

Customer FAQ's

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1. Interac e-Transfer

This sections addresses questions related to Interac e-transfer including registration, sending money, security, fees and more.

1.1 What is Interac e-Transfer?

Question	What is Interac e-Transfer?
Answer	Interac e-transfer is a fast, convenient and secure way to send money to anyone in Canada using online banking.

1.2 Do I need to register?

Question	Do I need to register?
Answer	<ul style="list-style-type: none">• No, you are not required to register however you will be prompted to create a sender profile when sending your first e-transfer.• Here you will enter your name, email address, mobile phone number and how you would like to receive notifications.• Click on create profile and a receipt will generate on the screen indicating confirmation.• From this screen, you can navigate to the top of the screen and edit your sender profile or start sending Interac e-Transfers.

1.3 How do I send money via Interac e-Transfer?

Question	How do I send money via Interac e-Transfer?
Answer	<ul style="list-style-type: none">• To send funds via Interac e-transfer, log into your online banking and navigate to the menu on the left-hand side of the page. Next choose transfers followed by Send Interac Transfers.• If this is your first time sending a transfer, you will be prompted here to add a recipient indicating the recipient's information and choosing a security question and answer. Click Add Recipient which will continue onto a confirmation screen to confirm the recipient details. From here you can navigate to the top of the screen and click send interac e-Transfer or from the menu on the left-hand side of the page.• Once you are in the Send Interac e-Transfer screen, choose your recipient and the account you wish to transfer from, enter in the amount and message if applicable. Do not indicate the answer to the security question here.• Do not share security questions and answers together through email or text.

1.4 How do I deposit funds?

Question	How do I deposit funds?
Answer	<ul style="list-style-type: none">• Once you have received your notification, follow the instructions to login into your account. Once you have logged in, you will need to enter in the answer to the security question and your funds will be deposited.• If you do not know the answer to the security question, please contact the sender.• If you enter in the answer incorrectly 3 times the e-transfer will be cancelled and the sender will be notified.• Once deposited, the sender will receive notification by email or text.

1.5 How do I cancel an Interac e-Transfer and is there a cancellation fee?

Question	How do I cancel an Interac e-Transfer and is there a cancellation fee?
Answer	<ul style="list-style-type: none">• An Interac e-Transfer can be cancelled by the sender and funds will be credited back to their account providing funds have not yet been deposited by the recipient. If the recipient has already deposited the funds, then you will need to request a return from the recipient. To cancel, log into online banking → Transfers → View/Resend/Cancel Pending Transfers → Cancel.• Any fees associated with Interac e-Transfer are not refunded. The e-Transfer transaction fee is charged regardless of whether the e-Transfer is successfully sent, or if it is cancelled. <p>Note: You cannot cancel a Send Money transaction to an Autodeposit registered recipient pending deposit</p> <p>Note: You cannot cancel a fulfillment of Request Money Transaction pending request</p>

1.6 Is it safe and secure?

Question	Is it safe and secure?
Answer	<ul style="list-style-type: none">• <i>Interac</i> e-Transfer is one of the safest digital money transfer services in the world using bank-grade security standards.• When you send or request money via <i>Interac</i> e-Transfer, the funds are transferred through established and secure banking procedures that have been used by financial institutions for years.• Money never travels by email or text – these are simply used to notify you about the transaction, as well as provide deposit instructions if applicable.

1.7 Who do I contact if I notice unusual activity?

Question	Who do I contact if I notice unusual activity?
Answer	<ul style="list-style-type: none">• If you ever think you are at risk of fraud or identity theft, please report to us immediately at 1-855-683-2881.• Please do not act on notifications that you are not familiar with or provide any personal or confidential information.• We will never contact you to confirm your personal or banking information.• Do not share security questions and answers together through email or text.

