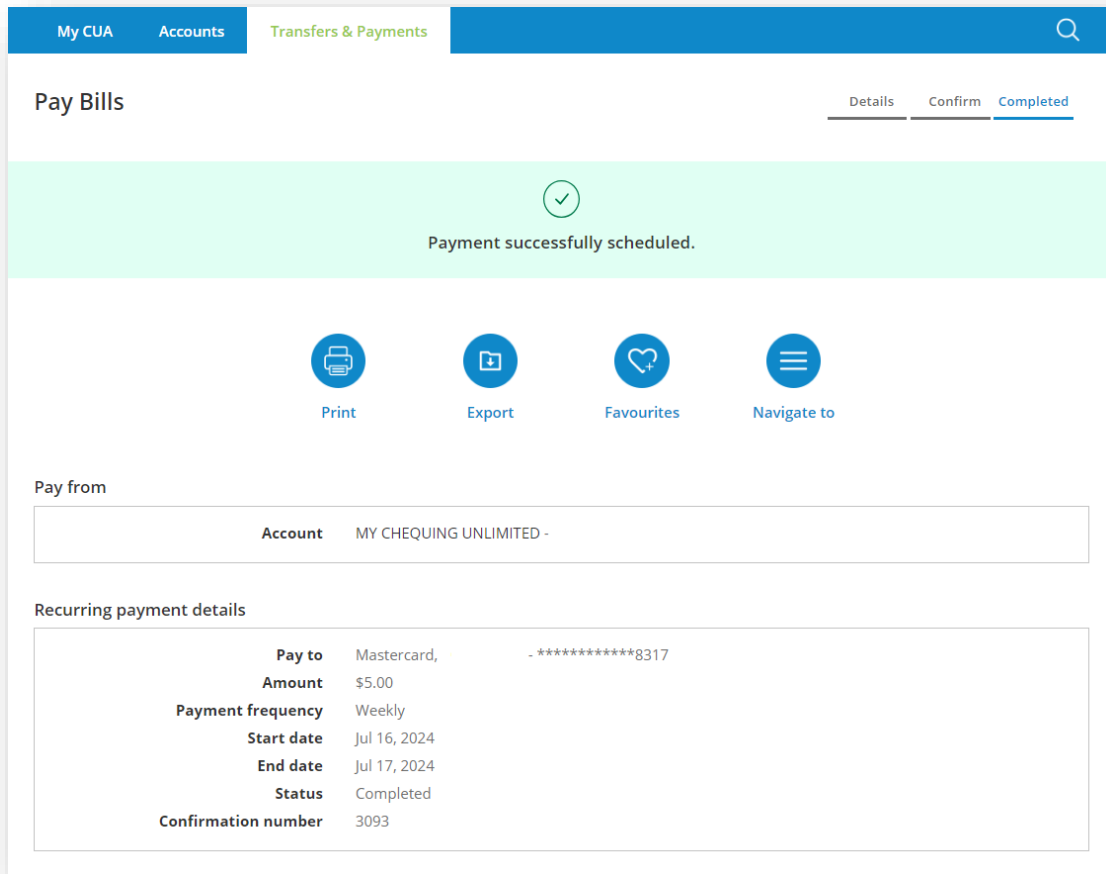
The screenshot shows a user interface for setting up recurring payments. At the top, there are two icons: 'Make payments' and 'Schedule recurring payments'. The 'Schedule recurring payments' icon is circled in blue and labeled with a blue arrow and the number '1)'. Below this, there is a 'Pay to' section with a dropdown menu for 'Payee name' containing the text 'Select a payee'. This dropdown is circled in blue and labeled with a blue arrow and the number '2)'. Below the 'Pay to' section is the 'Recurring payment details' section. It contains four input fields: 'Amount' with the placeholder 'Enter amount', 'Payment frequency' with the placeholder 'Select a frequency', 'Start date' with the value 'Jul 16, 2024', and 'End date' with the value 'Jul 17, 2024'. Each of these four fields is circled in blue and labeled with a blue arrow and the numbers '3)', '4)', '5)', and '6)' respectively. At the bottom of the form, there are two buttons: a white 'Cancel' button and a green 'Continue' button. The 'Continue' button is circled in blue and labeled with a blue arrow and the number '7)'.

3. In both cases, you will then be asked to confirm your payment details. If everything appears correct, select 'Continue'.

