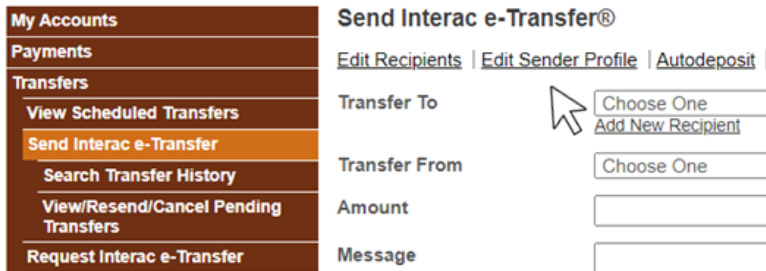


Setting up Sender Profile

To send an E-transfer, first ensure your Sender Profile has been set up with accurate information.

1. Log into your Online Banking
2. Select “Transfers” and “Interact E-transfer”
3. Select Edit Sender Profile



The screenshot shows the 'Send Interac e-Transfer' interface. On the left is a dark brown navigation menu with the following items: 'My Accounts', 'Payments', 'Transfers', 'View Scheduled Transfers', 'Send Interac e-Transfer' (highlighted in orange), 'Search Transfer History', 'View/Resend/Cancel Pending Transfers', and 'Request Interac e-Transfer'. The main content area is titled 'Send Interac e-Transfer®' and contains three links: 'Edit Recipients', 'Edit Sender Profile', and 'Autodeposit'. Below these links are four form fields: 'Transfer To' with a dropdown menu showing 'Choose One' and a link 'Add New Recipient', 'Transfer From' with a dropdown menu showing 'Choose One', 'Amount' with an empty input field, and 'Message' with an empty text area. A mouse cursor is pointing at the 'Transfer To' dropdown.

4. Fill out your contact information and select continue
5. Review and Complete

Adding E-transfer Recipient

This step must be completed before sending an E-transfer

1. Log into online banking, select “Transfers” and “Send Interac E-Transfer”

My Accounts
Payments
Transfers
View Scheduled Transfers
Send Interac e-Transfer
Search Transfer History
View/Resend/Cancel Pending Transfers
Request Interac e-Transfer
Add/Delete Recipients
Account Services
Profile and Preferences
Rates

Send Interac e-Transfer®
Interac e-Transfer
WEL

[Edit Recipients](#) | [Edit Sender Profile](#) | [Autodeposit](#) | View: [Pending](#) | [History](#)

Transfer To: Choose One (dropdown) | [Add New Recipient](#)

Transfer From: Choose One (dropdown)

Amount: [text input]

Message: [text input]

To protect yourself, don't enter the answer to the security question in the memo field and never share the answer using the same channel you are using to send the e-Transfer.

[Send Transfer](#) | [Cancel](#)

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2. Select “Add Recipient” complete the following information to add this person as an E-transfer recipient. (skip this step if you have already previously added this recipient)

Add Recipient

Name: John Doe

Email: johndoe@example.com

Mobile Phone Number: 1 204 555 5555
e.g. 604 223 1234

Preferred Language: English (dropdown)

Send Transfers By: Email and mobile phone (dropdown)

Security Information

Enter a security question and a one-word answer that only the recipient would know. The recipient must answer this question correctly in order to receive your Interac e-Transfer®. Do not share the answer by email or text.

Security Question: What is my favourite colour

Answer: Blue

[Add Recipient](#) | [Cancel](#)

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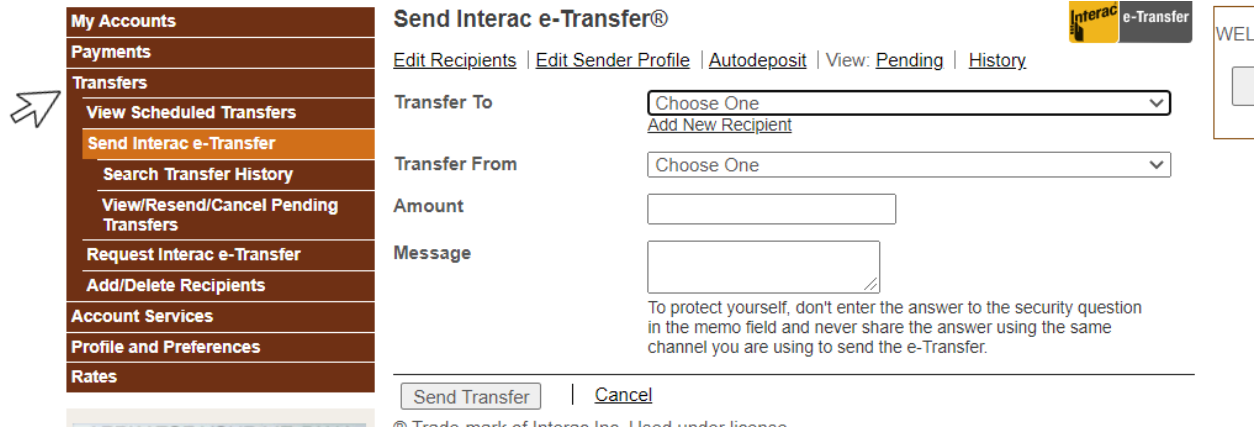
3. E-transfer can be sent via Email, text message or both.

