



User guide: New features for Interac Instant

16:31 46%

< Edit Contact ≡

Would you like to transfer money directly to your contact's account? Please select "yes" and provide the recipient's account number routing to create an account number recipient.

☒ Yes

☐ No

Institution Number:
879

Transit Number:
92247



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.



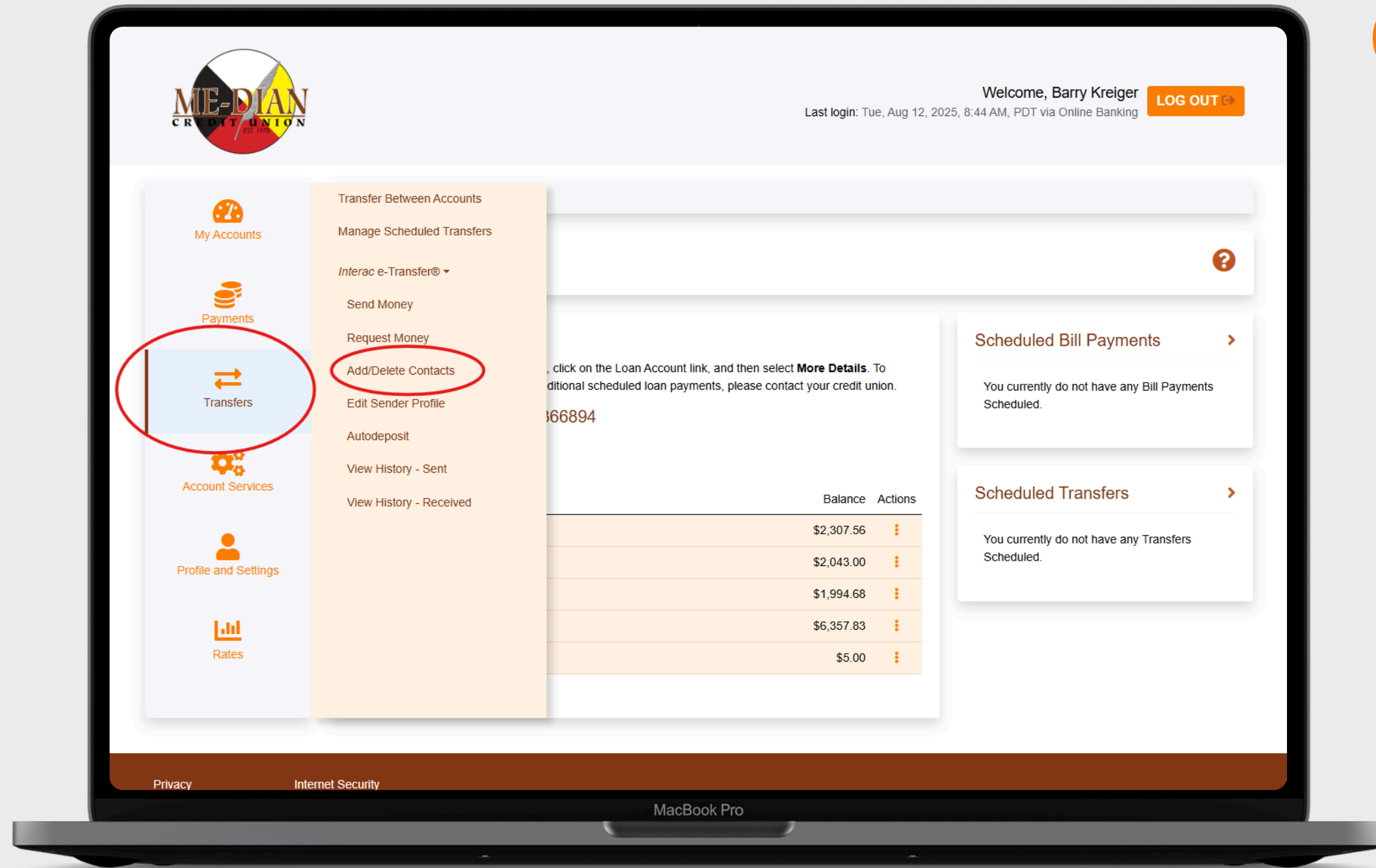
Steps for: SENDING FUNDS WITH ACCOUNT NUMBER-BASED ROUTING (ANR)





Member Journey

ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)



