

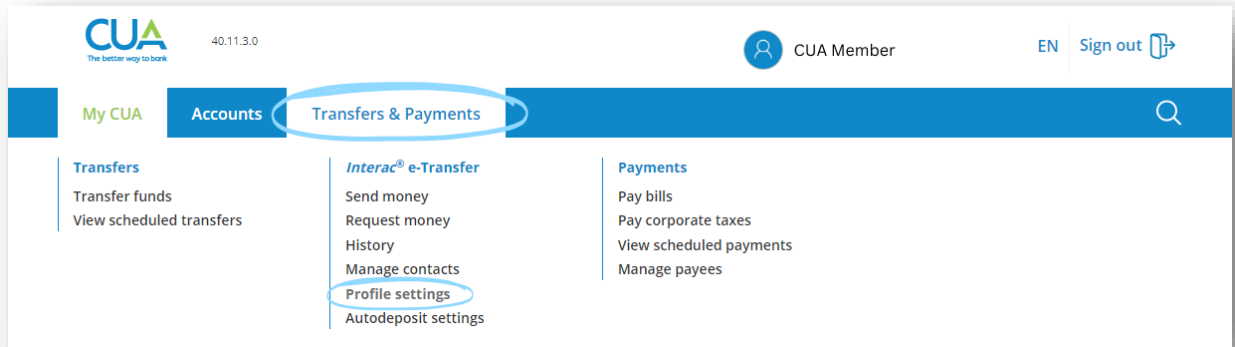
MEMBER INFORMATION GUIDE – INTERAC E-TRANSFERS

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HOW TO SET UP YOUR *INTERAC* E-TRANSFER PROFILE

1. Any time after you have set up an online banking profile, you can begin performing transactions. To use *Interac's*® e-Transfer service, you must first create a profile. Begin by hovering your mouse over the 'Transfers & Payments' tab along the menu bar and select 'Profile Settings' under the '*Interac* e-Transfer' section in the center of the drop-down menu.



2. On the *Interac* 'Profile Settings' page you will see your information is automatically populated in the 'Profile details' box based on your online and mobile banking contact information. **1)** Confirm these details are correct and what you would like associated with your e-Transfer profile. Next, **2)** select your preferred notification method from the dropdown box. **3)** Select 'Continue'.

CUA 40.11.3.0 CUA Member EN Sign out

My CUA Accounts Transfers & Payments

Profile Settings *Interac* Details Confirm Completed

Profile details

Name CUA Member

Legal name CUA Member

E-mail member@cua.com

Mobile phone (optional) Canada +1

(XXX) XXX-XXX

Notification method E-mail and mobile phone

Cancel Continue

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3. Next, confirm your details again. To make changes select 'Back'. To confirm your information is correct, select 'Continue'.

The screenshot shows the CUA Member Profile Settings page. At the top left is the CUA logo with the tagline 'The better way to bank' and version number '40.11.3.0'. At the top right, it says 'CUA Member' with a user icon, 'EN', and a 'Sign out' button with a right arrow icon. Below this is a blue navigation bar with 'My CUA', 'Accounts', and 'Transfers & Payments' tabs, and a search icon on the right. The main heading is 'Profile Settings' with an INTERAC logo. To the right of the heading are three tabs: 'Details', 'Confirm' (which is active), and 'Completed'. Below the heading is a light orange banner with a warning icon and the text 'Confirm INTERAC profile details'. Underneath is a section titled 'Profile details' containing a table of information:

Name	CUA Member
Legal name	CUA Member
E-mail	member@cua.com
Mobile phone	(XXX) XXX-XXXX
Notification method	E-mail and mobile phone

Below the table is a note: 'The *Interac*® logo is a registered trade-mark of *Interac* Corp. used under license.'

At the bottom of the page are three buttons: 'Cancel', 'Back', and 'Continue' (which is highlighted in green).

- To authorize these changes, you will be asked to enter a one-time authorization code. You can choose to have this code sent to your email or texted to the mobile phone number associated with your account. Once you have received your code, enter it in the appropriate box and select 'Continue'.

The screenshot shows the CUA Member Profile Settings page. At the top, there is a navigation bar with 'My CUA', 'Accounts', and 'Transfers & Payments'. The 'Accounts' section is active. Below the navigation bar, the page title is 'Profile Settings' with an Interac logo. There are three tabs: 'Details', 'Confirm', and 'Completed', with 'Confirm' being the active tab. A warning message states: 'This transaction requires authentication.' Below this, the 'Confirmation code' section is visible. It has two options: 'E-mail' (selected) and 'Text message'. The 'E-mail' option shows a message: 'An e-mail with the authentication code has been sent to mem****@cua.com. Enter in the code you have received.' Below this message is a text input field with the placeholder 'Enter code'. A blue circle highlights this input field. Below the input field, there is a link: 'If you don't receive the message within 10 minutes, [resend the code](#).' At the bottom of the page, there are three buttons: 'Cancel', 'Back', and 'Continue'. The 'Continue' button is highlighted with a blue circle and a blue arrow pointing to it from the right.

CUA
The better way to bank
40.11.3.0

CUA Member EN Sign out

My CUA Accounts Transfers & Payments

Profile Settings Interac

Details Confirm Completed

This transaction requires authentication.

Confirmation code

E-mail

An e-mail with the authentication code has been sent to mem****@cua.com. Enter in the code you have received.

Enter code

If you don't receive the message within 10 minutes, [resend the code](#).

Text message

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Cancel Back Continue

5. Congratulations! Your *Interac* profile has been successfully created. You now have the option to print or export the page for your records.

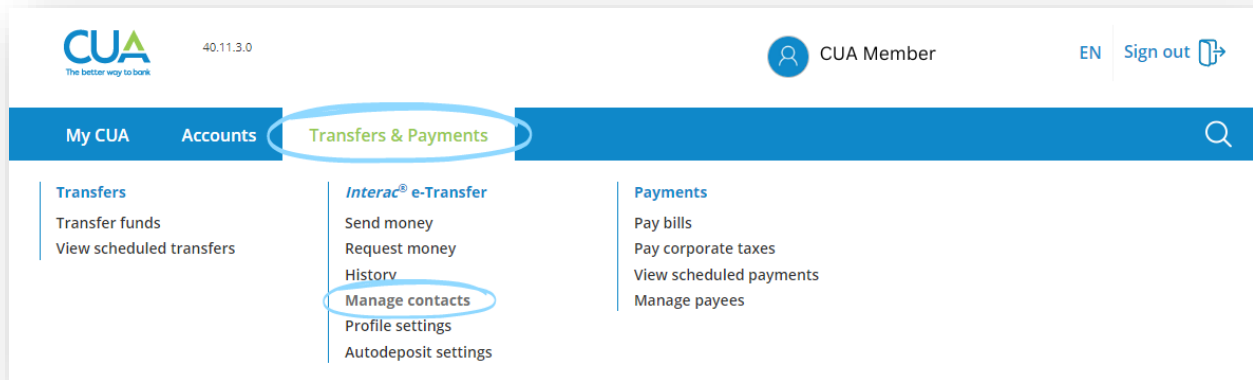
The screenshot shows the CUA Member profile settings page. At the top left is the CUA logo with the tagline "The better way to bank" and version number "40.11.3.0". At the top right, it says "CUA Member" with a user icon, "EN", and "Sign out" with a logout icon. Below the header is a navigation bar with "My CUA", "Accounts", and "Transfers & Payments". The main content area is titled "Profile Settings" with an Interac logo. There are three tabs: "Details", "Confirm", and "Completed", with "Completed" being the active tab. A green success banner displays a checkmark icon and the text "INTERAC profile details successfully saved". Below this are three circular icons: "Print", "Export", and "Navigate to". The "Profile details" section contains a table with the following information:

Name	CUA Member
Legal name	CUA Member
E-mail	member@cua.com
Mobile phone	(XXX) XXX-XXXX
Notification method	E-mail and mobile phone

At the bottom, a small text note states: "The Interac® logo is a registered trade-mark of Interac Corp. used under license."

