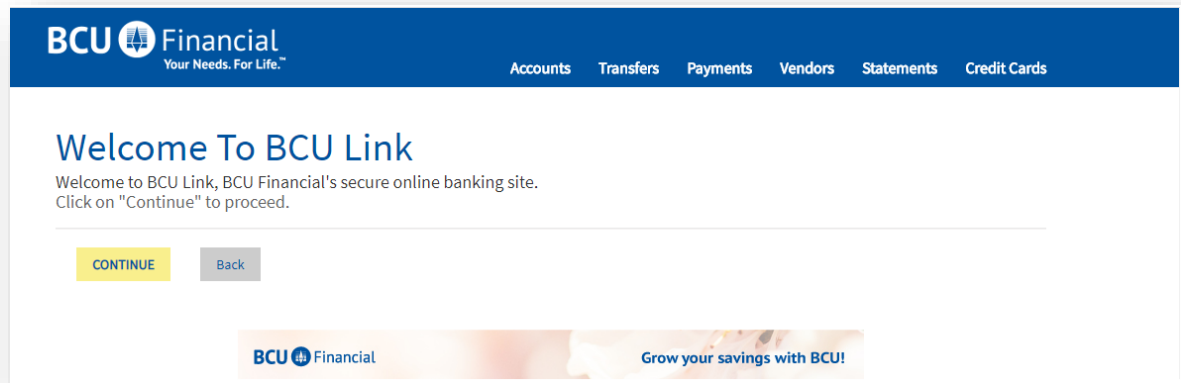


## How to REQUEST an e-Transfer with BCULink – BCU Financial

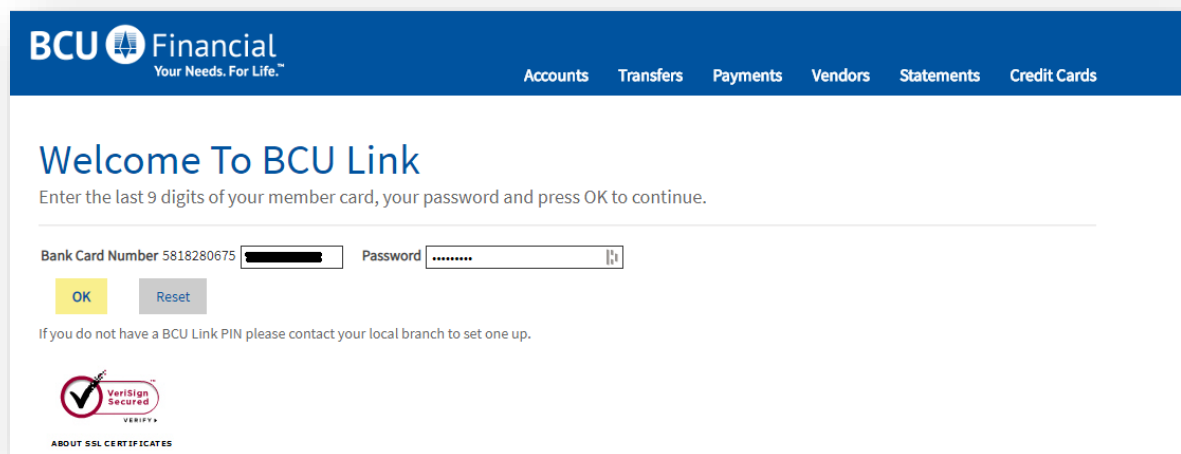
Note: BCULink's address ([www.bculink.ca](http://www.bculink.ca)) needs to be added to pop-up blocker's exception list to make sure that e-Transfer secure page is not being blocked by your web browser. To complete that please see our Interac e-Transfer Technical Guideline.

