![BCU Financial logo — Кредитова Спілка Будучність]
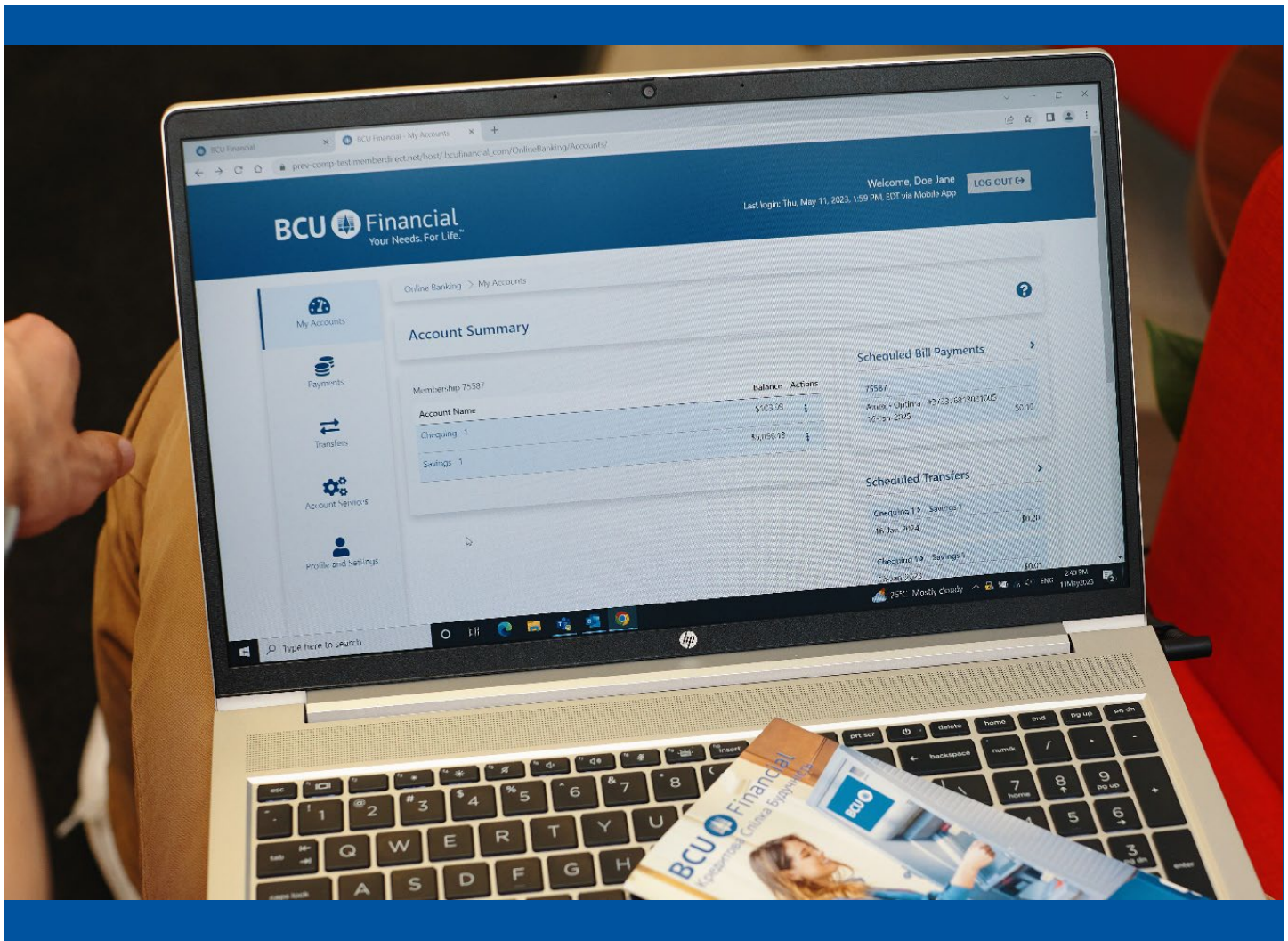
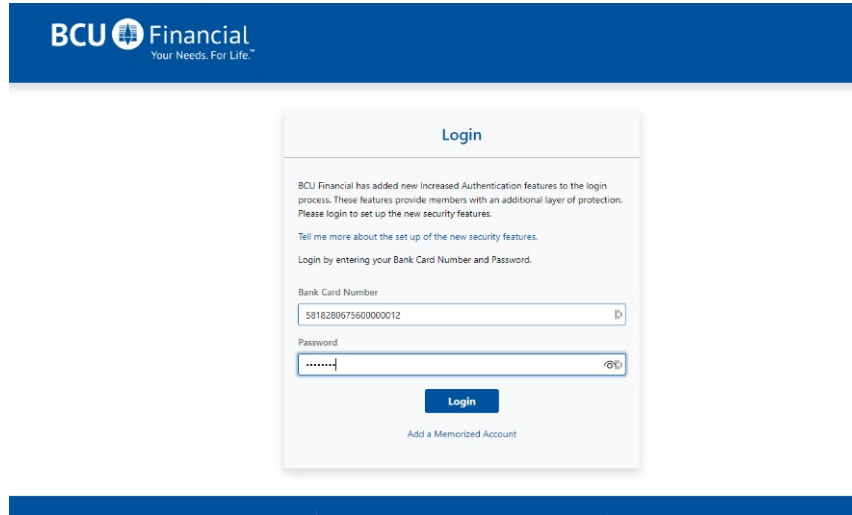# GUIDE TO BCU LINK ONLINE BANKING

Table of Contents

[Guide to the BCU Link Online Banking – (Watch video)](#)

Visit **bculink.ca.** Input your BCU Financial Member Card Number and password. Click **Login.**