*Note: To edit the information, select 'Back'. You can also select 'Cancel' to navigate back to the home page.*

The screenshot shows the CUA online banking interface. At the top, the CUA logo is on the left, and the user is identified as a 'CUA Member' on the right. The navigation bar includes 'My CUA', 'Accounts', and 'Transfers & Payments'. The main heading is 'Pay Bills', with sub-tabs for 'Details', 'Confirm', and 'Completed'. A message box says 'Confirm payment details.' Below this, the 'Pay from' section shows the account 'MY CHEQUING UNLIMITED -'. The 'Recurring payment details' section lists: Pay to: Mastercard, - \*\*\*\*\*8317; Amount: \$5.00; Payment frequency: Weekly; Start date: Jul 16, 2024; End date: Jul 17, 2024. At the bottom, there are three buttons: 'Cancel', 'Back', and 'Continue'. The 'Continue' button is highlighted with a blue circle and an arrow.

4. After confirming your payment details, you will be brought to a confirmation screen stating your payment was successfully completed. You then have the option to print or export the page for your records. You are also able to add this as a favourite transaction or navigate to a different page.



My CUA Accounts Transfers & Payments

Pay Bills Details Confirm Completed

Payment successfully scheduled.

Print Export Favourites Navigate to

Pay from

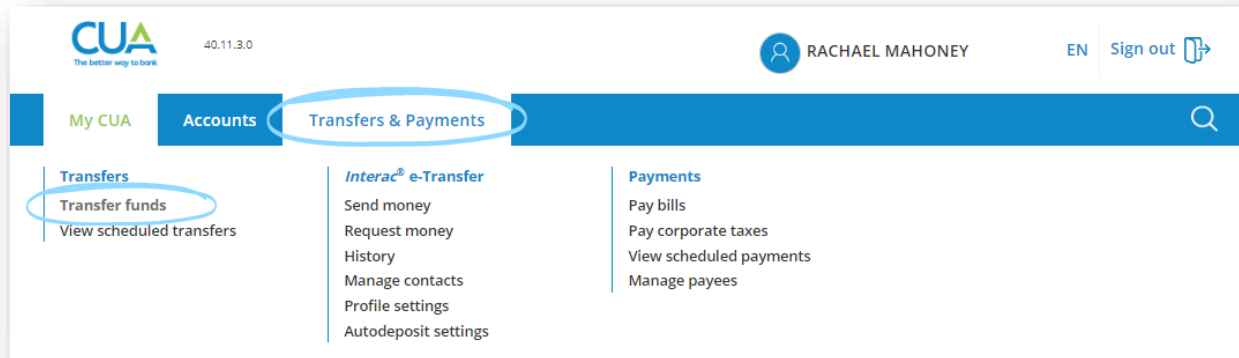
Account MY CHEQUING UNLIMITED -

Recurring payment details

Pay to	Mastercard,	-*****8317
Amount	\$5.00	
Payment frequency	Weekly	
Start date	Jul 16, 2024	
End date	Jul 17, 2024	
Status	Completed	
Confirmation number	3093	

## HOW TO TRANSFER FUNDS BETWEEN ACCOUNTS

1. To send a transfer, hover your mouse over the 'Transfers & Payments' tab along the menu bar and select 'Transfer Funds' under the 'Transfers' section on the lefthand side of the drop-down menu.





2. You will then be brought to the 'Transfer Funds' page. First **1)** select the account you wish to transfer the fund from.

To transfer funds between your accounts, **2)** select 'My account' within the 'Transfer to' box and **2.1)** choose the account you want the funds transferred to from the dropdown menu.

To transfer funds to another CUA member **2a)** select this option and enter the recipient's CUA account number.

Next, in the 'Transfer details' box, **3)** enter the amount you would like to transfer. **4)** Then, choose an immediate transfer, to schedule a transfer for a later date/time, or set up a recurring transfer (e.g., moving funds to savings account biweekly, sending rent payment monthly).

The screenshot shows the 'Transfer Funds' page on the CUA Member portal. The page is titled 'Transfer Funds' and has tabs for 'Details', 'Confirm', and 'Completed'. Below the title, there is a brief explanation: 'You can transfer money from one of your accounts to another, or to another member today! The transfer can be performed immediately, scheduled for a future date, or scheduled on a recurring basis (such as monthly).' The 'Transfer from' section shows three account options: 'MY CHEQUING', 'MY SAVINGS', and 'MY HIGH INTEREST SA...'. The 'Transfer to' section has two radio buttons: 'My account' (selected) and 'Another CUA member'. Below this is a dropdown menu for selecting the destination account. The 'Transfer details' section includes an 'Amount' input field, a 'Transfer type' section with radio buttons for 'Immediate', 'Schedule', and 'Recurring', and a 'Memorandum' section with a text area for an optional memo. At the bottom, there are 'Cancel' and 'Continue' buttons.

