

## Inter-currency Transfers

### How it works

#### **Inter-currency transfers: an easy way to periodically transfer funds between accounts**

Make your life easier and use AccèsD Affaires to transfer funds between your CAD and US accounts, at your caisse or at different caisses. You can make transfers from your business directly and at the rates in effect at the time of the transfer.

### How to register

Businesses with US accounts in AccèsD Affaires can make inter-currency transfers. However, you need an electronic signature and the primary administrator's password to activate this function the first time.

### Access rights

Inter-currency transfers can be signed electronically by one or more people (there can be more than two signers in the company). In the case of transactions to sign, the exchange rate that will apply is the one in effect at the time of the second signature. Users may only access the features, accounts and transactions that the administrator chose when their user files were created.

### User fees

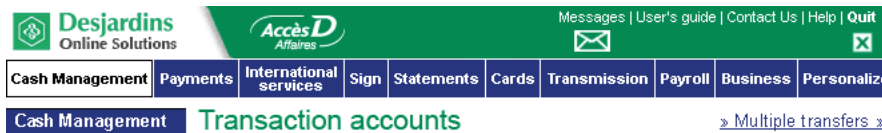
Contact your account manager for rates.

### Several advantage

- **Simple and quick** – Make inter-currency transfers with just a few clicks, right at your desk.
- **Efficient** – Cut down on paperwork. You can even delegate part of this function by giving your employees partial access rights in AccèsD Affaires.
- **Profitable** – Take advantage of the international market exchange rates.
- **Useful** – Access anytime, anywhere.
- **Secure** – As primary administrator, maintain control of access rights and all the possibilities of AccèsD Affaires.

## Making an inter-currency transfer

Select the Cash Management tab, then Transaction accounts.



## Making a single inter-currency transfer

1. Select the source account (From) and the destination account (To).
2. Enter the amount and select a currency.
3. Click on the **Validate** button.

**Transaction accounts** [» Multiple transfers »](#)

> The date of deferred transactions in accounts must be 30/01/2004 or later.

From	To	Account	Balance	Statement of transactions	Pending	Cheques
<input type="radio"/>	<input type="radio"/>	ST-SAGREDO 0000000-PCA	324 987 543.21 CAD	<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input checked="" type="radio"/>	ST-SAGREDO 0000000-RS2	5.22 CAD	<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	ST-SAGREDO 0000000-RS3	7 087.94 CAD	<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	ST-SAGREDO 0000000-RS4	14 626.98 CAD	<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	ST-SAGREDO 0000000-PCA (US)	1 032.00 USD	<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>

Amount:  
 Frequency:

Date:  (ddmmyyyy)

You will then have to accept the exchange rate in effect and complete the transaction by clicking on the **Confirm** button within 60 seconds.

### Confirmation

Please verify and confirm the following transactions:

#### Inter-currency Transfer

From		To		Date
Account	Amount	Amount	Account	
ST-SAGREDO 0000000-PCA	2 500.00 CAD	1 633.99 USD	St-Duperré 01234567-PCA	Immediately / Online

The current exchange rate is **1.5300 CAD = 1 USD**.

This rate is valid for the next 60 seconds.

Transactions requiring signatures will be subject to the exchange rate in force at the time of the second signature.

## Making multiple inter-currency transfers

1. Enter the amount(s) next to the appropriate accounts of the same currency.
2. Enter an asterisk (\*) after the amount in the To column so the system converts the amounts.
3. Select a frequency, then click on the **Validate** button.

Note that the same transaction can be made in the reverse, that is, a transfer can be made from one account to several accounts.

### Transaction accounts

[« Single transfer «](#)

> Please enter an asterisk (\*) in either the "To" or "From" column to enable the system to convert the amount(s) entered.

> The date of deferred transactions in accounts must be 30/01/2004 or later.

Account	Balance	Currency	Amount		Date
			From	To	
ST-SAGREDO <a href="#">0000000-PCA</a>	324 987 543.21	CAD	100.00		Immediately / Online 24122004 (ddmmyyyy)
ST-SAGREDO <a href="#">0000000-RS2</a>	5.22	CAD		10.00	Immediately / Online (ddmmyyyy)
ST-SAGREDO <a href="#">0000000-RS3</a>	7 087.94	CAD		40.00	Immediately / Online (ddmmyyyy)
ST-SAGREDO <a href="#">0000000-RS4</a>	14 626.98	CAD		50.00	Immediately / Online (ddmmyyyy)
ST-SAGREDO <a href="#">0000000-PCA (US)</a>	1 032.00	USD			Immediately / Online (ddmmyyyy)

## Questions/Answers

Questions	Answers
Why do I have to accept the exchange rate and the transaction in less than 60 seconds?	The exchange rate applied to the transfer has to be refreshed every 60 seconds to be in synch with the going rates. There is a new rate after 60 seconds.
I do a lot of inter-currency transfers each year and the online solution doesn't completely meet my needs.	We strongly recommend that you contact your caisse to find a service that is better-suited to your needs.
I can't program an inter-currency transfer to take place at a later date. Why?	For the applied exchange rate to correspond with the going rate on the market, you have to approve the daily rate when making your transfer. Unfortunately, it is impossible to set up this transaction ahead of time, since rates change every day.
I don't have this option in AccèsD Affaires.	You have to have at least one US account and one CAD account in your AccèsD Affaires profile. If you don't, please contact your caisse to open or add an account.
I can't make multiple transfers from one CAD account and one US account into a CAD account.	To make multiple transfers, the source accounts (and the destination accounts) have to be of the same currency.

Would you like additional  
information about this function?

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### **Technical information**

Inter-currency transfers can be made 24 hours a day between your CAD and US accounts, where these accounts are at one or several caisses.

However, we recommend that you make these transactions during market hours (9 a.m. to 5:30 p.m.) on business days in order to get the best rates.

For transactions requiring a signature, the rate that applies is the rate in effect at the time of the second signature.

Since the exchange rate applicable to an inter-currency transfer must be the one in effect when the transfer is carried out, this transaction can only be done online. Therefore, it is not possible to make deferred inter-currency transfers.

Transfers cannot be made to make payments on a line of credit.

Once an inter-currency transfer is completed and confirmed, it can still be cancelled.