NOTICE: The NEW BCU Link Online and Banking Platform requires a NEW login.
Your LOGIN ID is your FULL 19-digit BCU MemberCard Number.
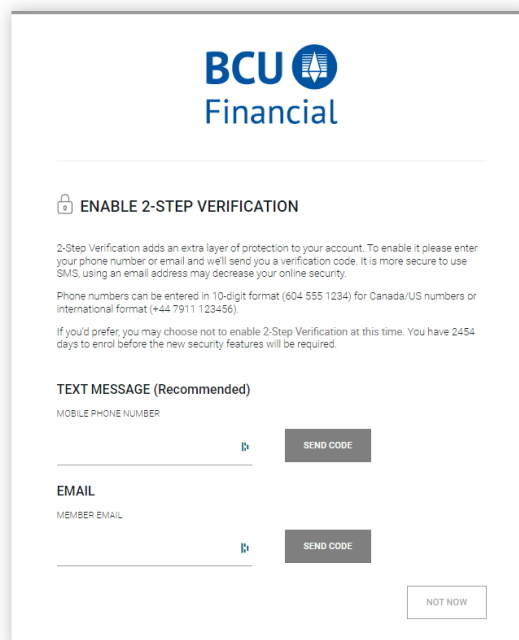**For your convenience, you can click "Remember me" to save your LOGIN PROFILE.**

You will then be prompted to enable 2-Step Verification.
2-Step Verification adds an extra layer of protection to your account. To enable it please enter your phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security. Phone numbers can be entered in 10-digit format (604 555 1234) for Canada/US numbers or international format (+44 7911 123456).

Once you receive your code – enter it into the appropriate field and then proceed to login into BCU Link.
*2-Step Verification is optional right now, but it will become mandatory in the future.*

On the home screen for BCU Link Banking you will see your Account Summary, a list of Schedule Bill Payments and Scheduled Transfers.

The menu options include: My Accounts, Payments, Transfers, Account Services and Profile & Settings, where you can access all your banking needs.

My Accounts (Watch video)
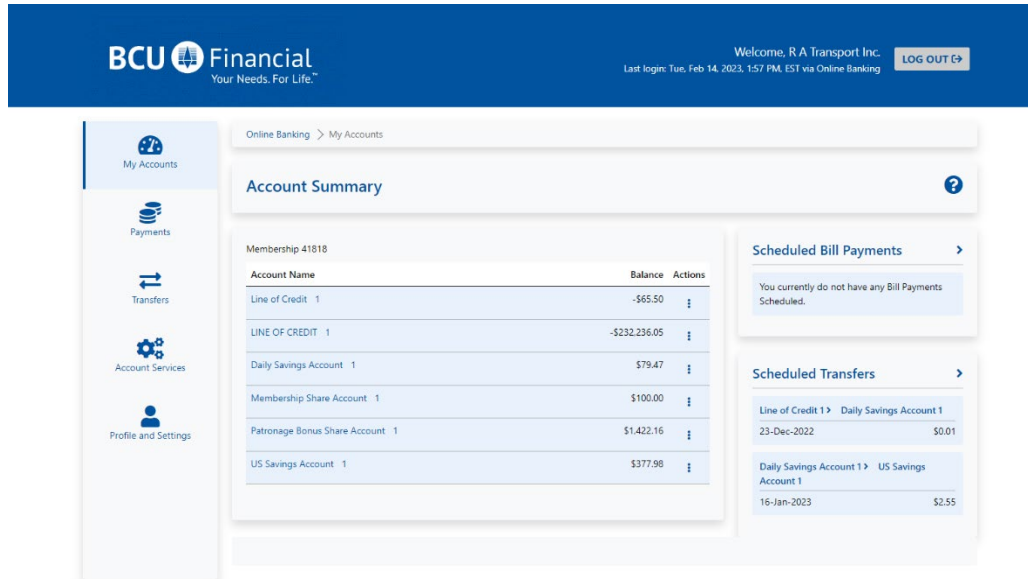
Under *My Accounts,* you will have access to View Account Activity, Rename Accounts, View e-Statements and View e-Documents.

View Account Activity
In the *Account Activity* section, you will be able to select any of you BCU accounts, select the timeframe you would like to view, select which statement items and the format in which you would like to view, download, or print these items.
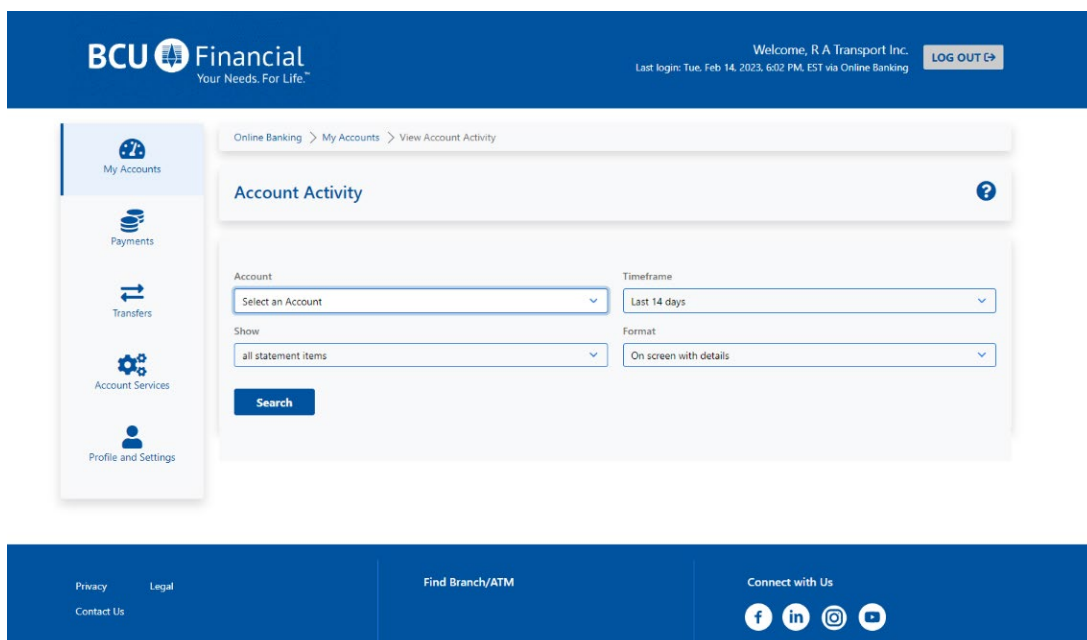
Rename Account

In the *Rename Account* section, you will be able to change the name of an account to something that is meaningful to you (such as My Vacation Account). Members select the account to rename and enter a new name for the account then click on continue. Verify old account name, new account name and then click Submit.

View e-Statements

In this view e-Statements section you will be able to view or download your monthly bank statements.