HOW TO ADD AN *INTERAC* E-TRANSFER CONTACT

1. Once you've set up your *Interac*® profile, the next step before sending an e-Transfer is adding an e-Transfer contact(s). Begin by hovering your mouse over the 'Transfers & Payments' tab along the menu bar and select 'Manage Contacts' under the '*Interac* e-Transfer' section in the center of the drop-down menu.



2. From the 'Manage Contacts' page, select 'Add contact'.

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CUA Member EN Sign out

My CUA Accounts Transfers & Payments

Manage Contacts

View your Existing Interac Contacts here. To add a contact please choose Add Contact from the Payments and Transfers menu

Add contact

No Interac® contacts have been set up.
Go to manage INTERAC contacts page to add them.

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3. To add a contact (also sometimes called a recipient), within the 'Contact details' box: **1)** enter their name; **2)** e-mail; **3)** mobile phone number, including an area code from the dropdown menu; **4)** select their preferred language; and **5)** the method you would like them to be notified by. You have the option to enter either the email address or the phone number, or you may enter both.

Then, **6)** enter a security question, **7)** the answer to the question and **8)** re-enter the answer. Once all the fields have been satisfied, **9)** select 'Continue'.

Note: This will be the information and preferences for all e-Transfers sent to this contact. You can update this information at any time.

The screenshot shows the 'Add Contact' form in the CUA Member portal. The form is divided into two main sections: 'Contact details' and 'Security details'. The 'Contact details' section includes fields for Name, E-mail, Mobile phone (with a dropdown menu for area code), Preferred language (English/French), and Notification method. The 'Security details' section includes fields for Secret question, Answer, and Re-enter answer. A 'Continue' button is highlighted in green at the bottom right. Blue circles and arrows with numbers 1-9 indicate the sequence of steps for filling out the form.

Contact details

1) Name: Enter name

2) E-mail: Enter e-mail

3) Mobile phone: Canada +1 (dropdown), Enter mobile phone number

4) Preferred language: English French

5) Notification method: Select notification method (dropdown)

Security details

6) Secret question: Enter secret question

7) Answer: Enter answer

The security answer will be separately communicated to the contact separately.

8) Re-enter answer: Re-enter answer

9) Continue

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

The screenshot shows the CUA Member portal interface. At the top left is the CUA logo with the tagline 'The better way to bank' and the version number '40.11.3.0'. To the 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' tabs, and a search icon. The main content area is titled 'Add Contact' with an Interac logo. There are three tabs: 'Details', 'Confirm' (which is active), and 'Completed'. A message box says 'Confirm INTERAC contact details'. Below this are two sections: 'Contact details' and 'Security details'. The 'Contact details' section shows: Name: Morgan Wallen, E-mail: tennesseefan@hotmail.com, Preferred language: English, Notification method: E-mail. The 'Security details' section shows: Secret question: What do cowboys shoot?, Answer: *****. At the bottom, there are three buttons: 'Cancel', 'Back', and 'Continue' (which is highlighted in green). A small disclaimer at the bottom reads: 'The Interac® logo is a registered trade-mark of Interac Corp. used under license.'

CUA 40.11.3.0 The better way to bank

CUA Member EN Sign out

My CUA Accounts Transfers & Payments

Add Contact  Details Confirm Completed

Confirm INTERAC contact details

Contact details

Name	Morgan Wallen
E-mail	tennesseefan@hotmail.com
Preferred language	English
Notification method	E-mail

Security details

Secret question	What do cowboys shoot?
Answer	*****

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Cancel Back Continue

- To authorize adding a new contact, you will be asked to enter a one-time authorization code. You can choose to have this code sent to your email or texted to the mobile phone number associated with your account. Once you have received your code, enter it in the appropriate box and select 'Continue'.

Note: For security purposes, you will be asked to enter an authorization code to confirm every new e-Transfer contact you create.

The screenshot shows the CUA Member interface for adding a contact. The page is titled "Add Contact" and includes a navigation bar with "My CUA", "Accounts", and "Transfers & Payments". The user is logged in as a "CUA Member" and can "Sign out". The page is divided into three tabs: "Details", "Confirm", and "Completed". A warning message states: "This transaction requires authentication." The "Confirmation code" section offers two options: "E-mail" and "Text message". The "Text message" option is selected, and a text input field labeled "Enter code" is highlighted with a blue circle. Below the input field, there is a link to "resend the code". At the bottom of the page, there are three buttons: "Cancel", "Back", and "Continue". The "Continue" button is highlighted with a blue circle and an arrow.

6. Congratulations! You have added your first *Interac* e-Transfer contact and can now send e-Transfers. You also have the option to print or export the page for your records.

The screenshot shows the CUA Member portal interface. At the top left is the CUA logo with the tagline "The better way to bank" and the version number "40.11.3.0". To the 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). A search icon is on the right. The main heading is "Add Contact" with an Interac logo. To the right of the heading are three tabs: "Details", "Confirm", and "Completed" (which is active and underlined). A large green banner with a checkmark icon contains the text "Contact successfully added." Below this are three circular icons: "Print", "Export", and "Navigate to". The "Contact details" section contains a table with the following information:

Name	Morgan Wallen
E-mail	tennesseefan@hotmail.com
Notification method	E-mail
Preferred language	English

The "Security details" section contains a table with the following information:

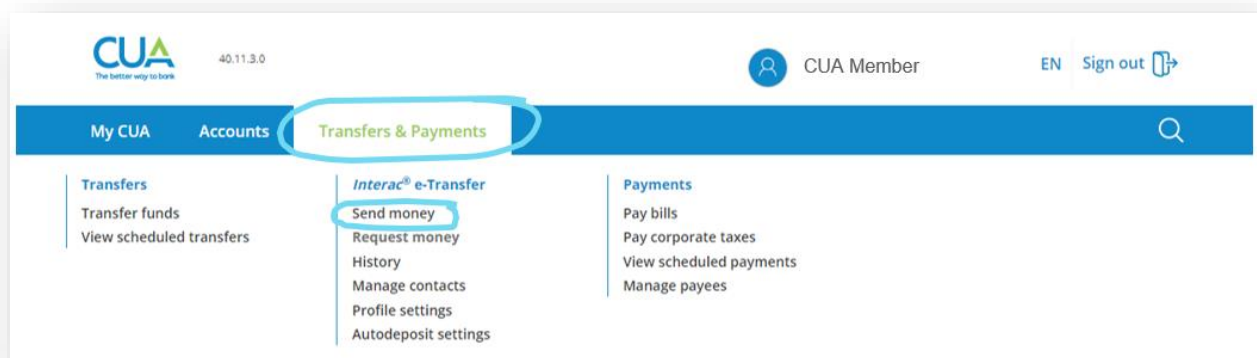
Secret question	What do cowboys shoot?
Answer	*****

At the bottom, a small text line reads: "The *Interac*® logo is a registered trade-mark of *Interac* Corp. used under license."