***At this time sending e-Transfer's with BCU Link is only possible from a web browser on your computer, tablet or mobile phone but not with the BCU Mobile Banking app.***

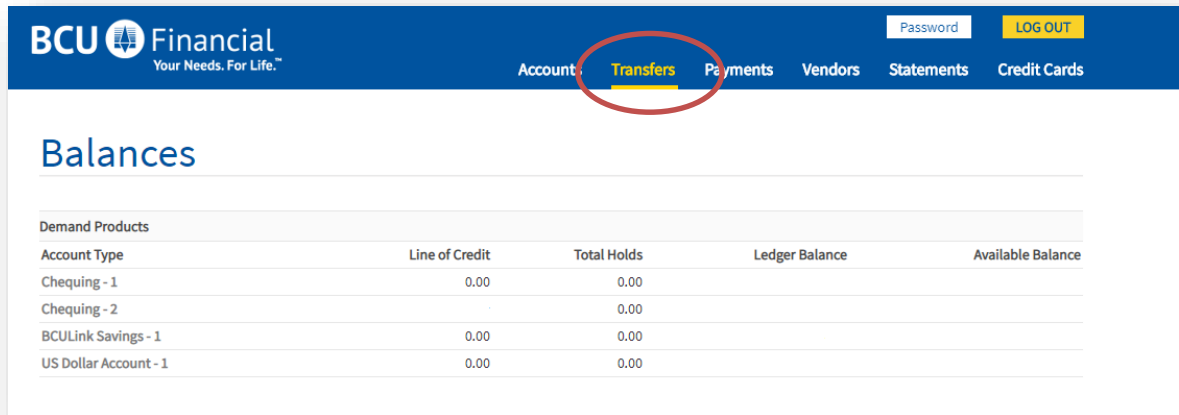
1. Visit **bculink.ca**. Click CONTINUE.



2. Input your BCU Card Number and password. Click OK.  
*If you need to reset your BCU Link password, please contact your local branch.*



