

HOW TO SEND AN ELECTRONIC FUNDS TRANSFER VIA EBANKING

WIRE TRANSFER GUIDANCE NOTES



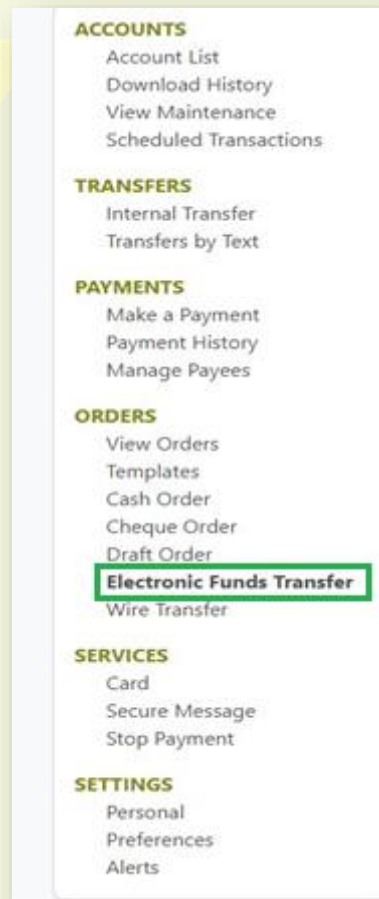
What is an Electronic Funds Transfer (EFT)?

An EFT is the electronic transfer of money from one bank account to another either within a single financial institution or across multiple institutions. The transfer is done online between bank accounts from one financial institution to another within the Eastern Caribbean Currency Union (ECCU).

EFTs are a quick, safe and reliable way to transfer money without the hassle of traditional funds transfer methods.

How to complete an EFT

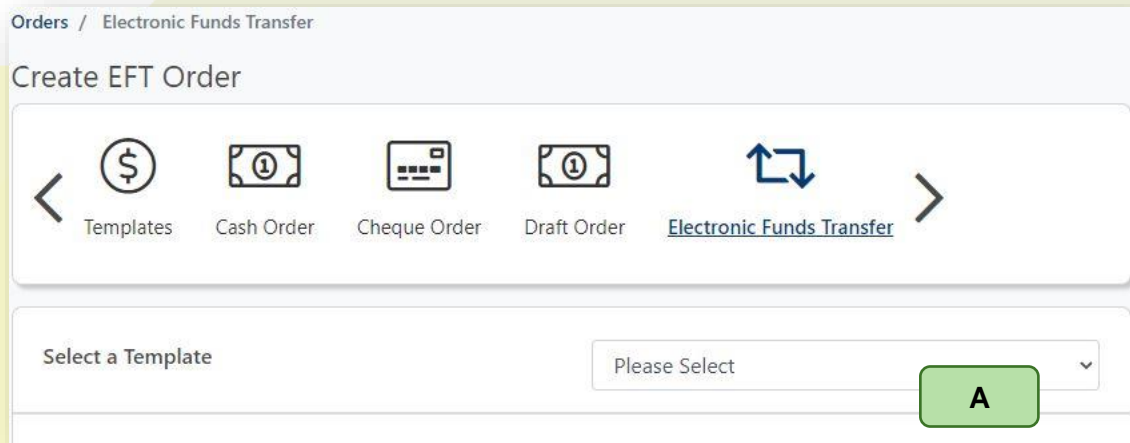
1. Log in to Co-op Bank's eBanking platform.
2. To the left of your screen, under the Orders tab, select "Electronic Funds Transfer" option as indicated in the screenshot below.



3. Once the "Electronic Funds Transfer" option is selected, the "Create EFT Order" screen will appear.
4. Complete the order form as shown in the images below.

Ordering Customer Information

1. Please note that "template" as indicated by "A" (*Select a Template*) can only be selected if you saved a template previously.



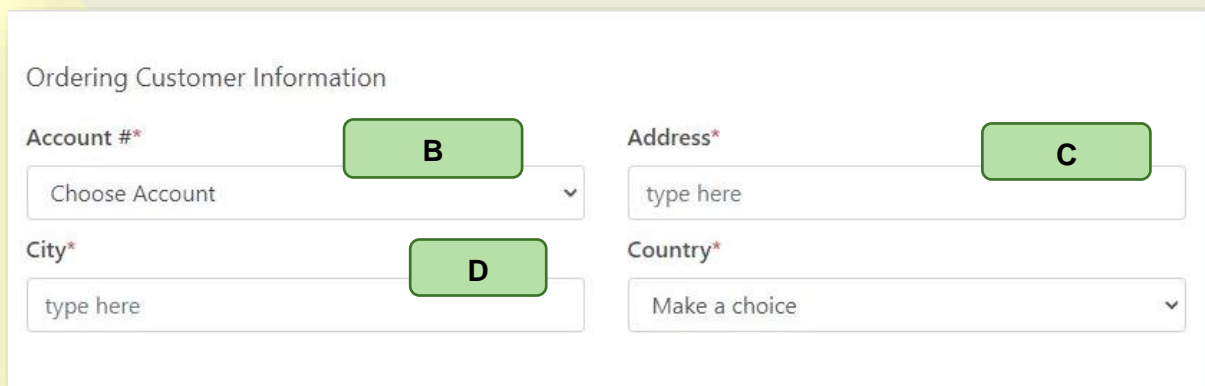
Orders / Electronic Funds Transfer

Create EFT Order

Navigation icons: Templates, Cash Order, Cheque Order, Draft Order, **Electronic Funds Transfer**

