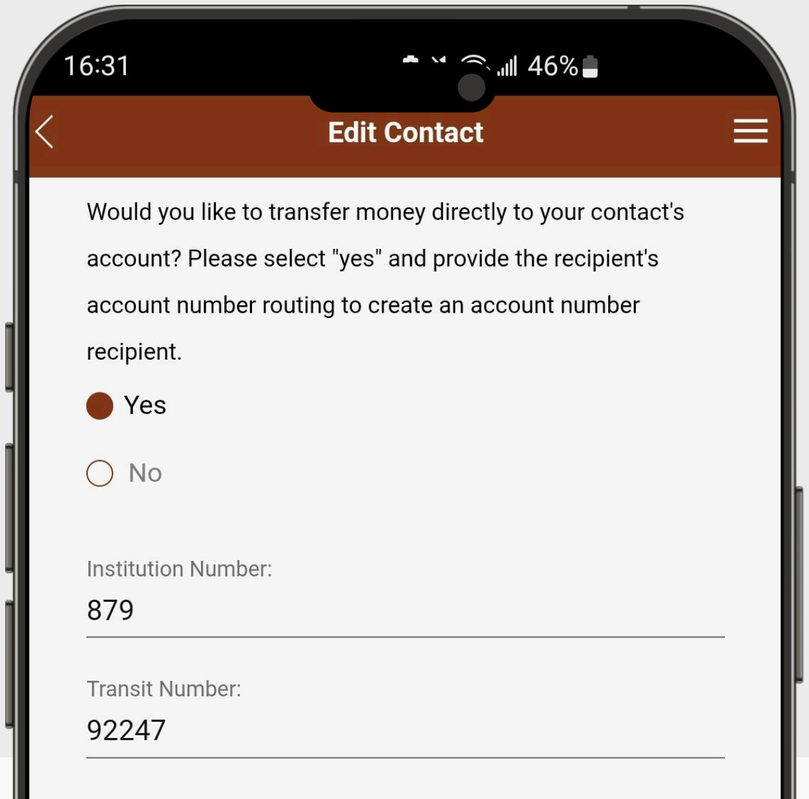
# User guide: New features for Interac Instant



# Overview: What’s new?

01 NEAR

### Real-time Payments

Payments are processed within seconds: improving liquidity of funds and enabling just-in-time payments.

02

### Account Number-based Routing

Reduces reliance on email or mobile numbers, minimizing exposure to phishing or spoofing.

03

### Rich Remittance Data

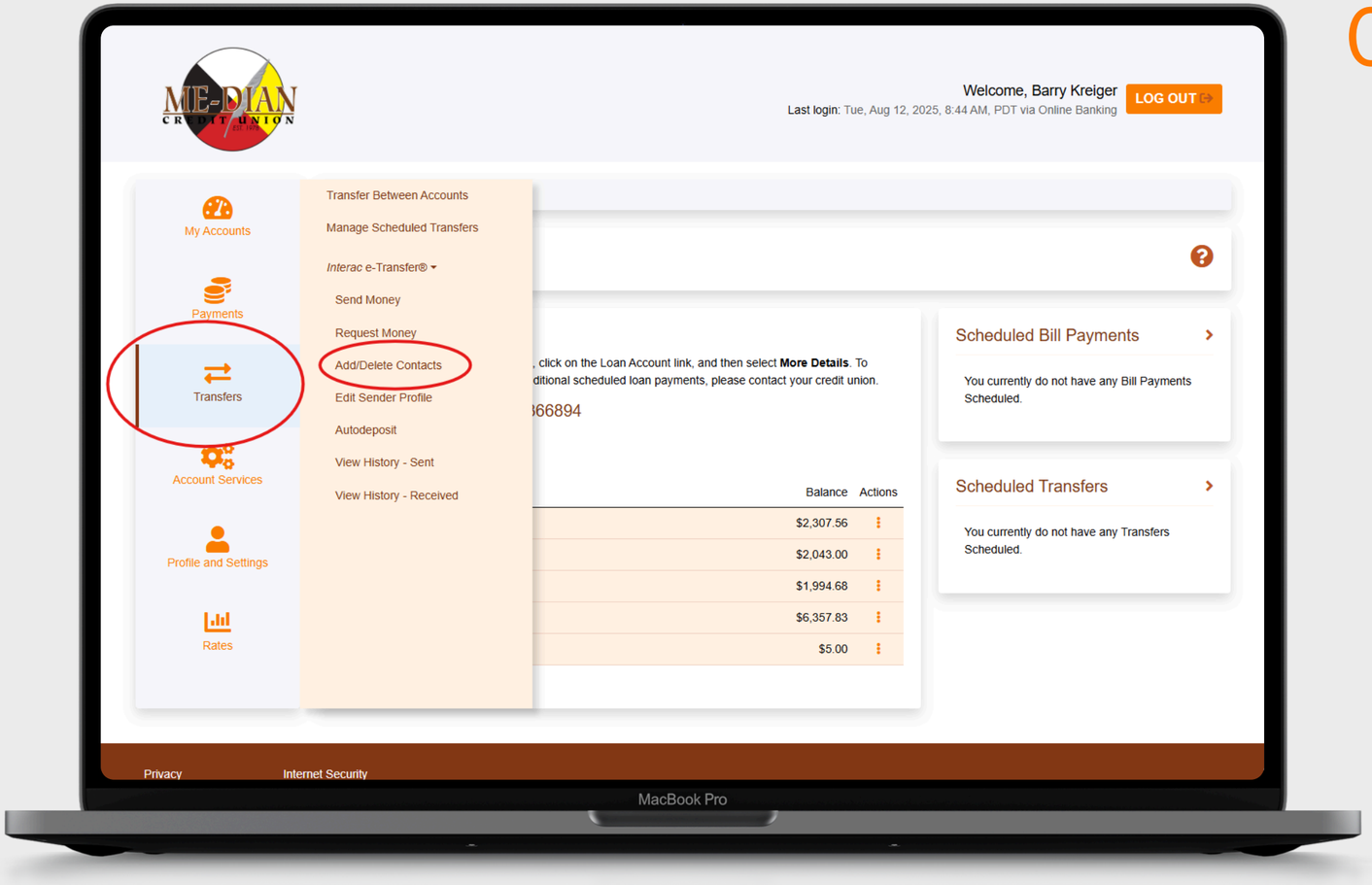
Detailed payment information helps match payments accurately, reducing errors in accounting and providing greater transparency to both parties.