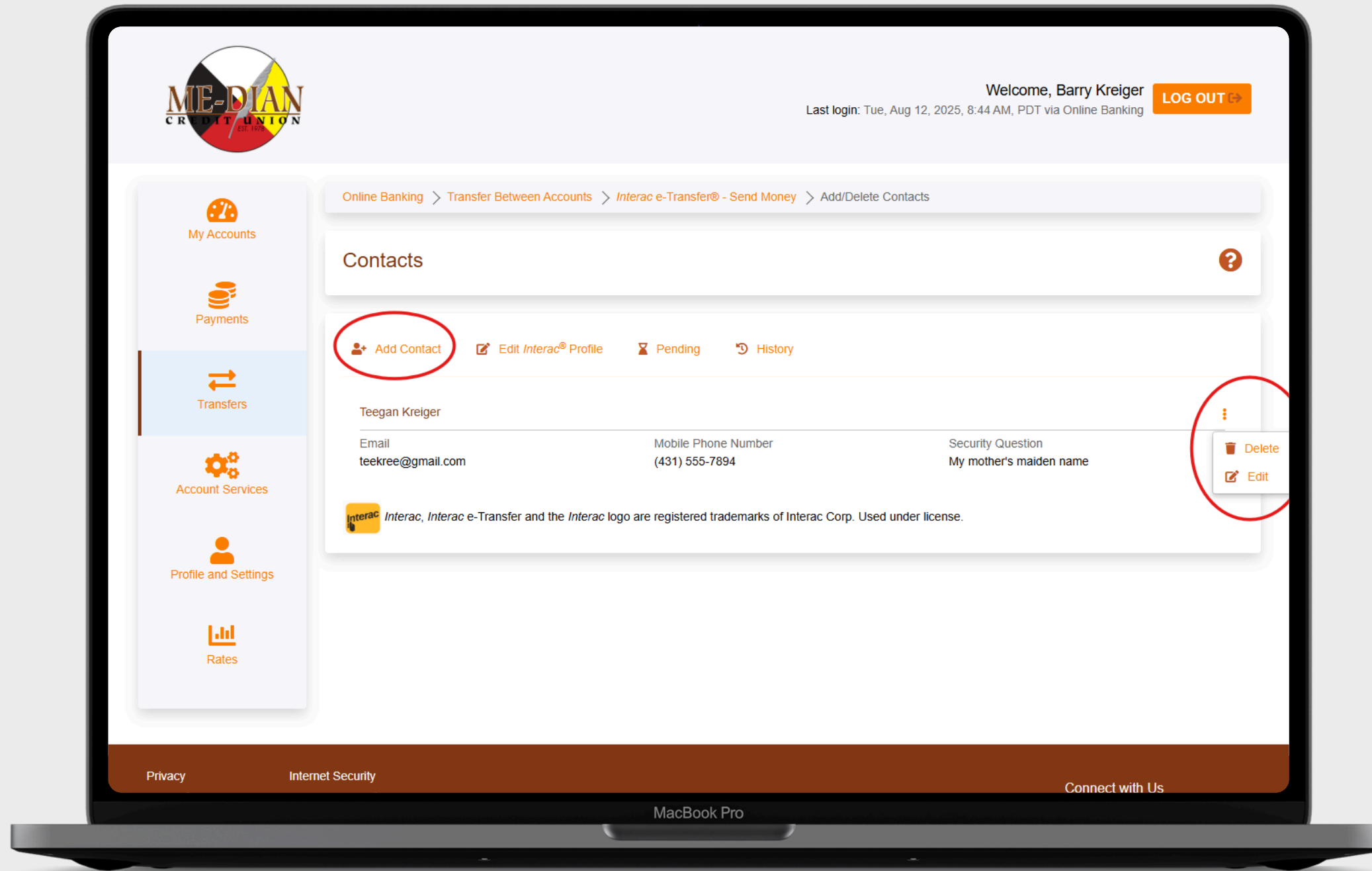
01 ONCE LOGGED IN, THE USER
NAVIGATES TO:
TRANSFERS >> ADD/DELETE CONTACTS

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

Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money > Add/Delete Contacts

Edit a Contact

Name
Teegan Kreigel
Please be aware the name you choose for your contact may be visible to the recipient.

Would you like to transfer money directly to your contact's account? Please select "yes" and provide the recipient's account number routing to create account number recipient.

☒ Yes ☐ No

Institution Number
879
3 digits (e.g. 809)

Transit Number
92247
5 digits (e.g. 54321)

Account Number
XXXXXXXXXXXX
7-24 digits without spaces (e.g. 987654321)

Important Information
Please ensure the account information you enter above is accurate. Transfers sent via account number routing cannot be reclaimed.

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

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”.

Important Information

Please ensure the account information you enter above is accurate. Transfers sent via account number routing cannot be reclaimed.

The Institution Number, Transit (Branch) Number and Account Number can be found as follows:

- View the digits at the bottom of a cheque
- View a recent account statement
- View account details in online banking

PAY TO THE ORDER OF \$ /100 DOLLARS

MEMO

DATE

54321 TRANSIT **809 INSTITUTION** **987654321 ACCOUNT NUMBER**

Preferred Language

Note: The Email Address and Mobile Phone Number (if provided) will only be used to notify the contact of the transfer. The funds will be deposited directly into their account.

Email **Mobile Phone Number**

e.g. 604 223 1234

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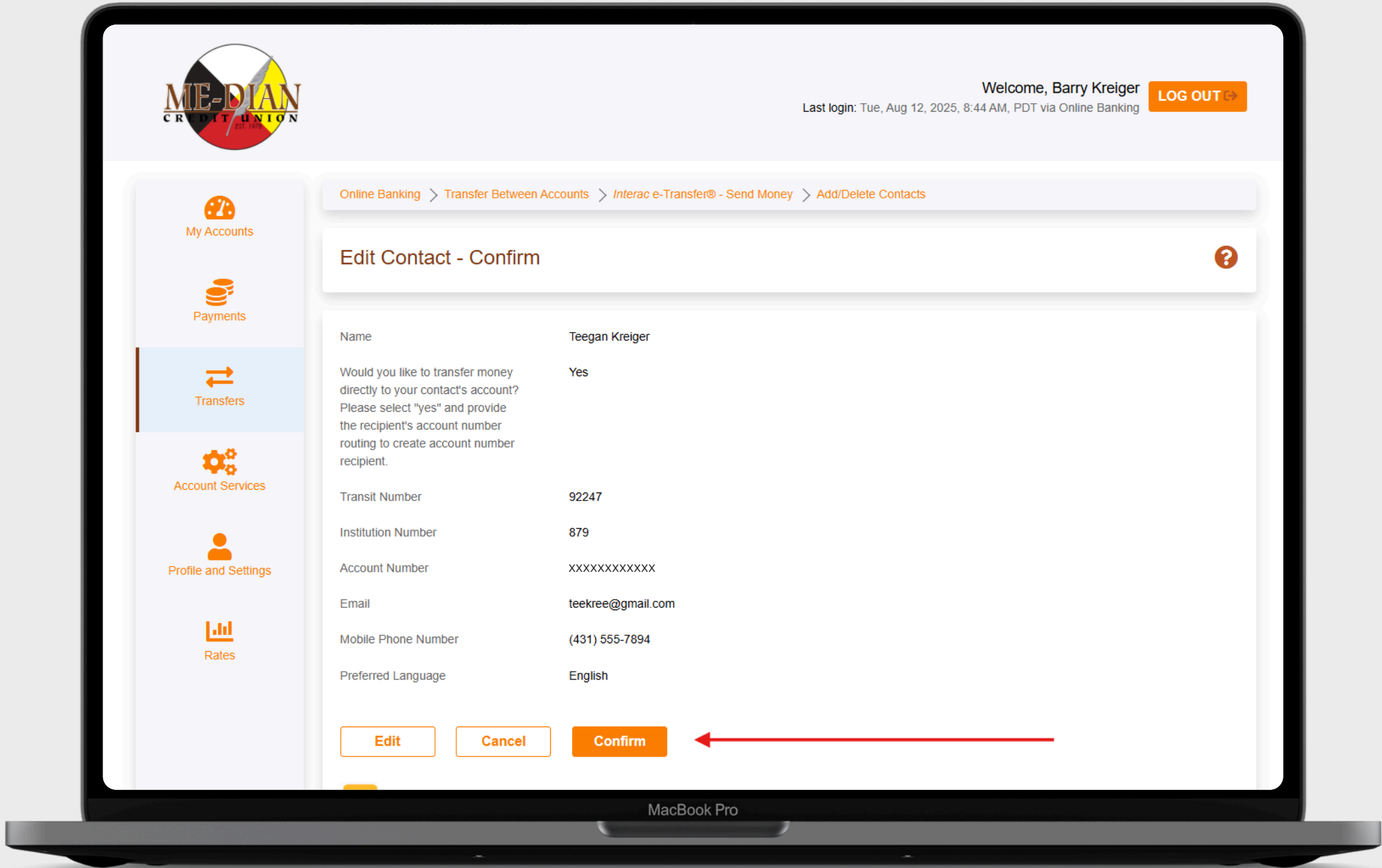
SIMILAR STEPS FOR MOBILE APP