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 contains '\$50.00', labeled '3)'. The 'Message (optional)' field contains 'Thanks for paying for dinner on Friday night!', 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

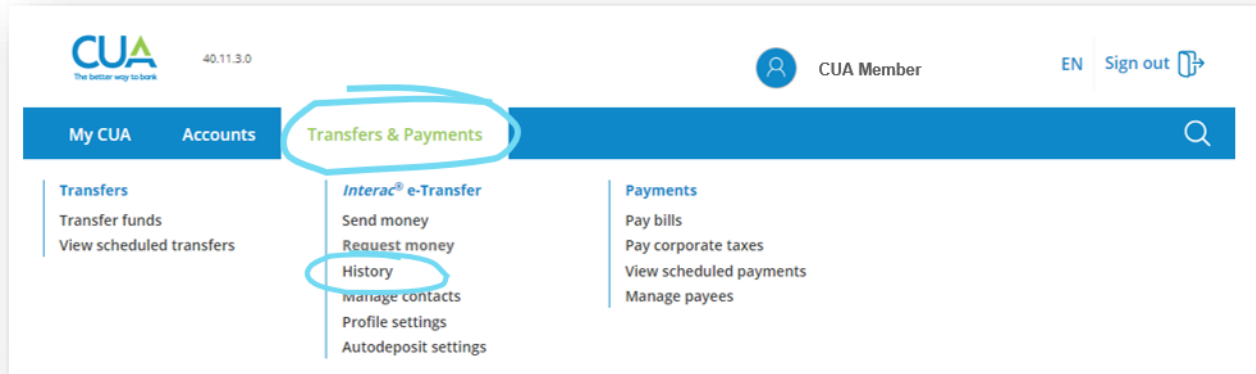
Transfer to

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.

The screenshot shows the Interac History page. At the top, it says "History" with the Interac logo. Below that, it states "Following is a list of pending transactions that need to be accepted by you or your contact." There are two navigation buttons: "Pending transactions" (with an hourglass icon) and "History" (with a circular arrow icon). Below these is a table of pending transactions. The table has columns for Transaction date, Type, Contact, Amount, Status, Re-notify, Edit, and Cancel. A single transaction is listed: Aug 01, 2024, Send money, Morgan Wallen (tennesseefan@hotmail.com), \$50.00, Unknown. The Cancel column for this transaction contains a red 'x' icon, which is circled in blue and labeled with a blue "1)".

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

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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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4. 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.

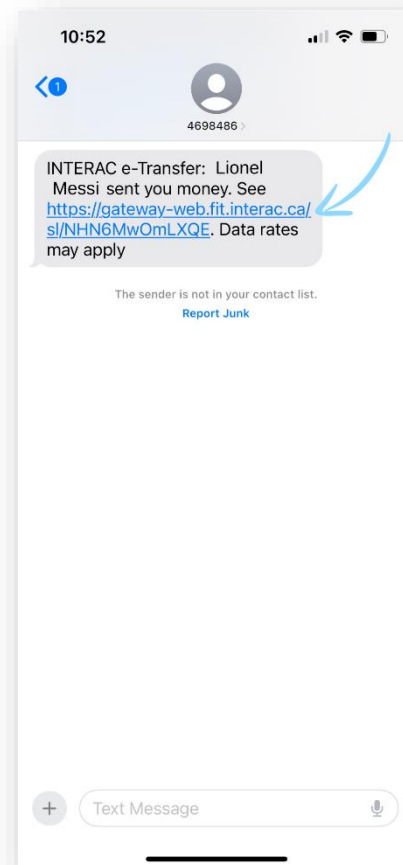
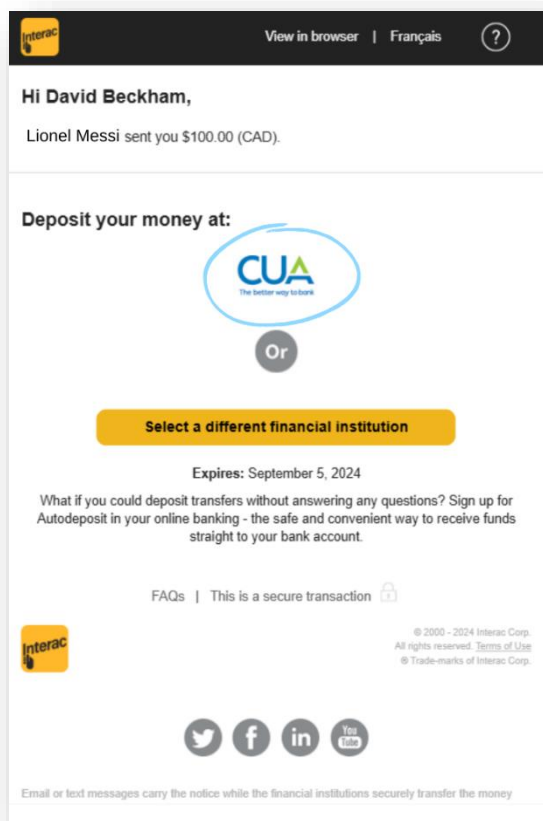
Once you have been notified of the incoming *Interac* e-Transfer, open the notification, and follow the instructions below based on your preferred notification method and device.

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:”.

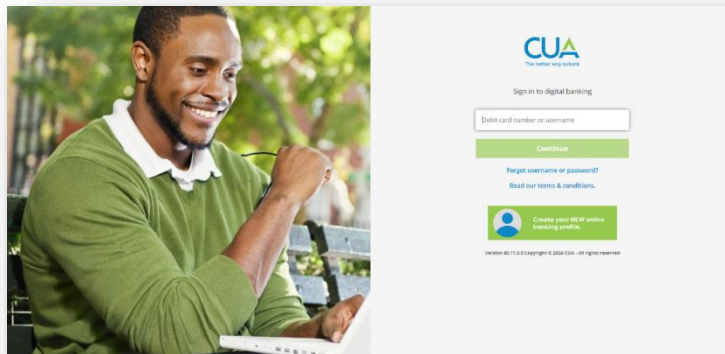
Mobile App - Email: To accept an *Interac* e-Transfer from an email on your mobile device, click the CUA logo below the text “Deposit your money at:”.

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.

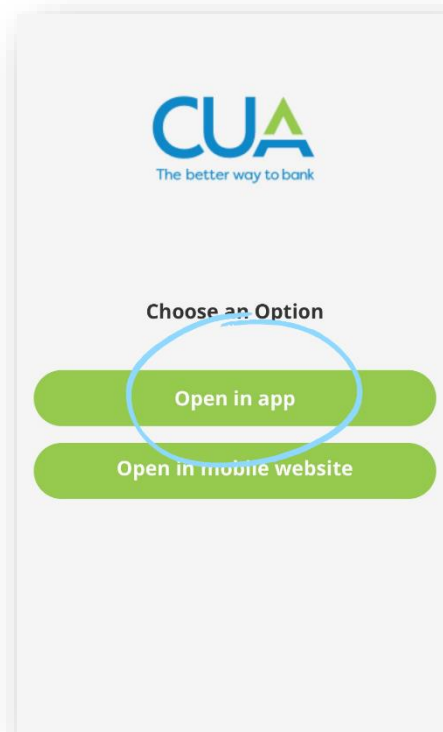
Note: Only accept Interac e-Transfers you are expecting as this is a common method of phishing that is used by scammers.



