

User guide

A detailed user guide explaining all our Sub-services and functions



Important notes

This guide does not cover the AccèsD Affaires mobile and tablet versions.

Please note that the name **Caisse centrale Desjardins (CCD)** used for Caisse centrale clients has been replaced by **Fédération des caisses Desjardins du Québec (FCDQ)**. We will therefore refer to **clients of the Fédération des caisses Desjardins du Québec**.

For more information on AccèsD Affaires for Fédération des caisses Desjardins du Québec clients (transit 815-98000), please see section 1.5.

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1.1. TECHNICAL AND SECURITY INFORMATION

- Do not add the AccèsD Affaires link to your favorites/bookmarks.
- Do not interrupt a page download.
- We do not recommend using the Back button to return to a previous page.
- To end your session click on Log off in the upper right hand corner of the page.
- It is always prudent to clear your browser's cache to guard against unauthorized use of your computer.
- Cookies must be accepted for the AccèsD Affaires service to function. Cookies will be destroyed at the end of your session.

1.2. PROCESSING PERIODS AND TIMES

General

The times indicated in the enrolment agreement and this guide are atlantic time.

Tracing time limit

For any transaction performed through the AccèsD Affaires service, the business has no more than 90 days following the date of the transaction to submit a tracing request to its business location.

Any transaction performed through the AccèsD Affaires service will be processed as follows* :

Account at a business location:

- Monday to Thursday before 10:30 p.m.: recorded the same day
- Monday to Thursday after 10:30 p.m.: recorded the next day
- Friday to Saturday before 7:30 p.m.: recorded on Friday's date
- Saturday after 7:30 p.m. to Sunday inclusive : recorded on Monday's date

Account at Fédération des caisses Desjardins du Québec :

- Monday to Thursday before 7:30 p.m.: recorded the same day
- Monday to Thursday after 7:30 p.m. : recorded the next day
- Friday before 7:30 p.m.: recorded on Friday's date
- Friday after 7:30 p.m. to Sunday inclusive : recorded on Monday's date

* With the exception of stop payments on cheques and pre-authorized withdrawals

1.3. RECAP OF YOUR SESSION

Summary of financial operations

When you click on *Log off* to end your session, you will see a list of all the financial transactions that were made during your session, as well as a confirmation number for each one. Keep these numbers – they can help you trace your transactions in the future.

1.4. NEED HELP?

At the top of every AccèsD Affaires page there is a *Help* link directly related to that page. These help pages and this symbol  walk you through the steps of an operation and answer the most frequently asked questions.

AccèsD Affaires phone numbers

For information on AccèsD Affaires products and services, navigation assistance or technical support, call an AccèsD advisor :

- Anywhere in Canada: 1 877 722-2343
- Outside Canada: 1 514 257-2001

AccèsD Affaires business hours

- Help – Information – Products : Monday to Friday, 9:00 a.m. to 9:00 p.m.
- Technical support : Monday to Friday, 9:00 a.m. to 10:00 p.m. ; Saturday and Sunday, 9:00 a.m. to 9:00 p.m.

Contacting us by email

You can write to us by clicking on the Contact us link in the AccèsD Affaires page header, and then clicking on *Write us*. If you would like to send an email to your business location or your UNI Business account manager, click the link below and follow instructions :

<https://www.uni.ca/en/contact-us/#sm.0001hsbze2xmcfs9rwh1xklmfn9o2>

1.5. FÉDÉRATION DES CAISSES DESJARDINS DU QUÉBEC CLIENTS (815-98000): FEATURES

The AccèsD Affaires guide includes relevant information for both clients of the Fédération des caisses Desjardins du Québec (815-98000) and members of the UNI network. Each section contains a note indicating if the information applies to Fédération des caisses Desjardins du Québec (815-98000) clients and any special details.

Please note that the term *folio* is replaced by the term *account* for products held by Fédération des caisses Desjardins du Québec (815-98000) clients.

Together with the Fédération des caisses Desjardins du Québec (815-98000), you have determined which accounts are to be accessible through AccèsD Affaires, and which transactions are allowed.

