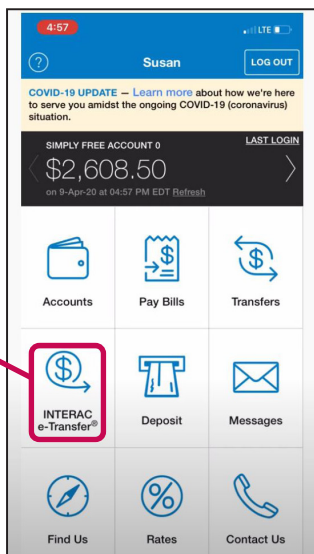


MOBILE BANKING: SEND AN *INTERAC* E-TRANSFER®

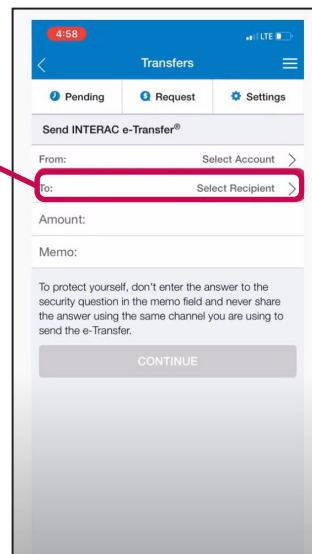
STEP-BY-STEP-GUIDE

INTERAC e-Transfers® are a fast and secure way to send funds. To send an *INTERAC* e-Transfer®, follow these steps:

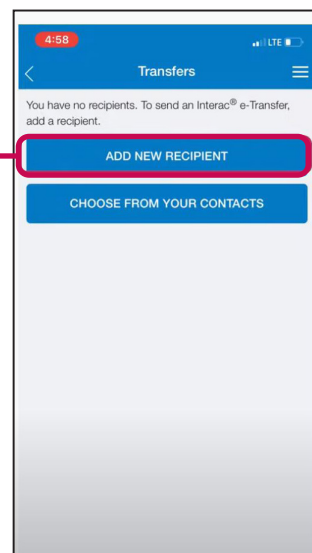
1. First tap ***INTERAC* e-Transfer®**.



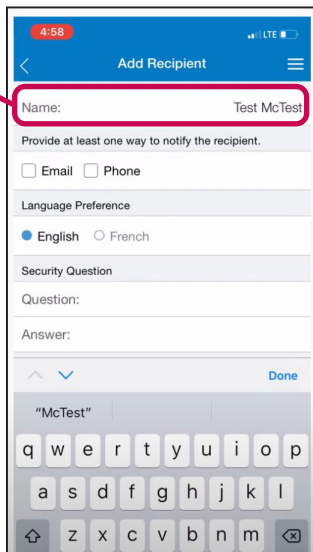
2. If you've never sent an *Interac* e-Transfer® before, you'll need to add the recipient you'd like to send money to. Tap **Select Recipient**.



3. You can either hit **Add new recipient** or **Choose from your contacts**. For this tutorial, tap **Add new recipient**.

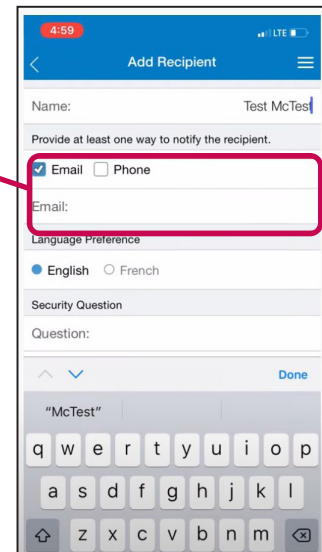


4. Enter recipient's **Name**.



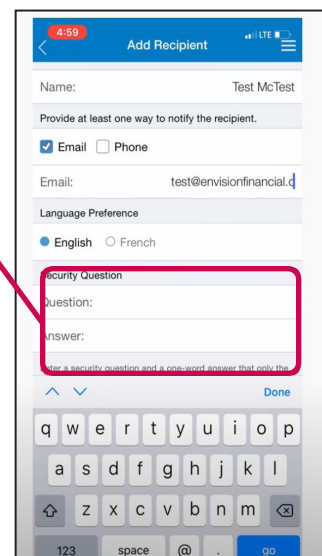
A screenshot of a mobile app's 'Add Recipient' screen. The 'Name' field is highlighted with a red box and contains the text 'Test McTest'. Below the name field, there are options to 'Provide at least one way to notify the recipient.' with checkboxes for 'Email' and 'Phone'. Further down, there are sections for 'Language Preference' (English selected), 'Security Question', and 'Answer'. A keyboard is visible at the bottom.

5. Provide at least one way to notify the recipient. Select either **Phone**, **Email** or both and fill in the information.