3. In the menu, click on the **Transfers** tab.

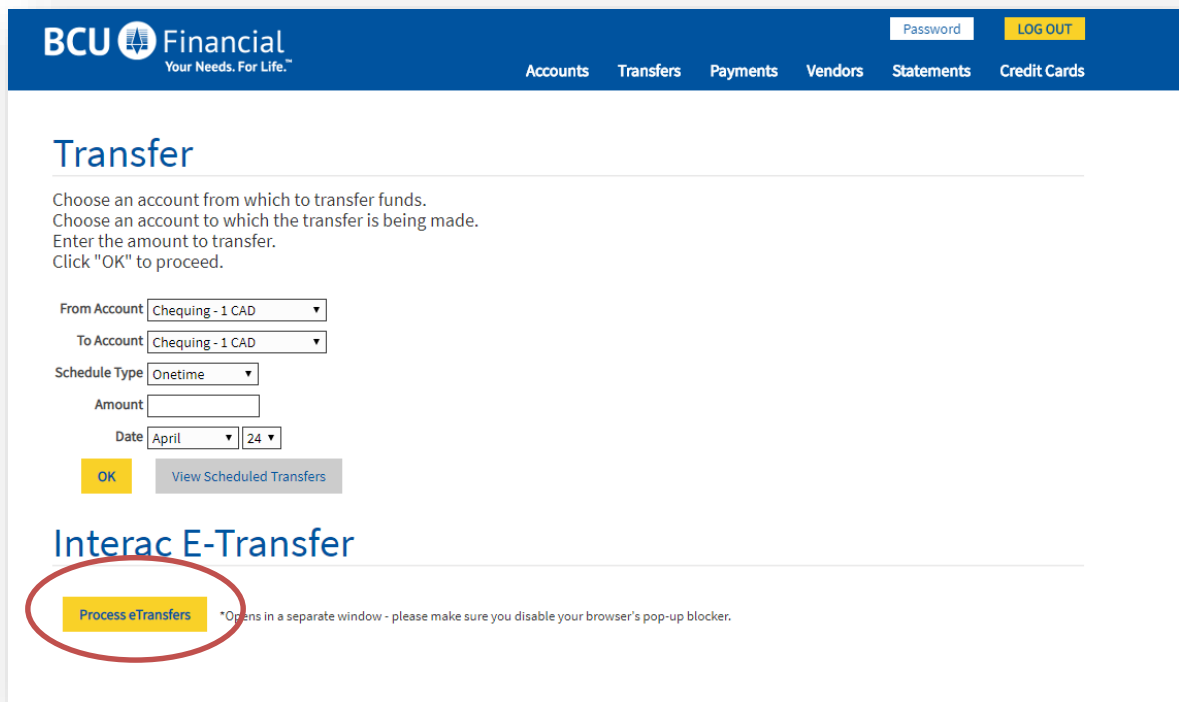


The screenshot shows the BCU Financial website interface. The top navigation bar is blue with the BCU Financial logo on the left and a 'LOG OUT' button on the right. The main navigation menu includes 'Accounts', 'Transfers', 'Payments', 'Vendors', 'Statements', and 'Credit Cards'. The 'Transfers' tab is highlighted with a red circle. Below the navigation bar, the page title is 'Balances'. A table titled 'Demand Products' is displayed, showing account types, line of credit, total holds, ledger balance, and available balance.

Account Type	Line of Credit	Total Holds	Ledger Balance	Available Balance
Chequing - 1	0.00	0.00		
Chequing - 2		0.00		
BCULink Savings - 1	0.00	0.00		
US Dollar Account - 1	0.00	0.00		

4. Click on **Process eTransfers**

*Note: Interac e-Transfer opens in a separate window. Please make sure you disable your browser's pop-up blocker. BCULink's address ([www.bculink.ca](http://www.bculink.ca)) needs to be added to pop-up blocker's exception list to make sure that e-Transfer secure page is not being blocked by your web browser. To complete that please see our Interac e-Transfer Technical Guidelines, found here: <https://bcufinancial.com/bcu-link-banking/#etransfer>*



The screenshot shows the BCU Financial website interface for the 'Transfer' section. The top navigation bar is blue with the BCU Financial logo on the left and a 'LOG OUT' button on the right. The main navigation menu includes 'Accounts', 'Transfers', 'Payments', 'Vendors', 'Statements', and 'Credit Cards'. The 'Transfer' section is titled 'Transfer' and contains instructions: 'Choose an account from which to transfer funds. Choose an account to which the transfer is being made. Enter the amount to transfer. Click "OK" to proceed.' Below the instructions are several input fields: 'From Account' (Chequing - 1 CAD), 'To Account' (Chequing - 1 CAD), 'Schedule Type' (Onetime), 'Amount' (empty), and 'Date' (April 24). There are two buttons: 'OK' and 'View Scheduled Transfers'. Below the 'Transfer' section is the 'Interac E-Transfer' section, which contains a 'Process eTransfers' button circled in red. A note below the button states: '\*Opens in a separate window - please make sure you disable your browser's pop-up blocker.'

5. From the menu on the left, click **Request Interac e-Transfer**.

BCU Financial

Transfers

- Send Interac e-Transfer
- Search Transfer History
- View/Resend/Cancel Pending transfers
- Request Interac e-Transfer**
- Add/Delete Recipients

Send Interac e-Transfer®

[Edit Recipients](#) | [Edit Sender Profile](#) | [Autodeposit](#) | View: [Pending](#) | [History](#)

Interac e-Transfer

Logout

Transfer To: Choose One  
[Add New Recipient](#)

Transfer From: Choose One

Amount:

Message:

To protect yourself, don't enter the answer to the security question in the memo field and never share the answer using the same channel you are using to send the e-Transfer.

[Send Transfer](#) | [Cancel](#)

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6. From the “Request From” drop down menu, select who you are requesting the funds from. If you have never sent/received money from this recipient you will need to click **Add New Recipient**.  
If you do not need to add a recipient and have already selected a profile from the “Request From” drop down menu, **proceed to step 9**.