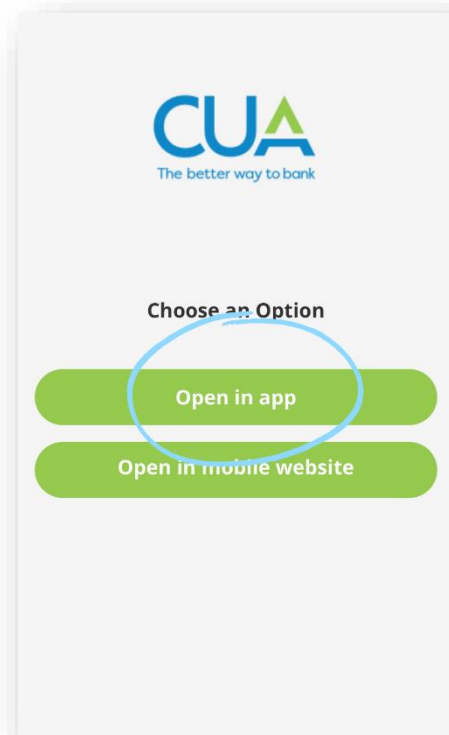
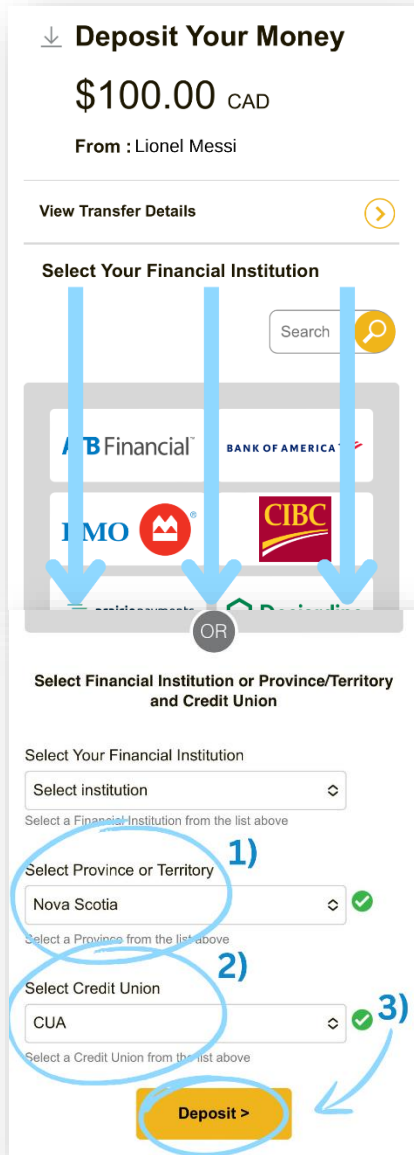
2. Online Banking - Email: You will be brought to the CUA Online Banking login. Enter your credentials as normal.



- 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”.

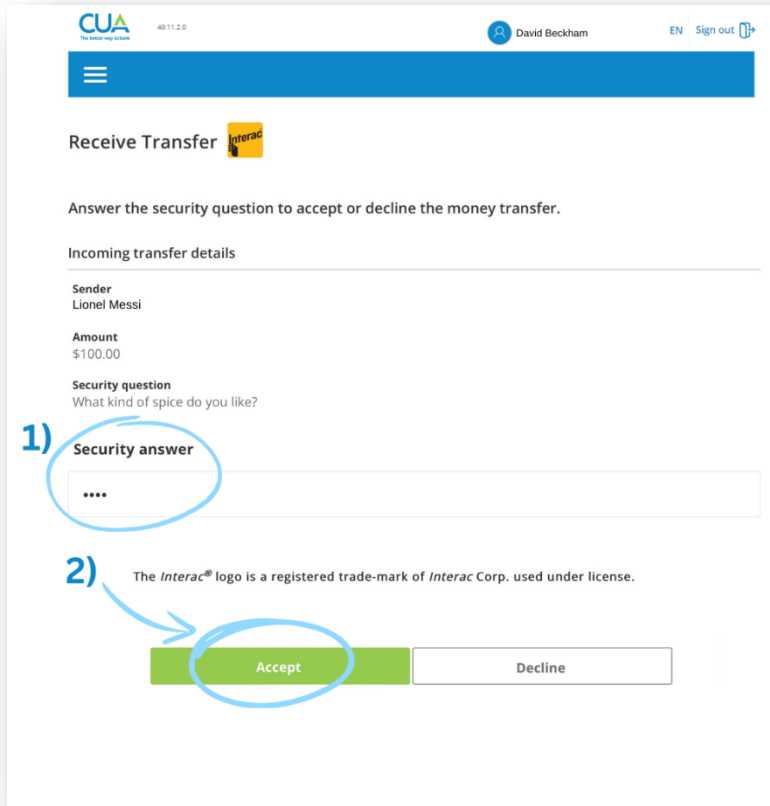


Mobile app – Text message: You will be brought to the ‘Deposit Your Money’ page. Scroll to the bottom of this page and **1)** select Nova Scotia from the ‘Select Province or Territory’ dropdown menu and **2)** select CUA as your financial institution from the ‘Select Credit Union’ dropdown menu. Then **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’.

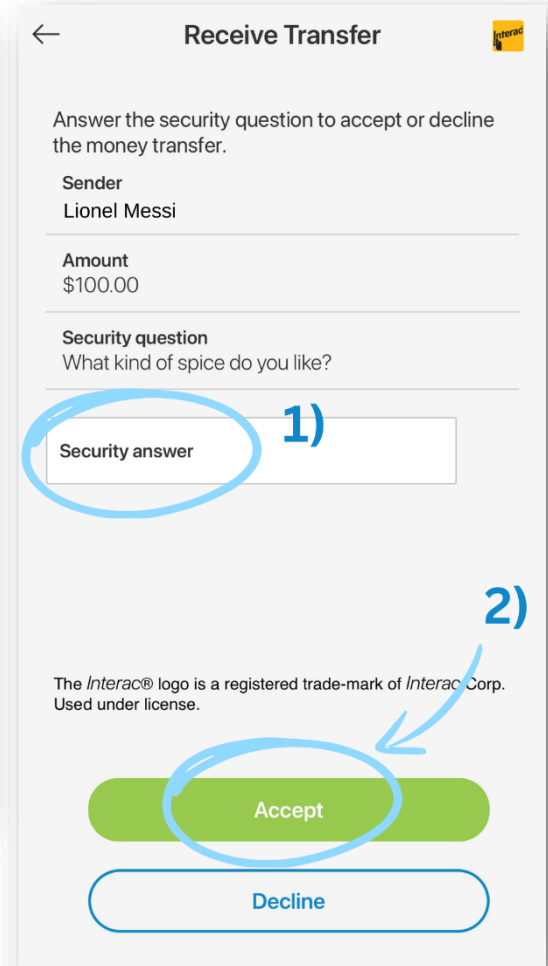


3. You will be brought to the 'Receive Transfer' page. **1)** Enter the answer to the security question in the 'Security answer' box. Then, **2)** select 'Accept'.

Online Banking:

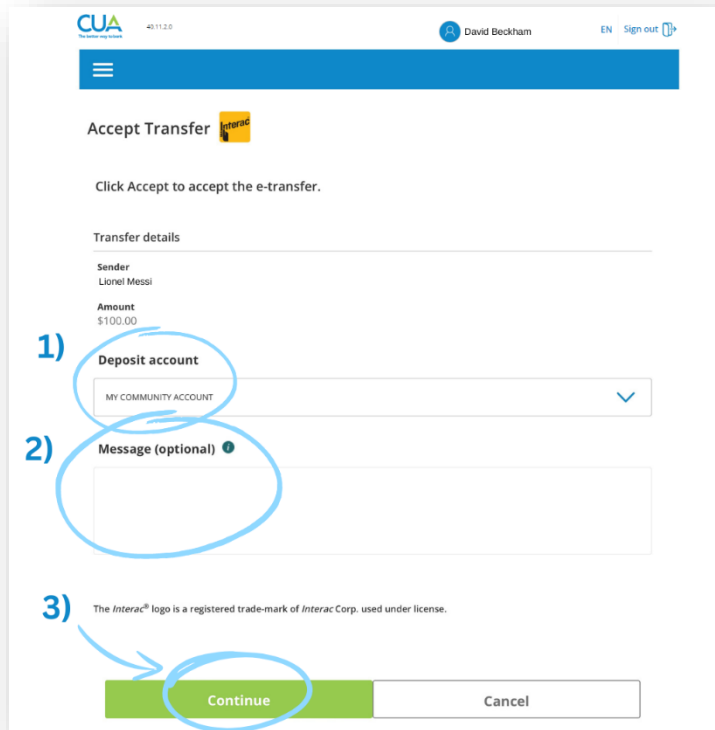


Mobile App:

