

Interac® e-Transfer has new features

Sending and receiving money through *Interac* e-Transfer just got better with the introduction of two new features.



Request Money

Easily request money you are owed or send a friendly reminder when friends or family may have forgotten to pay you back.

To request money, you select a contact, enter the amount, select the Parama Account you want the funds to be transferred into and send the request. You can choose to add a personalized message, such as an invoice number, if it's a business.

The contact receives an *Interac* e-Transfer notification requesting the funds. They fulfill the request by logging into their online banking, and the funds are immediately deposited into your designated Parama account.

Request Money. For businesses, it's a tool to streamline payments. Between friends, it's a way to tell them "this is the money you owe me".

Autodeposit

Interac e-Transfer is convenient. But for people waiting to be paid, it's never fast or easy enough. Autodeposit makes it even simpler to securely receive money transfers.

By linking your email address(s) to your Parama Account, when you submit a Request for Interac e-Transfer to a contact, they are able to click the secure link and send you the money. If they are set up on Autodeposit, there's no need to answer security questions, select the financial institution or log into online banking.

If they are not set up on Autodeposit, they will still need to answer the security question you set up when you added them as a contact.

Either way – your deposit is automatically deposited into the account you associated with the email address.

It takes just seconds to set up.

Autodeposit. No messing with forgotten passwords and questions. Makes Interac e-Transfer more convenient for everyone.

Helping your small business Autodeposit and Request Money via Interac e-Transfer enable you to turn your online banking into a business payments hub. Send a payment request at point of service, or make bookings contingent on receiving a deposit – convenient!

With these features, you can now:

- Provide a convenient payment option for your customer
- Receive funds faster
- Track payments online
- Improve cash flow management

It's ready to use next time you login

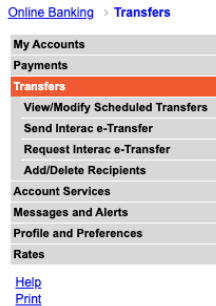
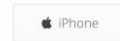
Desktop: These new functions are already available in your online banking menu. You'll find them under "Transfers".

Mobile device: To use the feature on your mobile device, you will need to [link] [download the updated Parama App](#).

PARAMA APP



Download the PARAMA App now!



Notice that "Request Interac e-Transfer" is a new menu item under 'Transfers'

No more security question.

If you and the person you want to send money to both have Autodeposit set up, there's no need for a security question to send or receive a deposit.

If the recipient does not have Autodeposit set up, you will need to continue to provide a security question, and the recipient would need to answer the question.

To set it up for yourself, select "Send Interac e-Transfer". You'll notice a new heading - "Autodeposit". Select to get set up.

Send Interac e-Transfer®

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

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

Transfer From: Choose One

Amount:

Message:

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.

| [Cancel](#)

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Associating an email address with your parama account.

You can associate a personal and business email with your Parama Account by going to Autodeposit / Autodeposit Settings / Autodeposit Email Addresses.

Important! You can add up to 5 emails to Autodeposit, but you cannot associate the same email address with another account. That means if you have multiple Parama Accounts, or use Autodeposit at another financial institution, you will need to decide which email address(s) to use with what accounts. This is to ensure your Autodeposit gets deposited into the correct Account. A sender can send to any one of the receiver's 5 email addresses and money would be autodeposited, no need for secret questions.

Remember! Parama does not charge for Interac e-Transfers. Your e-statement will reflect the transactions, so you can keep track.

Autodeposit Settings

You can add up to 5 email addresses for Autodeposit. Each email can be used for a single account.

Autodeposit Email Addresses

Email	Account	Status
1 tester2@parama.ca	Tester 2 Everyday Chequing 00101	Active

New Email

Email:

Account: Choose One

I acknowledge that the email address entered above will be publicly associated with Tester 2 Parama

I acknowledge that a transfer sent to the above email address from financial institutions that support this feature will be deposited directly into the selected account without any action on my part.

| [Cancel](#)

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