BCU Financial

Transfers

- Send Interac e-Transfer
- Request Interac e-Transfer**
- Add/Delete Recipients

Request Money via INTERAC e-Transfer®

[Edit Recipients](#) | [Edit Sender Profile](#) | [Autodeposit](#) | View: [Pending](#) | [History](#)

Interac e-Transfer

Logout

Request From: Choose one  
[Add New Recipient](#)

I acknowledge that I have consent from the recipient for this request

Amount:

Invoice # (optional):

Invoice Due By (optional): dd'---'yyyy

Message (optional):

Deposit To: 34988 Chequing Account 1 [Balance: \$0.40]

[Request](#) | [Cancel](#)

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- Fill out the recipient's **Name, Email and Phone Number**. You will need to create a security question and answer for each recipient. The recipient must answer the question correctly in order to receive the e-Transfer. **Do not share the answer by email or text.**

The screenshot shows the 'Add Recipient' form in the BCU Financial interface. On the left is a navigation menu with options: 'Send Interac e-Transfer', 'Request Interac e-Transfer', 'Add/Delete Recipients', and 'Edit Sender Profile'. The main form area is titled 'Add Recipient' and contains the following fields: 'Name' (text input), 'Email' (text input), 'Mobile Phone Number' (text input with a hint 'e.g. 604 223 1234'), 'Preferred Language' (dropdown menu set to 'English'), and 'Send Transfers By' (dropdown menu set to 'Choose One'). Below these is a 'Security Information' section with a text instruction: 'Enter a security question and a one-word answer that only the recipient would know. The recipient must answer this question correctly in order to receive your Interac e-Transfer®. Do not share the answer by email or text.' This section includes 'Security Question' and 'Answer' text input fields. At the bottom of the form are 'Add Recipient' and 'Cancel' buttons. A 'Logout' button is located in a separate box on the right. Footer text includes '© Trade-mark of Interac Inc. Used under license. Powered by MemberDirect® Services'.

After you have filled out all of the fields, click **Add Recipient**.

- Double check all of the details. Click **Confirm**.

The screenshot shows the 'Add Recipient - Confirm' form in the BCU Financial interface. The navigation menu on the left is the same as in the previous screenshot. The main form area is titled 'Add Recipient - Confirm' and displays the details of the recipient being added: 'Name' (Anna M. Jacyniak), 'Email' (anna.jacyniak@ryerson.ca), 'Mobile Phone Number' ((647) 273-8348), 'Preferred Language' (English), 'Send Transfers By' (Email and mobile phone), 'Security Question' (Fav school), and 'Answer' (Ryerson). At the bottom of the form are 'Confirm', 'Edit', and 'Cancel' buttons. A 'Logout' button is located in a separate box on the right. Footer text includes '© Trade-mark of Interac Inc. Used under license. Powered by MemberDirect® Services'.

**Once you have added the e-Transfer recipient to your list of recipients, you can proceed to Requesting an Interac e-Transfer.**

- Once you have selected who you are requesting from, input the additional information. Enter the **Amount** you are requesting. Enter only a dollar amount; with a period if there is cents, no commas need to be entered.
- Enter an invoice # and due date. Please note, this is optional.
- Select which of your BCU Financial accounts to deposit the funds into once they are received. Once you have completed all of the steps, click **Request**.

**BCU Financial**

Transfers  
Send Interac e-Transfer  
**Request Interac e-Transfer**  
Add/Delete Recipients

**Request Money via INTERAC e-Transfer®**

[Edit Recipients](#) | [Edit Sender Profile](#) | [Autodeposit](#) | View: [Pending](#) | [History](#)

Request From:  [Add New Recipient](#)

I acknowledge that I have consent from the recipient for this request

Amount:

Invoice # (optional):

Invoice Due By (optional):

Message (optional):

Deposit To:

**Request** [Cancel](#)

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- Verify all of the e-Transfer request details. Click **Confirm**.