ME-DIAN CREDIT UNION EST. 1978

# Steps for:
# SENDING FUNDS WITH ACCOUNT NUMBER-BASED ROUTING (ANR)

# Member Journey

## ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)



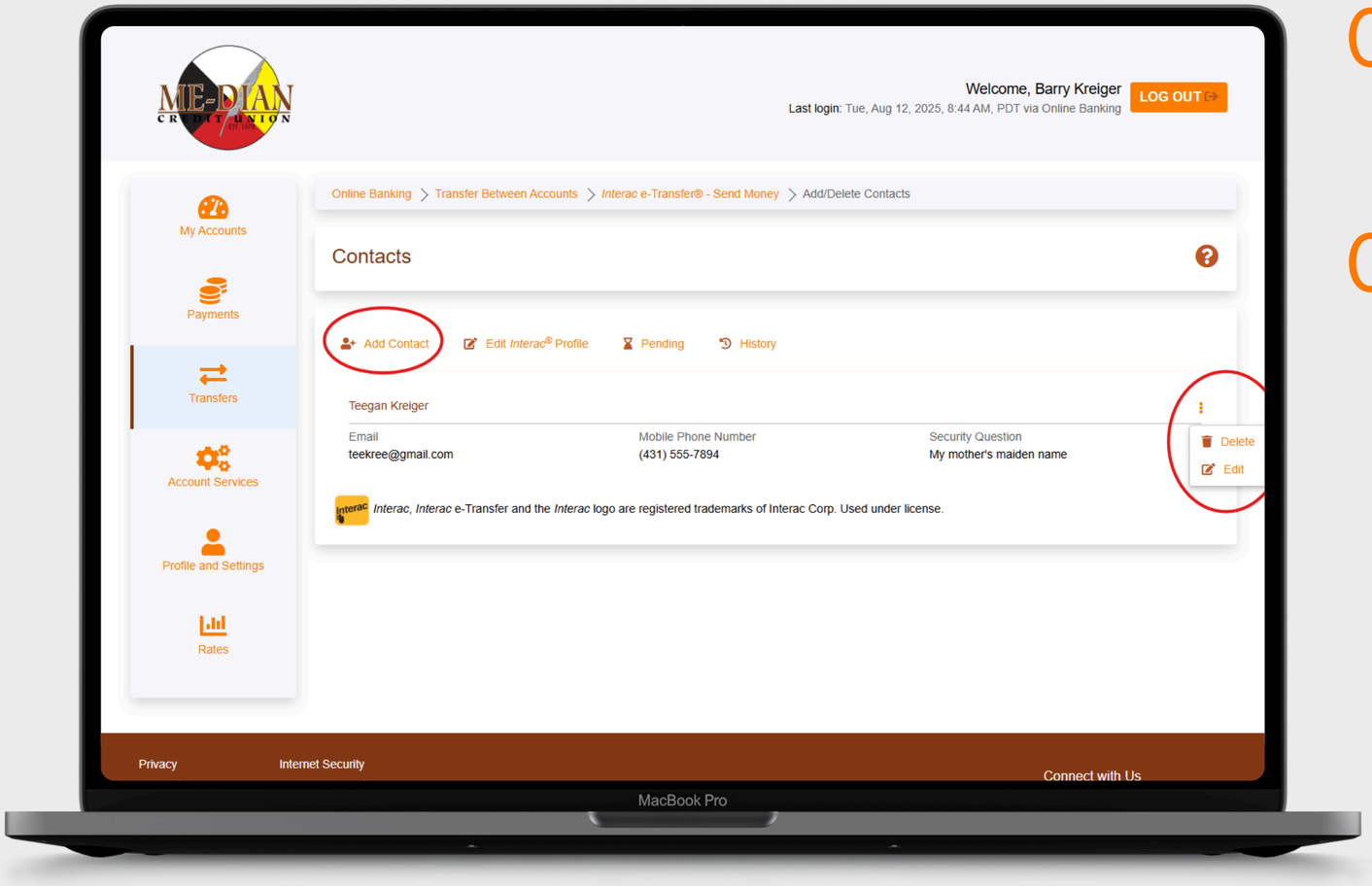

01 **ONCE LOGGED IN, THE USER NAVIGATES TO:**

**TRANSFERS >> ADD/DELETE CONTACTS**

## SIMILAR STEPS FOR MOBILE APP

# Member Journey

## ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)



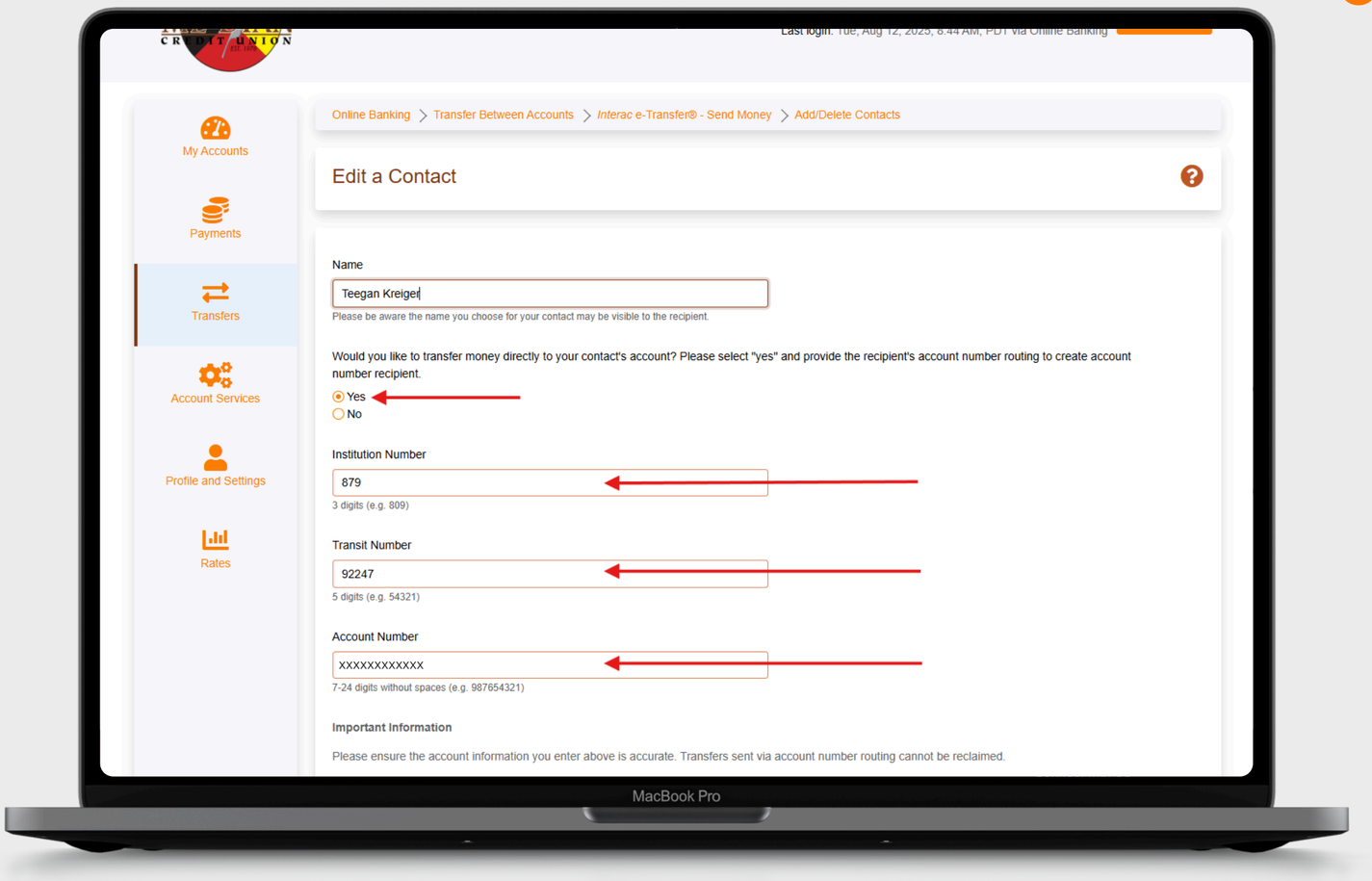

01 **ONCE LOGGED IN, THE USER NAVIGATES TO:**
**TRANSFERS >> ADD/DELETE CONTACTS**

02 **THE USER CAN THEN ADD A NEW CONTACT OR EDIT A CURRENT CONTACT.**

## SIMILAR STEPS FOR MOBILE APP

# Member Journey

## ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)




## 03 SELECT “YES” ON THE ACCOUNT NUMBER ROUTING OPTION.

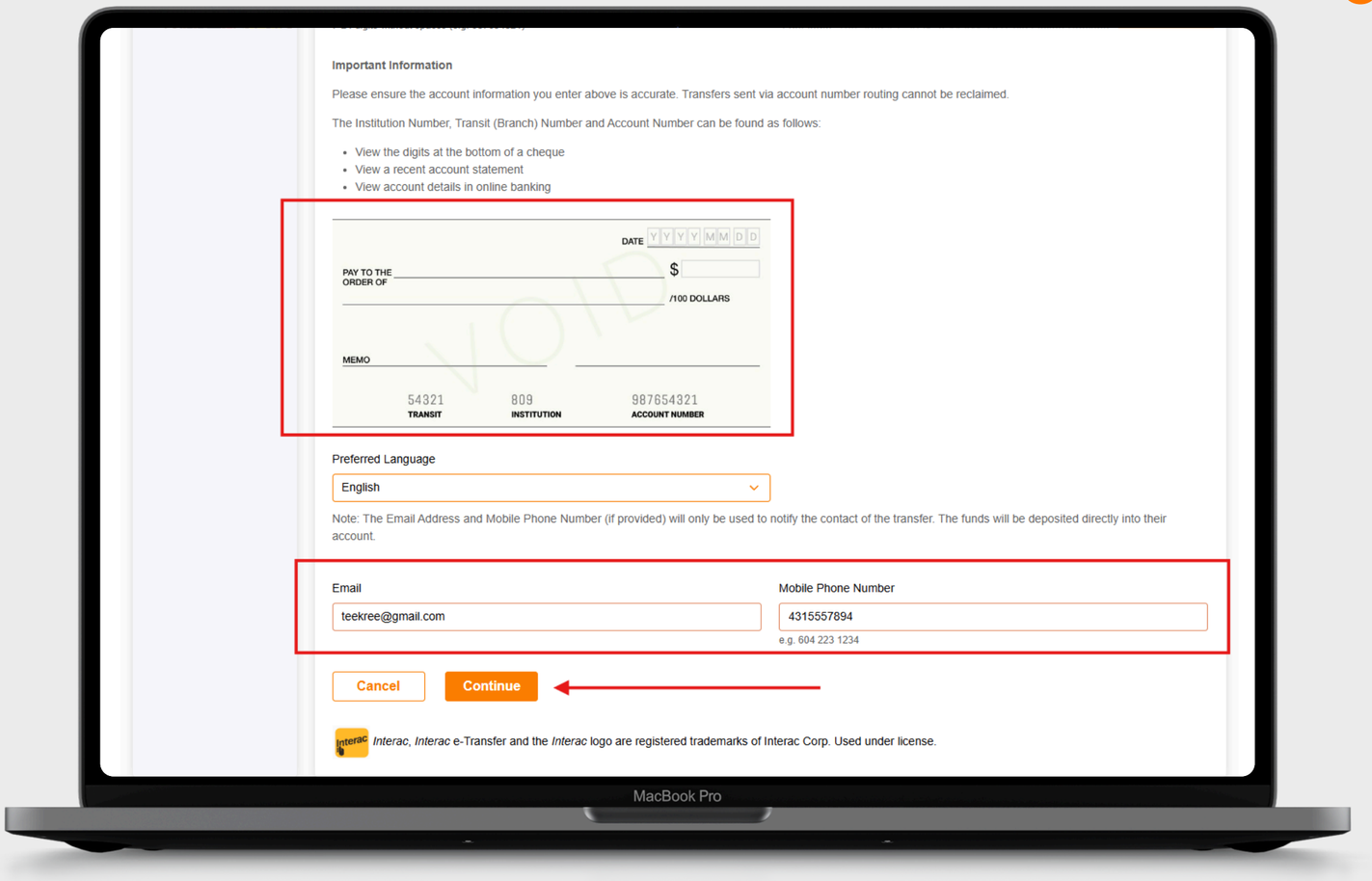
**THE USER CAN THEN ENTER THE:**

- INSTITUTION NUMBER
- TRANSIT NUMBER
- ACCOUNT NUMBER

## SIMILAR STEPS FOR MOBILE APP

# Member Journey

## ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)




SIMILAR STEPS FOR MOBILE APP

## 03 SELECT "YES" ON THE ACCOUNT NUMBER ROUTING OPTION.

THE USER CAN THEN ENTER THE:

- INSTITUTION NUMBER
- TRANSIT NUMBER
- ACCOUNT NUMBER

FURTHER DOWN THE PAGE, THERE ARE DIRECTIONS ON HOW TO FIND THIS INFORMATION ON A CHEQUE.