It is possible to have access to foreign currency accounts. If you are an administrator, you may consult this information in your business profile. To change the accounts or operations that are available to your business, contact Fédération des caisses Desjardins du Québec (815-98000).

The Cash Management Sub-service is available Monday to Friday, from 8:00 a.m. to 8:00 p.m., except on statutory holidays (see the list of exceptions below).

Support for Fédération des caisses Desjardins du Québec (815-98000) clients

Help – Information – Products: 514-271-7072 or 1-866-332-0336

Monday to Friday, 9:00 a.m. to 6:00 p.m.

Tech Support: 1-877-222-3732

Monday to Friday, 9:00 a.m. to 10:00 p.m.; Saturday and Sunday, 9:00 a.m. to 9:00 p.m.

Operations available with Fédération des caisses Desjardins du Québec (815-98000)

AccèsD Affaires service

- Make real-time (multicurrency) or deferred (Canadian currency only) transfers
- Make multiple transfers
- Obtain additional account information

- Produce a transactions statement
- Produce a Desjardins credit card account statement
- View, change or delete pending transactions
- Sign or delete a transaction pending signature
- Reconcile/assign cheques
- Pay bills
- Pay personalized bills
- Complete government remittances (CAN-ACT)

Exceptions – Sub-services and functions available on holidays

- AccèsD funds transfer
- AccèsD Affaires funds transfer
- Cheque cancellation
- Cancelling a cheque cancellation
- Cheque issue
- Stop payment
- Cancelling a stop payment instruction
- Add, change or delete a pre-authorized transfer

Reconciliation/Consignment Sub-service

Cheque status

Status	Description
Issued	The cheque was transmitted to Fédération des caisses Desjardins du Québec (815-98000), but has not yet reached the date of issue.
Outstanding	The date of issue has been reached.
Cancelled	A cancellation or replacement transaction was made on the cheque.
Replaced	The cheque was replaced by another cheque.
Cashed	The payee has cashed the cheque.
Cashed/rejected	The cheque was rejected when being cashed because it was not outstanding.
Out of date	The deadline for cashing the cheque has passed.
Reimbursed	Once the deadline for cashing the cheque has passed, the amount of the cheque is paid to the primary account.

2. Managing Your Business File

2.1. VIEW YOUR BUSINESS PROFILE

Click on the Profile and preferences button to access a series of menus describing the elements of your business profile. Managing the business is available to primary and secondary administrators only.

Business profile

Use this menu to view the general information in your AccèsD Affaires profile. You can update this information by contacting your business location, your UNI Business account manager or AccèsD Affaires services.

Services

Use this menu to view the Sub-services and functions your business is registered for. A green check mark indicates that your business is registered for a Sub-service or function and a red means that it is not.

Accounts

If you use the Cash Management Sub-service, this menu will allow you to view the accounts (PCA, RSA, LC, credit cards, and other account currencies, etc.) linked to the folios available through AccèsD Affaires. This menu also allows you to name each account and view their access rights.

Suppliers

Use this menu to view and manage (add, edit, list order, delete) the payable suppliers entered in your profile. See the *Payments* section of this guide for more information.

Government remittances

Use this menu to view and manage (add, edit, delete) the government remittance forms in your profile. See the Government remittance section of this guide for more information.

History

Use this menu to view the changes made to the business profile.

The History includes activity for the six months following the creation of the business file and the six months prior to the last change to the file.

The following information is provided:

- Date and time of the operation
- Name of the user who conducted the operation
- Description of the operation

2.2. MANAGING USERS IN YOUR FILE

You can add, modify delete or reactivate a user from this section.

Username

NEVER share your username with another. If you wish to give someone access take a few minutes and create his own code.

Each user is assigned a unique user code and password by the system when the user account is created. The administrator gives them to the user, who must ensure they are kept confidential.

The primary administrator can reset passwords for all users.

Only your business location or AccèsD Affaires services can reset a password for the primary administrator. Secondary administrators can reset passwords only for employee accounts. Users cannot reset their own passwords and must ask someone with the appropriate access rights to do so.