4. Chose a Security question only the recipient knows the answer to

5. Add Recipient and Confirm

Sending an E-transfer

Once you have successfully added a recipient, you can send an E-transfer with these steps!



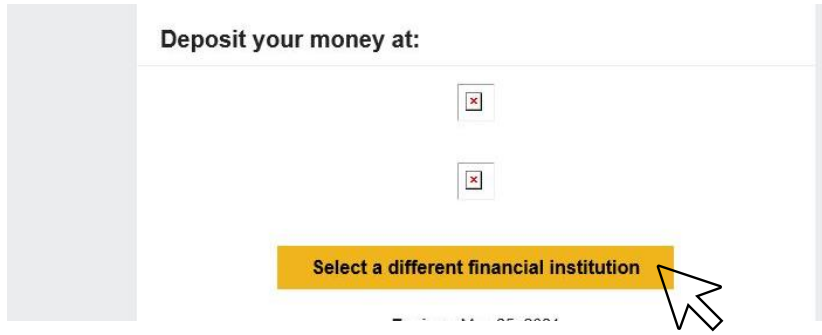
The screenshot displays the 'Send Interac e-Transfer' interface. On the left is a navigation menu with categories: My Accounts, Payments, Transfers, Account Services, Profile and Preferences, and Rates. The 'Transfers' section is expanded, showing options like 'View Scheduled Transfers', 'Send Interac e-Transfer' (highlighted), 'Search Transfer History', 'View/Resend/Cancel Pending Transfers', 'Request Interac e-Transfer', and 'Add/Delete Recipients'. The main content area is titled 'Send Interac e-Transfer®' and includes links for 'Edit Recipients', 'Edit Sender Profile', 'Autodeposit', 'View: Pending', and 'History'. The form fields are: 'Transfer To' (a dropdown menu with 'Choose One' and a link to 'Add New Recipient'), 'Transfer From' (a dropdown menu with 'Choose One'), 'Amount' (a text input field), and 'Message' (a text area). A warning message states: 'To protect yourself, don't enter the answer to the security question in the memo field and never share the answer using the same channel you are using to send the e-Transfer.' At the bottom are 'Send Transfer' and 'Cancel' buttons. A 'WEL' logo is visible in the top right corner.

1. Select “Transfers” and select “Send Interact E-transfer”
2. Select “Choose One” to select a Recipient from the drop down
3. Transfer from: Select the account you would like to send the funds from
4. Enter the \$ amount and an optional Message
5. Confirm

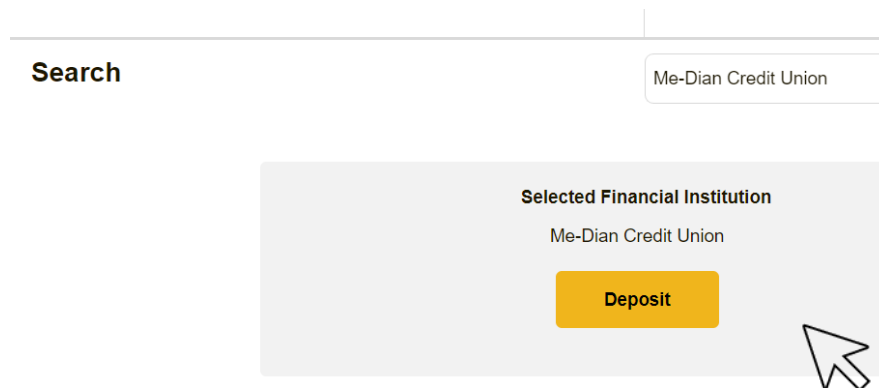
Receiving an E-transfer

An E-transfer can be accepted via Text Message or Email.

1. Once the E-transfer has been sent, you will receive a notification via Email or Text
2. The notification will prompt you to deposit the funds, to deposit to Me-Dian, choose “Select a different financial institution”



3. In the search bar, search “Me-Dian Credit Union”
4. Select Deposit



5. If you are using a **computer**, you will be prompted to log-in to your online banking immediately.
6. If you are using a **mobile device**, you will be prompted to select the app or the mobile website.

CreditUnion

Receive **Interac e-Transfer®**

Receive transfers using the:

- App this time only
- App every time
- Mobile website

- Once you have successfully logged into your online banking, you will be required to enter the answer to the security question **created by the sender**.

Receive Interac e-Transfer®

Logout of online banking

To accept or decline this transfer, you must correctly answer the security question below.

Transfer Details ANGEL MCKAY has sent you \$250.00.

