

INTERAC E-TRANSFER

MAKING A PAYMENT TO MCK VIA AN EMAIL TRANSFER

In response to the social distancing requirement caused by the COVID-19 pandemic, MCK will start offering a new payment option to the community: Interac e-Transfer. This way, anyone wanting to make a payment, will be able to transfer money to MCK via e-mail: payments@mck.ca

For instructions on how to perform an Interac e-Transfer please refer to your bank's website.

For Desjardins: <https://www.desjardins.com/ca/personal/accounts-services/interac-e-transfer/index.jsp>

The following information must be entered as specified in order to process your payment in a timely manner. The following process was developed using Desjardins as an example, if you are using a different bank the layout of information may be different during your process.

1. Please find the "Code" for the "Category" you are paying in the following table, this will be used when creating the MCK as a recipient for the payment;

Category	Code	Type of bill	Sample account #
Mortgage	MG	Down payment, loan instalment, insurance premium	15100ABCD001, 15005ABCD001
Housing repair loans	HL	Loan instalment	15500ABCD001
Rentals	RT	Rent, equity, security deposit	15200ABCD001, 15600ABCD001, 15800ABCD001
Tickets & Fines	TF	Tickets, fines	Ticket # 123456
Water & Sewer	WS	Water bill	14800ABCD001
Mohawk Self Insurance	MS	Premiums	14300ABCD001
Kahnawake Sports Complex	KS	Ice & floor contracts, advertising, add sports registrations, if possible	14900ABCD001
Social Assistance	SA	Pay back of benefits	15400ABCD001
Kahnawake Gaming Commission	KC	Poker room revenue	14610ABCD001
ABC permits	AB	ABC permit renewals	14620ABCD001
Various bills	VA	Various	N/A

2. ADD THE MCK AS A RECIPIENT

- a. For the **Recipient name field**, please use the following format: MCK [code] [account number]

1. For example, "MCK MG 15100ABCD001"
2. In case you do not know your account #, then enter "MCK MG"

The screenshot shows the 'Add a recipient' screen in a mobile app. At the top, there's a title 'Add a recipient' with a close button. Below that is a 'Recipient name' field with a yellow highlight and a blue dot. The next section is 'Select transfer method' with the instruction 'Select at least 1 transfer method.' Underneath is a section titled 'TRANSFER METHODS'. There are two main options: 'Email' and 'Mobile', each with a checkbox. Under 'Email', there are two input fields: 'Email' and 'Confirm email'. Under 'Mobile', there are two input fields: 'Mobile no.' and 'Confirm mobile no.'

3. In the **Email field** type: payments@mck.ca
4. In the **Security question and answer** create a question and set the password, one of our staff members will call you back to obtain the password for the transaction, clarify any transaction details and confirm the payment receipt.

3. FILL IN THE REASON FIELD

- a. Please enter a phone number where we can call you back to obtain the password and details of payment
 1. For example: 5141234567

The screenshot shows the 'Interac e-Transfer' screen in a mobile app. At the top, there's a title 'Interac e-Transfer' with a close button. Below that is a 'To' field with a person icon, containing 'Firstname Surname' and 'firstname.surname@email.com'. There's a 'From' field with a blue dot. Below that is an 'Amount (\$)' field with a '\$' symbol and an input field. There's a 'Frequency' field set to 'Now' with a right arrow. Below that is a 'Date' field set to 'August 13, 2019'. There's a 'Reason' field with a yellow highlight. Below that is a section titled 'SECURITY QUESTION AND ANSWER'. There are two fields: 'Security question to recipient' with the placeholder 'Your question' and 'Security answer' with a masked input field (*****).

- a. One of our staff members will call you back to obtain the password for the transaction, clarify any transaction details and confirm the payment receipt.
- b. If you have more than one bill to pay, please repeat this process and create another recipient for the second bill that you would like to pay.

If you have any questions, please send them to the following email address: payments@mck.ca

Below you will find a list of FAQ obtained from Desjardins website.

We hope that you and your loved ones remain safe and healthy during this unique time.

Niá:wen,

MCK Finance Team

FAQ – *Interac* e-Transfer

Find answers to all your questions about *Interac* e-Transfers.

- Show allOpen all collapsible panels
- Hide allClose all collapsible panels

How do I cancel an *Interac* e-Transfer?

If the transfer has already been accepted and deposited in the recipient's account, you can no longer cancel it.