User categories

There are three user categories: primary administrator, secondary administrator and employee. The first two user categories can create other users and grant them access to accounts and functions. The user category and functions defined in your user profile determine the functions and accounts to which you have access.

Primary administrator

When your business is registered for AccèsD Affaires, the primary administrator is issued a user code. Only your business location or AccèsD Affaires services can create a primary administrator. The primary administrator is an employee of your company who has access to all Sub-services, functions and accounts that your business location has set up in your AccèsD Affaires file. There can only be one primary administrator per company. The primary administrator defines user accounts and the Sub-services and functions that are available to each of them, provides assistance to other users and is the single point of contact between the business and the AccèsD Affaires services.

The primary administrator can add secondary administrators and employees but cannot grant access rights outside the ones to which they are entitled.

Secondary administrator

The secondary administrator only has access to the Sub-services and functions defined by the primary administrator. Your company should appoint at least one secondary administrator in case of situations where the primary administrator is unable to assist other users or authorize transactions that require two signatures.

The secondary administrator can create employee accounts and determine the Sub-services and functions they can access. Secondary users cannot grant access rights outside the ones to which they are entitled.

Employee

Employee users do not necessarily have to be company employees (for example, you may grant access to your accountant). Employee users cannot create other users.

2.3. PERSONALIZATION

User profile

The user profile contains your information. Depending on your user category, you may only have the access rights to edit some of the information; the primary or secondary administrator can edit the other information in the Identification section for you. Primary administrators must contact its business location to have their own information edited.

2.4. ALERTS

The alert feature notifies the primary administrator of any situation that requires his attention or action in AccèsD Affaires. This might be for an NSF or a transaction that requires a signature. This feature is always available.

How to join

Only the primary administrator has access to the alert feature and can sign up using the **Profile and preferences/Alert management** menu. He will then need to choose a communication method. To select email alerts, he will be prompted for a valid email address. The choice of alerts will be offered by type.

The primary administrator can opt out of the alert feature and specific alerts at any time.

3.1. USERNAME

Enter your username on the *Log on* page. You may use your username or email address. Your email username doesn't replace your code. Both username will work. You can save up to 6 username on 1 device.

If you choose to use an email address as your username, UNI will not use it to contact you. It will be used only to identify you and may or may not be the same as the one we have on file. If you change the email address you use as a username, no changes will be made to the email address in your AccèsD Affaires file.

The email address used to identify you must be valid and you will be asked to confirm that it's a real address when you choose your username.

3.2. PASSWORD

1. Choose a confidential password to replace the temporary one you received.
2. Select an image and personal phrase as well as 3 security questions.

Users can change their password or security settings at any time.

Password rules :

1. If a user enters the wrong password 3 times in a row when attempting to log in to the application, the system will deactivate the password and the user will no longer have access to the system.
2. Passwords will also be deactivated after 5 failed attempts to answer a security question. Users must then contact their primary administrator, who can reset passwords for secondary administrators and employees.
3. Primary administrators who forget their own passwords must contact AccèsD Affaires support or its business location to have their password reactivated.

3.3. SIGNING TRANSACTIONS

If your organization requires two signatures for transactions greater than a set amount and you make a transaction for an amount exceeding that limit, the transaction will be placed on hold, pending a signature. Please ensure that transactions awaiting signatures are approved or they will not be executed.

If you would like to add this option to your company profile, please contact your business location.

If you chose the *One signature* option, all transactions in all your folios in AccèsD Affaires will be carried out with a single signature, even if these folios require two signatures for transactions carried out at its business location.

If you chose the *Two signatures* option, transactions made in folios requiring just one signature will still only require one signature. All transfers from folios requiring two signatures will require two signatures. When selecting the *Two signatures* option, you selected a monetary limit above which a second signature would be required. Transactions for amounts lower than the minimum will not require a second signature.

When users record a transaction (real-time or in deferred mode), they enter the first signature. The second signature must be provided by another user with the *Two signatures* option. A user who is not authorized to sign a transaction can still record a transaction, which will require two authorized signatures to be completed.