View e-Documents

In this view e-Documents you will be able to view or download your annual T5 statements – if there are any available.

Payments

Under Payments, you will have access to: Pay Bills, Schedule Recurring Payments, View/Modify Scheduled Payments, Add/Delete Payees, Pay Business Taxes.

Pay Bills (Watch video)

In the *Bill Payments* section, you can make bill payments by selecting which account to make the payment from. You can also set a default account to pay bills from, moving forward. You will see your list of Payees below, once your select your payee, or multiple payees, enter the $ amount to be paid and the payment date.

Schedule Recurring Bill Payment ([Watch video](#))

In the *Schedule Recurring Bill Payment* section, you can schedule bill payments from any of your accounts to a specific payee, for a specific dollar amount. The payments can be set to recur weekly, biweekly, monthly, semi-monthly, and yearly. Once you have input all your details, click Schedule. You will then be prompted to verify all your details and then click Confirm. Please remember to ensure that your account has sufficient funds to make the payment on the scheduled payment dates.

**View/Modify Scheduled Payments ([Watch video](#))**

In the *View/Modify Scheduled Payments* section, you will be able to view all scheduled bill payments. If you would like to edit a scheduled bill payment, you can click the 3 dots to the right of the scheduled bill payment and click Delete. Then you will need to return to "Schedule Recurring Bill Payments" and setup the scheduled payment again.

Add/Delete Payee ([Watch video](#))
In the *Add/Delete Payee* section, you will see a list of all your current payees. Next to each one you will see a trash can, so that you can easily delete a payee if you no longer require to have them listed in your account.
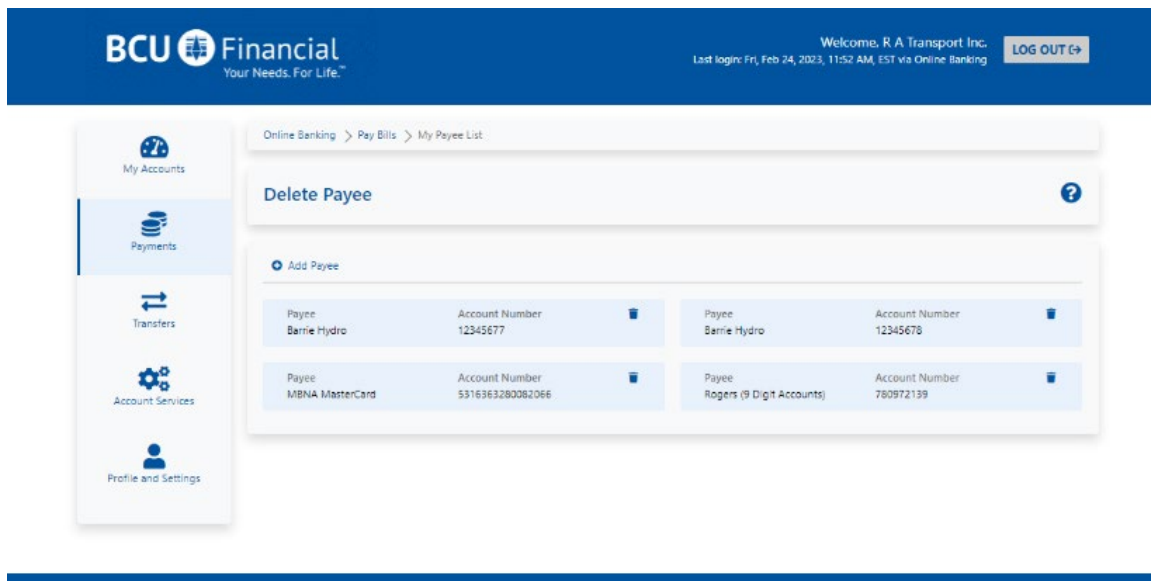
Above the list of current payees, you will see **+ Add Payee,** if you click on that you will be taken to the page where you can search for a new payee by name or browse by type.