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

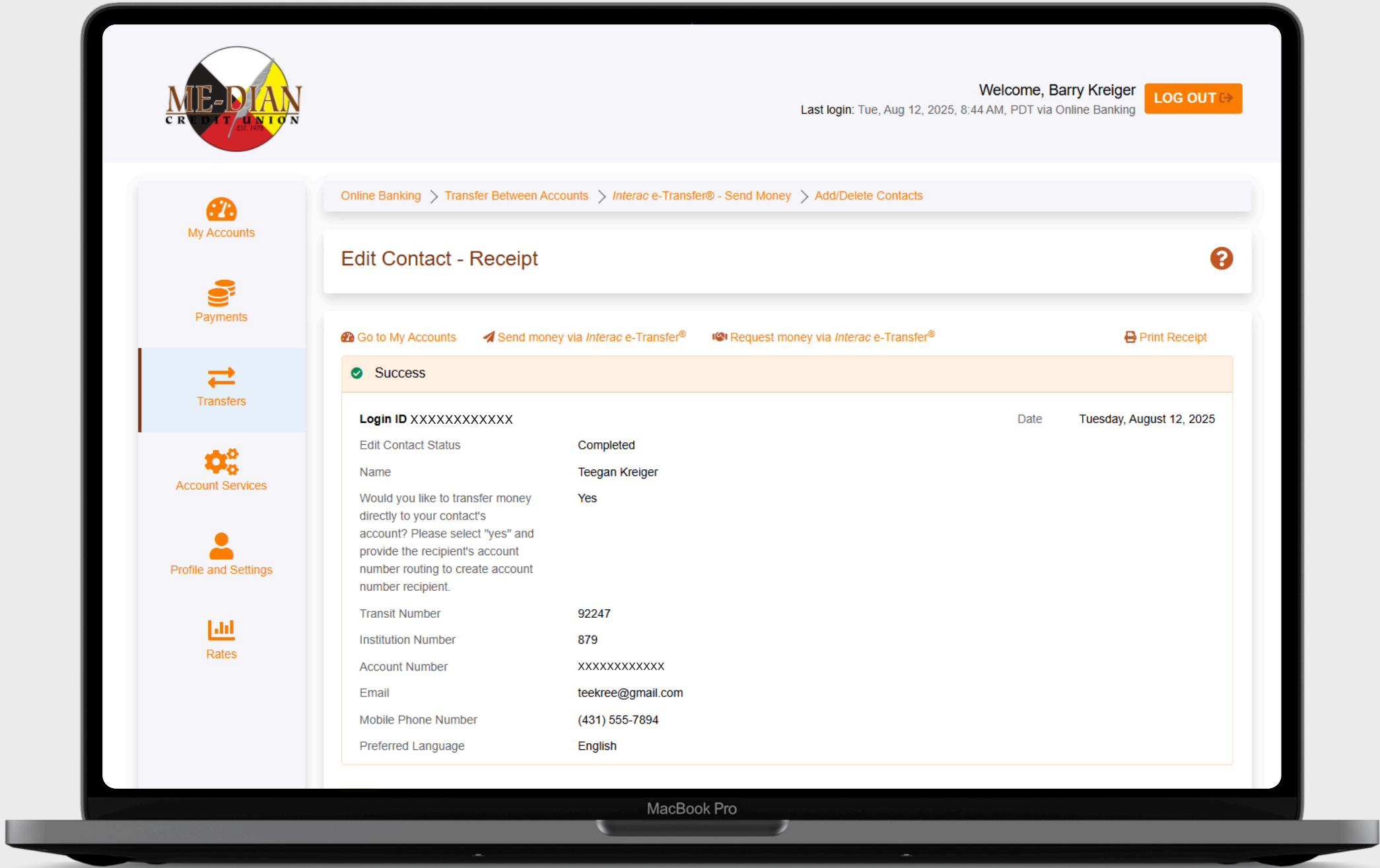


Member Journey

ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)

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.



SIMILAR STEPS FOR MOBILE APP

Member Journey

ADDING RECIPIENT WITH ACCOUNT NUMBER ROUTING (ANR)

Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money

Send via *Interac* e-Transfer®

Edit Contacts Edit *Interac*® Profile Autodeposit Pending History

Transfer To: Beta Tester - Bussav [879-92247- xxxxxxxxxxxx, 1...
[Add New Contact](#)

Transfer From: Choose One

Amount:

Message:

☐ Include Remittance Details

☐ I understand that this transfer will be deposited directly to the account number that I provide and I am responsible for ensuring this information is accurate. There is no guarantee this transfer can be reclaimed once sent.

[Cancel](#) [Continue](#)

