



**Interac e-Transfer
is a simple,
convenient,
and secure way to
send and receive
money directly
from one bank
account to
another.**

Head Office
2 Carlton Street - Suite 810
Toronto, Ontario, M5B 1J3
Phone 416 238-5606 Fax 647-689-3065

Service Centre (Restricted Access)
500 Commissioners Street
Toronto, Ontario M1M 3N7

Gerdau Branch (Restricted Access)
1801 Hopkins Street South
Whitby, Ontario L1N 5T1

Southlake Branch (in Medical Arts Building at 581 Davis Dr.)
596 Davis Drive, Newmarket, Ontario L3Y 2P9
Fax: 905-953-5490 Phone 416 238-5606
Southlake: 905-895-4521 ext 2503
Toll Free: 1-888-942-2522

Transportation Branch
1070 Botanical Drive 2nd Floor, Burlington ON L7T1V2
Fax: 289-337-1860 Phone 416 238-5606
Transportation: 289-337-1850
Toll Free: 1-888-942-2522

Corporate Office
615 Davis Drive Suite 301, Newmarket ON L3Y 2R2
Fax: 647-689-3067 Phone 416-238-5606
Toll Free: 1-888-942-2522

Interac e-Transfer How to guide



Why choose Interac e-Transfer?

- It's a simple, secure way to send and receive money directly to and from your existing bank account
- The money can be accessed immediately after your *Interac* e-Transfer is accepted
- To send an *Interac* e-Transfer, all you need is the recipient's email address or mobile phone number¹
- Never worry about sharing your personal or financial information with the people you send money to: your address and account information are kept private
- A security question protects your money from being deposited by unintended recipients
- No need to set up new accounts, user ID or passwords — you're already in online banking. Easy!
- An email and/or text message carries the notification only, not your funds. Your financial institution uses existing payment networks to transfer the money to any financial institution in Canada.

Sending and Receiving e-Transfers

Sending an *Interac* e-Transfer:

Step-by-Step

1. Call the credit union to get your account set up for e-Transfer capability, if you have not already done so.
2. Login to your online CyberBanker.
3. Create a profile with your email address and/or mobile phone number, if you have not already done so.
4. Select 'Send *Interac* e-Transfer' under 'Transfers'
5. Select a recipient, or add a new recipient profile, by entering the person's name or business name, plus an email address and/or mobile number.
6. Choose if the recipient will receive an email and/or text message.
7. Create a security question and answer that only you and the recipient know.
8. Add a personal message (optional) but don't include the answer to the security question.
9. Select an account from which to make the transfer and enter the amount.
10. Send the *Interac* e-Transfer (your account will be debited the transfer amount immediately, plus any applicable fees).

Within approximately 60 minutes, the recipient will be notified that the payment has been made.

Receiving an *Interac* e-Transfer:

Step-by-Step

1. Call the credit union to get your account set up for e-Transfer capability, if you have not already done so.
2. Ensure the link received via email or text message offers a secure connection that takes you to a site with the 'https' prefix, rather than 'http'.
3. Click on the link and you'll be taken to a secure *Interac* website.
4. Follow the instructions on the site to select The Energy Credit Union and click 'Deposit', and you'll be redirected to our online CyberBanker login screen.
5. Login to answer the security question and accept the transfer.
6. Select the account where you wish to deposit the money.