A screenshot of the 'Add Recipient' screen. The 'Email' checkbox is selected under the 'Provide at least one way to notify the recipient.' section. The 'Email' field is highlighted with a red box. The 'Name' field above it contains 'Test McTest'. The 'Language Preference' is set to 'English'. A keyboard is visible at the bottom.

6. Enter a **Security Question** and **Answer**.
Pick a security question with a hard-to-guess answer and never give the answer to the question via the same means you've sent the e-transfer. For example, if you send the e-transfer by email, then it is better to call the person to tell them the answer.



A screenshot of the 'Add Recipient' screen. The 'Security Question' and 'Answer' fields are highlighted with a red box. The 'Email' checkbox is selected, and the 'Email' field contains 'test@envisionfinancial.d'. The 'Name' field contains 'Test McTest'. A keyboard is visible at the bottom.

7. Click **ADD RECIPIENT**.

English French

Security Question

Question: What street did you grow up on?

Answer: Elm

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.

ADD RECIPIENT

Done

q w e r t y u i o p
a s d f g h j k l
z x c v b n m
123 space go

8. You'll now be brought back to the **Send INTERAC e-Transfer®** screen.

5:00

Transfers

Pending Request Settings

Send INTERAC e-Transfer®

From: Select Account >

To: Test McTest >

Amount:

Memo:

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.

CONTINUE

9. To send a transfer, tap **Select Account**.

5:00

Transfers

Pending Request Settings

Send INTERAC e-Transfer®

From: Select Account >

To: Test McTest >

Amount:

Memo:

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.

CONTINUE

10. Select the account where you'd like the money to come from. Remember that *Interac e-Transfers®* sent from your Simply Free Account® are always free of charge.

5:00

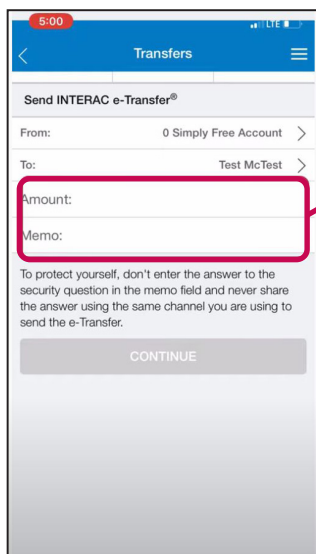
From Account

0 Simply Free Account \$2,608.50

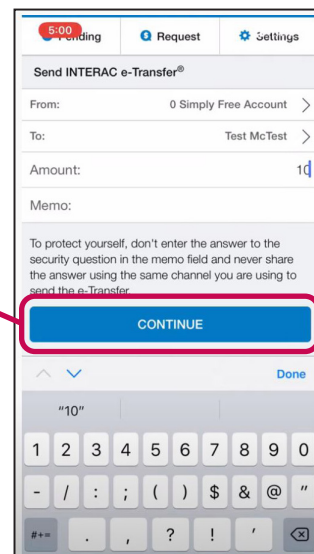
1 High Interest Savings \$0.00

0 Savings First \$12.00

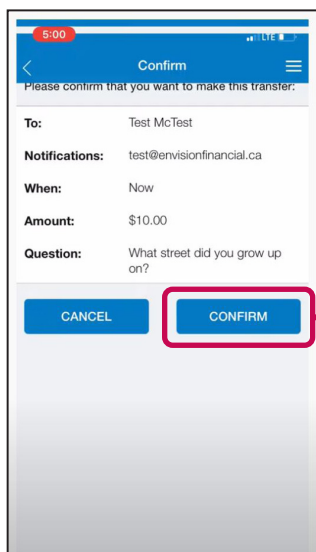
11. Type in the **Amount** you're sending and add a message in the **Memo** (optional).



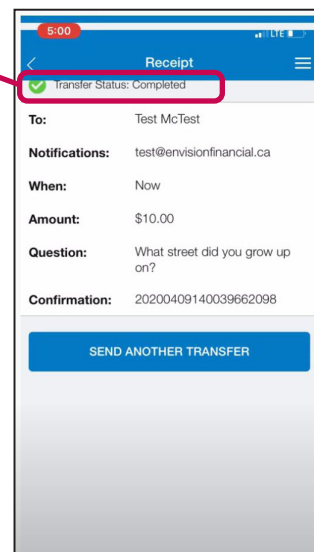
12. Once finished, tap **CONTINUE**.



13. Review all the details and if everything looks correct, tap **CONFIRM**.



14. You'll then see the **Receipt – Transfer Status: Completed**.



More step-by-step instructions and guides for ATM, online and mobile banking can be found at valleyfirst.com/HowTo

Your security is our priority. For details on what we are doing to keep you safe and steps you can take to protect yourself, visit valleyfirst.com/security