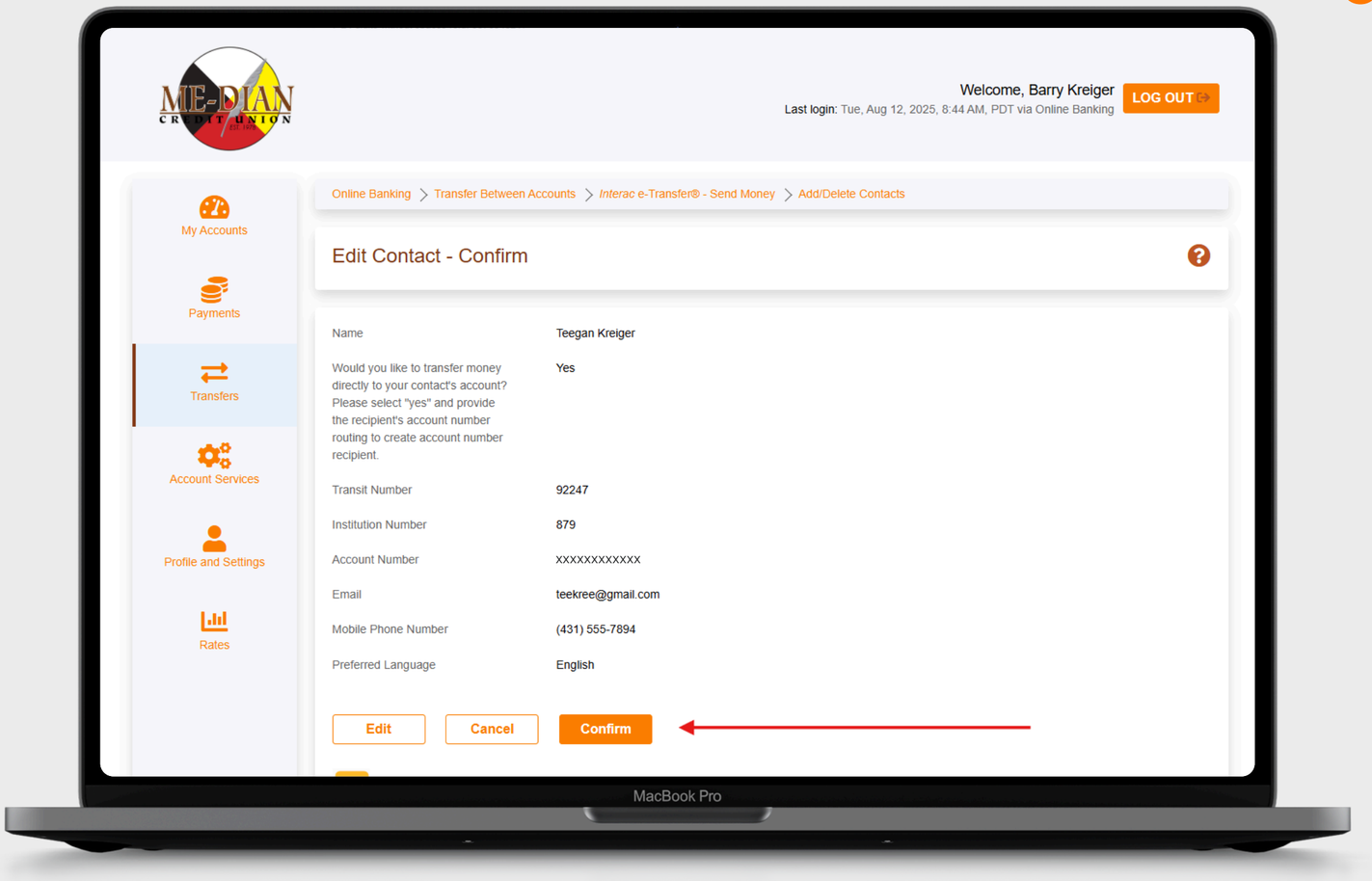
THERE ARE ALSO OPTIONAL FIELDS TO NOTIFY THE RECIPIENT OF THE FUNDS THROUGH EMAIL AND A MOBILE PHONE NUMBER.

ONCE ALL DETAILS ARE ENTERED, THE USER CLICKS "CONTINUE".

# Member Journey

## ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)

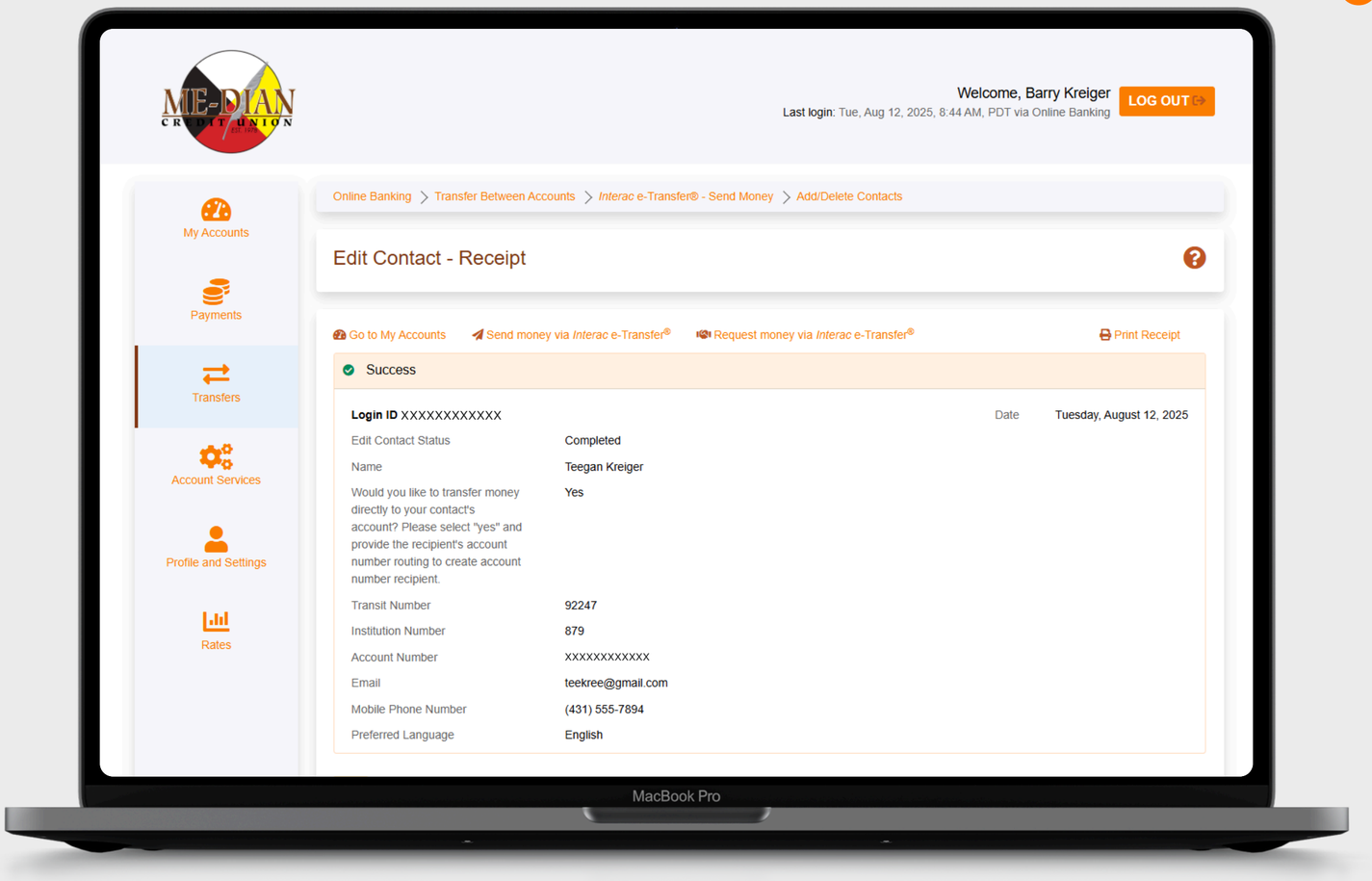
04 **THE USER WILL THEN BE ASKED TO CONFIRM ALL DETAILS.**