Unauthorized transactions will not be completed. We recommend granting authorization rights to more than one user in case of situations where the authorized user is unavailable.

Once you've entered the *Signing transactions* section of the website you will be able to sign or refuse and delete a transaction.

Note: Single signature option for account transfers : Businesses that require two signatures can use the single signature option to transfer between accounts with the same currency. This option applies to all accounts in the file. Businesses must contact its business location to set this up.

3.4. SECURITY CODES

Security codes on AccèsD Affaires provide additional security to ensure your transactions remain confidential. They apply to 2 transaction types: adding a personalized bill payment and funds transfers.

In addition to your password, you must also enter a security code when making a transaction.

One-time email security codes

One-time email security codes on AccèsD Affaires provide additional security to ensure that your transactions remain confidential. They apply to 2 transaction types: adding a personalized bill payment and funds transfers. In addition to your password, you must also enter a security code when making a transaction. One-time email security codes are generated upon request by the primary administrator (or delegated person). Each code is valid for 10 minutes. If the code is not used within 10 minutes of being generated, a new code must be requested.

One-time email security codes - General

- For people who are currently using the grid, this new security feature can replace the paper security code grid.
- The primary administrator must ask for this feature to be activated on AccèsD Affaires (an AccèsD Affaires services agent will activate it).
- This security feature can be delegated to other users.
- An email security code is requested when approving a transaction.
- The email security code must be used within 10 minutes of being generated.
- If a user makes 3 consecutive errors when entering the security code, the user's password is automatically disabled. The user must then reactivate their password to continue.
- This security feature is just as secure as the paper security code grid.

Security codes - Responsibilities

- Only the primary administrator can activate this feature in their business file.
- Only the primary administrator can delegate this security feature to other users on file.
- The primary administrator or any other user must never divulge their email password to anyone.

Paper security grids

A new security grids is generated every six months (except in the case of the initial grid) and mailed to the primary administrator. Unless a grid is deactivated manually or expires, it remains in effect until the new grid is used, at which point the old one will be deactivated automatically.

When entering the grid code, use capital letters.

Managing the security grid

The primary AccèsD Affaires administrator can issue a security grid for each secondary administrator and employee so that they can carry out funds transfers. Users can deactivate their own security grid if required. Only the primary administrator can issue a new security grid. The user will receive the security grid by mail.

Using the security code with a two-signature file

The administrator or employee with the security code must always enter the security code in order to make the second signature possible.

If the transaction is initiated by an authorized signatory (user with signing rights) with a security code

1. The authorized signatory must use the security code and place the transaction pending authorization in the Sign section.
2. A second authorized signatory must approve the transaction for it to be completed.

If the transaction is initiated by a user who is not an authorized signatory, but who has a security code

1. The user must use the security code and place the transaction pending authorization in the *Sign* section.
2. Two authorized signatories must approve the transaction for it to be completed.

If the transaction is initiated by a user who is not an authorized signatory and who doesn't have a security code

1. The user must place the transaction pending authorization in the *Sign* section.
2. Two authorized signatories must approve the transaction.

If one of the authorized signatories has a security code, they must use it to complete the transaction.

If neither of the authorized signatories has a security code, a third user with a security code (e.g., the primary administrator) must complete the transaction.

If the transaction is initiated by an authorized signatory who does not have a security code

1. The authorized signatory signs the transaction and places it in the Sign section.
2. If the second authorized signatory has a security code, they must use it and then sign the transaction.
3. If the second authorized signatory doesn't have a security code, a third user with a security code (e.g., the primary administrator) must complete the transaction.

3.5. FAQ

Security code delegation

Questions	Answers
Which transactions require a security code?	International funds transfers and adding personalized bill payments.
Which users can delegate a security code?	Only the primary administrator can delegate security code for other users (secondary administrators and employees).
Which users can obtain a security code?	All users can obtain a security code.
Are security codes only required for two signature files in AccèsD Affaires ?	No. Security codes must be used for all funds transfers and when adding personalized bill payments, whether or not the transaction is made from a two-signature file on AccèsD Affaires.