For example, when you type "Rogers" in the search field and hit Search, you will be shown a list of all possible options to add "Rogers" as a payee.
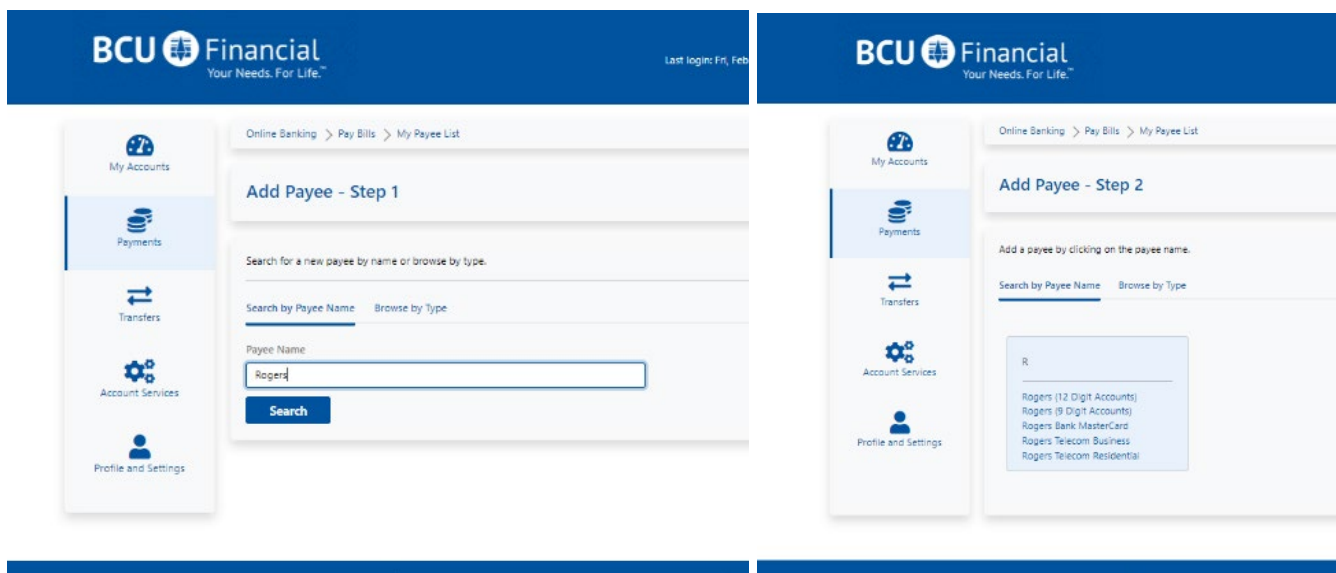
Under *Browse by Type,* you have the option to search for a payee by various categories: Cable, Credit Cards & Financial, Insurance, Oil Companies/Gas, Property Taxes, Retail Stores, Schools/Miscellaneous, Telecommunications/Telephone and Utilities.
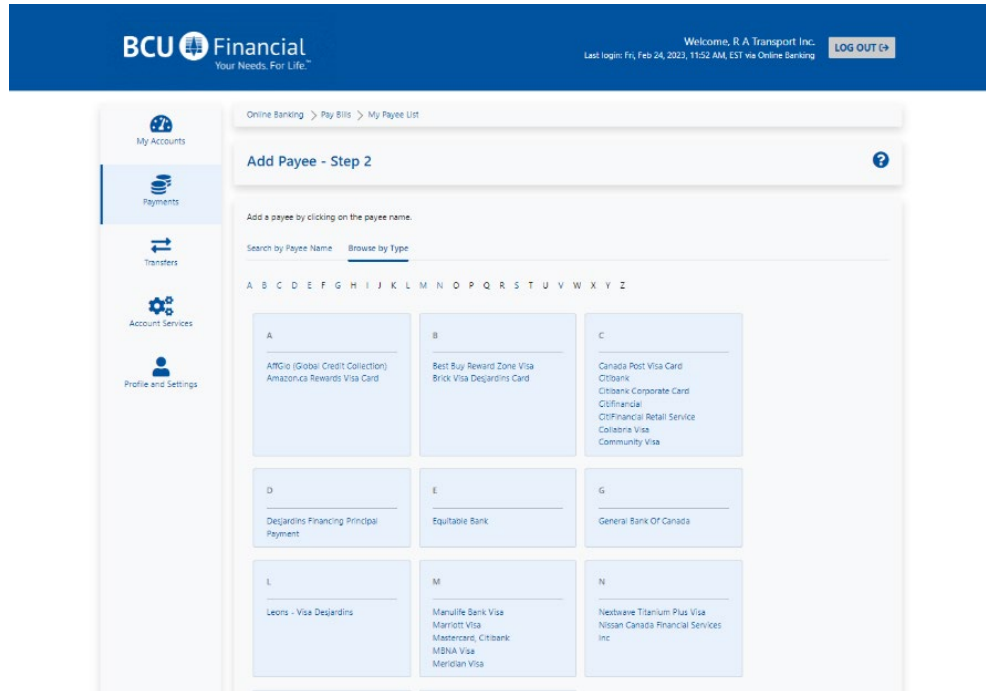
Once you select a category, you will then be able to view various payees by alphabetical order based on that specific category.

Once you select a payee from the list, you will be prompted to input your payee account number and then click Submit to add the payee to your list.
Note: Please ensure that you input your account details correctly to avoid any complications with paying your bills in a timely manner.
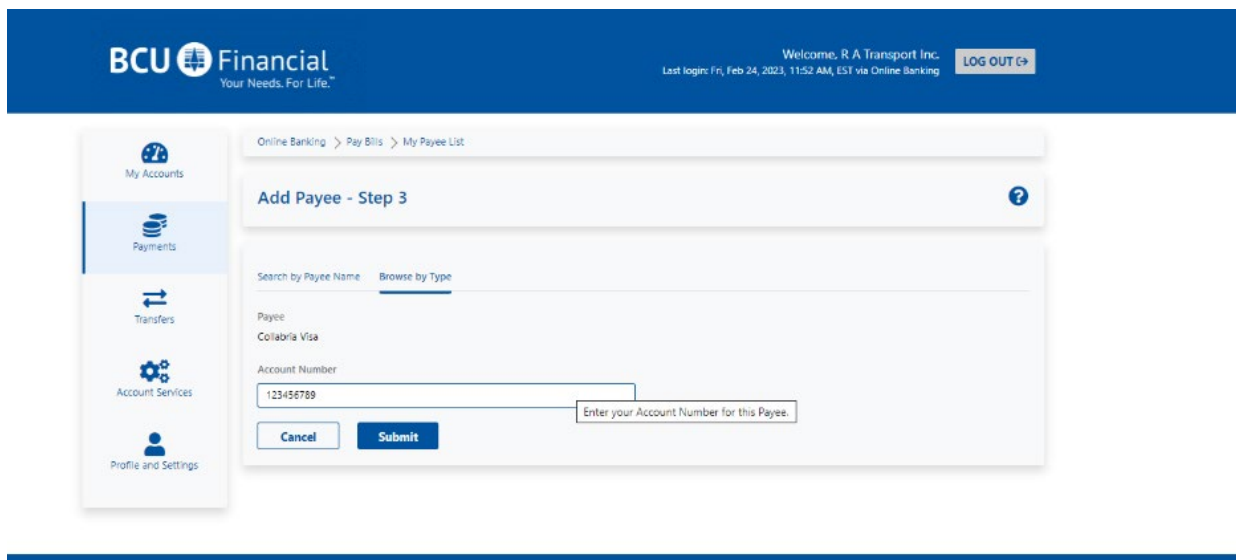
Pay Business Taxes ([Watch video](#))

Under the Payments tab, you will also find *Pay Business Taxes,* this is where you will be able to file or remit business payments to the CRA (Canada Revenue Agency). You must first add the appropriate account(s). Once added, you will have the option to File or Remit, View Payment/Filing History, and Delete your account. For every filing and remittance, BCU will transmit your information to the Canada Revenue Agency on your behalf.

<div align="center">

Transfers

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Under Transfers, you will have access to: Transfer Between Accounts, Manage Scheduled Transfers, Interac e-Transfer (Send Money, Request Money) and Autodeposit.

Transfer Between Accounts ([Watch video](#))

In the *Transfer Between Accounts* section, you can transfer funds between your own accounts, or another member. Transfers can be sent immediately, scheduled for a later date, or set up on a recurring basis.