**BCU Financial**

Transfers  
Send Interac e-Transfer  
**Request Interac e-Transfer**  
Add/Delete Recipients

**Request Money - Confirm**

[Logout](#)

Request From: Anna Jacyniak

Send notification to: anna.jacyniak@gmail.com

Amount: \$1.00

Service Charge: \$0.00

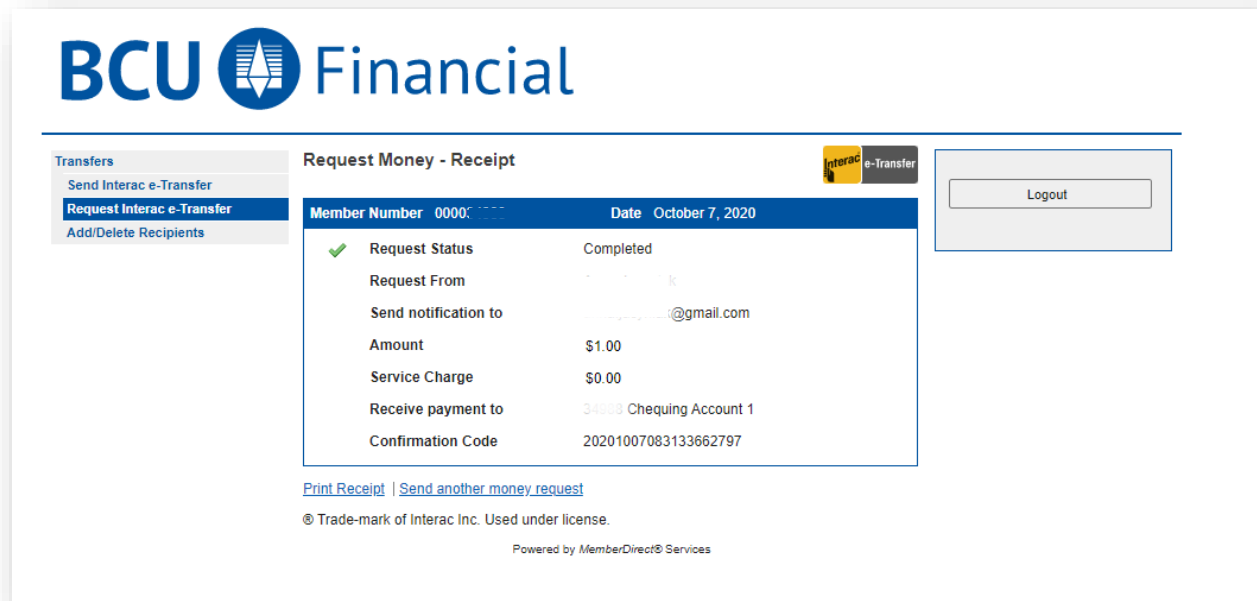
Deposit To: 30888 Chequing Account 1

Service charge will be applied to your account when the funds are deposited.

**Confirm** [Edit](#) | [Cancel](#)

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### 13. Your eTransfer Request is now complete.



The screenshot shows the BCU Financial website interface. At the top left is the BCU Financial logo. Below it is a navigation menu with options: "Send Interac e-Transfer", "Request Interac e-Transfer" (highlighted), and "Add/Delete Recipients". The main heading is "Request Money - Receipt". To the right of this heading is the Interac e-Transfer logo and a "Logout" button. The central content area displays a receipt table with the following details:

Member Number	0000000000	Date	October 7, 2020
Request Status	Completed		
Request From	[Redacted]		
Send notification to	[Redacted]@gmail.com		
Amount	\$1.00		
Service Charge	\$0.00		
Receive payment to	34567 Chequing Account 1		
Confirmation Code	20201007083133662797		

Below the table are links for "Print Receipt" and "Send another money request". At the bottom, there is a copyright notice: "© Trade-mark of Interac Inc. Used under license." and "Powered by MemberDirect® Services".