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MacBook Pro

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



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

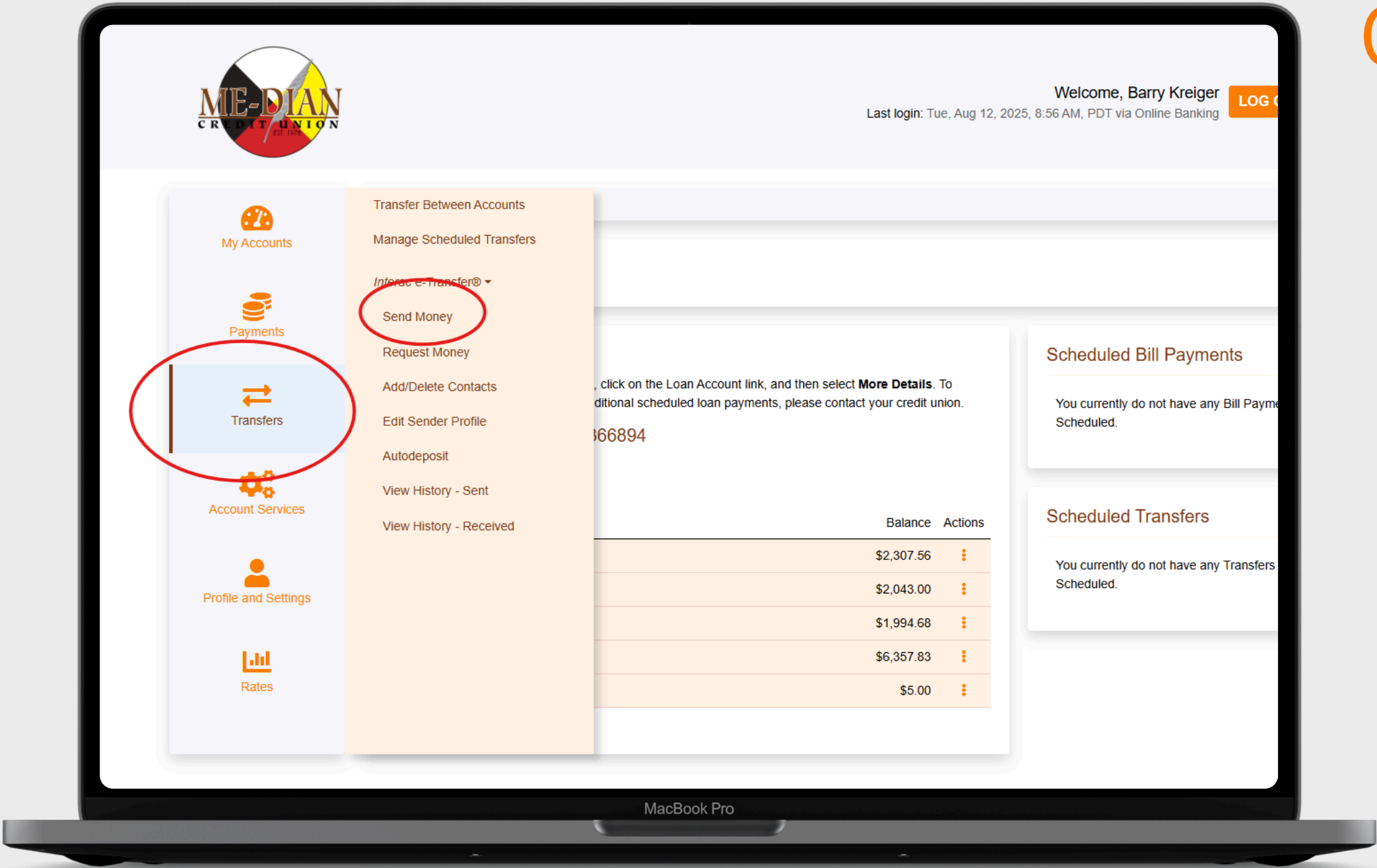




Member Journey

SENDING FUNDS WITH REMITTANCE DATA

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

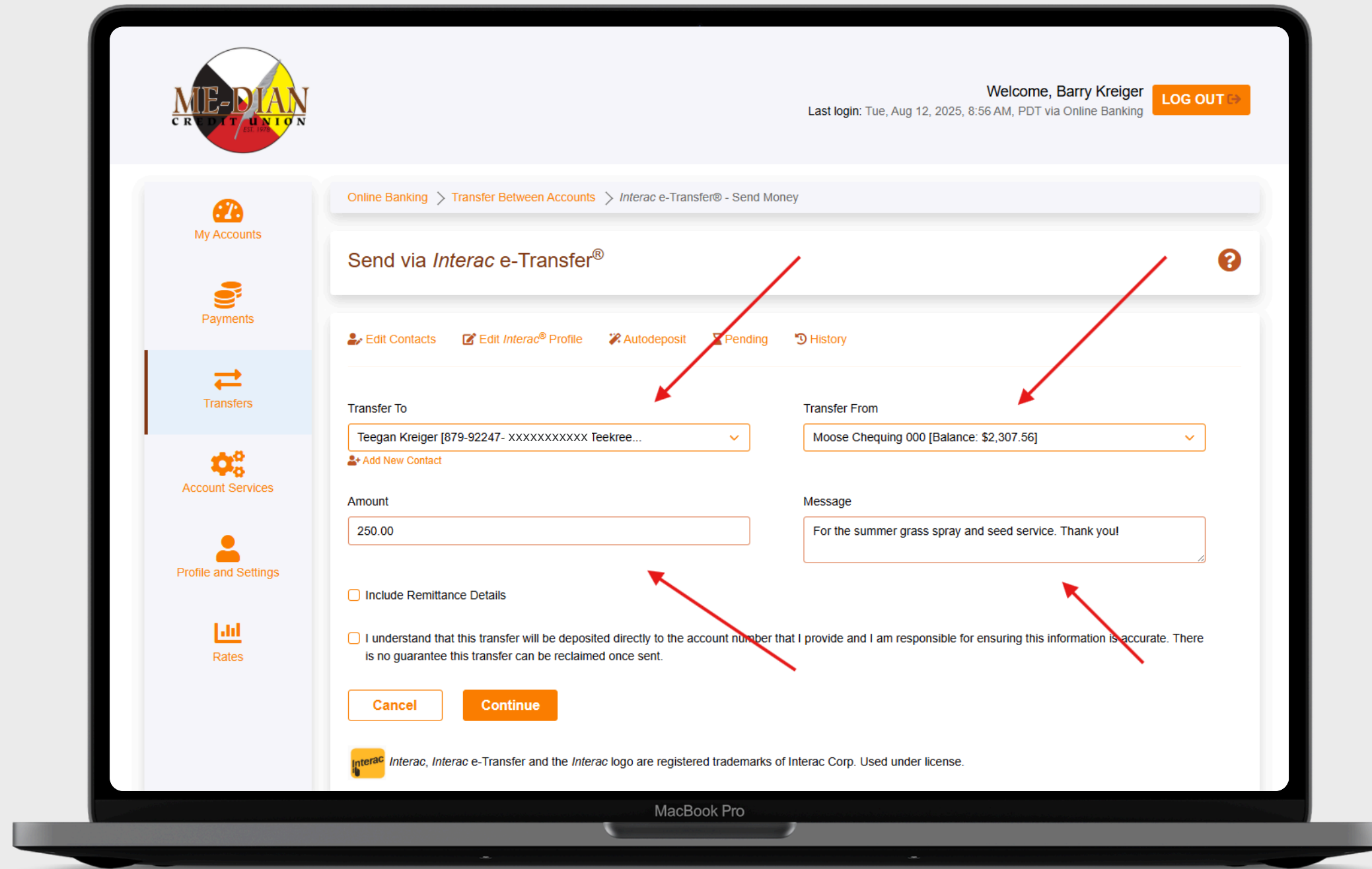


REMITTANCE DATA NOT AVAILABLE ON MOBILE APP



Member Journey

SENDING FUNDS WITH REMITTANCE DATA



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

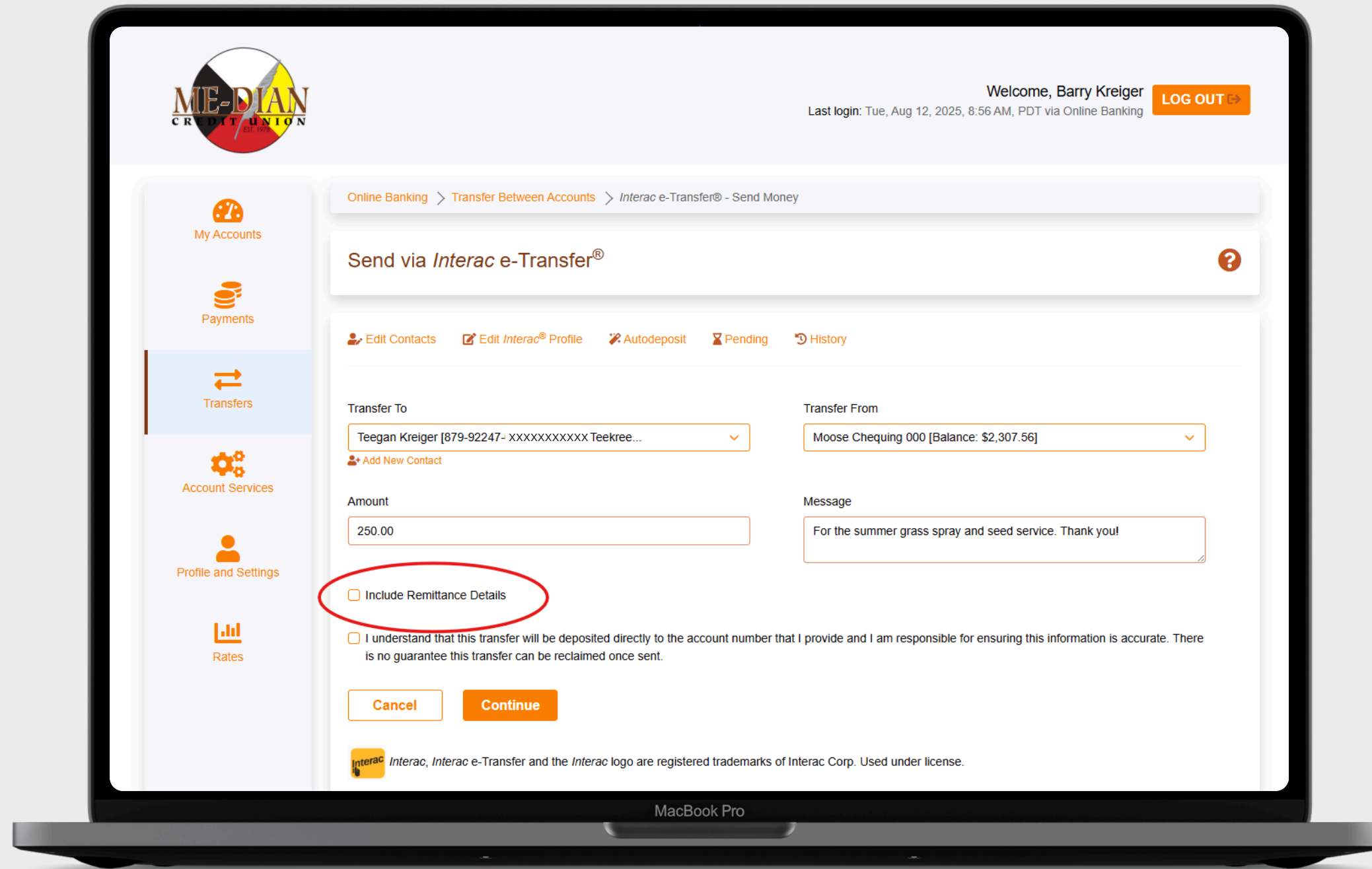
02 THE USER CAN THEN SELECT THE
RECIPIENT AND ENTER THE STANDARD
DETAILS.

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.

Add Remittance Details

You may add details below to accompany your remittance, or continue without remittance details.

Payee:

Name (Optional)
Enter here

Email Address (Optional)
Enter here

Phone Number (Optional)
Enter here

Fax Number (Optional)
Enter here

Payor:

Name (Optional)
Enter here

Email Address (Optional)
Enter here

Phone Number (Optional)
Enter here

Fax Number (Optional)
Enter here

Document Details:

Document Type (Optional)
Select Remittance Type

Document Number (Optional)
Enter here

Document Date
18/08/2025
dd/mm/yyyy

Referred Document Amount (Optional)
250.00
The original amount referenced in your document before any adjustments.

Adjustment (Optional)
Enter here
A reduced amount can be indicated with a minus sign: e.g. -100.00

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.

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.

Name (Optional)
Enter here

Email Address (Optional)
Enter here

Phone Number (Optional)
Enter here