Select a Template: Please Select **A**

2. Select account number from dropdown menu, as indicated by "B" (*Account #*) in the image below. This is the account that the funds will be transferred from.
3. Type in your physical address in field as indicated by "C" (*Address*).
4. Please do not include any special characters in field "D" (*City*), inclusive of full stops, commas, etc. For example, instead of "St. George" use "St George".



Ordering Customer Information

Account #* **B** Choose Account

Address* **C** type here

City* **D** type here

Country* Make a choice

Payment Information

1. Select XCD from the dropdown menu for currency at **"E" (Currency)**.
2. Insert the amount you wish to transfer at **"F" (Amount)**.

Payment Information

Currency* **E** Amount* **F**

Choose Currency 0.00

Beneficiary Bank Information

1. Select beneficiary bank information as indicated by **"G" (Name, Country, Routing #, Branch)** from the dropdown menu. Ensure that the information selected is correct.

Beneficiary Bank Information **G**

Name* Country*

Make a choice Make a choice

Routing #* Branch

Make a choice

Beneficiary Customer Information

1. Enter the beneficiary customer's account number in the field indicated by **"H" (Account #)**.
2. Select account type from the dropdown menu as indicated by **"I" (Account Type)**.
3. Insert the beneficiary customer's name as it appears on the account in the field indicated by **"J" (Name)**.
4. Fields **"K, L, and M" (Address, City, and Country)** are optional.

5. Insert the purpose of the payment in field "N" (*Addenda Remittance Information*).

Beneficiary Customer Information

Account # * **H**

Account Type* **I**

Name* **J**

Address **K**

City **L**

Country **M**

Addenda (Remittance Information)* **N**

How to Upload/Attach Supporting Documentation

To upload or attach supporting documentation to an EFT order, click the paper clip button located under **Documents** as shown in the screenshot below.

Addenda (Remittance Information)*

Documents ⓘ Tips

No files attached **←**

1. You can upload or attach a maximum of three (3) files
2. Each file must be less than 2 MB in size
3. The file must be an image (.png, .jpg, .jpeg) or PDF

Save a Template and Submit EFT

1. Place a tick in the box as indicated by "O" to receive an alert when the order is completed.
2. Place a tick in the box as indicated by "P" (*Save as a Template*) to save a template for future transactions (shown in the image below). Template names can include letters and numbers with no special characters or spaces.

Example: EFTToABCLimited

EFT to ABC Limited

EFT_to_ABC_Limited

3. Once all information is correct and verified, click "Continue" indicated by "Q", then submit.

Send me an alert when my order is completed O

Disclaimer:
Please enter correct beneficiary details to avoid delay in payment processing.

Save as a Template P

Cancel Continue Q

Multi-Signatory Authorization

Multi-signatory authorization is applicable only to accounts that require two signatories. One signatory will be required to input the Electronic Funds Transfer order and another signatory would be required to approve the Electronic Funds Transfer order.

When the Electronic Funds Transfer order is submitted by a signatory, an alert will be received indicating that a transaction is pending approval.

1. Log in to Co-op Bank's eBanking platform.
2. Click on "Pending Transactions" as shown in the following image:

ACCOUNTS
Account List
 Download History
 View Maintenance
 Scheduled Transactions

TRANSFERS
 Internal Transfer
 Transfers by Text

PAYMENTS
 Make a Payment
 Payment History

Deposits

Account	Current Balance	Available Balance
<u>Checking</u> MYPCA	ECD 101.10	ECD 100.00
<u>Saving</u> Salary	ECD 3,654.90	ECD 3,611.24
<u>Checking</u> Monthly	ECD 154.95	ECD 154.95

There are Pending Transactions that require your approval - See Pending Transactions

- Review the Electronic Funds Transfer order.
- Click **"Approve"** as shown in the image below to submit the Electronic Funds Transfer order for processing.

Manage Payees

PAYROLL
 Department Groups

ORDERS
 View Orders
 Templates
 Cheque Order
 Draft Order
 Electronic Funds Transfer
 Wire Transfer

SERVICES
 Card
 Secure Message
 Stop Payment

SETTINGS
 Personal
 Preferences
 Alerts

Payment Information
 Currency
 XCD
 Amount
 1.01

Beneficiary Bank Information
 Name
 Bank of Nova Scotia
 Routing #
 204950024
 Country
 Grenada
 Branch
 St. Georges

Beneficiary Customer Information
 Account #/IBAN
 Account Type
 Savings
 Name
 Address
 City
 Country
 Grenada
 Addenda
 CREDIT TO MY SAVING ACC

Alert on Completion
 Yes

Need help?
 Click on any account to see more details and/or history of your latest transactions.

Back **Approve** **Cancel**