1) Transfer from

2) Transfer to My account

2.1) My account Transfer to

2a) Another CUA member

3) Amount Enter amount

4) Transfer type Immediate

5) Continue

You can also choose to add a memo before 5) selecting 'Continue' to proceed to the confirmation page.

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


*Note: To edit the information, select 'Back'. You can also select 'Cancel' to navigate back to the home page.*





The screenshot displays the CUA online banking interface for a member. The top navigation bar includes the CUA logo, version number 40.11.3.0, a user profile icon labeled 'CUA Member', and a 'Sign out' link. The main navigation bar shows 'My CUA', 'Accounts', and 'Transfers & Payments'. The 'Transfer Funds' section has three tabs: 'Details', 'Confirm' (which is underlined), and 'Completed'. A warning banner at the top of the main content area says 'Confirm transfer details'. Below this, the 'Transfer from' field shows 'Account MY CHEQUING -'. The 'Transfer to' field shows 'Account MY HIGH INTEREST SAVINGS -'. The 'Transfer details' section lists: 'Amount \$', 'Transfer type Immediate', and 'Transfer date Jul 15, 2024'. At the bottom, there are three buttons: 'Cancel', 'Back', and 'Continue'. The 'Continue' button is highlighted with a blue circle and a blue arrow pointing to it.

4. After confirming your transfer details, you will be brought to a confirmation screen stating your transfer was successfully completed. You then have the option to print or export the page for your records. You are also able to add this as a favourite transaction or navigate to a different page.

Transfer Funds

Details Confirm **Completed**

  
Transfer successfully completed.

 Print    Export    Favourites    Navigate to

Transfer from

**Account** MY CHEQUING -

Transfer to

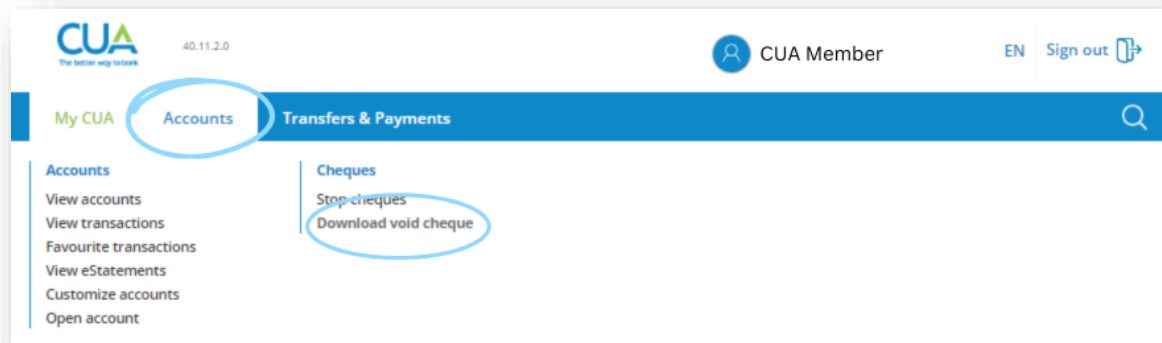
**Account** MY HIGH INTEREST SAVINGS -

Transfer details

<b>Amount</b>	\$
<b>Transfer type</b>	Immediate
<b>Transfer date</b>	Jul 15, 2024

## HOW TO DOWNLOAD A VOID CHEQUE

1. To download a void cheque, hover over the 'Accounts' tab along the main menu. Select 'Download void cheque' under the 'Cheques' section on the right-hand side of the drop-down menu.