1.8 Are there fees associated with sending and receiving funds via Interac e-Transfer?

Question	Are there fees associated with sending and receiving funds via Interac e-Transfer?
Answer	<ul style="list-style-type: none">• Yes, there are fees associated with sending and receiving funds via Interac e-transfer.• Have a look here at our current fees here.

1.9 Are there limits on the amount I can send?

Question	Are there limits on the amount I can send?
Answer	<ul style="list-style-type: none">• Yes, there are limits associated with sending and receiving funds via Interac e-transfer.• For more information please contact our Customer Service team at 1.833.309.4860 or through the contact form on our website.

1.10 I do not know the answer to the security question or I have answered incorrectly multiple times? What do I do?

Question	I do not know the answer to the security question or I have answered incorrectly multiple times? What do I do?
Answer	<ul style="list-style-type: none">• If you do not know the answer to the security question, please contact the sender.• If you enter in your password incorrectly 3 times, the transfer is automatically cancelled and the sender will need to reclaim their funds.

1.11 How long does the transfer take?

Question	How long does the transfer take?
Answer	<ul style="list-style-type: none">• Transfers are almost instant but can take anywhere up to 30 minutes depending on your bank.

1.12 Can I see my transfer history?

Question	Can I see my transfer history?
Answer	<ul style="list-style-type: none">• Transfers are almost instant but can take anywhere up to 30 minutes depending on your bank.• Yes, you can search and view your transfer history. To view your transfer history, log in to your online banking → Transfers → Search Transfer History and enter in your date range.

1.13 Does the sender and receiver receive a notification?

Question	Does the sender and receiver receive a notification?
Answer	<ul style="list-style-type: none">• Yes, once you have sent an Interac e-Transfer, the recipient will receive an email and/or text (depending on what details you entered when setting up the recipient profile).• Once funds have been deposited by the recipient, the sender will receive an email or text notifying them funds have been deposited (depending on what method was chosen for receiving notifications upon setting up sender profile).• Notifications are sent in near real time.

1.14 What happens if the recipient does not accept the funds?

Question	What happens if the recipient does not accept the funds?
Answer	<ul style="list-style-type: none">• If the funds are not deposited, the transfer will expire in approximately 30 days and the funds are redeposited to the sender's account.

2. Interac Auto Deposit

This sections addresses questions related to Interac Auto Deposit including registration, security, fees and more.

2.1 What is Auto Deposit and how does it work?

Question	What is Auto Deposit and how does it work?
Answer	<ul style="list-style-type: none">• Autodeposit allows users to automatically receive e-transfers into their account without answering a security question. After you associate your email or phone number with your bank account, any Interac e-Transfers sent to your email address will be automatically deposited into your designated account and you will be notified when the funds are available. The sender will also be notified that the Interac e-Transfer has been completed.• The sender is made aware that you the recipient is registered for Autodeposit and does not need to answer a security question. Senders will still need to set up a security question and answer when creating a recipient profile.

2.2 How do I register?

Question	How do I register?
Answer	<ul style="list-style-type: none">• Log into your online banking and navigate to the Transfers menu on the left-hand side of the page.• Click Send Interac e-transfer or Request Interac e-transfer and choose Autodeposit.• Enter in your email and link your account that you wish to receive Autodeposits into.• Review and accept two acknowledgements.• You will receive an email to confirm your registration.

2.3 Is it safe and secure?

Question	Is it safe and secure?
Answer	<ul style="list-style-type: none">• Yes. Autodeposit uses the same bank-grade security standard as <i>Interac</i> e-Transfer. <i>Interac</i> e-Transfer is one of the safest digital money transfer services in the world.• When you send or request money via <i>Interac</i> e-Transfer, the funds are transferred through established and secure banking procedures that have been used by financial institutions for years.• Money never travels by email or text – these are simply used to notify you about the transaction, as well as provide deposit instructions if applicable.