## SIMILAR STEPS FOR MOBILE APP

# Member Journey

## ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)



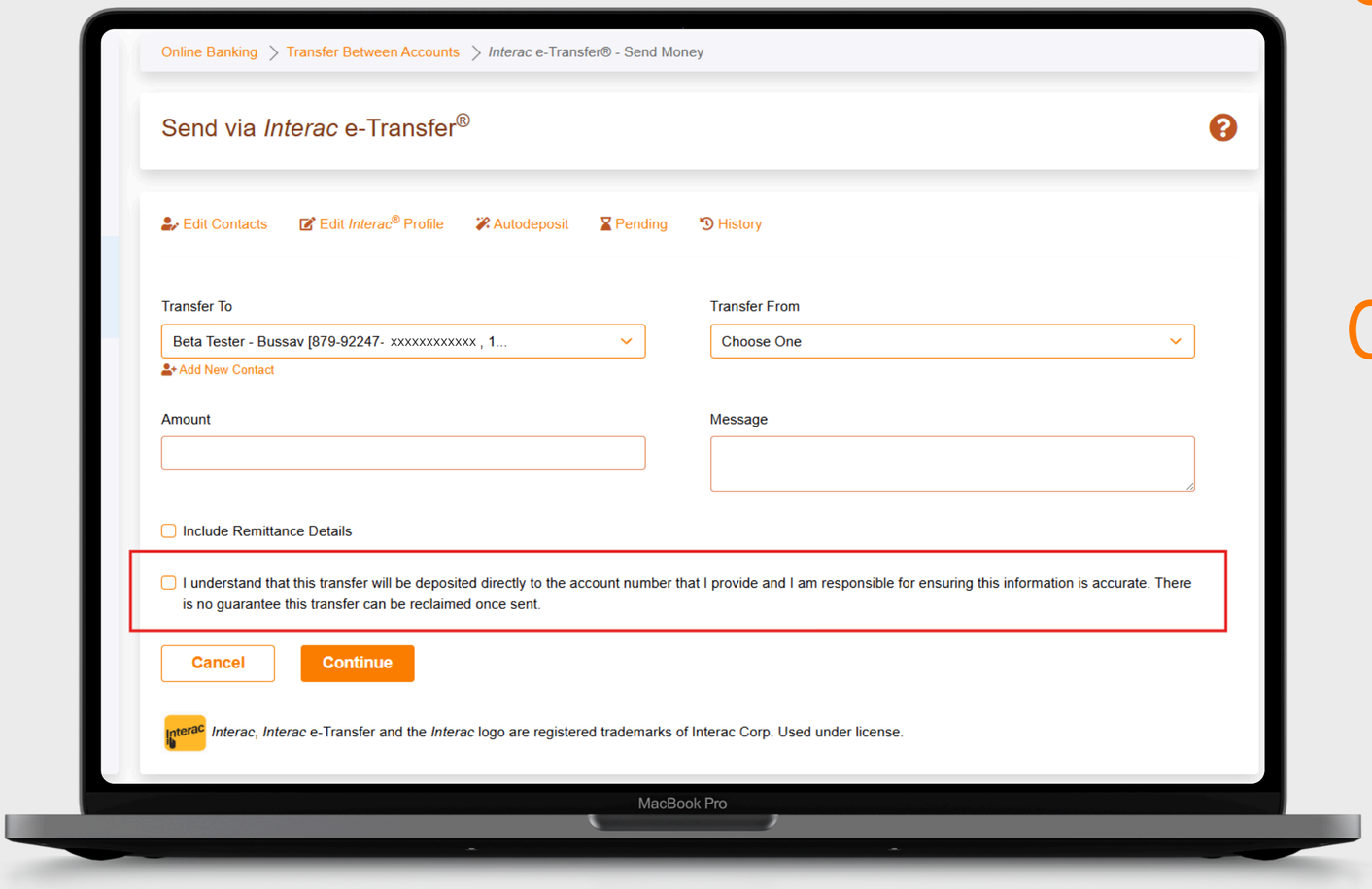

## SIMILAR STEPS FOR MOBILE APP

04 **THE USER WILL THEN BE ASKED TO CONFIRM ALL DETAILS.**

**ONCE CONFIRMED, THE USER CAN NOW SEND FUNDS THROUGH THE ACCOUNT NUMBER ROUTING OPTION.**

# Member Journey

## ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)




04 **THE USER WILL THEN BE ASKED TO CONFIRM ALL DETAILS.**

**ONCE CONFIRMED, THE USER CAN NOW SEND FUNDS THROUGH THE ACCOUNT NUMBER ROUTING OPTION.**

05 **WHEN SENDING AN E-TRANSFER TO AN ACCOUNT NUMBER RECIPIENT, A CONFIRMATION CHECKBOX IS PRESENTED.**

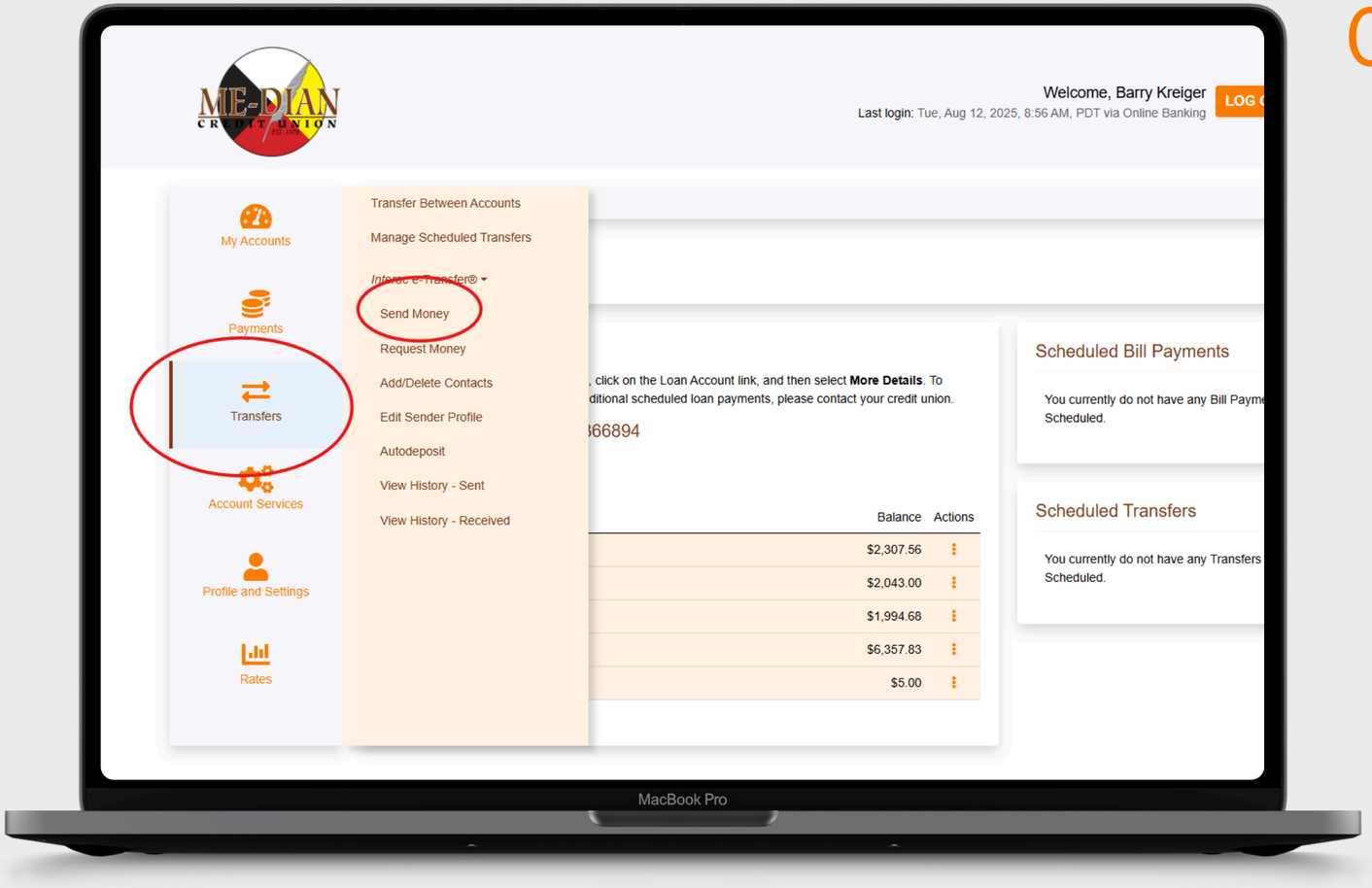
**SIMILAR STEPS FOR MOBILE APP**

ME-DIAN CREDIT UNION EST. 1978

# Steps for:
# SENDING FUNDS WITH REMITTANCE DATA (AND VIEWING IT LATER)

# Member Journey

## SENDING FUNDS WITH REMITTANCE DATA



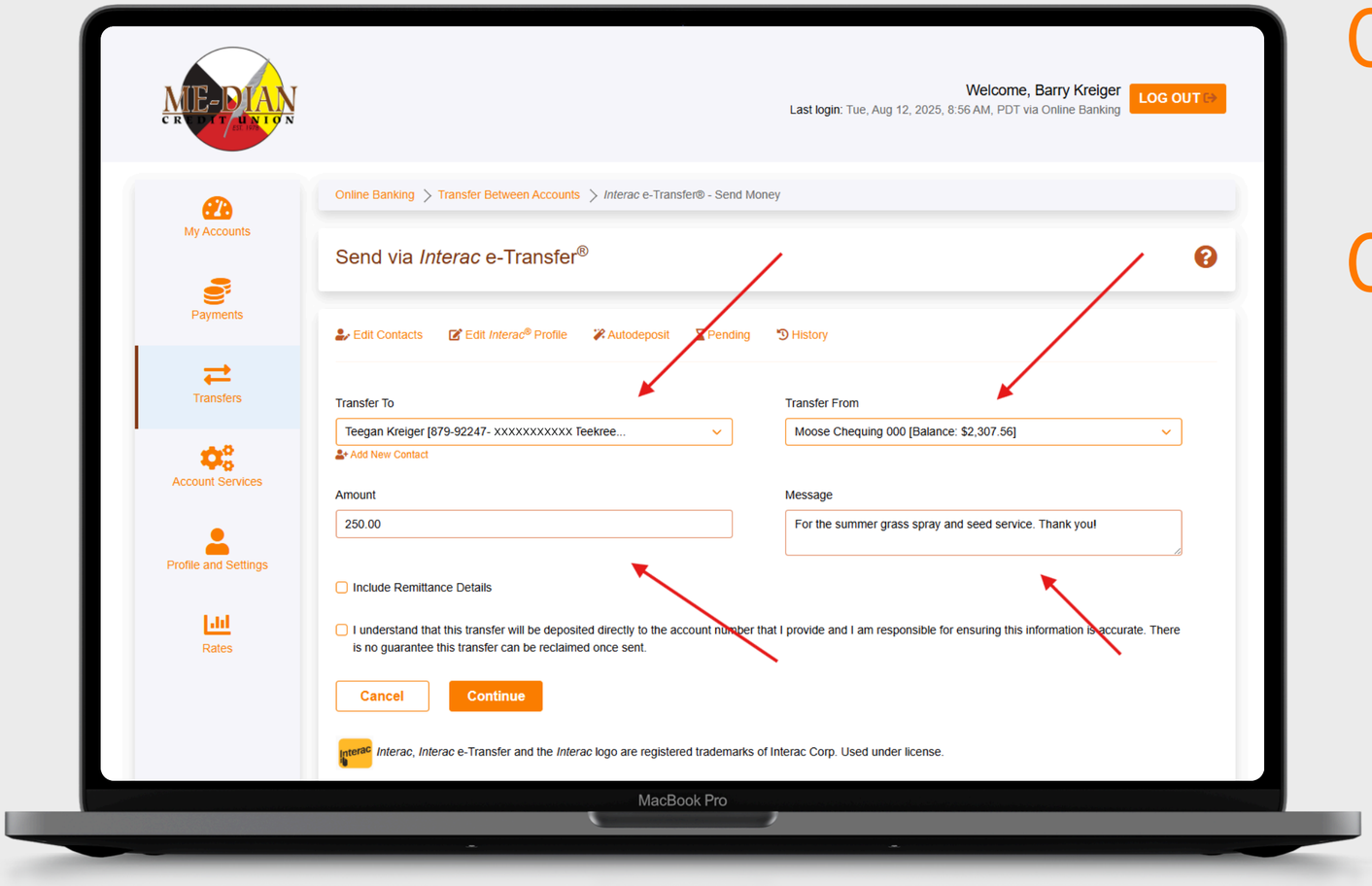

01 **ONCE LOGGED IN, THE USER NAVIGATES TO:**