When transferring between your own accounts, you select which account you are transferring from, the amount, the timing (send immediately, scheduled, recurring), in Step 2 you will be asked to select which account you are transferring to. You will be able to add a memo if need be. To proceed with the transfer, click Continue, verify the details, and click Confirm to complete the transfer.

Manage Scheduled Transfers ([Watch video](#))

In the *Scheduled Transfers* section, you will be able to edit and/or delete any transfers that you have previously scheduled. Click on the 3 dots to the right of the transaction to edit or delete scheduled transfers.
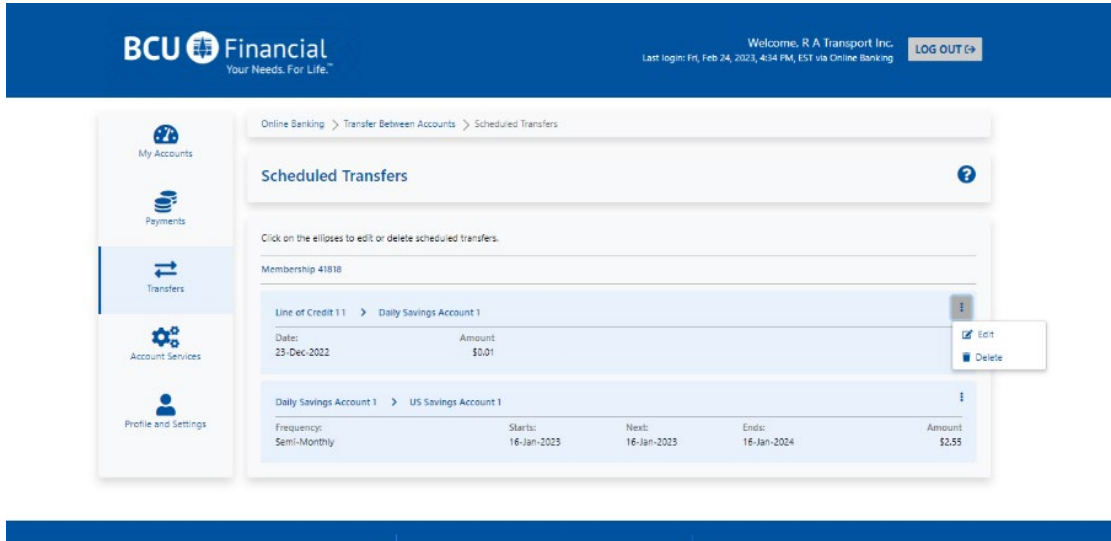
Interac e-Transfer

To transfer funds using Interac e-Transfer you must first setup contacts to whom you will be transferring funds. Follow these next steps to add a new recipient. If you have already sent an e-transfer to this recipient and created their profile, proceed to **Send Money or Request Money.**
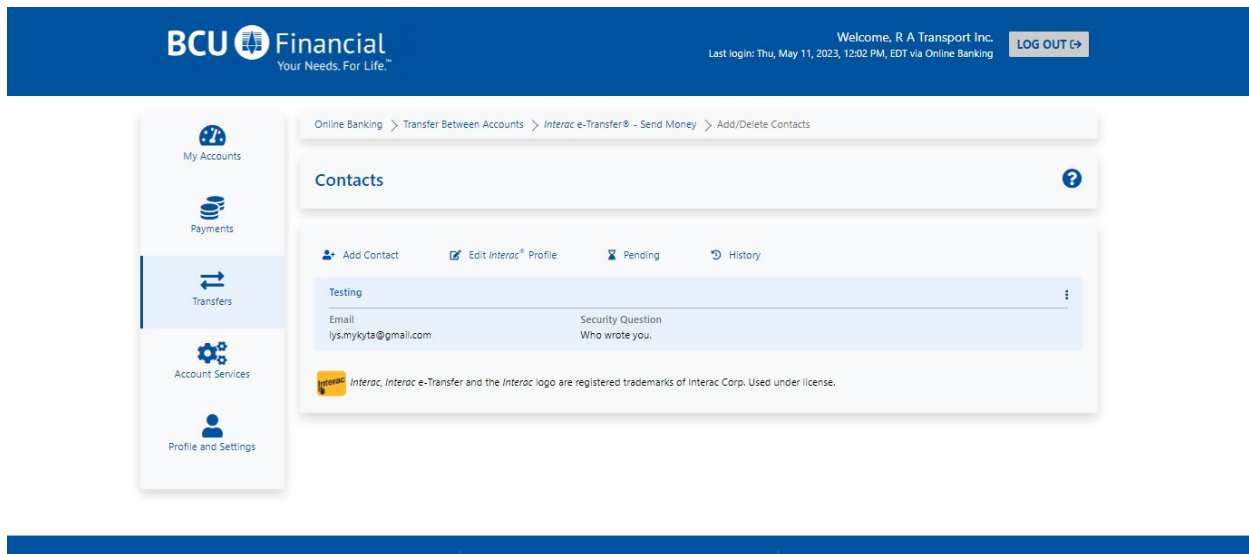
Add/Delete Contacts

In the *Interac e-Transfer* section, you must first add a contact to be able to transfer funds.

Add Contact ([Watch video](#))

To create a contact profile you will need Name, Email and/or Mobile Phone Number depending on the "Sending Method" you select. You will also need to create a Security Question and Answer.

Once you have completed all the required information, click **Continue,** you can then review your details, edit if need be or click **Confirm** and the contact will be saved.

Send Money - Interac e-Transfer ([Watch video](#))

In the *Interac e-Transfer – Send Money* section, you can transfer funds from any of your BCU accounts to any contact you have added to your BCU Link contact list.

Under *Transfer To*, select which contact you would like to transfer funds to. Under *Transfer From,* select from which BCU Account you would like the funds to be transferred from.

Enter the Amount to be transferred. Enter only a dollar amount; with a period if there are cents, no commas need to be entered. There is an optional Message/Memo field available if you need to provide some additional information regarding the transfer.

To protect yourself, never enter personal information or the answer to the security question in the memo field and never share the answer using the same channel you are using to send your Interac e-Transfer®.

13

Request Money - Interac e-Transfer ([Watch video](#))

In the *Interac e-Transfer – Request Money* section, you can request a transfer of funds from any contact in your contact list.