Fax Number (Optional)
Enter here

Document Details:

Document Type (Optional)
Select Remittance Type

Document Number (Optional)
Enter here

Document Date
18/08/2025
dd/mm/yyyy

Referred Document Amount (Optional)
250.00
The original amount referenced in your document before any adjustments.

Adjustment (Optional)
Enter here
A reduced amount can be indicated with a minus sign: e.g. -100.00

Transfer Amount
250.00

Adjustment Note (Optional)
Enter here

☐ I understand that this transfer will be deposited directly to the account number that I provide and I am responsible for ensuring this information is accurate. There is no guarantee this transfer can be reclaimed once sent.

Cancel Continue

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REMITTANCE DATA NOT AVAILABLE ON FOR MOBILE APP



Member Journey

SENDING FUNDS WITH REMITTANCE DATA

Name (Optional)
Enter here

Email Address (Optional)
Enter here

Phone Number (Optional)
Enter here

Fax Number (Optional)
Enter here

Document Details:

Document Type (Optional)
Select Remittance Type

Document Number (Optional)
Enter here

Document Date
18/08/2025
dd/mm/yyyy

Referred Document Amount (Optional)
250.00
The original amount referenced in your document before any adjustments.

Adjustment (Optional)
Enter here
A reduced amount can be indicated with a minus sign: e.g. -100.00

Transfer Amount
250.00

Adjustment Note (Optional)
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☐ I understand that this transfer will be deposited directly to the account number that I provide and I am responsible for ensuring this information is accurate. There is no guarantee this transfer can be reclaimed once sent.