4. Cash Management

4.1. OVERVIEW

The overview page presents an overall view of your company's products and services. It includes various sections: Accounts, Financing and credit cards and Investments.

In the Accounts section, your accounts are grouped by currency.

Click an account to show your account information and recent transactions.

When you click a feature, a window will pop up over the page content, which ensure that you are always in context.

Please note :

- Enter amounts without spaces, commas or dollar signs (\$) (e.g., 9999.99).
- All of your business folios in all its business location in the network, your Visa Desjardins accounts and your accounts at Fédération des caisses Desjardins du Québec (815-98000) are eligible.
- It is possible to register folios that are not held by your company. For example, a head office could include the folios of its branch offices; a single proprietorship could include the personal folios of its owner.
- Your business location must obtain authorization from the folio holder before giving you access to it.
- It is possible to have access to Canadian (CAD), American (USD) and other foreign currency folios.
- Bill payments, personalized service provider payments and government remittances can only be made in Canadian currency (CAD).
- You can cancel a transaction anytime by clicking on the Cancel button at the bottom of each confirmation page.

Transaction dates

Transactions will not be entered in your accounts on Saturdays or Sundays. Even though AccèsD Affaires is available seven days a week, there are only five business days. Saturdays, our computer system uses Friday's date, and Sundays, it uses Monday's date. At Fédération des caisses Desjardins du Québec (815-98000), transactions carried out on a Saturday or Sunday are entered using Monday's date.

Our computer system changes dates in the evening, not at midnight. For instance, a transaction performed at 11 p.m. will be dated the following day. (The exact time of this change depends on the day.)

UNI's month-end depends on the following schedule¹ :

Month-end falls on a...	UNI's month-end is during the night of...
Sunday	Saturday to Sunday
Monday	Monday to Tuesday
Tuesday	Tuesday to Wednesday
Wednesday	Wednesday to Thursday
Thursday	Thursday to Friday
Friday	Saturday to Sunday
Saturday	Saturday to Sunday

Real-time and deferred transactions

Real-time transactions :

When your transactions are done online, your UNI accounts are updated immediately. You have access to the information in real-time, as though you were at its business location counter.

Deferred transactions :

You can set up transactions to take place later by selecting the date you want them to be carried out.

4.2. HOLD ON ACCOUNTS¹

Holds on accounts are often placed by business location following certain transactions (e.g., deposit of instruments at counter or ATM). The hold can be placed manually by a business location employee, or automatically. If it is placed automatically, details of the hold will be posted in AccèsD Affaires. To see the details, simply bring up the account. If there is a hold on the account, the information will be displayed automatically. Otherwise, AccèsD Affaires will display \$0 for the hold. If the hold is placed manually, you will not be able to see the details in AccèsD Affaires and the amount of the hold will be set at \$0. You must contact your business location for more information.

Important information

- The balance listed on the overview page doesn't take into account any holds that may have been placed on the account. It's important to check the additional account information to find out how much is available for cash outflow purposes.
- AccèsD Affaires shows only holds that are placed on Personal Chequing Accounts (PCA) and Regular Savings Accounts (RS).
- The amount available in the account for cash outflows is the "real" balance that represents how much cash you can access in the account.

Authorized transit

AccèsD Affaires displays the authorized transit for the account you've selected; the information appears on the account details page. The authorized transit is the maximum amount you have immediate access to following a deposit. The amount is set by its business location based on each member's needs.

The authorized transit is a valuable and important variable in managing your cash flow.

Paying your line of credit

This option is not available to all credit line holders. It is granted based on the credit line contract signed with your business location. If you would like this option, ask your business location to find out if it's possible to add the function to your AccèsD Affaires file.

When a payment to your credit line is processed, the payment is applied only to the principal up to the total amount you want to pay back. This benefits you because:

- It restores your line of credit.
- The interest is based on the principal; by reducing the principal, you reduce the interest.
- If your payment covers the full principal, we will apply the surplus to the accrued interest.

Obtaining a *Business Freedom Solutions* line of credit or Desjardins credit card cash advance

Cash advances from a Business Freedom Solutions line of credit or Desjardins credit card can only be deposited to a Canadian currency chequing account (PCA) or regular savings account (RS). Cash advances from Business Freedom Solutions line of credit or Desjardins credit cards are always made immediately.