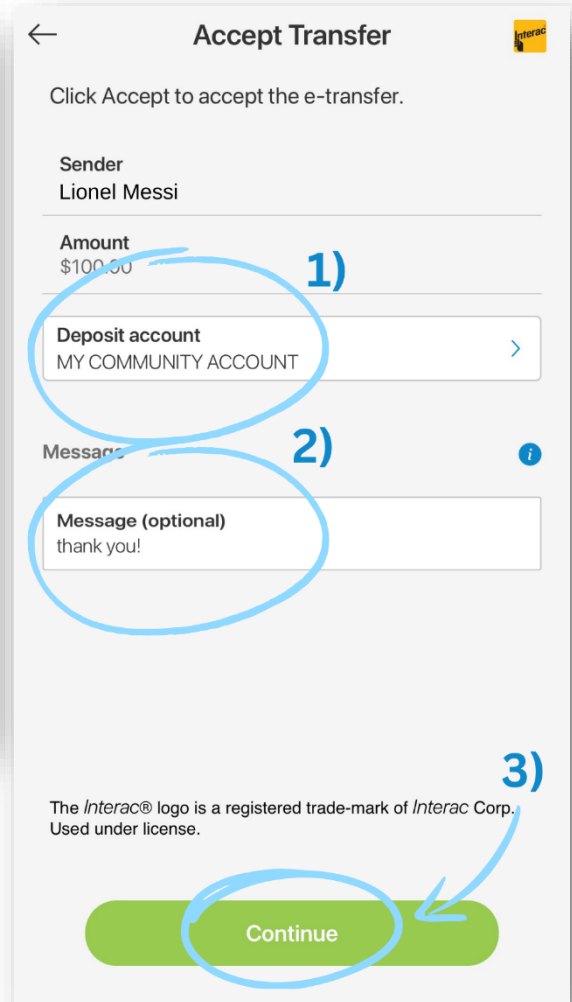


4. Next, you will advance to the 'Accept Transfer' page. **1)** Select an account from the 'Deposit account' dropdown menu. Then, **2)** you can choose to enter a message to the sender. Next, **3)** select 'Continue'.

Online Banking:

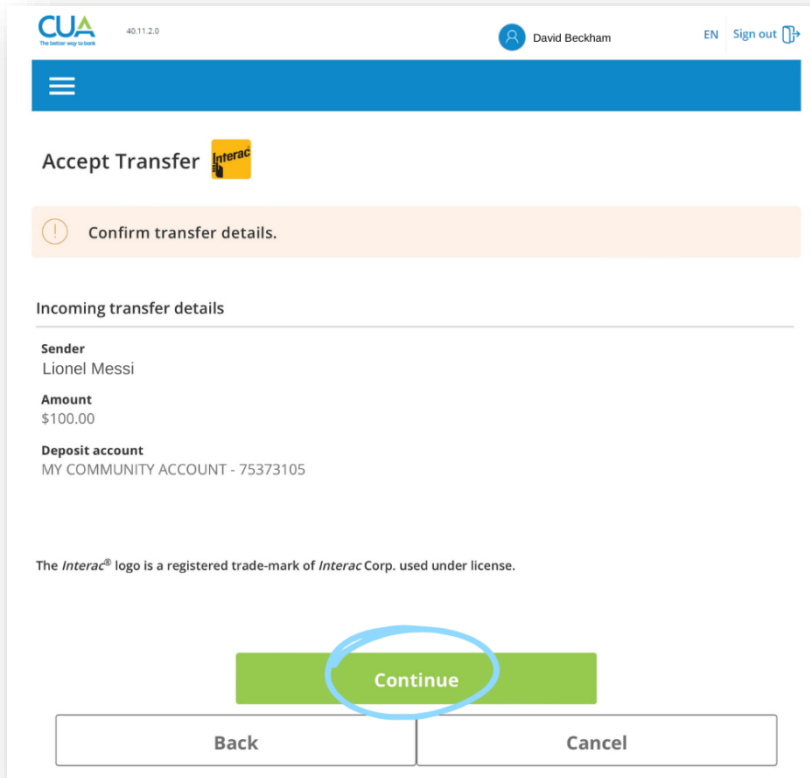


Mobile App:

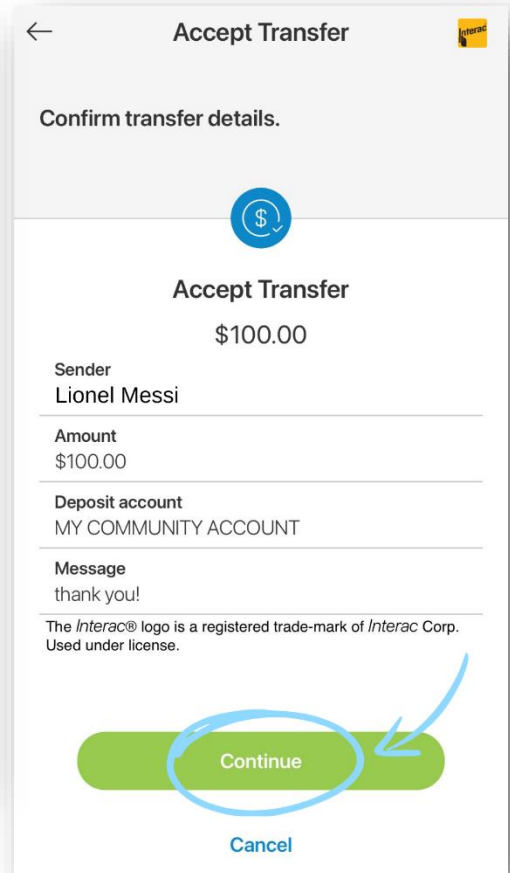


5. You will then be asked to confirm the transfer details. If everything appears correct, select 'Continue'.

Online Banking:

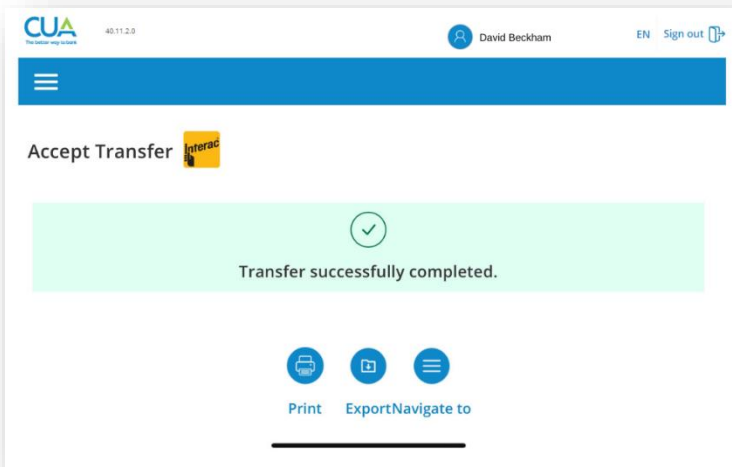


Mobile App:

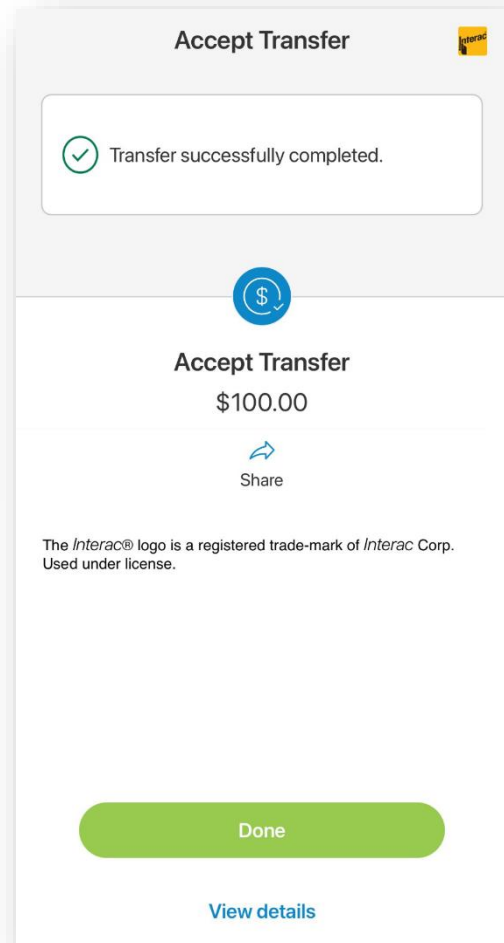


6. You're all done! You have just accepted an *Interac* e-Transfer. You also have the option to print or export the page for your records.

Online Banking:



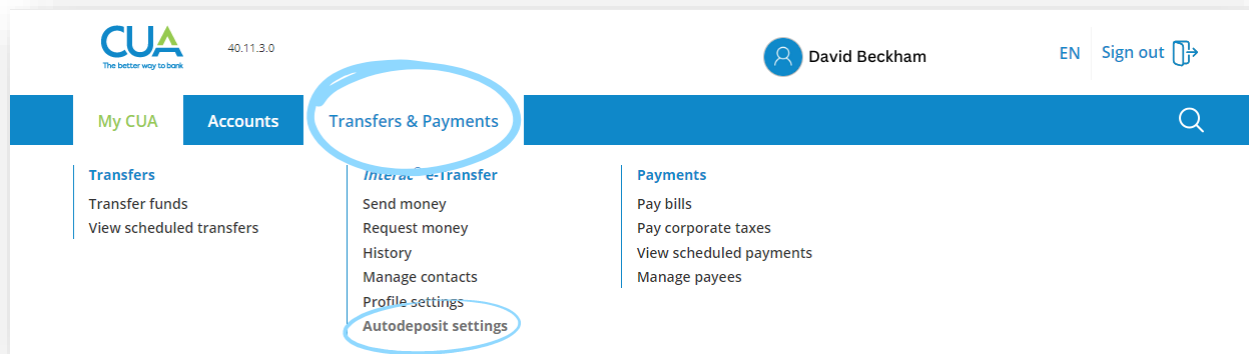
Mobile App:



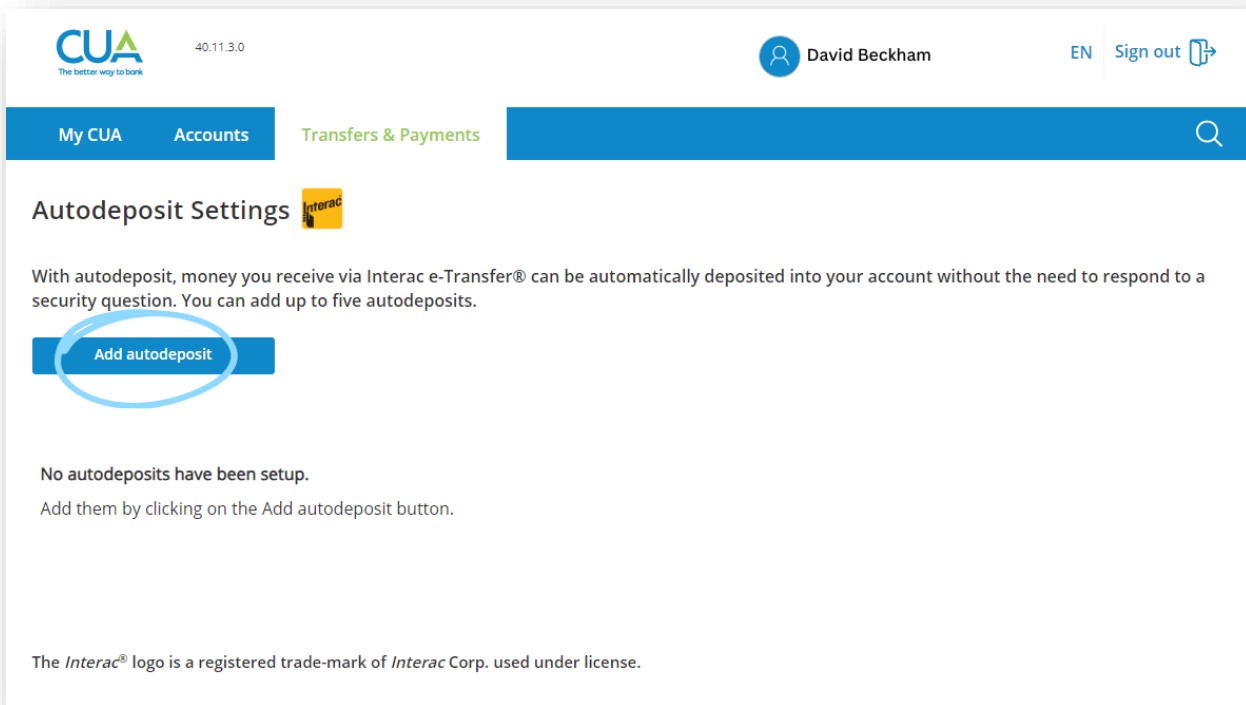
SETTING UP INTERAC E-TRANSFER AUTODEPOSIT

Autodeposit allows incoming Interac e-Transfers sent to your selected email or mobile phone number to automatically deposit into an account of your choice. No security question will be required to accept these transfers.

1. To enable Autodeposit from online banking, hover over the 'Transfers & Payments' tab along the main menu, then select 'Autodeposit settings' at the bottom of the 'Interac e-Transfer' section.



2. From the 'Autodeposit Settings' page, select 'Add autodeposit'.



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David Beckham EN Sign out

My CUA Accounts Transfers & Payments

Autodeposit Settings

With autodeposit, money you receive via Interac e-Transfer® can be automatically deposited into your account without the need to respond to a security question. You can add up to five autodeposits.

[Add autodeposit](#)

No autodeposits have been setup.
Add them by clicking on the Add autodeposit button.

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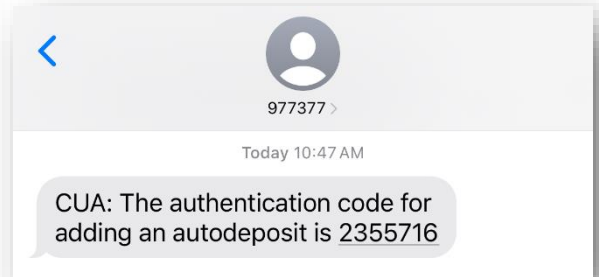
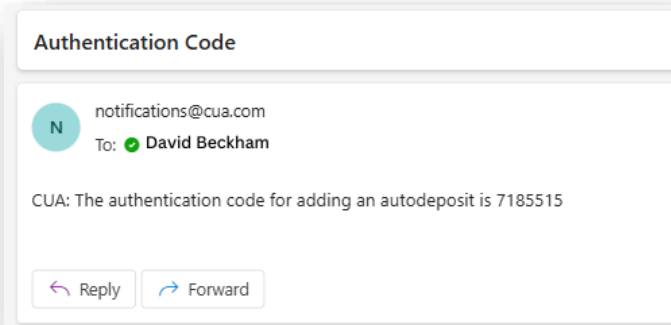
3. From the 'Add Autodeposit' page, you will be required to **1)** select a registration method (mobile phone number or email) using the dropdown menu. **2)** Next, enter your mobile number or email, then **3)** select the account where e-Transfers you're receiving should be deposited. **4)** Read the acknowledgement and check the box, then **5)** select 'Continue'.