[Cancel](#) [Continue](#)

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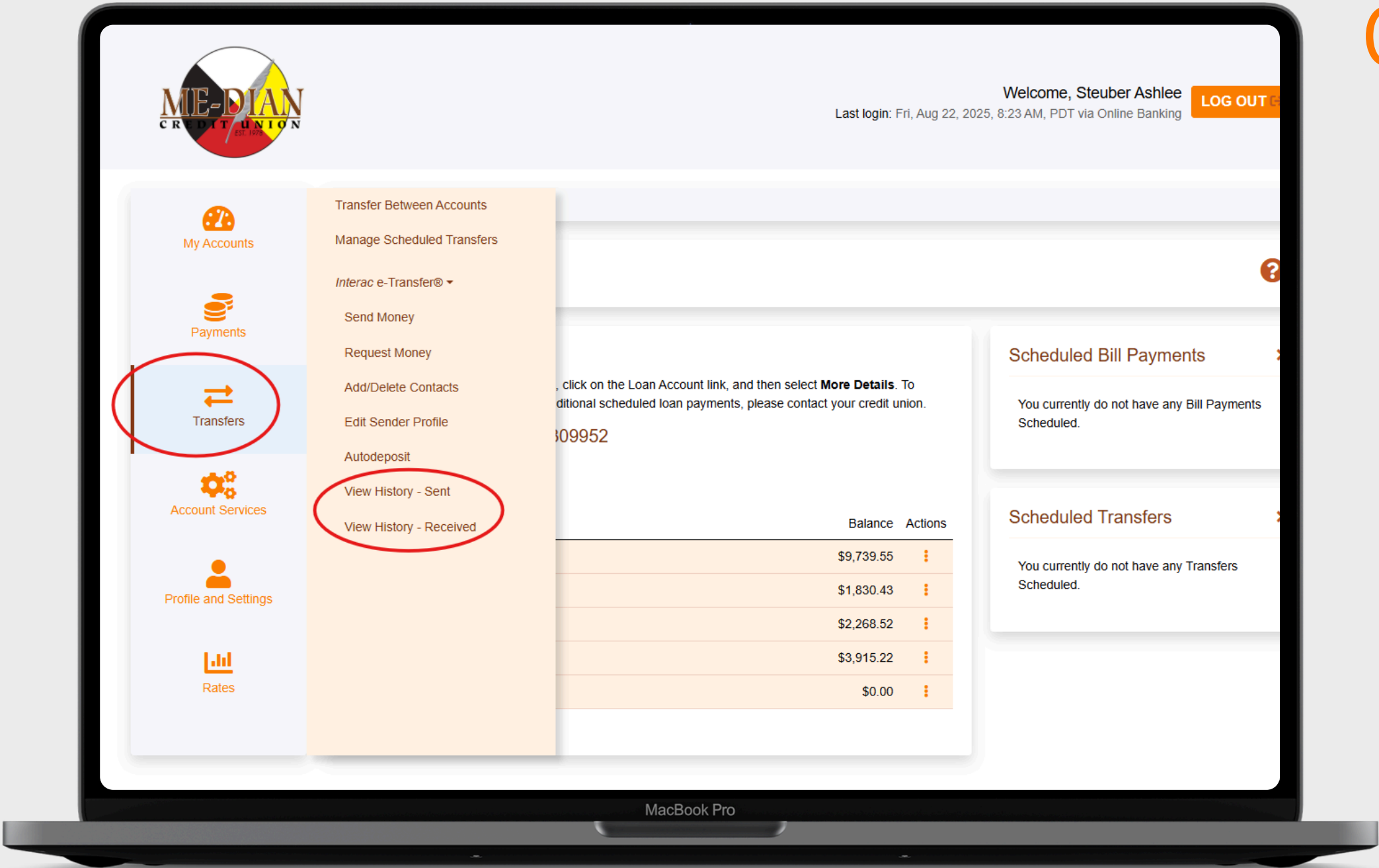
- 04 THE USER CAN THEN ENTER ADDITIONAL INFORMATION SUCH AS PAYEE AND PAYOR DETAILS.
- 05 FURTHER DOWN THE PAGE, THE USER CAN ENTER DOCUMENT DETAILS SUCH AS INVOICE NUMBERS.
- NOTE THAT THE DOCUMENT AND ADJUSTMENT AMOUNTS DO NOT AFFECT THE ACTUAL AMOUNT BEING SENT: THIS IS FOR INFORMATION ONLY.
- 06 ONCE ALL DETAILS ARE ENTERED, THE USER CONFIRMS THE DEPOSIT AND CLICKS **CONTINUE** TO SEND THE FUNDS.

REMITTANCE DATA NOT AVAILABLE ON FOR MOBILE APP



Member Journey

VIEWING REMITTANCE DATA



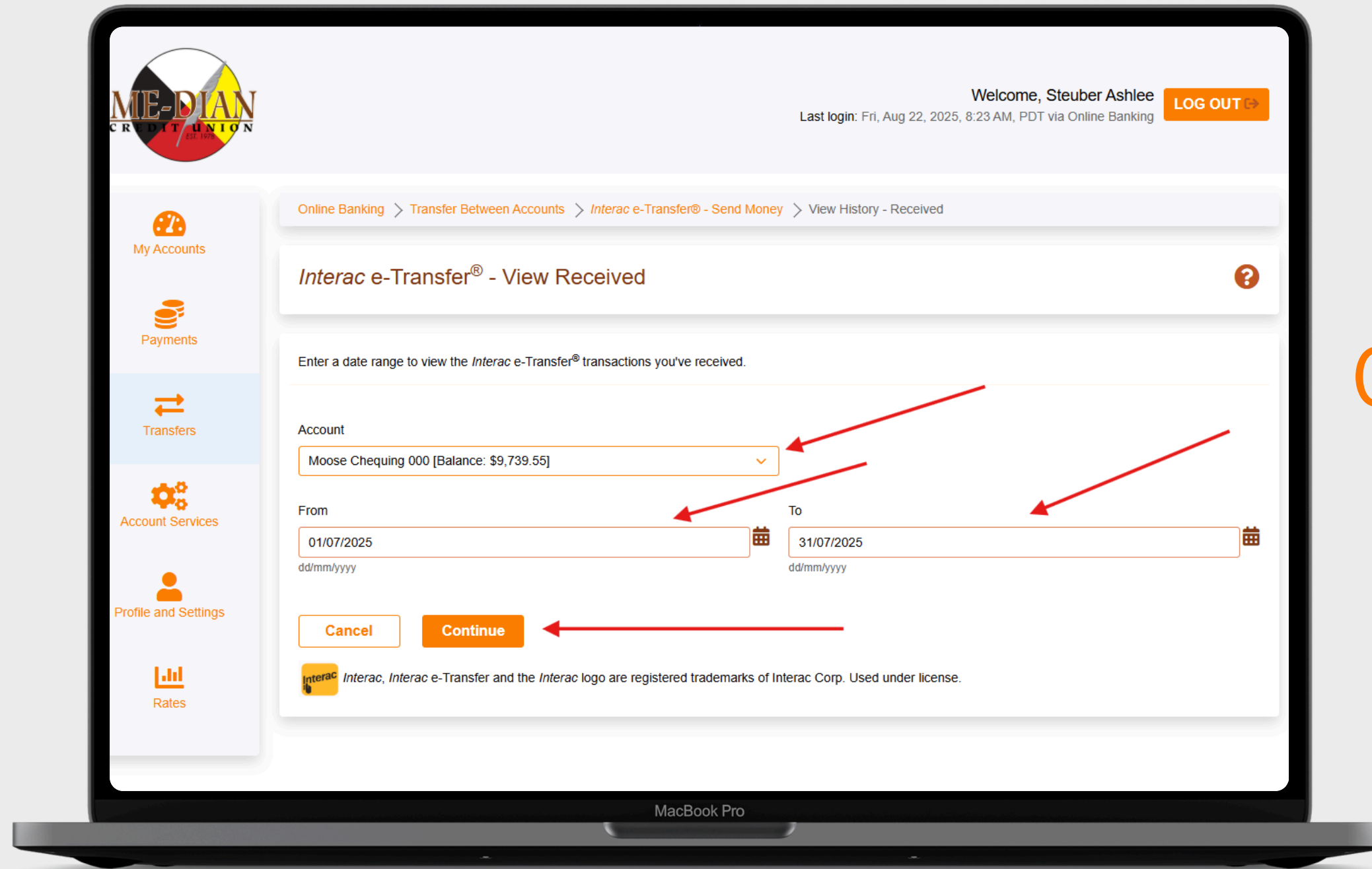
01 ONCE LOGGED IN, THE USER NAVIGATES TO:
TRANSFERS >> VIEW HISTORY - SENT
OR
TRANSFERS >> VIEW HISTORY - RECEIVED

SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE



Member Journey

VIEWING REMITTANCE DATA



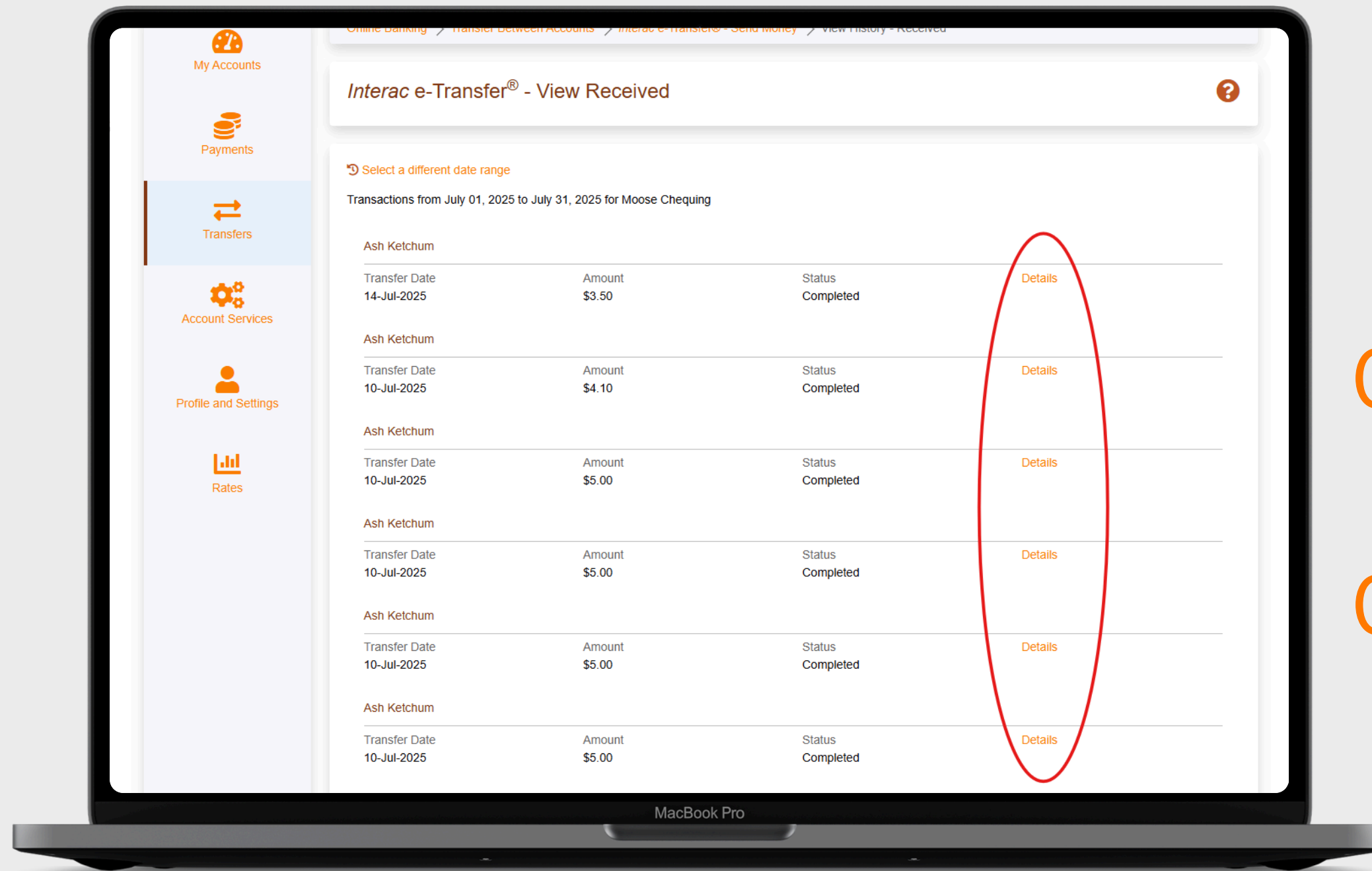
01 ONCE LOGGED IN, THE USER NAVIGATES TO:
TRANSFERS >> VIEW HISTORY - SENT
OR
TRANSFERS >> VIEW HISTORY - RECEIVED

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



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**.