¹ Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

Paying a Visa Accord D plan

To make a monthly payment, make a payment on your credit card. To make a principal payment, make your payment to the Accord D plan. Cash advances from Visa Desjardins Business cards are not available through AccèsD Affaires.

Note : When you pay your Accord D plan online, the balance is updated immediately. In the event that communication with the Desjardins Card Services data centre is interrupted, there may be a delay of a few hours between the time your payment is recorded and the time your Accord D plan is updated. To find out the date your payment was received, click on your Visa account number.

4.3. NEW BUSINESS ACCOUNT

You can apply to open a new account through AccèsD Affaires. Fill out the form online and submit it to a business location. An advisor from the business location or UNI Business account manager will contact you to complete your request.

General information

- Only the AccèsD Affaires primary administrator may apply for the account.
- The information on the application form is pre-populated with the information in the AccèsD Affaires file. You can change the information in the pre-populated fields, except the company's legal name and the name of the contact person. The changes you make on the form will not affect the information in the AccèsD file.
- You can open a Canadian or U.S. dollar chequing account through AccèsD Affaires. Other foreign currency accounts are also available.
- You can submit the application to a business location other than the one where the company's account is held.
- You can go back to the previous step to edit information at anytime. You can also cancel the application altogether, provided you haven't sent it to a business location.
- You cannot save your application. If you log out before sending it, all the information you've entered will be lost.

4.4. PENDING TRANSACTIONS

You can use this functionality to view pending transfers, bill or personalized service provider payments and government remittances on your accounts.

Note : Refer to the section on bill payments and government remittances for more information on this type of pending transaction.

Fields description

Field	Description
Frequency and date	Frequency and date of the next transaction
From	Caisse, folio and account where the funds will be withdrawn
To	<ul style="list-style-type: none"> Transfer: caisse, folio and account receiving the funds Bill payment: organization receiving the payment Government remittance: the remittance form with which the payment is being made
Amount From (\$)	Withdrawal amount
Amount To (\$)	Deposit amount
Origin	<p>If your company is a client of Fédération des caisses Desjardins du Québec (815-98000) and registered for the Reconciliation/consignment Sub-service:</p> <ul style="list-style-type: none"> The Origin column is on the left side of the table. For manually saved transactions, there is no value in this column. When you send cheques before their issue date, the transfer from the main account to the CC account appears in the table of pending transactions; the Origin column then contains the notation "Transmission." The transfer will automatically be done on the date of the next transaction. This transfer cannot be changed or deleted.

Technical information

Pending transfers

You should record, modify or delete your pending transactions at least two days before the expected transaction date. After that, it is still possible to manage your pending transactions, but you must keep in mind the following restrictions :

- Adding a pending transfer: The addition must be made at least one business day before the transaction is to be carried out. AccèsD Affaires will inform you of the nearest date on which the transaction can be carried out.
- Deleting a pending transfer: Transactions scheduled for the same day can be deleted as long as it is done before 6:00 p.m.¹. AccèsD Affaires will notify you if the transaction cannot be deleted.
- Modifying a pending transfer: Transactions scheduled for the same day can be modified as long you do so before 6:00 p.m.¹. You must specify the date of the next transaction, which can be the next business day at the earliest. AccèsD Affaires will notify you of the next possible date the transaction can be carried out.

Automatic use of line of credit for deferred transfers²

If the source account for a deferred transfer is a regular account linked to a line of credit, check the Use IC box if you want the line of credit to be used in the event that the regular account funds are insufficient. If you don't check the box and the regular account funds are insufficient at the time of the transaction, the transaction will not go through.

¹ For transfers programmed on a Friday, you have until Saturday at 3:30 p.m. to make changes. Because transfers programmed for Saturday and Sunday are carried out on Monday, you have until Monday at 7:00 p.m. to make any changes.

² Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

Transfer processing dates

Given that there are only five business days in a week, some transactions are not carried out on the date you've chosen.

