

# How Interac e-Transfer Works

## Sending an *Interac*<sup>®</sup> e-Transfer: Step-by-Step

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

## Receiving an *Interac* e-Transfer: Step-by-Step

1. 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'
2. Click on the link and you'll be taken to a secure *Interac* website
3. Follow the instructions on the site to select [name of FI] and click 'Deposit', and you'll be redirected to our online banking login screen
4. Login to answer the security question and accept the transfer
5. Select the account where you wish to deposit the money

Need more information? Visit our [Frequently Asked Questions](#).