

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 iugraEtransfers@gmail.com (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 e-transfer was deposited in the recipient’s account.

Samples of using the E-transfer Systems

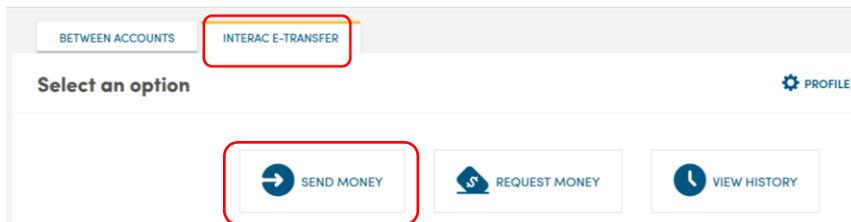
If you are new to e-transfers, here are step by step instructions for two different financial institutions. You will need to be signed up for online banking first (check with your financial institution directly if you have not yet been set up).

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”



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

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.
8. 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.
9. 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”.

Interac e-Transfer®

Review your Interac e-Transfer Details

Recipient University of Guelph Retirees Association ugraetransfers@gmail.com	From Account <input type="text"/>	Amount <input type="text"/>	EDIT DELETE
Security Question University Of Guelph Retirees Association has setup Autodeposit. A security question is not required.	Message UGRA Contributing Member Fee	Total Amount <input type="text"/> (includes fees)	

[CANCEL](#) [SUBMIT](#)

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

Meridian

Accounts Bill Payments **Transfers** Alerts

Interac e-Transfer®

Success! Your Interac e-Transfer has been sent!

Please note the Reference Number listed below for your records. [PRINT](#)

Your Interac e-Transfer has been sent! Reference

Recipient University of Guelph Retirees Association ugraetransfers@gmail.com	From Account <input type="text"/>	Amount <input type="text"/>
Security Question University Of Guelph Retirees Association has setup Autodeposit. A security question is not required.	Message UGRA Contributing Member Fee	Total Amount <input type="text"/> (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 https://authentication.td.com/uap-ui/?consumer=easyweb&locale=en_CA#/uap/login
2. On the left side of the screen Click on the “Interac e-Transfer” link (circled in red)

The screenshot shows the TD Canada Trust online banking interface. On the left, the 'My Accounts' menu is visible, with 'Interac e-Transfer®' circled in red. Below this, the 'Add New' button in the recipient selection dropdown is also circled in red.

Sender	PETER J KRELL (pkrell@uoguelph.ca)	Edit
Account	Choose an account	▼
Amount	\$	
To		Add New
Recipient	Select recipient	▼
Message (optional)		

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.

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.

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”

Accounts
Pay Bills
Transfers

Interac e-Transfer® - Send Money

Send money to a person or business with an email address or a Canadian mobile number and a bank account at a participating Canadian financial institution. A transfer fee and regular account transaction fees may apply. Learn more about [Interac e-Transfer Fees and Limits](#)

1 Enter Information 2 Verify Information 3 Confirmation

From

Sender: PETER J KRELL (pkrell@uoqueph.ca) Edit

Account: Choose an account

Amount: \$ 1.00

To

Recipient: University of Guelph Retiree Association Update

Info: To receive the money you send, the recipient must first correctly answer a security question you provide. Make sure it has an answer only you and the recipient know.

Email: ugratreasurer2@gmail.com

Warning: Please make sure the email address and/or mobile number of the recipient is correct.

Security Question: Enter a security question

Answer: Enter a security answer

Message (optional):

Next

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.