For New E-transfer Users: A primer on using e-transfer to transfer funds to UGRA

Most financial institutions (if not all) allow their clients to pay bills or transfer money through e-transfer. Once set up on their online banking sites, e-transfers allow you to transfer funds (e.g., to pay for services, fees, membership dues, contributions or as gifts) by simply providing the email address of the recipient. Our UGRA e-transfer email <u>ugraEtransfers@gmail.com</u> (Do NOT use any other UGRA email address) allows direct deposit in the UGRA registered bank account, **without the need of a security question and answer**. In addition to contributing to UGRA by Paypal or cheque the e-transfer system adds one more convenient option to our members.

The process is fairly similar for all financial institutions and include the following basic steps:

- 1. **Be registered** at the institution for online banking (check with your institution if you want to use online banking)
- 2. Login to our online account
- 3. **Find the link** for e-transfer (this might be the tricky part). For some institutions there is a direct link to e-transfer on the home page for your account (e.g., TD Canada Trust). In others the e-transfer link might be embedded in the menu for another link (e.g., Meridian Credit Union under "Transfers")
- 4. Once you access the e-transfer site you will be asked to **fill out different fields** to enter information
 - a. the recipient (identified by a name and email address). To add UGRA as a new recipient, simply click on "Add a New Recipient" or something similar and add the UGRA e-transfer specific email iugraEtransfers@gmail.com (double check the spelling, note the "s")
 - b. Your account number from which you want to send the amount
 - c. The amount of money you want to transfer
 - d. Note since we are set up for **direct deposit**, you can **ignore the fields asking for a security question and answer**.
 - e. Some optional entries, like short message (e.g., "UGRA Contributions for 2022")
- 5. You will need to navigate through a series of windows, (e.g., by clicking "Next") to enter all the information needed.
- 6. Once you review the data you entered you initiate the transfer by clicking on "**Submit**" or similar. You should receive an immediate confirmation online.
- 7. You should also receive an email (which the bank should have on record) confirming that your etransfer was deposited in the recipient's account.

Samples of using the E-transfer Systems

If you are new to e-transfers, here are step by step instructions for two different financial institutions. You will need to be signed up for online banking first (check with your financial institution directly if you have not yet been set up).

MERIDIAN CREDIT UNION

- 1. Open and Sign In to the Online personal banking portal (top right of screen) at https://www.meridiancu.ca/personal
- 2. Click on the "Transfers" link (circled in red)



3. Then select "INTERAC E-TRANSFER" and then click on "SEND MONEY"

BETWEEN ACCOUNTS	INTERAC E-TRANSFER	PROFILE

4. The following screen will appear but you first have to set up UGRA as "a recipient"

Send an Interac e-Transfer		C PROFILE	ADD/EDIT RECIPIENTS	
Recipient Select a Recipient	From Account Select an Account	Amount \$_Amount		
Security Question Enter Security Question	Security Answer Enter Security Answer	Confirm Security Answer Confirm Security Answer		Ignore security question and answer fields
Add Transfer Details Yes No These are optional details you can add to your transfer. (eg: Purchase order)	Message Optional Message Do not put the answer to your security question in your message. (400 characters max.)			

- 5. Under "Select a Recipient" pull down menu select "add a new recipient" and in the appropriate fields type in UGRA (or however you want to recognize UGRA) and the UGRA email address for e-transfers < ugraEtransfers@gmail.com>. Double check the email address spelling (note the "s"). Leave the field for phone number blank, we don't have one. Once this data is entered, your bank stores the recipient name and email you entered).
- 6. After you added UGRA and email you need to "select recipient" **again**. Select the UGRA email entry.
- 7. From the pull down menu for "From Account" select your account number you want to pay from.
- In the Amount field type in the amount of money you wish to transfer.
 Note: Ignore the fields for security question and answer, as we have direct deposit. The fields for "Add Transfer Details" and "Message" (e.g., Contributions to UGRA, 2022) are optional.
- When finished click "NEXT" for the review page, below. You will see "University of Guelph Retirees Association has setup Autodeposit. A security question is not required" under "Security Question".
 Double check all other entries (Meridian may add a \$1.50 fee) then click "SUBMIT".

Review your <i>Interac</i> e-Tre	ansfer Details			
Recipient University of Guelph Retirees Associatio ugraetransfers@gmail.com	From Account	Amount	C EDIT	OELETE
Security Question University Of Guelph Refirees Association ha: s: tr.p Autodeposit. A security question is not required.	Message UGRA Contributing Member Fee	Total Amount ncludes fees)		

After clicking Submit, you will get an immediate response (see below) if you are successful

Meridian	Accounts	Bill Payments	Transfers	Alerts ¹⁰
Interac e-Transfer®				
Success! Your <i>Interac</i> e-Transfer has been sent	1			
Please note the Reference Number listed below for your records.			C	
Your Interac e-Transfer has been sent!		Reference		-
Recipient From Account University of Guelph Retires Association ugraetransfers@gmail.com	Amount			
Security Question Message University Of Guelph Retirees UGRA Contributing Member Fee Association has setup Autodeposit. A security question is not required. UGRA Contributing Member Fee	Total Amount (includes fees)			

You now have the option to print a copy of the receipt through the "PRINT" icon, (bordered in red above right), either to your printer, or if you select "Save to pdf" you can save it as a pdf file on your computer.

By default you should also receive an email confirming that "The \$XX.00 (CAD) you sent to University of Guelph Retirees Association has been successfully deposited" along with other details.