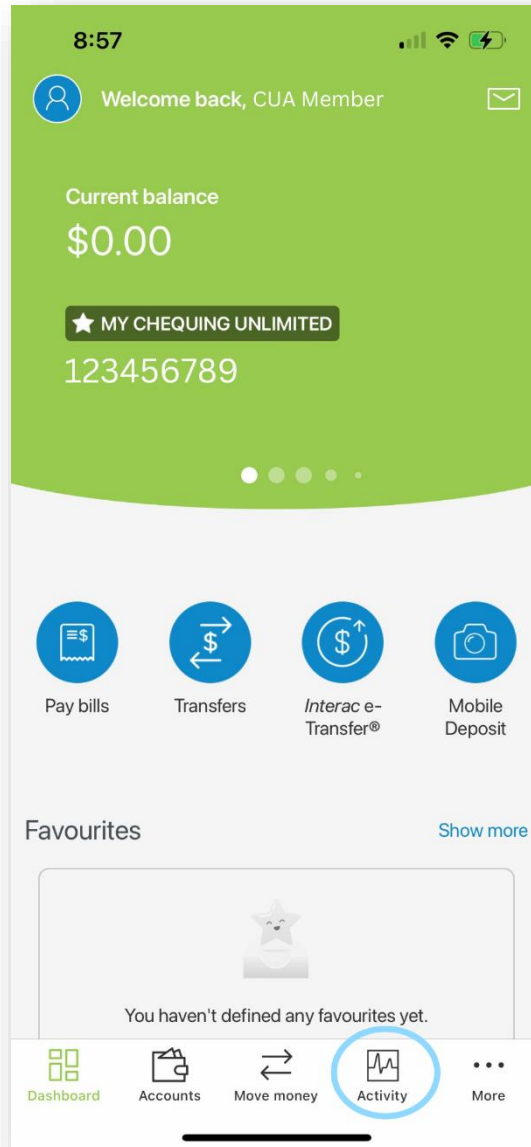
2. From the 'Download Void Cheque' page, begin by **1)** selecting the account you want the details of your void cheque to reflect. Then, **2)** select 'Export' at the bottom of the page. Your void cheque will automatically download as a pdf document. You can then email or print the document as needed.

*Note: This is sensitive information and should not be stored on a public computer. Please ensure you store this document in a secure location.*

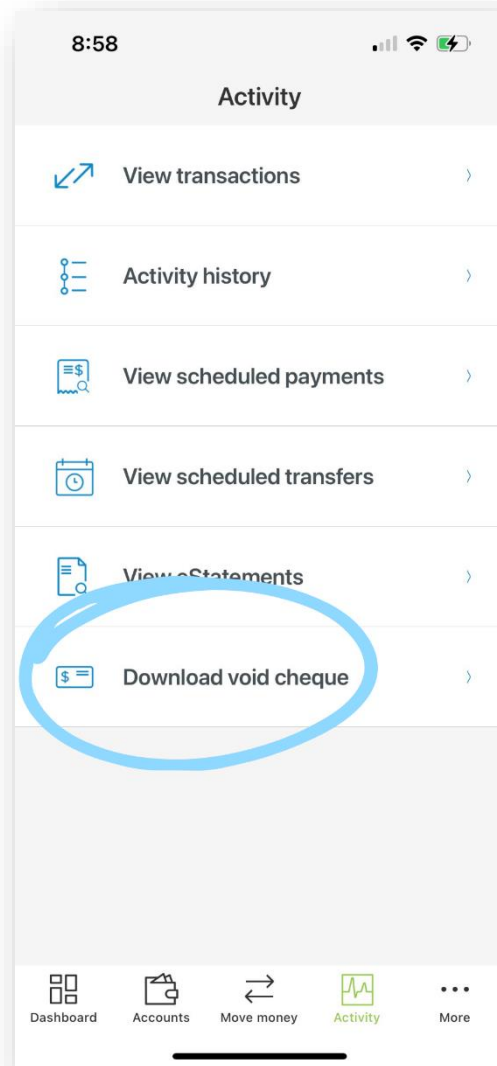
The screenshot displays the CUA online banking interface for downloading a void cheque. At the top, the CUA logo and navigation tabs are visible. The main heading is 'Download Void Cheque'. Below this, there is a section for selecting an account, with three options: 'MY CHEQUING UNLIM...' with a balance of \$0.00, 'Bills Loan Mortgage' with a balance of -\$89.70, and 'MY CHEQUING' with a balance of \$13,835.27. A blue bracket labeled '1)' encompasses the account selection area. Below the account selection is a form for generating a void cheque. The form includes a date field set to 20YYMMDD, a 'Pay to the order of' field, a large 'VOID' watermark, a dollar amount field set to 100 DOLLARS, and a 'MEMO' field. At the bottom of the form, there is an 'Export' button, which is circled in blue and labeled '2)'. The page also features a 'Sign out' link in the top right corner.

## HOW TO DOWNLOAD A VOID CHEQUE (MOBILE APP)

1. To download a void cheque on the mobile app, select the 'Activity' option in the bottom-right-hand side of the screen.



2. From the 'Activity' menu, select 'Download Void Cheque' from the list.





- 3. From the 'Download Void Cheque' screen, begin by **1)** selecting the account you want the details of your void cheque to reflect. You can move through your various accounts by pressing the arrow on the right-hand side of the account box. Then, **2)** select 'Export' at the bottom of the page. Your void cheque will automatically download as a pdf document. You can then email or print the document as required.

*Note: This is sensitive information and should not be stored on a public device. Please ensure you store this document in a secure location.*