2.4 Who do I contact if I notice unusual activity?

Question	Who do I contact if I notice unusual activity?
Answer	<ul style="list-style-type: none">• If you ever think you are at risk of fraud or identity theft, please report to us immediately at 1-855-683-2881.• Please do not act on notifications that you are not familiar with or provide any personal or confidential information.• We will never contact you to confirm your personal or banking information.• Do not share security questions and answers together through email or text.

2.5 What measures can I take to protect myself? (Best Practices)

Question	What measures can I take to protect myself? (Best Practices)
Answer	<ul style="list-style-type: none">• For the most up date information on Interac e-transfer related fraud or scams in the industry, please visit the Interac FAQ screen on security.

2.6 Are there any fees associated with Auto deposit?

Question	Are there any fees associated with Auto Deposit?
Answer	<ul style="list-style-type: none">• Yes, there are fees associated with sending and receiving funds via Interac e-transfer.• Have a look at our current fees here.

2.7 Are there any limits associated with Auto deposit?

Question	Are there any limits associated with Auto deposit?
Answer	<ul style="list-style-type: none">• Yes, there are limits associated with sending and receiving funds via Interac e-transfer.• For more information please contact our Customer Service team at 1.833.309.4860 or through the contact form on our website.

2.8 If I am registered for Autodeposit, why do I still receive transactions that require me to answer a security question.

Question	If I am registered for Autodeposit, why do I still receive transactions that require me to answer a security question.
Answer	<ul style="list-style-type: none">• The sender's Financial Institution may not support the Autodeposit feature which means you will need to answer the security question to receive funds. Please see here for a list of over 250 participating financial institutions.

2.9 Can I cancel an Autodeposit transaction and is there a cancellation fee?

Question	Can I cancel an Autodeposit transaction and is there a cancellation fee?
Answer	<ul style="list-style-type: none">You cannot cancel a Send Money transaction to an Autodeposit registered recipient pending deposit

2.10 Who do I contact if I need assistance?

Question	Who do I contact if I need assistance?
Answer	<ul style="list-style-type: none">If you require assistance, please contact our Customer Service team at 1.833.309.4860 or through the contact form on our website.

2.11 How long does the transfer take?

Question	How long does the transfer take?
Answer	<ul style="list-style-type: none">Most transfers are sent within 30 minutes once initiated by the sender. Funds are available upon receipt of the notification advising funds have been deposited.

2.12 Does the sender and recipient receive a notification email when auto deposit is initiated?

Question	Does the sender and recipient receive a notification email when auto deposit is initiated?
Answer	<ul style="list-style-type: none">You the recipient will be notified when the funds are available. The sender will also be notified that the <i>Interac</i> e-Transfer has been completed.If you have not received your notification, please check your spam/junk folder.Notifications are sent in near real time.

2.13 Can I see my transfer history?

Question	Can I see my transfer history?
Answer	<ul style="list-style-type: none">Yes, you can search and view your transfer history. To view your transfer history, log in to your online banking → Transfers → Search Transfer History and enter in your date range.

3. Interac Request Money

This sections addresses questions related to Interac Request Money including registration, security, fees and more.

3.1 What is Request Money and how does it work?

Question	What is Request Money and how does it work?
Answer	<ul style="list-style-type: none">• Request Money is a feature that allows you to send a request for funds.• Once you have created your sender profile and added your recipient information, you can start sending requests for funds.• Once the request is fulfilled and the funds are available in your account, you will receive a notification by text or email.

3.2 How do I set up Request Money?

Question	How do I set up Request Money?
Answer	<ul style="list-style-type: none">• Firstly, log in to your online banking.• Navigate to the Transfers section on the left-hand side of the screen.• Click Request Interac e-Transfer.• If this is your first log in, you will need to create your sender profile.• Once you have created your sender profile, you will need to add your recipient information and create a security question.• Once the above steps are completed, you are ready to use the Request Money feature.