Security Question what is my middle name

Answer

|

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- Once you have correctly answered the security question, select the account you would like to E-transfer to be deposited to

Receive Interac e-Transfer®

Logout of online banking

You have answered the security question correctly. Please indicate if you wish to accept or decline this transfer.

I would like to

- Decline this transfer because
- Accept this transfer and place it in account

Select an Account

Message to Sender

|

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- Confirm the E-transfer
- E-transfer complete! A receipt and confirmation number will be provided as shown below:

Receive Interac e-Transfer® - Receipt

Member Card Number	5821630050002551	Date	Monday, April 26, 2021
 Transfer Status	Completed		
From	ANGEL MCKAY		
Deposit In	Member Card Number Staff Chequing 101		
Amount	\$250.00		
Confirmation Number	123456789		

[Go to My Accounts](#) | [Print Receipt](#) | [Send Interac e-Transfer®](#)

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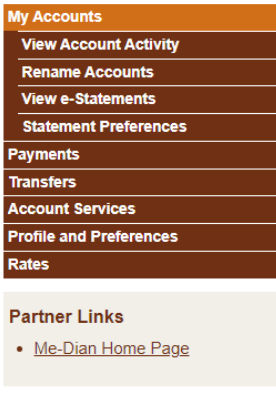
[Logout of online banking](#)

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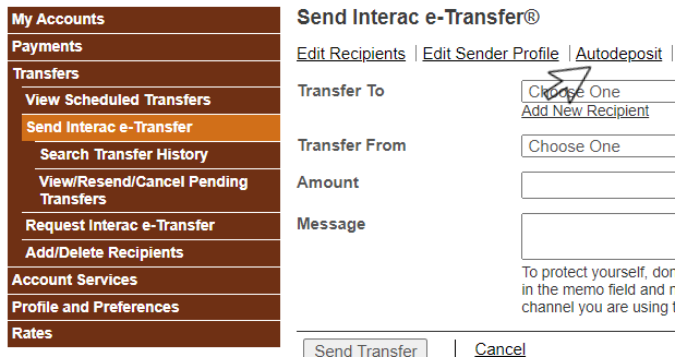
Setting up Auto-deposit

1. Log into your mobile/online banking
2. In the side bar as seen below, select “Transfers”

Online Banking > My Accounts



3. Select “Send Interac E-transfer” and then Select “Autodeposit”



4. Enter your email address and a verification email will be sent to complete the registration, select complete registration.

We have received a request to register from abc123@example.com Autodeposit.

If you complete the registration, transfers sent to [redacted] will be automatically deposited to the account of Angel Mckay at Me-Dian Credit Union.

[Complete registration](#)

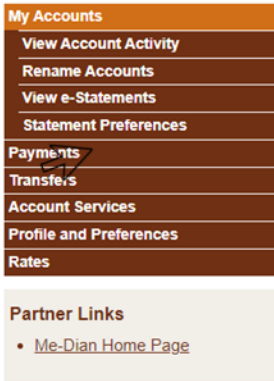
[Decline registration](#)

5. Once you have completed the registration, you will no longer be required to enter security questions to **receive** E-transfers.

Setting up a Bill-Payee

1. Log into your Online Banking and select: Payments

[Online Banking](#) > [My Accounts](#)



2. Select “Add Payee”
3. To view a list of available Payees, select “Browse by Type>Browse by Miscellaneous” OR use the Search car to search by Payee name

Payee Name

[Go to My Accounts](#) | [Return to Pay Bills](#)

4. Once you have located the Payee, enter the account number found on your bill (not including any hyphens or dashes, and submit.
5. Once submitted, you will be able to pay this bill from your mobile banking anytime!

Note: Each bill payment costs \$0.50 and can take 2-4 Business days to be processed.

E-Transfer FAQ

“I sent an E-transfer, and the recipient has not received it yet”

1. Log into Online banking, check if the E-transfer is still sitting in “Pending”. This means the E-transfer has been sent, but recipient has not yet accepted it.
2. Verify the recipients contact information- Ensure the phone number or email address provided has been entered correctly.
3. Ensure the recipient has checked their Junk/Spam folder for the notification

“Can I cancel my E-transfer?”

1. E-transfers that are still in the pending stage, can be cancelled.
(E-transfers>Pending>Cancel)
The money will be refunded back to the account instantly.
2. If the E-transfers has been sent accepted by the payee or sent via direct deposit the E-transfer can not be cancelled

E-transfer limits:

Limit Group 1 Limit Group ID: LGMD1	Probationary (outgoing)	Outgoing (Send)	Incoming (Receive)
Maximum amount per transfer	n/a	\$3,000	\$10,000
Maximum amount per day	n/a	\$10,000	\$10,000
Maximum amount per 7 days	n/a	\$10,000	\$70,000
Maximum amount per 30 days	n/a	\$20,000	\$300,000
Maximum amount per Request		\$3,000	