**TRANSFERS >> SEND MONEY**

**REMITTANCE DATA NOT AVAILABLE ON MOBILE APP**

# Member Journey

## SENDING FUNDS WITH REMITTANCE DATA



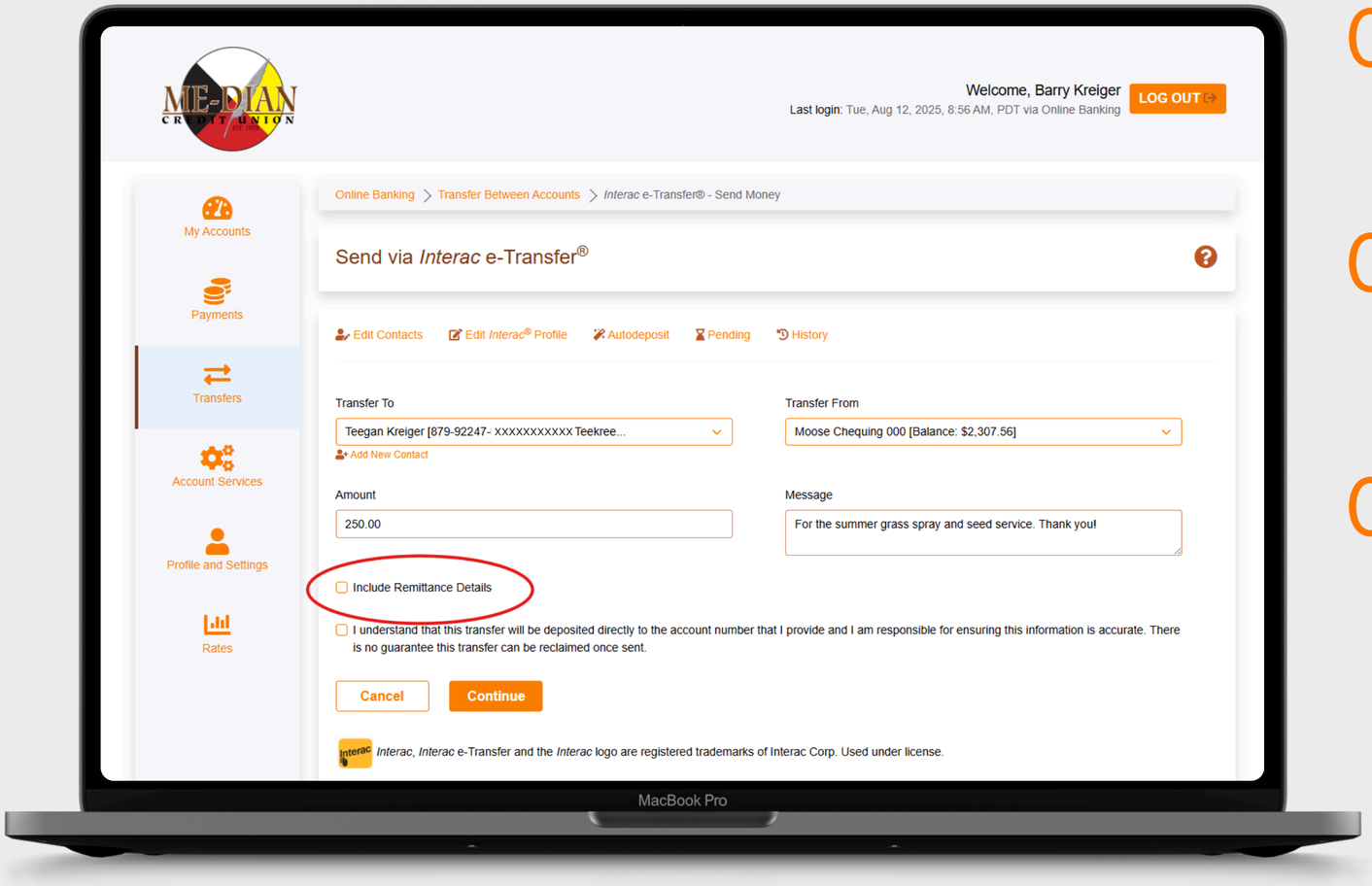

01 **ONCE LOGGED IN, THE USER NAVIGATES TO:**
**TRANSFERS >> SEND MONEY**

02 **THE USER CAN THEN SELECT THE RECIPIENT AND ENTER THE STANDARD DETAILS.**

**REMITTANCE DATA NOT AVAILABLE ON FOR MOBILE APP**

# Member Journey

## SENDING FUNDS WITH REMITTANCE DATA




01 **ONCE LOGGED IN, THE USER NAVIGATES TO:**
**TRANSFERS >> SEND MONEY**

02 **THE USER CAN THEN SELECT THE RECIPIENT AND ENTER THE STANDARD DETAILS.**

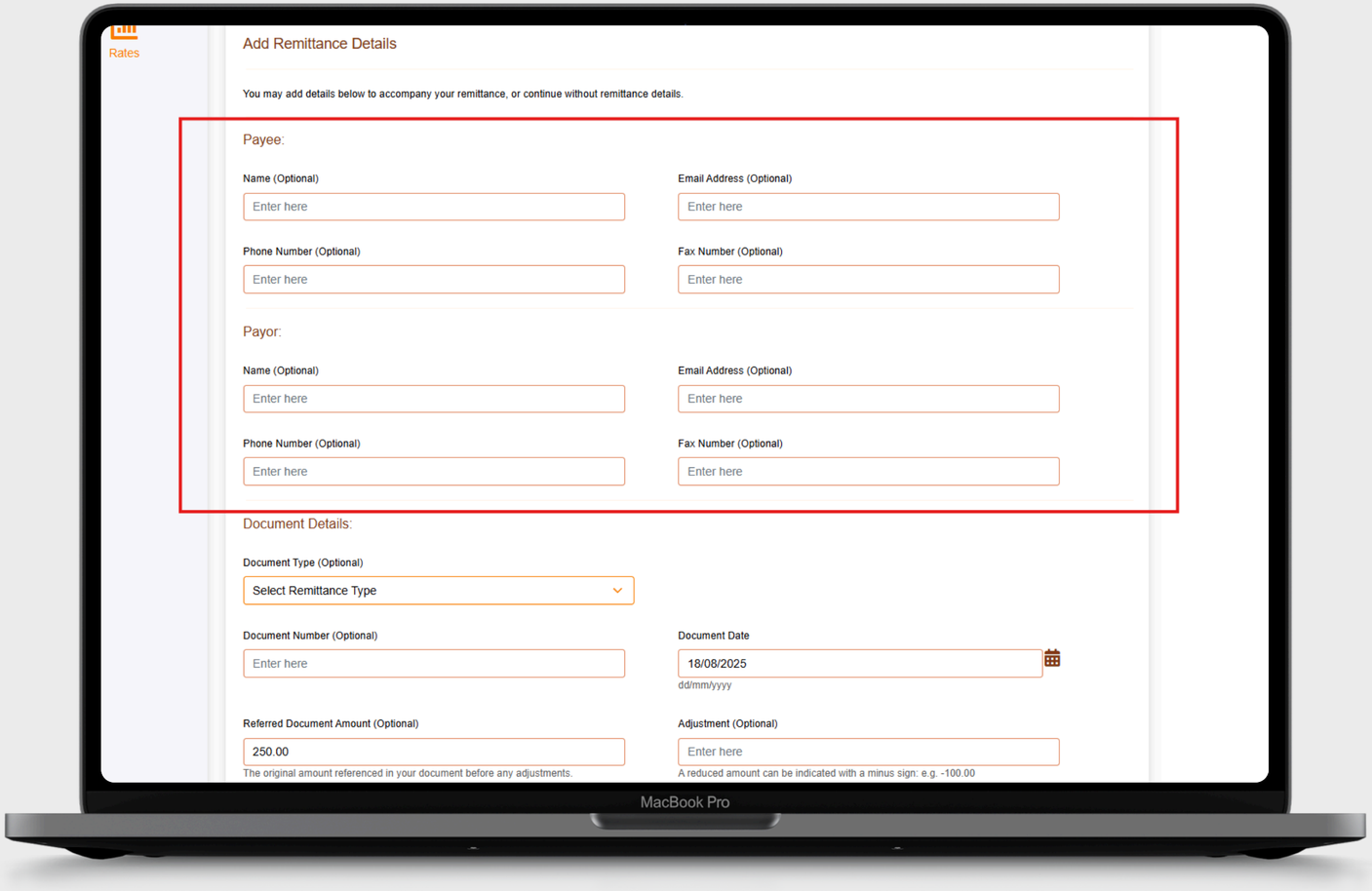
03 **TO ADD ADDITIONAL REMITTANCE INFORMATION, THE USER CLICKS THE APPROPRIATE CHECKBOX.**

**REMITTANCE DATA NOT AVAILABLE ON FOR MOBILE APP**

# Member Journey

## SENDING FUNDS WITH REMITTANCE DATA

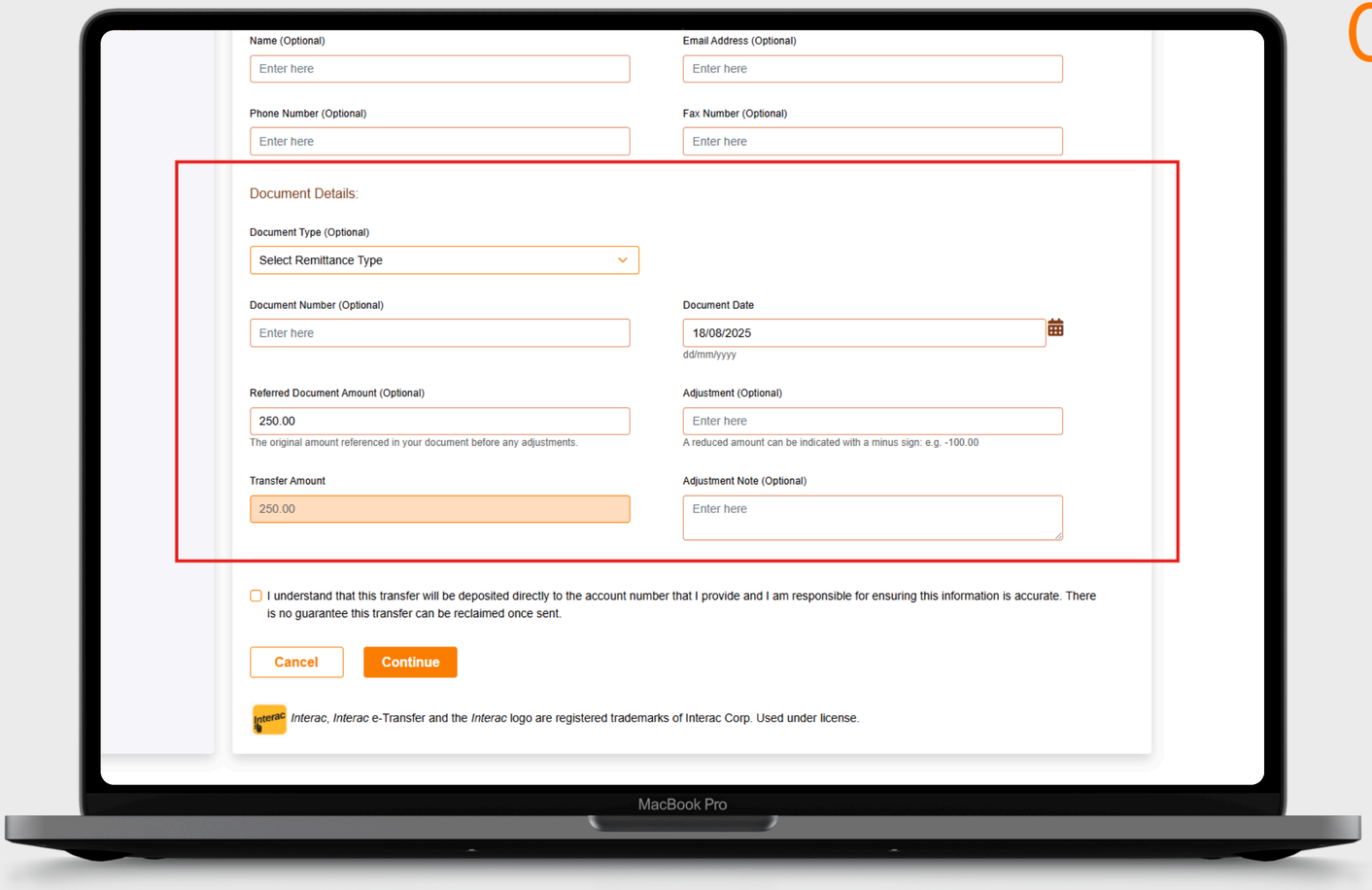
04 **THE USER CAN THEN ENTER ADDITIONAL INFORMATION SUCH AS PAYEE AND PAYOR DETAILS.**