The screenshot shows the 'Add Autodeposit' page on the CUA website. The page header includes the CUA logo, version 40.11.3.0, user name David Beckham, and language options EN and Sign out. The navigation bar shows 'My CUA', 'Accounts', and 'Transfers & Payments'. The main heading is 'Add Autodeposit' with an Interac logo. Below the heading are tabs for 'Details', 'Confirm', and 'Completed'. A note states: 'If you choose auto deposit, no security question will be required to accept deposits.' The 'Autodeposit details' section contains a form with the following elements: a 'Register with' dropdown menu set to 'Mobile number' (annotated with 1); a 'Mobile phone' section with a country dropdown set to 'Canada +1' and an input field for the number (annotated with 2); an 'Account' dropdown menu set to 'Select an account' (annotated with 3); and an acknowledgement checkbox (annotated with 4) with the text: 'I acknowledge that by registering for autodeposit, my name will be displayed to anyone sending me money by entering my email address or mobile number. There will be no security question. The money will be automatically deposited and I will receive a notification from INTERAC.' At the bottom, there are 'Cancel' and 'Continue' buttons (annotated with 5).

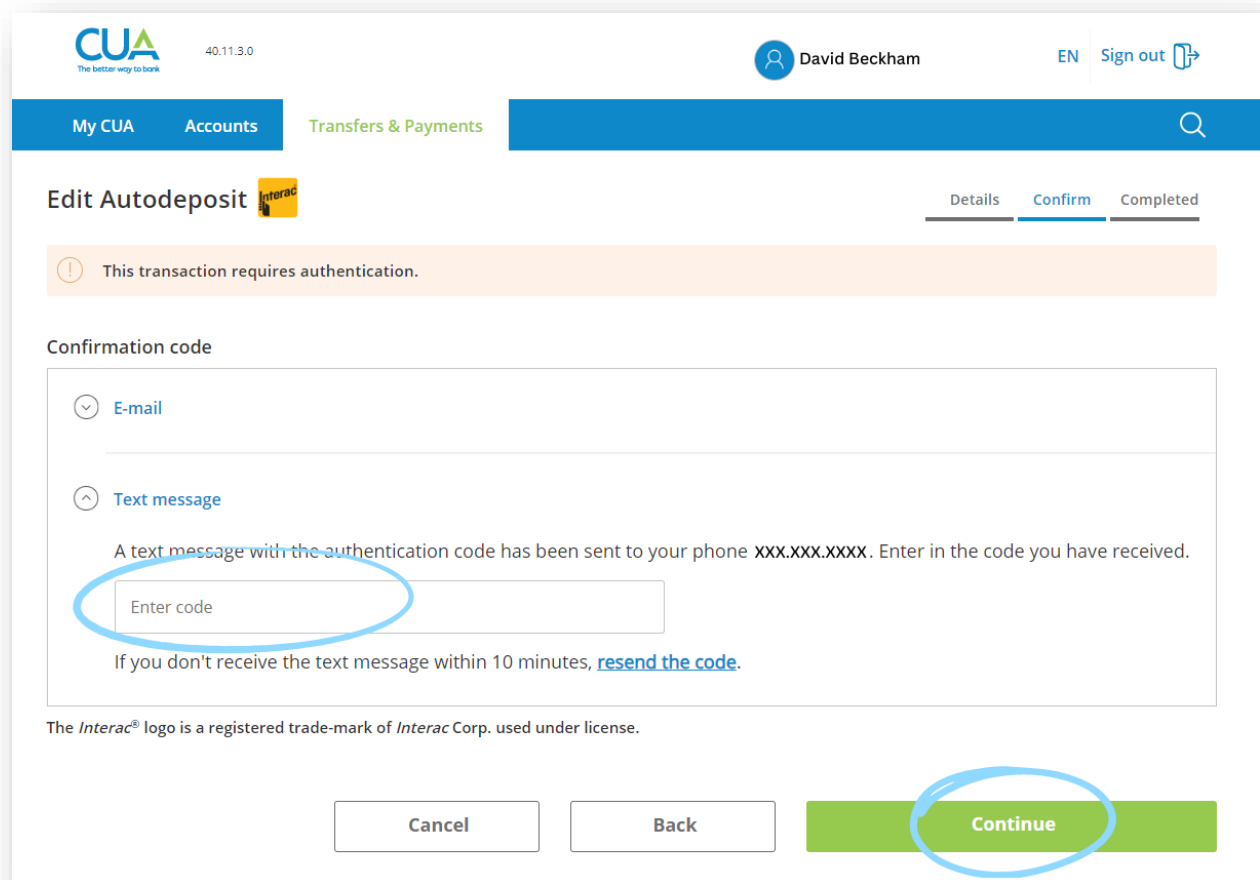
- Next you will be asked to confirm your autodeposit details. If your information appears correctly, select 'Continue'. If information is incorrect, you can select the 'back' button to edit your details.

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 '40.11.3.0'. The user is logged in as 'David Beckham' with a 'Sign out' button. The navigation menu includes 'My CUA', 'Accounts', and 'Transfers & Payments'. The main heading is 'Add Autodeposit' with an Interac logo. Below this is a progress indicator with 'Details', 'Confirm' (active), and 'Completed' tabs. A message box says 'Confirm autodeposit details.' The 'Autodeposit details' section shows: Register with E-mail, E-mail David_Beckham@gmail.com, and Account MY CHEQUING UNLIMITED. At the bottom are 'Cancel', 'Back', and 'Continue' buttons. The 'Continue' button is highlighted with a blue circle.

5. To authenticate this transaction, a one-time code will be sent to the mobile number or email you registered with in Step 3.