Under *Request From*, 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 Contact.* Instructions on how to **Add Contact,** can be found on page 11.

Once you have selected the Contact, enter the Amount you would like to request.

You also have the option to input an Invoice # and a Due Date for the Invoice.
Next you need to select into which BCU Account you would like to **Deposit To**, as well as acknowledge that you have consent from the contact for the request.

Once all of the details are complete, click **Continue,** you can then review your details, edit if need be or **Confirm** and the request will be sent.

Delete Contact ([Watch video](#))

To delete a created contact profile, in the *Interac e-Transfer – Add/Delete Contacts* section, you will find your entire contact list.

On the right side of each contact box, you will find three dots, click there and you will have the option to Edit or Delete the contact.
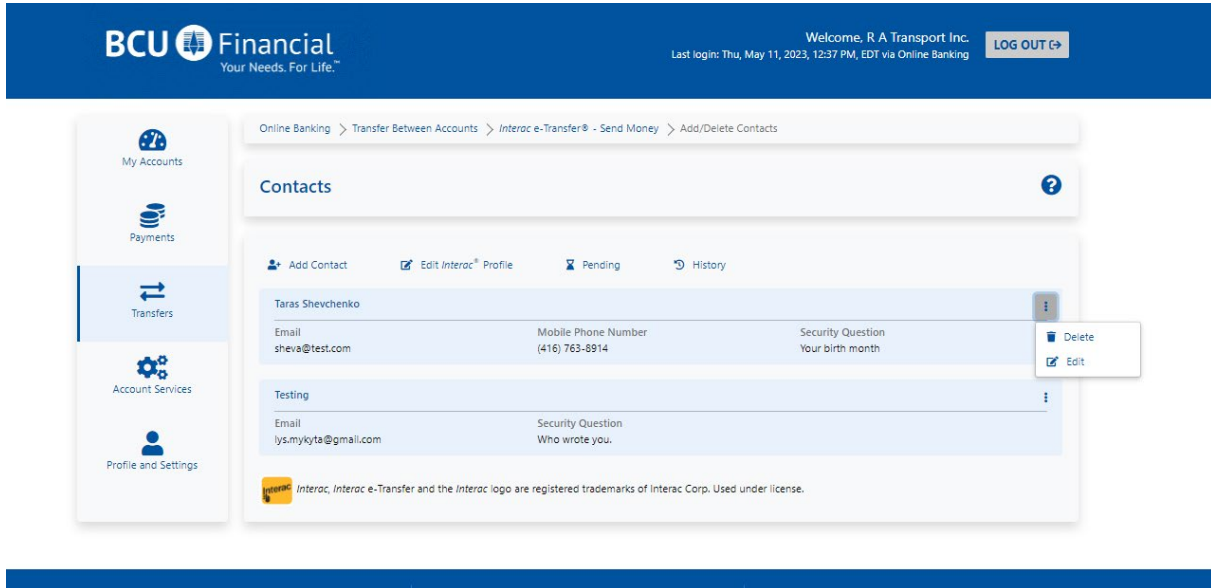
Edit Sender Profile ([Watch video](#))

In the *Interac e-Transfer* section, you will also be able to edit your **Sender Profile**, which is associated with sending and receiving Interac e-Transfer to your BCU Account.

Once you have selected the *Edit Sender Profile,* you will be able to update your Name, Email, Mobile Phone Number and the method by which you will receive your BCU Interac e-Transfer notices, only Email or Email and Mobile Phone.
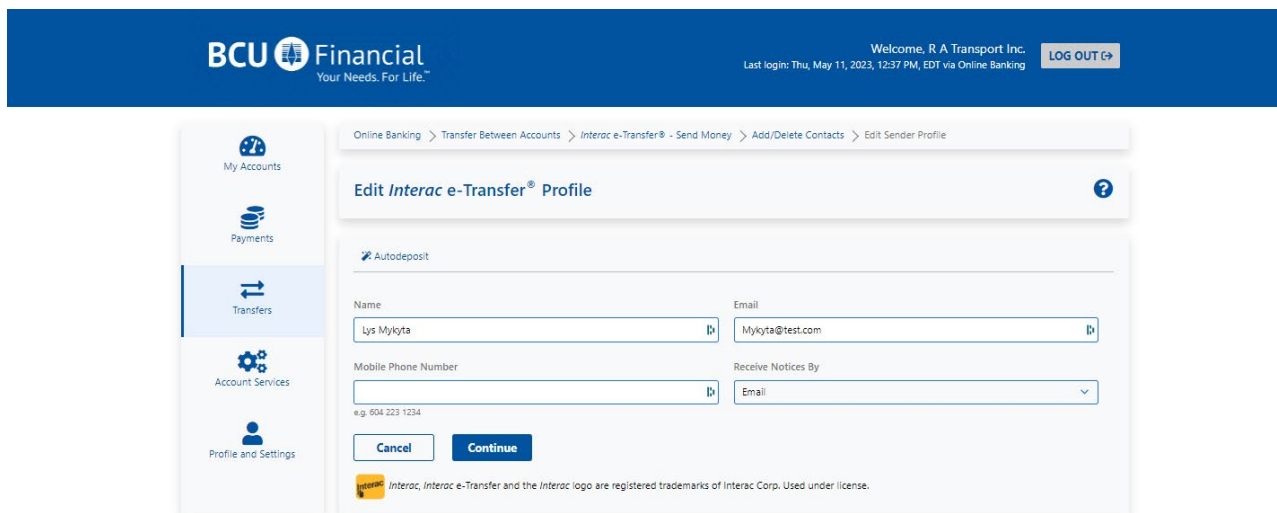
Autodeposit ([Watch video](#))

In the *Interac e-Transfer* section, you will also be able to setup **Autodeposit**, which allows you to receive money via Interac e-Transfer faster. You will no longer need to select your financial institution and answer a security question to receive funds.

After registration, you will establish a connection between your email address and the account where your funds will be deposited.

Once you have entered your email and selected which BCU Account you would like funds to be automatically deposit to, you must acknowledge and then click **Register.**

An email will be sent to your email address entered, to complete your registration. Once you have confirmed the registration by clicking on the link in the email, transfers sent to your email address provided, will be deposited into the associated account.