**REMITTANCE DATA NOT AVAILABLE ON FOR MOBILE APP**

# Member Journey

## SENDING FUNDS WITH REMITTANCE DATA




**REMITTANCE DATA NOT AVAILABLE ON FOR MOBILE APP**

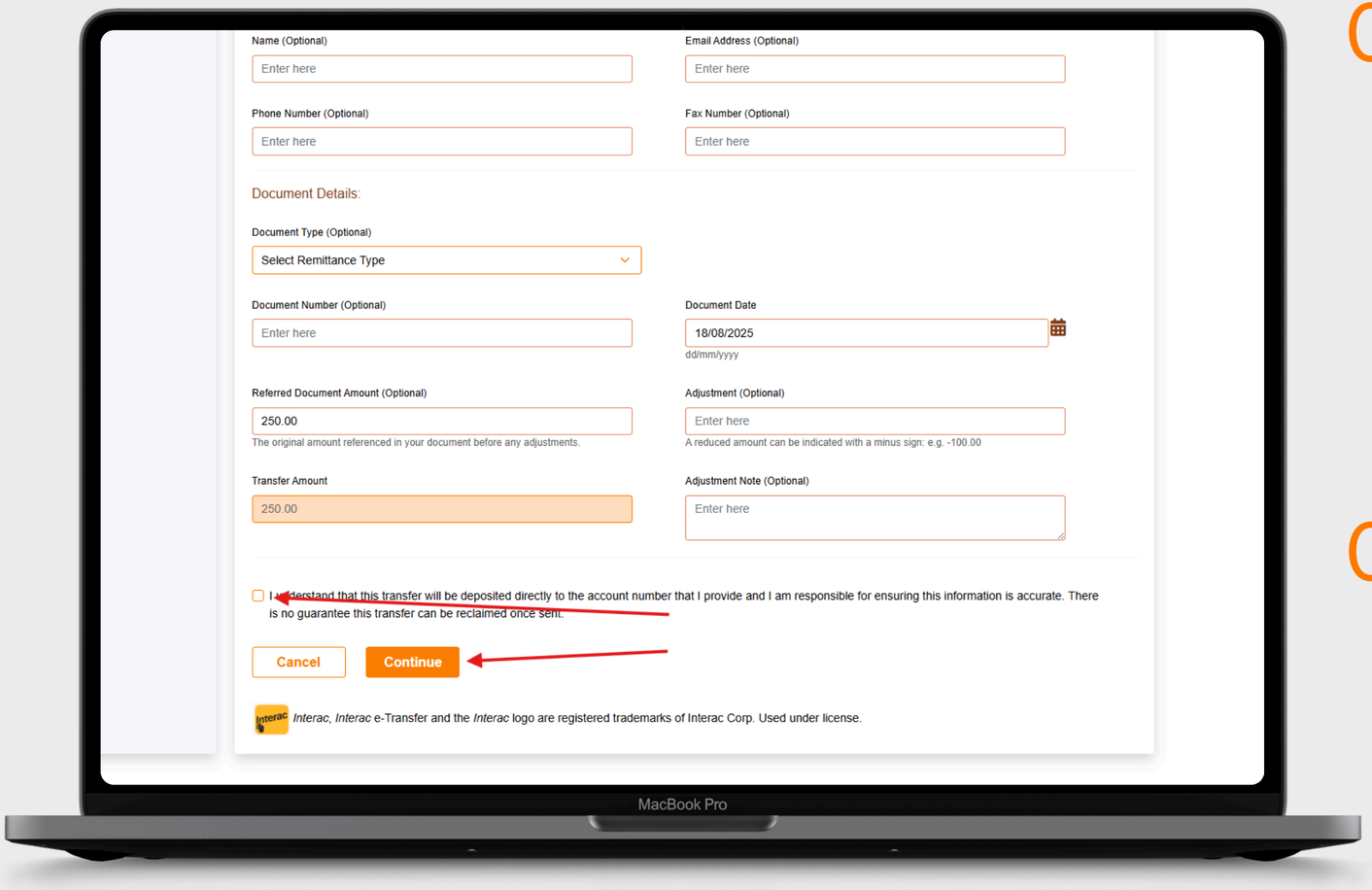
04 **THE USER CAN THEN ENTER ADDITIONAL INFORMATION SUCH AS PAYEE AND PAYOR DETAILS.**

05 **FURTHER DOWN THE PAGE, THE USER CAN ENTER DOCUMENT DETAILS SUCH AS INVOICE NUMBERS.**

**NOTE THAT THE DOCUMENT AND ADJUSTMENT AMOUNTS DO NOT AFFECT THE ACTUAL AMOUNT BEING SENT: THIS IS FOR INFORMATION ONLY.**

# Member Journey

## SENDING FUNDS WITH REMITTANCE DATA




**REMITTANCE DATA NOT AVAILABLE ON FOR MOBILE APP**

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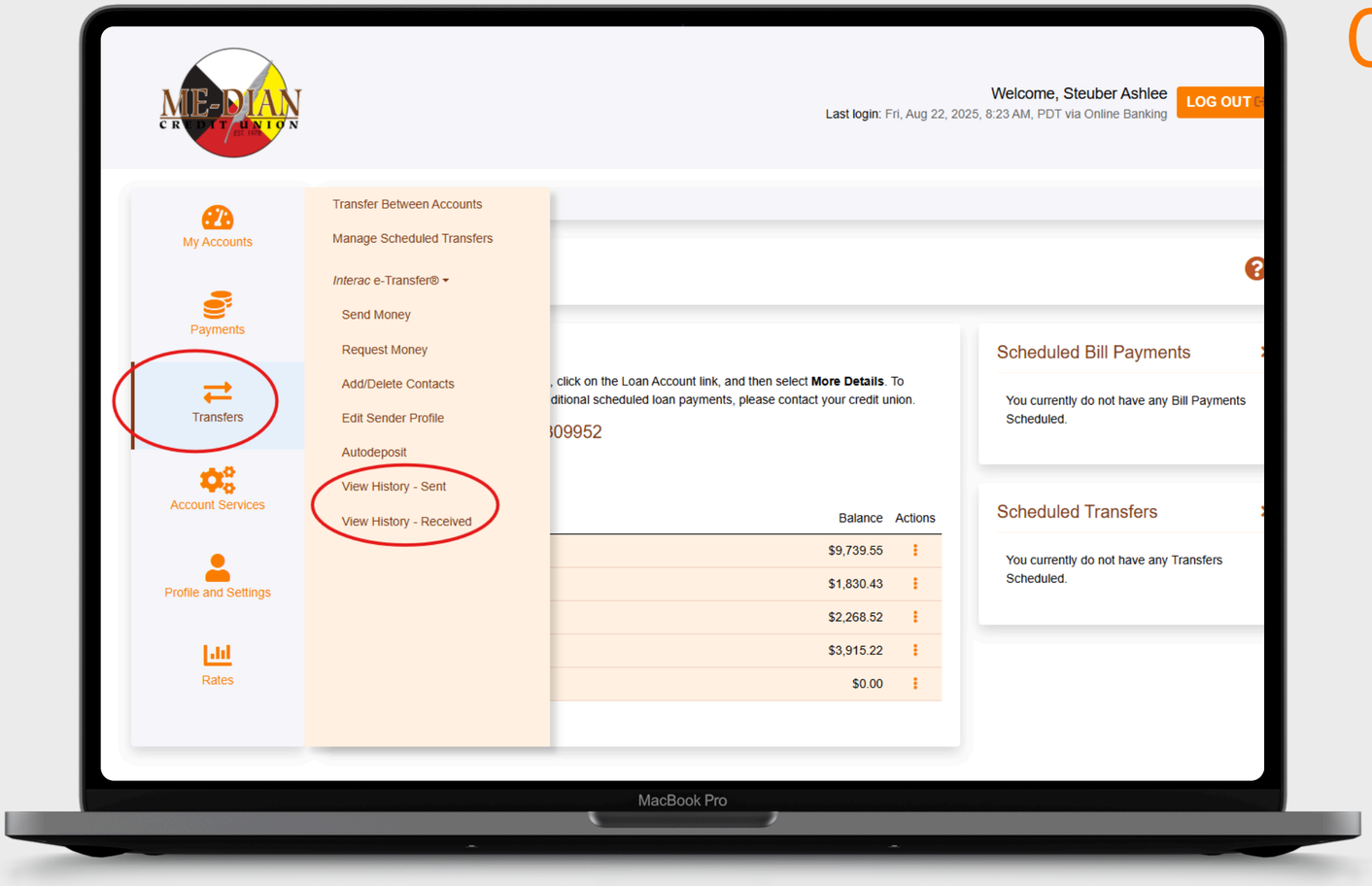
06 **ONCE ALL DETAILS ARE ENTERED, THE USER CONFIRMS THE DEPOSIT AND CLICKS CONTINUE TO SEND THE FUNDS.**

