

## **International Funds Transfers**

### **How it works**

#### **Nothing could be more simple—worldwide!**

AccèsD Affaires makes business easier by letting you transfer funds to beneficiaries anywhere in the world. Two types of transfers are available, each with different processing times:

SWIFT transfer:	0 to 48 business hours
Direct deposit:	12 business hours to 3 business days

Transfers can be made at any time, and real-time exchange rates are available for the most common currencies. To save time, transaction details can be saved in a template for later reuse, so you don't have to re-enter the information every time.

### **How to register**

The company's primary administrator has to contact the Caisse to activate this service.

### **Who does what**

Transactions involving funds transfers can be signed electronically by one or more authorized signers (there may be more than two signers in the company). Users may only access the features, accounts and transactions delegated to them by the administrator when their user files were created. However, each international funds transfer must be approved by the primary administrator before it can be processed.

### **User fees**

Service charges depend on the amount, currency, destination and transfer method. Contact your account manager for rates.

### **Security**

The privacy of transactions is ensured by security mechanisms that comply with the highest e-commerce standards. Each transaction includes simple identification mechanisms. The details concerning these mechanisms are not included in this document. They will be forwarded to you once the User agreement has been signed.

## Advantages

- **Fast and simple** – Make international transfers in just a few clicks without having to visit your caisse.
- **Efficient** – Reduce paperwork and manual processing. Delegate functions to employees by assigning them access rights directly in AccèsD Affaires.
- **Convenient** – Use AccèsD Affaires anytime, anywhere.
- **Secure** – Maintain full control over all AccèsD Affaires functions and access rights.
- **Practical** – Save time by creating transfer templates.

## Making a funds transfer

### Step 1 - Enter transfer information



- 1- Select the **International Services** menu, then the **Funds Transfer** sub-menu.
- 2- Select the destination country.  
Destination currency and transfer currency will automatically be selected.<sup>1</sup>
- 3- Select transfer amount.<sup>2</sup>
- 4- Select the account to be debited.
- 5- Click on the Next button.

1. If destination account is in a currency other than that of the destination country, the destination currency must be changed. Example: to transfer \$1,000 US to Canada, enter information as follows:
  - Destination: Canada
  - Currency: USD
  - Amount: 1,000.00 USD
2. Transfers may be made in a currency different from the destination currency. Example: to transfer the equivalent of \$1,500 CAN to the US in US dollars, enter:
  - Destination: United States
  - Currency: USD
  - Amount: 1,500.00 CAD

## Step 2 - Select type of transfer

Select the desired transfer type and click on the **Next** button.

### Funds transfer order

Step 2 - Select type of transfer

Transfer type	
<input checked="" type="radio"/>	<b>Direct Deposit</b> Charges: 15 CAD <sup>1</sup> Credit recipient: 12 hours to 4 business days
<input type="radio"/>	<b>Check Letter</b> Charges: 10 CAD <sup>1</sup> Credit recipient: 4 to 7 business days subject to local mail
<input type="radio"/>	<b>SWIFT</b> Charges: 50 CAD <sup>1</sup> Credit recipient: 0 to 48 business hours

1. Charges will be debited directly from your account or paid according to the terms of your agreement with your caisse. Additional charges may be assessed by receiving institution on amount transferred.

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## Step 3 - Enter recipient information

1. Enter the required recipient information. Fields marked with an asterisk are required fields.
2. Click on the **Next** button.

### Funds transfer order

Step 3 - Enter recipient information

> An asterisk (\*) denotes a required field.

Recipient's bank information: \*

<input type="text"/>	<input type="text"/>
Bank code (ABA <sup>1</sup> routing number) (9 digits)	Account no. (4 to 12 digits)

Account type:

Chequing  
 Savings

Recipient name: \*

Individual  
 Company

Recipient address: \*

Description:

1. American Bankers Association

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## Confirm transaction

Verify the details of the transaction in the confirmation page then click on the **Confirm** button to validate.

### Confirmation

> You want to make the following transaction:

Funds transfer order - type: Direct Deposit - United States

From			To		
Compte	Charges <sup>1</sup>	Amount <sup>1</sup>	Amount	Recipient	Country
Place desjardins 0000000-PCS	15.00 CAD	13,322.60 CAD	18,000.00 USD	Mr Customer deposit 1234	United States

The current exchange rate is **1.2957 CAD = 1 USD**

This rate is valid for the next 60 seconds.

Transactions requiring two signatures will be subject to the rate in force at the time the second signature is obtained.

1. Charges and transfer amount will be debited directly from your account or paid according to the terms of your agreement with your caisse.

< Previous   Confirm   Cancel

## Save template for future use (optional)

You now have the option of saving these details in a template for use in future transactions.

1. Enter template name.
2. Click on the **Save** button.

**Your funds transfer order has been put on hold pending a signature. It must be authorized by the primary administrator in order to be processed. ( 410004 )**

### Funds transfer order

You may save the template for use at a later date.

Recipient name: Mr. Customer  
 Description: deposit 1234  
 Transfer type: Direct Deposit United States  
 Country: United States  
 Currency: USD

Template name:

## Making a transfer using a template

If you have already saved templates, these will appear as soon as you enter the **Funds transfer** sub-menu.

1. Now simply select a template using the radio buttons and
2. click on the **Next** button.

### Funds transfer order

> Click on the "New funds transfer" button or select a transfer template

Template name	Recipient name	Description	Transfer Type	Country	Currency
<input type="radio"/> Mr. Customer template	Mr. Customer	1st instalment invoice 12345678	Direct Deposit United States	United States	USD
<input checked="" type="radio"/> New funds transfer					

Repeat the previous steps. The fields will be already filled in; you can change the information they contain or leave as is.

## Questions/Answers

Questions	Answers
Is there a limit to the number of transfers I can make?	There is no limit, provided your account balances are sufficient.
Why must I accept the exchange rate within 60 seconds?	The exchange rate is updated every 60 seconds to reflect current exchange rates. You will receive a new rate after the 60-second period has elapsed.
I make many international funds transfers each year and the Funds Transfer service does not meet my needs entirely.	We suggest you contact your caisse to see how this service can be best adapted to your company's needs.
Can I make transfers in the evening, at night or on weekends?	Transfers can be made 24 hours a day, 7 days a week; however, the transaction is processed on the next business day. Although you may transfer funds at any time, the best time to do so is on weekdays between 9 a.m. and 5.30 p.m. when North American markets are open; this way, you benefit from the most competitive exchange rates.
Why can't I set up transfers to be made at a later date?	To obtain the current market exchange rate, you must approve the rate in force at the time of the transfer. Since this rate varies daily, it is impossible to program transfers in advance.
Can I use this service to transfer money within Canada?	Certainly. You can use this service to transfer money anywhere in the world.

Would you like additional  
information about this function?

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