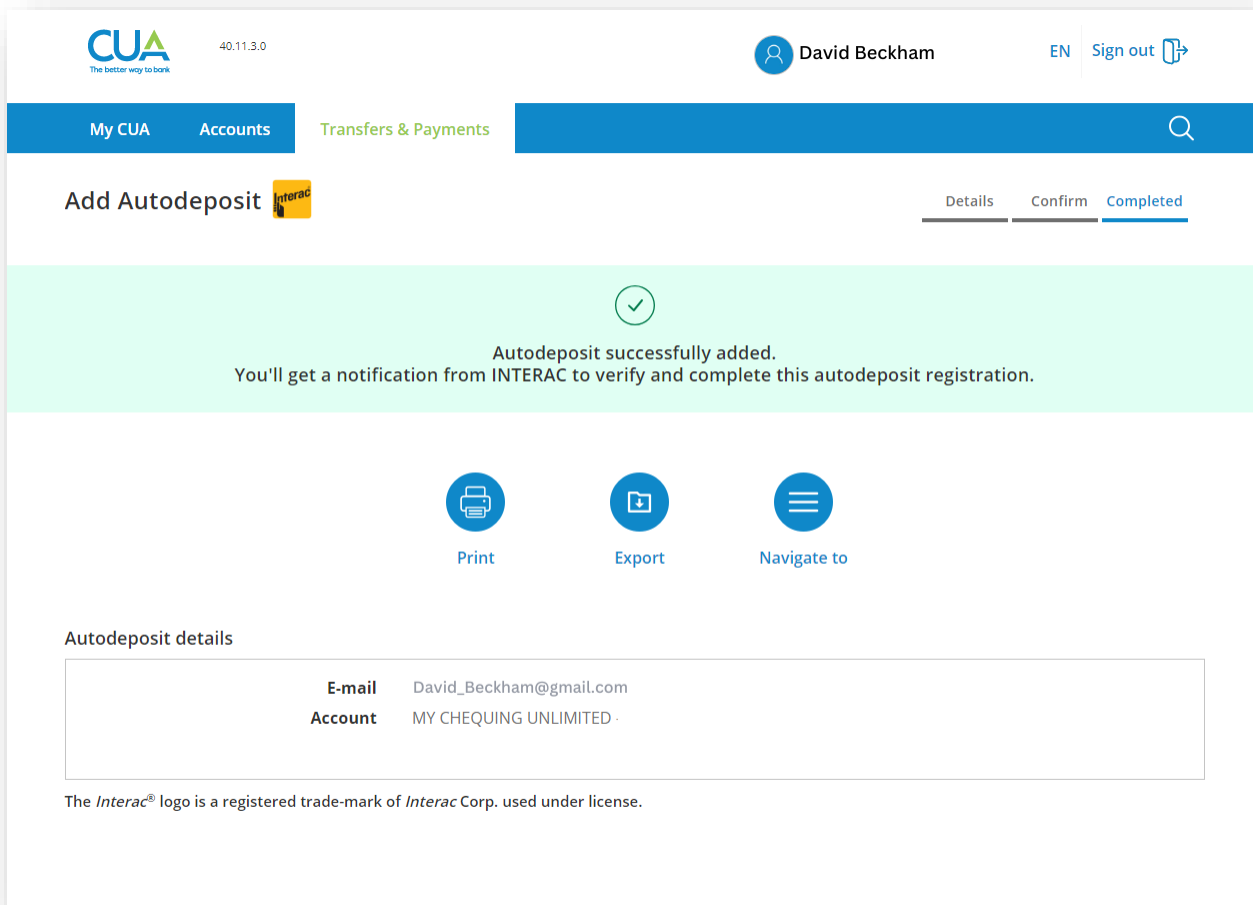


Once you receive the code, enter it in the box and select 'Continue'.



- You have completed the online banking portion of autodeposit registration. To verify and complete your registration, a notification from *Interac* will be sent to your mobile number or email.


Note: You can choose to print or save a copy of this transaction for your records before proceeding to the next step.




CUA 40.11.3.0 The better way to bank




David Beckham EN Sign out

My CUA Accounts Transfers & Payments

Add Autodeposit  Details Confirm **Completed**



Autodeposit successfully added.
You'll get a notification from INTERAC to verify and complete this autodeposit registration.

 Print  Export  Navigate to

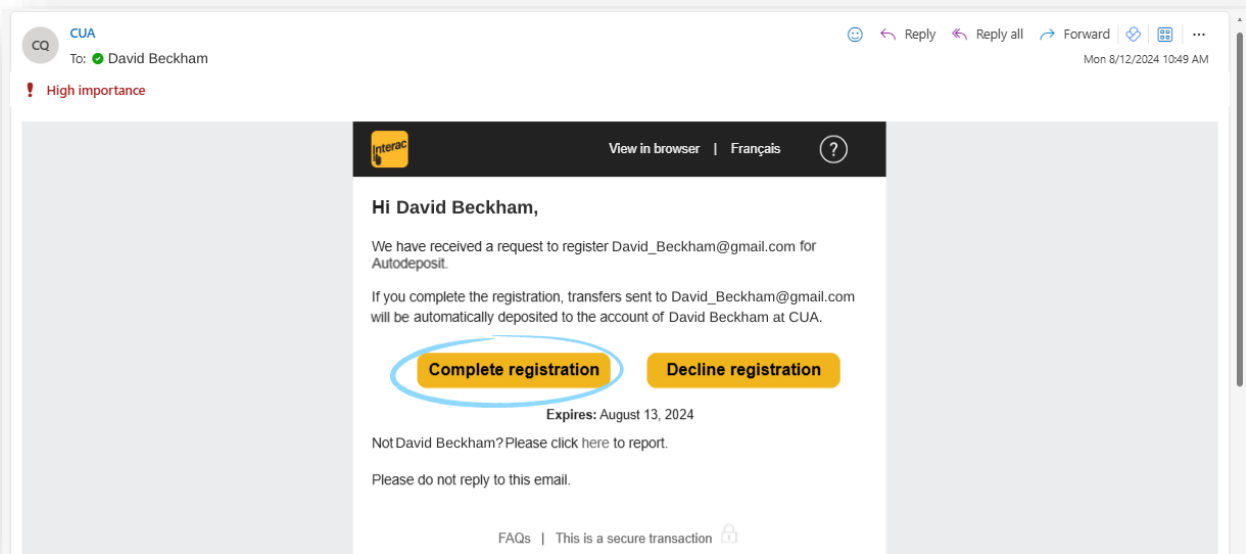
Autodeposit details

E-mail	David_Beckham@gmail.com
Account	MY CHEQUING UNLIMITED

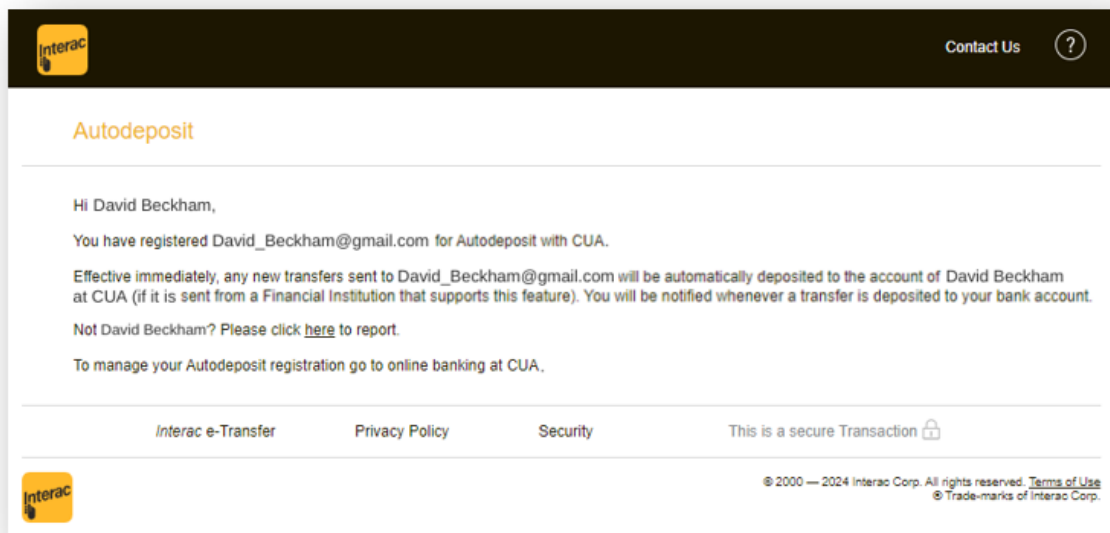
The *Interac*® logo is a registered trade-mark of *Interac* Corp. used under license.

7. Within the notification from *Interac*, select 'Complete registration'.

Note: It may take up to 30 minutes for you to receive this notification.



You will be redirected to a notice from *Interac* confirming your autodeposit registration.



Note: You can edit this information or unregister at any time through online banking.