# Member Journey

## VIEWING REMITTANCE DATA




01 **ONCE LOGGED IN, THE USER NAVIGATES TO:**

**TRANSFERS >> VIEW HISTORY - SENT**

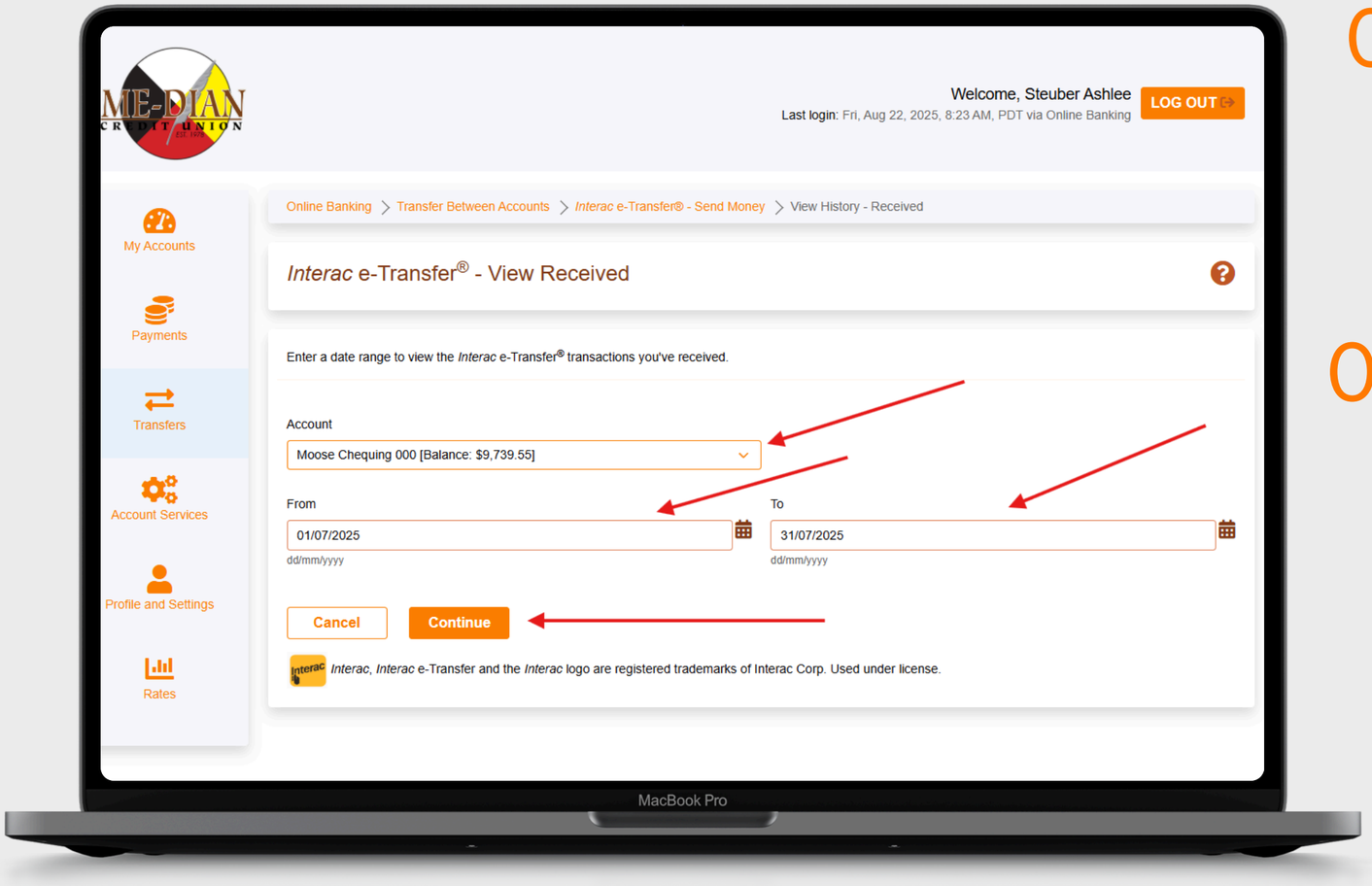
**OR**

**TRANSFERS >> VIEW HISTORY - RECEIVED**

**SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE**

# Member Journey

## VIEWING REMITTANCE DATA



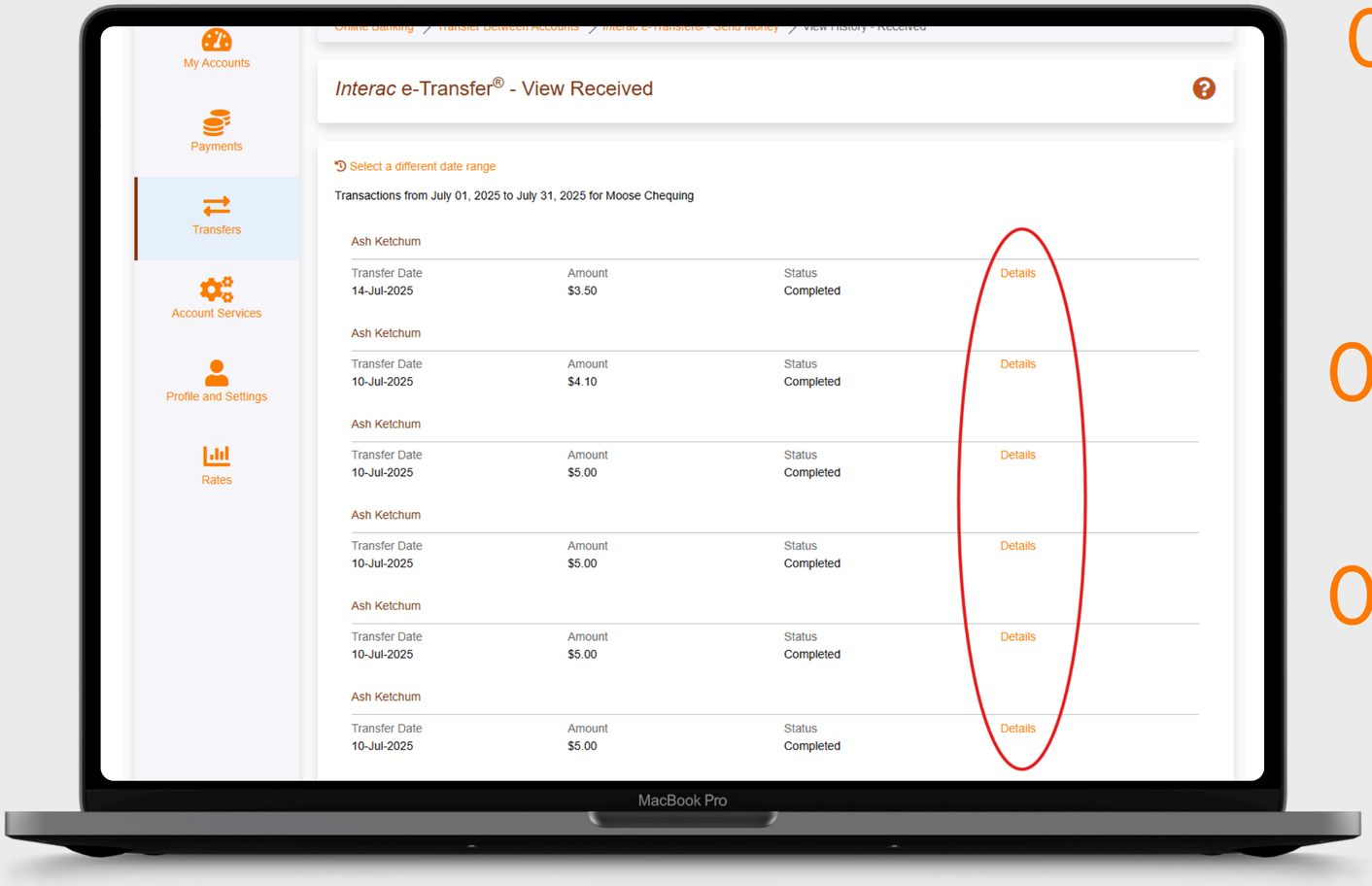

01 ONCE LOGGED IN, THE USER NAVIGATES TO:
TRANSFERS >> VIEW HISTORY - SENT
OR
TRANSFERS >> VIEW HISTORY - RECEIVED

02 THE USER THEN SELECTS THE APPROPRIATE ACCOUNT AND DATE RANGE BEFORE CLICKING CONTINUE.

SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE

# Member Journey

## VIEWING REMITTANCE DATA

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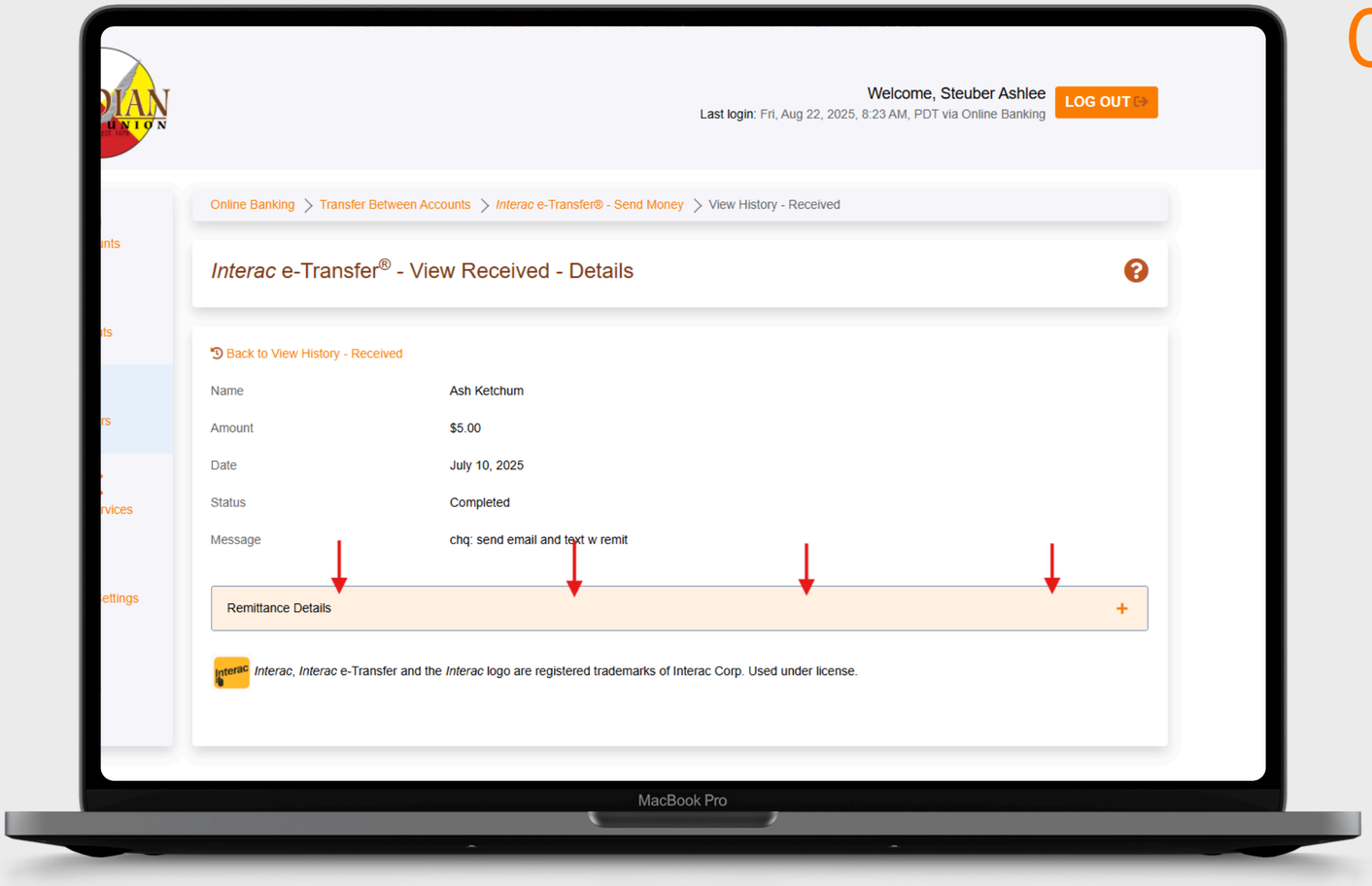
