



Interac® e-Transfer

Whether you owe a friend for pizza, need to pay your share of the rent or expect to receive a payment from a customer, we've got you covered.

It's easy. There's no need to set up any new accounts, user IDs or passwords. As long as both parties have online banking accounts, all you need to send or receive money is the recipient's mobile phone number or email address.

It's secure. When you send an *Interac* e-Transfer by text or email, the money never travels with the message. Instead, recipients receive an encrypted link to deposit the funds using their own banking credentials.

It's convenient. With *Interac* e-Transfer, you can use any computer or mobile phone to send or receive money instantly by text or by email. Whether you owe your friend, he owes you or they just don't take plastic, you'll never need to worry about carrying cash again.

It's quick. Recipients are notified by email and/or text that they have received a payment within approximately 30 minutes from when the sender initiates the transfer.

Ways to use it

Interac e-Transfer is a quick and convenient way to transfer money for almost anything, such as:

- Repaying money you borrowed from a friend
- Sending cash to children at college or university
- Transferring your share of rent to your roommate
- Sending money in place of a gift
- Paying the invoices of suppliers (on single and dual-signature business accounts)

See our [Privacy and Security](#) section for more information on how we keep your financial information safe.

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Ready to get started?

Already have an account? Login to Online Banking to send an Interac e-Transfer

Not a member? [Contact us](#) to open an account

Still have questions? Visit your [local branch](#) and talk to one of our Member Service Representatives.