Thank you for supporting UGRA as a Contributing Member

TD CANADA TRUST

- 1. Open and sign into the "EasyWeb" Online personal banking portal at <u>https://authentication.td.com/uap-ui/?consumer=easyweb&locale=en_CA#/uap/login</u>
- 2. On the left side of the screen Click on the "Interac e-Transfer" link (circled in red)

Accounts	4			
Personal Accounts	_ /			
View Accounts	1			
Small Business Accounts				
Statements & Documents				
Communications				
Session History				
Order Foreign Currency	с			
Pay Bills				
Transfers				
<i>Interac</i> e-Transfer®				
TD Global Transfer				
Investments				
Add Accounts & Service	:5			
Profile & Settings				
Mv Links				
fanage Contacts	Sender	PETER J KRELL (pkrell@uoguelph.ca)	Edit	
listory	Account	Choose an account		~
Manage Autodeposit	Amount			
TD Global Transfer		>		_
	То			Ad
Investments				
Investments Add Accounts & Services	Recipient	Select recipient	~	

- 3. Add UGRA and our corresponding email as a contact by clicking on "Add New" and fill out the form
- 4. Under "Contact Information" (see below) in the "Name" field enter, for example, University of Guelph Retirees Association (or UGRA). It is your choice what name to provide
- 5. In the "Email" field, enter our **email address for e-transfers** < ugraEtransfers@gmail.com > (double check the email spelling, note the "s"). Leave the "mobile" field blank, we don't have one
- 6. Select "Add" at bottom right of the form (see below) to add the UGRA contact in your "recipient" list.

Accounts	Interac e-Transfer [®] - Add Contact	
Pay Bills	To add a new contact, enter their information below.	
Transfers	Contact Information	
Interac e-Transfer®	Language Preference	
Send Money	University or Gueiph Retiree Association	
Request Money	Notify By	
Manage Contacts	Only an email address OR a Canadian mobile number is required.	
History		
Manage Autodeposit	Please make sure the email address and/or mobile number of the contact is correct.	
TD Global Transfer	Email Confirm Email Address	
Investments		1
Add Accounts & Services	Mobile (optional) Enter contact mobile number	
Profile & Settings	Re-selection 'Add' was seen that you have the entropy among the use that information for the Tatas	
My Links Choose my links	by selecting Add , you agree that you have the contact's consent to use their information for the <i>inter</i> service.	ac e-transf
> Make a Transfer		
 Purchase Mutual Funds WebBroker 		
> View epost Bills		

7. You need do this only once. Once in the system UGRA (and all your other recipients) will come up when you "select recipient" next time.

After you click "Add" you should see the following. Check that the email spelling (note the "s") is correct ugraEtransfers@gmail.com.

8. When you are ready to send your contribution, click on "Send Money" icon.

_	:: TD	Home Apply	D PETER J KRELL *	Logout Site Searc	י n:
My Accourt	nts Contact Us Produ	ucts & Services	Markets & Research	Life Planning	
Accounts	Interac e-Tra	nsfer [®] - A	dd Contact		Help Print
Pay Bills					
Transfers	The contact was a	dded successfully.			
Interac e-Transfer®					
Send Money	Name	University	y of Guelph Retiree Associat	tion	
Request Money	Email		1		
Manage Contacts	Language Preference	English			
History					
Manage Autodeposit	Request Money	end Money			
TD Global Transfer	Add another contact?				
Investments	Add an Interac e-Transfer® c	:ontact.			
Add Accounts & Services	Add another contact >				

From the following site fill in the details for

- 1. Your email (this may be autofill from your bank account)
- 2. Choose the bank account you want to pay from
- 3. Enter the amount you wish to contribute
- 4. Enter the Recipient email (the UGRA email ugraEtransfers@gmail.com you entered above). This might be autofill
- 5. Ignore the fields for security question and answer
- 6. Message is optional (it is for your records)
- 7. Click "Next"

ay Bills			(2)		(1)	
ransfers	Enter Informa	ation	Verify Information		Confirmation	
Interac e-Transfer®	Send money to a persor	n or business with	an email address or a Canad	lian mobile numl	per and a bank acco	ount at a
and Money	Learn more about Inter	ac e-Transfer Fees	and Limits		in the string approx	
equest. Money	From					
lanage Contacts	Sender	PETER 3 KR	ELL (pkrell@uoguelph.ca)		Edit	
listory	Account					1
lanage Autodeposit		Choose a	n account		~	1
D Global Transfer	Amount	\$ 1.00				
nvestments	То					Add New
dd Accounts & Services	Recipient	Universit	y of Guelph Retiree Association	~	Update	
rofile & Settings		i T	o receive the money you sen orrectly answer a security qu as an answer only you and th	d, the recipient r estion you provi ne recipient know	must first de. Make sure it v.	
My Links						
Choose my links	Email	ugratreasu	rer2@gmail.com			
 Pay Bills Make a Transfer Purchase Mutual Funds 		•	lease make sure the email ad he recipient is correct.	idress and/or mi	obile number of	
 WebBroker View epost Bills 	Security Question	Enter a se	ecurity question			
	Answer	Enter a se	ecurity answer			
	Message (optional)					

After you click "Next" review to ensure all the data is correct and click Send (or similar button).

Once the money has been deposited in the recipient's account you should get a confirmatory email.

Thank you for supporting the UGRA as a Contributing Member.