If the funds haven't been deposited yet, follow these steps:

On AccèsD

1. In the right-hand menu, click **Search transactions** and choose ***Interac* e-Transfers**.
2. Under **Pending transfers**, select the transfer you want to cancel.
3. Click **Delete**.

On the mobile app

1. Tap **More**.
2. Tap ***Interac* history and profile**.
3. Under **Pending transfers**, select the transfer you want to cancel.
4. Tap **Delete**.

Please note that if you cancel a transfer, you need to specify which account the money should go back to.

What is the maximum amount I can send using *Interac*?

You can transfer up to \$5,000 per 24-hour period.

Is there a charge for using *Interac* e-Transfer?

If you have a monthly plan, there are no additional fees for sending *Interac* e-Transfers. They're included in your plan's transactions.

However, if you exceed the number of transactions included in your plan or if you don't have a [monthly plan](#), fees may apply.

It's free to receive an *Interac* e-Transfer.

How long does it take for recipients to receive their money?

In most cases, the recipient receives a notification a few minutes after the money is sent.

The money is deposited as soon as the recipient receives the notification and accepts the transaction.

It may take up to 30 minutes to receive the notification.

Can I send money to people who aren't Desjardins members?

Yes, with *Interac* e-Transfer, you can send money to anyone with an account at a [participating Canadian financial institution](#).

All you need is the mobile phone number or email address of the person you want to send money to.

What financial institutions offer *Interac* e-Transfer?

Many financial institutions offer *Interac* e-Transfer:

[Participating financial institutions](#) - This link will open in a new window.

How do I deposit an *Interac* e-Transfer?

If someone sends you an *Interac* e-Transfer, you'll receive an email or text from *Interac* containing the sender's name.

Here's how to deposit the money in your account:

1. Click the link in the email or text.
2. Select Desjardins.
3. Log in to AccèsD.
4. Answer the security question correctly.
5. Choose the account where you want to deposit the money.
6. Make sure the information you entered is accurate.
7. Deposit the transfer.

You'll receive a confirmation number and the sender will receive an email notification that the transfer was completed.

What if the recipient declines the transfer, answers the security question incorrectly or never deposits the funds (and the transfer expires)?

Delete the transfer using the [cancellation procedure](#) and return the money to your account. You can also reclaim the money from the notification message that was sent to you.

When do *Interac* e-Transfers expire?

An *Interac* e-Transfer expires 30 days after it's sent^{[4]note}.

Can businesses receive *Interac* e-Transfers?

Yes, some businesses accept *Interac* e-Transfers.

What is a security question?

It's a question that only you and the recipient know the answer to. The recipient must answer the question correctly to receive the money.

This additional security measure is used to certify that the person receiving the money is the intended recipient.

How do I resend a transfer?

If a recipient receives a transfer but doesn't deposit it, Interac will send them reminders before the transfer expires.

You can also send your recipient a reminder:

On AccèsD

1. In the right-hand menu, click **Search transactions** and choose **Interac e-Transfers**.
2. Under **Pending transfers**, select the transfer.
3. Click **Send a reminder**.

On the mobile app

1. Tap **More**.
2. Tap **Interac history and profile**.
3. Under **Pending transfers**, select the transfer.
4. Tap **Send a reminder**.

If the transfer expired and the recipient never deposited their funds, simply make another transfer using the normal procedure.

I received a text notification from the number 100001. What does that mean?

100001 is the short code address that sends all *Interac* e-Transfer text notifications (transfer receipt notifications, reminders, etc.).

What if I don't know the answer to the security question, or answered incorrectly multiple times?

If you don't know the answer to the security question, contact the sender. If you answer incorrectly more than 3 times, the transfer will automatically be cancelled.

Are *Interac* e-Transfers secure?

When you use *Interac* e-Transfer, the only things you'll receive by email or text are notifications or deposit instructions.

In addition, Desjardins and the recipient's financial institution follow proven, secure procedures to transfer your money.

Several security measures are in place to protect your *Interac* e-Transfers:

- Transaction encryption
- Authentication before accessing financial institution transactional sites
- Security question and answer before accessing funds
- Technology for monitoring unusual transactions

How do I decline an incoming *Interac* e-Transfer?

You can simply ignore it. It will expire in 30 days.

You can also directly decline a transfer. To do this, answer the security question as if you were going to deposit the money. You'll then have the option to decline the transfer.