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

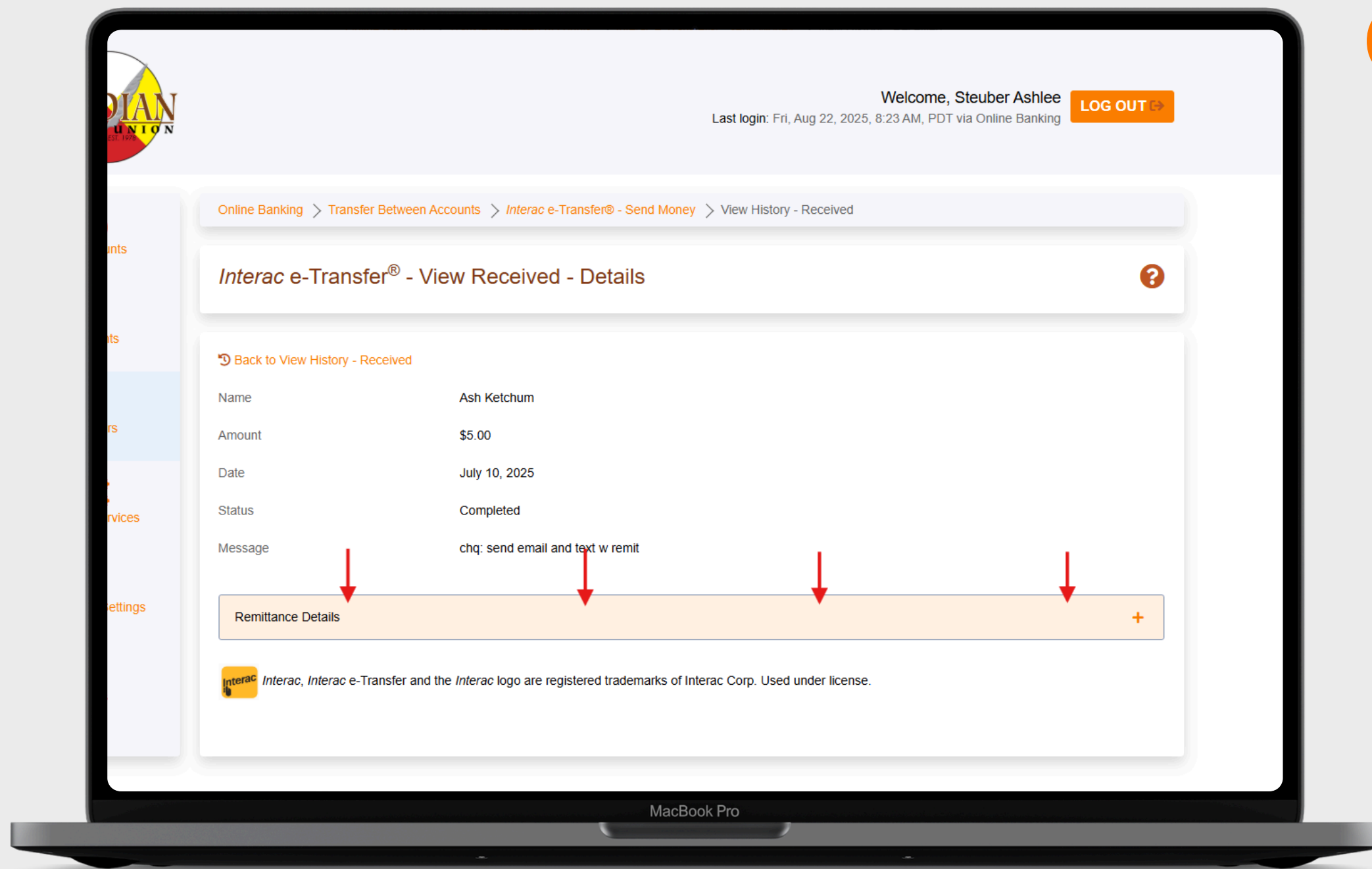
SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE



Member Journey

VIEWING REMITTANCE DATA

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

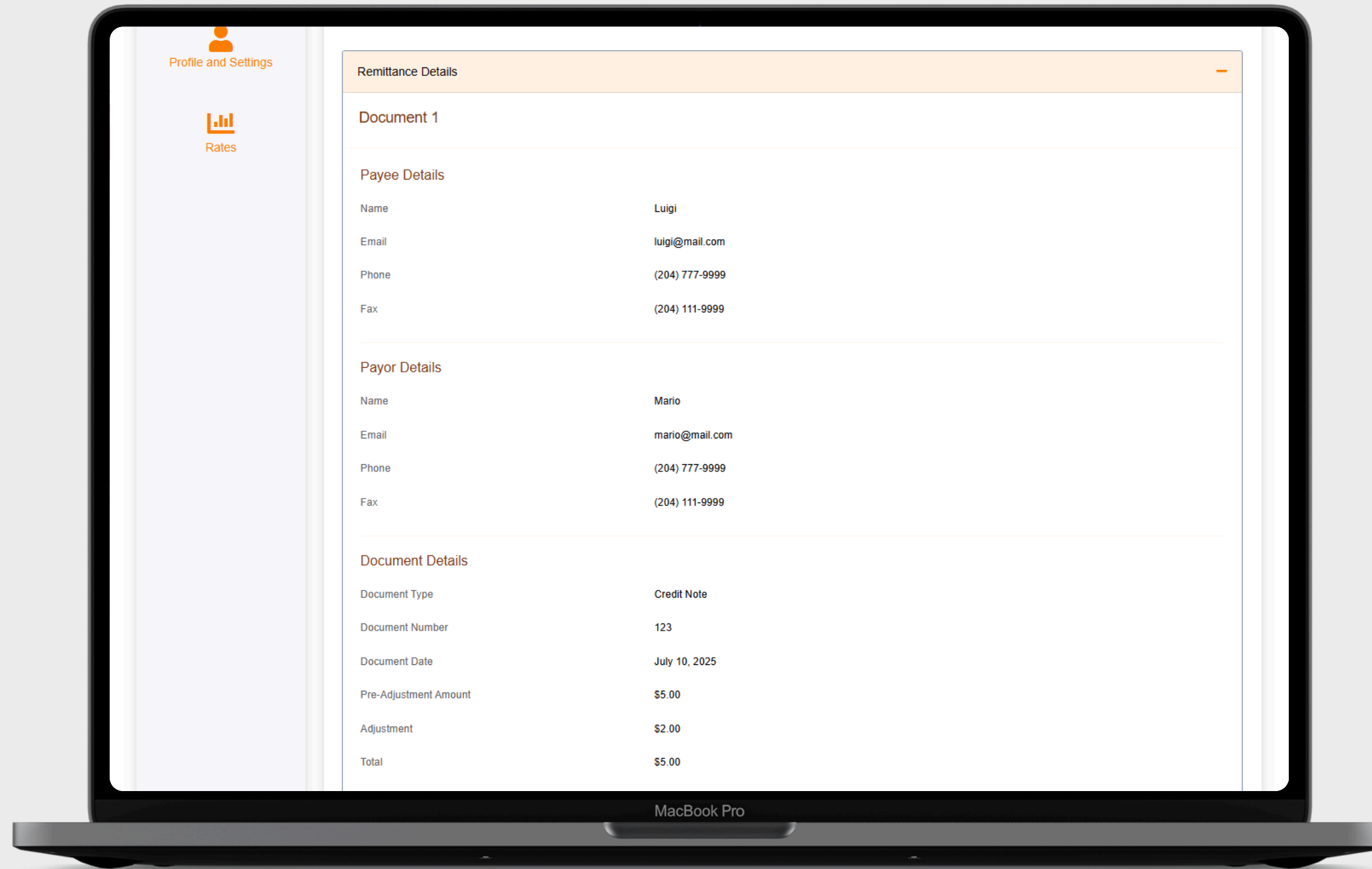


SIMILAR STEPS FOR MOBILE APP BUT ONLY RECEIVE HISTORY AVAILABLE



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:

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