If the transaction date falls on a...	The transaction will be carried out on the evening of...	The transaction will be dated
Sunday	Monday	Monday
Monday	Monday	Monday
Tuesday	Tuesday	Tuesday
Wednesday	Wednesday	Wednesday
Thursday	Thursday	Thursday
Friday	Saturday	Friday
Saturday	Monday	Monday

Transfers that cannot be modified

It's possible that some transfers displayed in your pending transactions cannot be modified. In such cases, there will be no radio button on the left of the transfer information.

Transfers programmed by the business location

If your business location has programmed an automatic transfer from one of your folios, you'll be able to see the transaction but not modify or delete it. To make any changes to the transfer, contact the business location in charge of the folio.

Transfer programmed for a personal folio in AccèsD

Because you can add your personal folios to AccèsD Affaires, pending transactions will also include transfers programmed for your personal folios that have been added to your business file. However, if the transfer transaction was initially programmed in your personal AccèsD session, you cannot make any changes to the transaction through AccèsD Affaires.

4.5. NET POSITION SIMULATION

Use the net position simulation feature to produce a PDF report of your company's standing to help you make decisions regarding business opportunities, cash management and investments.

You can create up to 21 models, each one consisting of a group of personal or business accounts that you want to use to determine your net position. Choose from your chequing and savings accounts, loans and Desjardins credit cards to generate a simulated net position report.

The following transactions are not used for net position simulations :

- direct deposits,
- pre-authorized withdrawals,
- payroll transactions
- Can-Act government remittances.

You can enter the values manually as additional cash inflow and outflow. The primary administrator may delegate access to this function to another person in your company or to a third party. However, the person delegated may not create models and may only generate a report for the accounts to which they have access. Net position reports are confidential. Only you and other authorized users have access to them.

4.6. FINANCIAL SUMMARY

The Financial summary function provides online access to a PDF report of the assets and liabilities in your AccèsD Affaires file. Select the currency for your financial summary or manually enter a CAD or USD conversion rate. The exchange rates are for information purposes only and may fluctuate over the course of a day.

Roles

The primary administrator may delegate access to this function to another person in your company or to a third party. However, the person delegated may only generate a financial summary based on the accounts to which they have access. Financial summary results are confidential. Only you and other authorized users have access to them.

4.7. ACCOUNT CONSOLIDATION¹

The account consolidation Sub-service allows you to view the details of the balance of each account included in your company's account consolidation, whether it be in Canadian or U.S. dollars, as well as of the funds available for consolidation², if applicable.

The account consolidation Sub-service also allows you to produce net result interest calculation reports online. The reports, available in both summary and detailed versions, display data from the last 18 months, for a maximum of 31 days at a time. The reports are available in CSV format so they can be imported to the software of your choice, (e.g., Excel) or printed out.

Primary administrators may delegate the account consolidation Sub-service to another user.

Viewing details of an account consolidation

The *Account consolidation – Details* page displays account consolidation information as of the current date. The information displayed varies according to whether it is an account consolidation with funds available for consolidation or without funds available for consolidation. If applicable, funds available for consolidation are displayed in real-time.

Consulter vos rapports du calcul d'intérêts sur le résultat net

The *Account consolidation – Details* page gives you two options for accessing interest calculation reports: the *View interest calculation reports* link, or the *View interest calculation reports* button.

Select the period for the interest calculation. Daily net result interest is calculated :

- Around 7:00 a.m. Tuesday to Friday for the previous day's end-of-day net results
- Around 7:00 a.m. Sunday for Friday, Saturday and Sunday net results.

1 Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

2 Funds available for consolidation are made up of all account credit balances less any funds the business location is authorized to temporarily withhold, less any account debit balances, plus any available line of credit balance. Funds available for consolidation are calculated in real-time over the course of the day after each monetary transaction made in any of your consolidated chequing accounts.

Interest is tallied daily in the consolidation master account and credited or debited on the first business day of the following month, as appropriate.

Net result interest calculation reports display data from the last 18 months, for a maximum of 31 days at a time.

Summary and detailed reports are available in CSV format so they can be imported to the software of your choice, (e.g., Excel). Summary reports are also available directly on-screen.