3.3 Is it safe and secure?

Question	Is it safe and secure?
Answer	<ul style="list-style-type: none">• Yes. Request Money uses the same bank-grade security standard as <i>Interac</i> e-Transfer. <i>Interac</i> e-Transfer is one of the safest digital money transfer services in the world.• When you send or request money via <i>Interac</i> e-Transfer, the funds are transferred through established and secure banking procedures that have been used by financial institutions for years.• Money never travels by email or text – these are simply used to notify you about the transaction, as well as provide deposit instructions if applicable.

3.4 Who do I contact if I notice unusual activity?

Question	Who do I contact if I notice unusual activity?
Answer	<ul style="list-style-type: none">• If you notice any unusual activity, please contact our customer support team as soon as possible at 1.833.309.4860.• Please do not act on notifications that you are not familiar with or provide any personal or confidential information.• We will never contact you to confirm your personal or banking information.• Do not share security questions and answers together through email.

3.5 What measures can I take to protect myself? (Best Practices)

Question	What measures can I take to protect myself? (Best Practices)
Answer	<ul style="list-style-type: none">• For the most up date information on Interac e-transfer related fraud or scams in the industry, please visit the Interac FAQ screen on security.

3.6 Are there any fees associated with Request Money?

Question	Are there any fees associated with Request Money?
Answer	<ul style="list-style-type: none">• Yes, there are fees associated with sending and receiving funds via Interac e-transfer.• Have a look at our current fees here.

3.7 Are there any limits associated with Request Money?

Question	Are there any limits associated with Request Money?
Answer	<ul style="list-style-type: none">• Yes, there are limits associated with sending and receiving funds via Interac e-transfer.• For more information please contact our Customer Service team at 1.833.309.4860 or through the contact form on our website.

3.8 Can invoices be attached while requesting money?

Question	Can invoices be attached while requesting money?
Answer	<ul style="list-style-type: none">• Invoices cannot be attached when requesting money. However, you can enter in an invoice number and invoice due date which are optional fields available on the Request Money entry screen.

3.9 Who do I contact if I need assistance?

Question	Who do I contact if I need assistance?
Answer	<ul style="list-style-type: none">If you require assistance, please contact our Customer Service team at 1.833.309.4860 or through the contact form on our website.

3.10 Does the sender and recipient receive a notification email when Request Money has been fulfilled?

Question	Does the sender and recipient receive a notification email when Request Money has been fulfilled?
Answer	<ul style="list-style-type: none">You the recipient will be notified when the funds are available. The sender will also be notified that the <i>Interac</i> e-Transfer has been completed.If you have not received your notification, please check your spam/junk folder.Notifications are sent in near real time.

3.11 Can I see my transfer history?

Question	Can I see my transfer history?
Answer	<ul style="list-style-type: none">Yes, you can search and view your transfer history. To view your transfer history, log in to your online banking → Transfers → Search Transfer History and enter in your date range.

3.12 Can I send a reminder for an outstanding request?

Question	Can I send a reminder for an outstanding request?
Answer	<ul style="list-style-type: none">Yes, you can send a reminder for an outstanding request.To do so, log in to your online banking → Transfers → View/Resend/Cancel Pending Transfers and from here you can click on “Resend Notice”.

3.13 How long are outstanding requests valid for?

Question	How long are outstanding requests valid for?
Answer	<ul style="list-style-type: none">Money requests are valid for 30 days from the date funds were requested. However, this can be extended by 30 days if a reminder is sent manually by the requestor.

3.14 Can I edit or delete recipient information?

Question	Can I edit or delete recipient information?
Answer	<ul style="list-style-type: none">To edit or delete recipient information, log in to your online banking → Transfers → Send Interac Transfer and you can edit or delete recipient information.

3.15 Can I edit or cancel a money request?

Question	Can I edit or cancel a money request?
Answer	<ul style="list-style-type: none">You cannot Cancel a fulfillment of <i>Request Money</i> Transaction pending request

3.16 Can money requests be declined?

Question	Can money requests be declined?
Answer	<ul style="list-style-type: none">Yes, the request can be declined from within the request notification received.