Note: You can add up to 5 email addresses for Autodeposit. Each email can be used for a single account.

Account Services

Under Account Services, you will have access to: Order Cheques, Stop Cheques (Stop a Single Cheque, Stop a Range of Cheques) and Mobile Banking App.
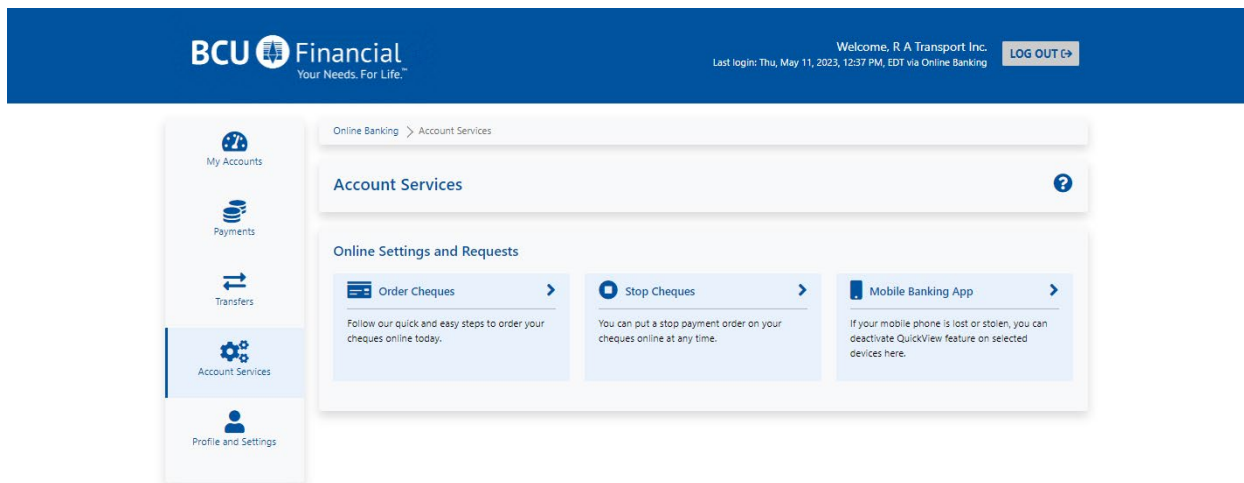
Order Cheques ([Watch video](#))

In the *Account Services* section, you will be able to **Order Cheques.** Fees may be charged for your order, depending on your account and type of cheques. Please allow 2-4 weeks for order processing and delivery.

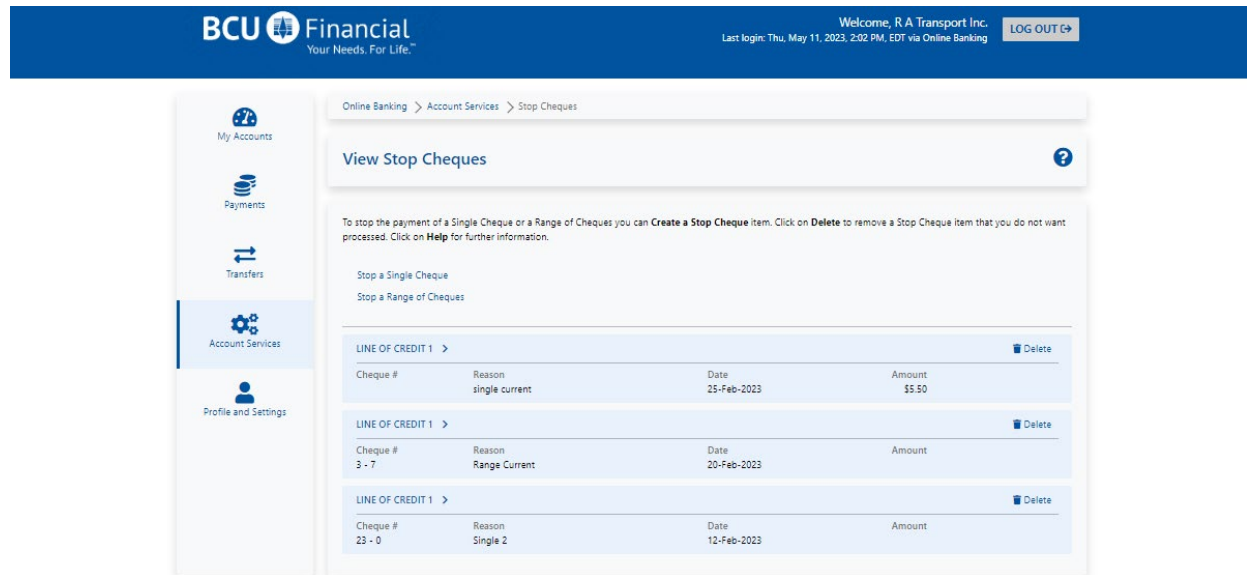This page allows you to order new cheques by entering:

- Your email address and telephone number
- Your full name(s), address, and if desired, telephone number, as they are to appear on the cheques.
- The number that is to appear on the first cheque (optional)
- Delivery address or branch location for pickup

Then, click on **Order Cheques.**

View/Delete Stop Cheques

Under *Stop Cheques*, you will be able to Create a Stop Cheque item, to stop the payment of a Single Cheque or a Range of Cheques. You can also click on Delete to remove a Stop Cheque item that you have previously setup but do not want processed.

Stop Cheques – Stop Single Cheque ([Watch video](#))

Under *Stop Cheques – Stop Single Cheque*, you will be able to stop the payment of a Single Cheque by entering the required information and submitting your request.

To create a stop on a single cheque, please do the following:

- Select the account on which to stop the cheque (such as chequing, savings, etc.) using the drop down menu
- Select a reason for the stop payment using the drop down menu
- Specify the cheque date
- Enter the name of the payee
- Specify the Cheque Number, if you know it (optional)
- Enter the cheque amount.

Click on **Submit.** There will be a service charge for requesting a Stop Payment. Contact your branch for further information.

Stop Cheques – Stop Range of Cheque ([Watch video](#))

Under *Stop Cheques – Stop Range of Cheques*, you will be able to stop the payment of a Single Cheque by entering the required information and submitting your request.