**02** THE USER THEN SELECTS THE APPROPRIATE ACCOUNT AND DATE RANGE BEFORE CLICKING CONTINUE.

**03** FROM THE LIST, THE USER THEN CLICKS ON DETAILS FOR THE TRANSACTION IN QUESTION.

SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE

# Member Journey

## VIEWING REMITTANCE DATA

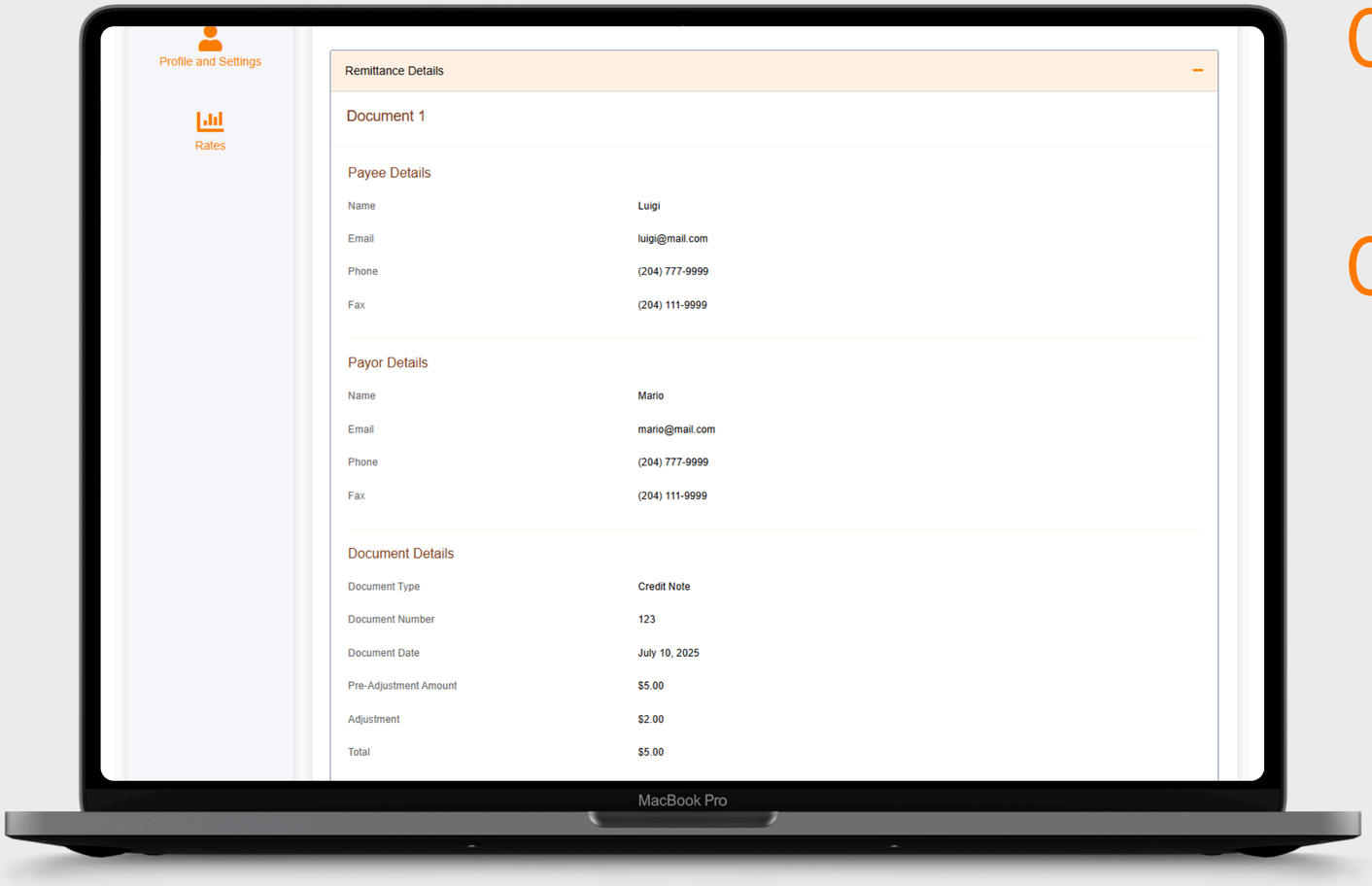



04 **IF REMITTANCE DETAILS ARE AVAILABLE, THERE WILL BE A SECTION BENEATH THE BASIC INFORMATION.**

**SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE**

# Member Journey

## VIEWING REMITTANCE DATA



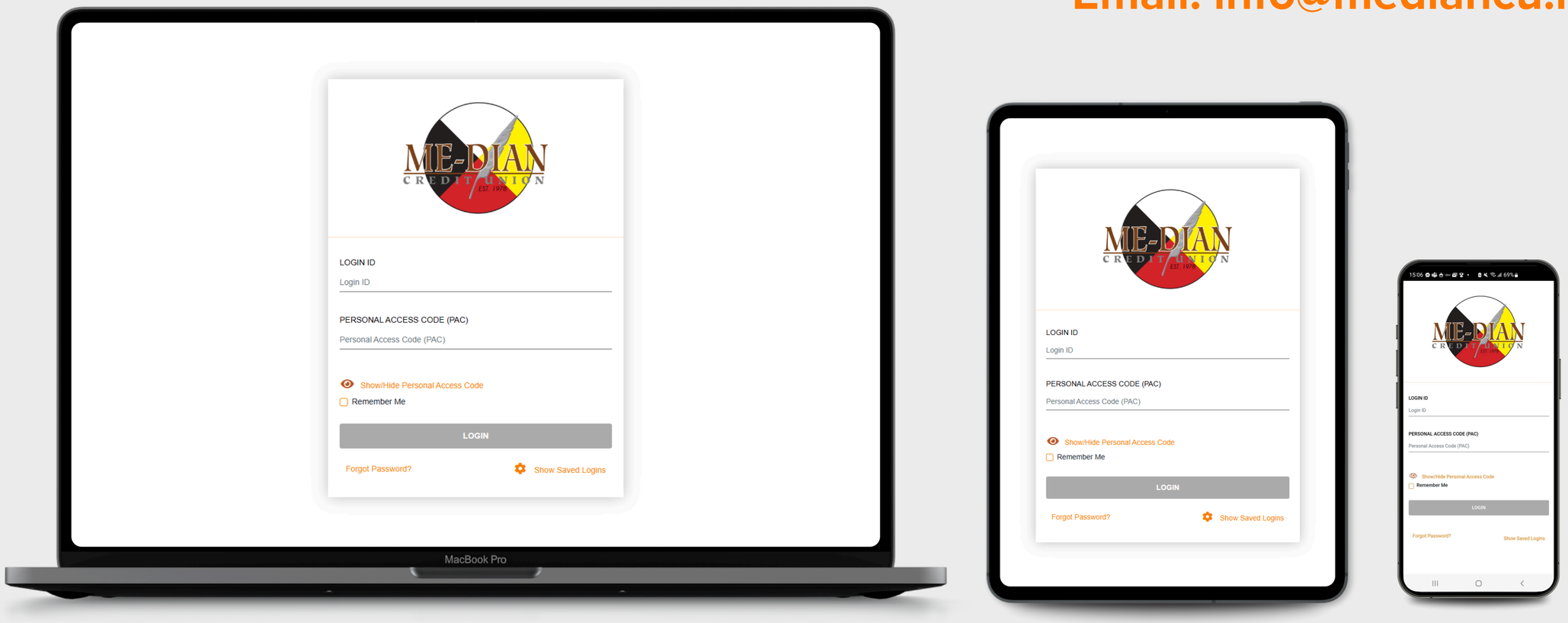

04 IF REMITTANCE DETAILS ARE AVAILABLE, THERE WILL BE A SECTION BENEATH THE BASIC INFORMATION.

05 CLICKING ON THAT SECTION HEADER WILL DISPLAY THE REMITTANCE DETAILS FOR THE TRANSACTION.

SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE

# For further questions please contact our member services team:

**Phone: 1-204-943-9111**

**Toll Free: 1-888-955-9558**

**Email: info@mediancu.mb.ca**