To stop payment on a **Range of Cheques**:

- Select the account on which to stop the cheques using the drop down menu
- Select a reason for the stop payment using the drop down menu
- Enter the first cheque number in the range beside Start of Range.
- Enter the last cheque number in the range under End of Range.

Click on **Submit.** There will be a service charge for requesting a Stop Payment. Contact your branch for further information.

Mobile Banking App ([Watch video](#))

In the *Account Services* section, you will be able to access **Mobile Banking App.** On this page, you can remove devices activated for use with the QuickView feature on your BCU Link Mobile Banking app. This feature displays your current balances on the app home screen, even when you are logged out.

To stop a device from displaying your balance when logged out, click Remove to the right of the device name. This will disable the feature on the selected device.

Profile & Settings

Under Profile and Settings, you will have access to: Change Contact Information, Change Password and Statement Preferences.
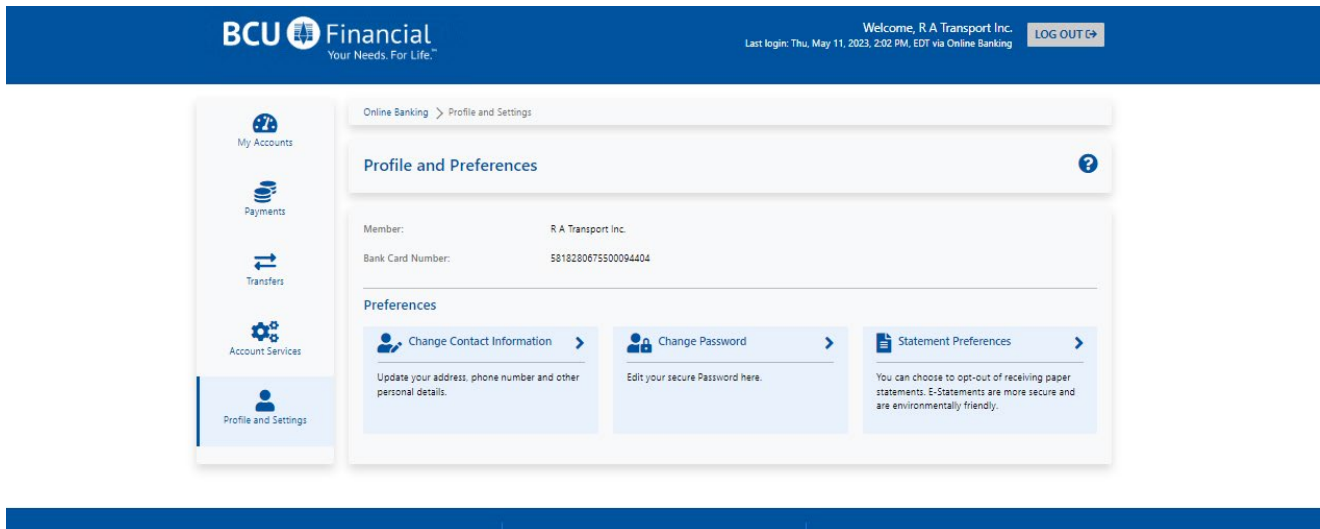
Change Contact Information (Watch video)

This page allows you to change your contact information by entering the following:

- Your email address
- Your new phone number
- Your previous address
- Your new address
- The effective date of the address change
- The best time and day to contact you

Then, click on **Submit.**

Someone will contact you at the time and day requested to verify and complete your changes to your contact information.

Change Password ([Watch video](#))

In the *Profile and Settings* section, you will be able to **Change your Password** for BCU Link Online Banking. A new password must be 8 to 32 characters. You'll need to include a mix of uppercase and lowercase alphabetic characters, at least one number and one of the following special characters: @ # $ - | ! You cannot reuse your previous 10 passwords.
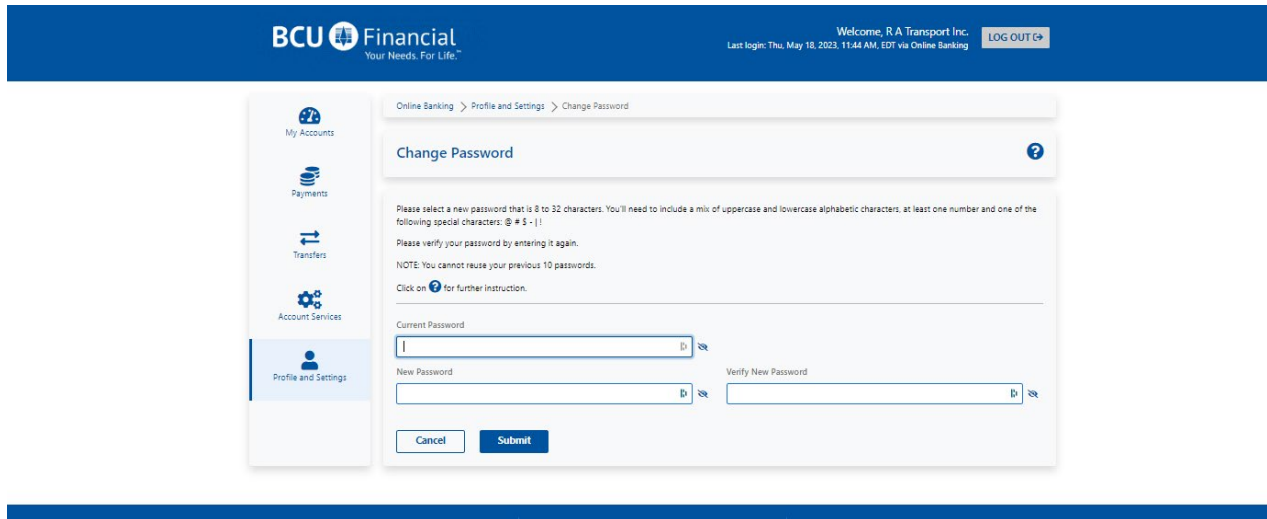
Statement Preferences ([Watch video](#))

In the *Profile and Settings* section, you will be able to change your **Statement Preferences.** E-Statements are automatically available each month in online banking. You can choose to receive a paper statement in addition to your e-Statement. Please note: There is a service charge for requesting mailed paper statements. Contact your branch for further information.