CSV reports have the following default name format (these numbers are examples only): S00006820090424105601[1].csv, where :

- “S” stands for summary report
- “000068” is the 6-digit account consolidation number
- “20090424” stands for the day’s date (year, month, day)
- “105601” stands for the time report was requested (hour, minute, second)

Note: To save the report in Excel format (.xls), you must first delete the [1] from the file name.

4.8. STOP PAYMENT

You can use Stop Payment feature to stop payment on one or more¹ cheques (CHQ) or pre-authorized payments (DW). A stop payment instructs your business location not to honor a scheduled payment. Note that the expression *Revoke a payment* may also be used.

Fédération des caisses Desjardins du Québec (815-98000)

Fédération des caisses Desjardins du Québec (815-98000) clients can use this feature to place a stop order on one cheque at a time. To stop a pre-authorized payment, you must call the Fédération des caisses Desjardins du Québec customer service or the provider for which the payment was authorized.

How to access this function

The feature is available by default for the primary administrator if the business has signed up for AccèsD Affaires. The primary administrator can then give access to other users.

Foreign currency

A stop payment order can be placed on one or more cheques drawn on a Canadian (CAD) or U.S. (USD) dollar account. However, stop payments on pre-authorized payments can be placed only on a Canadian dollar account.

Placing a stop order

This feature can be accessed using the «Cancel a transaction» option. The stop pre-authorized payment and stop cheque pages show your current scheduled payments.

You can perform the following actions:

- Add a stop payment on one or more pre-authorized payments
- Add a stop payment on one or more cheques
- Change or delete a stop payment by clicking on the **Stop payment** link

Technical information

Stop payment :

- Cannot be placed on a cheque or pre-authorized payment that has already been withdrawn from your account
- Cannot be placed through AccèsD Affaires if the cheque is drawn on a line of credit (you must contact your business location)
- Cannot be placed on a certified cheque
- Cannot be placed on the payment of a loan held at a business location
- Can be deleted, even if it has been processed by the business location
- Is charged directly to the account in which it is made (make sure you have the funds needed to cover a stop payment fee before you make one)
- If a stop payment is revoked, the business acknowledges that the business location cannot be held liable if it unintentionally processes the stop payment, despite the request to revoke it

A stop payment on one or more pre-authorized payments :

- Is processed in our system at 4:00 p.m. daily. A stop payment placed before 4:00 p.m. will be effective the same day; if it is made after 4:00 p.m., it will be effective the next day. A stop payment can be changed until 4 p.m. of its effective date.
- Is valid 372 days from the effective date :
 - If it is an order to stop the next payment, it becomes invalid if it is executed or revoked by the client
 - If it is an order to stop all payments, it becomes invalid after 372 days or if it is revoked by the client
- Can be placed only on Canadian dollar (CAD) accounts.

A stop payment on one or more cheques :

- Can be placed on cheques that have not yet been cashed and were issued no more than six months ago (the period for which the cheque is valid)
- Takes effect the same day it is placed
- Cannot be placed for a series of cheques for the same recipient if the amounts are different. If that is the case, you must place a separate stop payment for each of the cheques.
- Remains in effect for 190 days after the cheque date, unless the business location deleted it after it was processed
- Can be placed on Canadian (CAD) and U.S. (USD) accounts

A stop payment order on a two-signature account :

- Automatically generates a request for an authorized signature in AccèsD Affaires.
- Is only completed once a second authorized signature has been provided.
- Must be signed before the date of the cheque or the pre-authorized payment for it to be stopped; otherwise, the stop payment will not be made.

Questions and answers

Questions	Answers
I want to stop payment on several cheques for different amounts to the same recipient. Can I make a single stop payment or do I need several?	For a stop payment on a series of cheques to be valid, the series must be payable to the same recipient and must be in the same amount. Only the dates can be different. If these criteria are not met, you will need to place a separate stop payment on each of the cheques.

Questions	Answers
<p>I want to place a stop payment on a pre-authorized payment, but the payee's name doesn't appear in the drop-down menu under Payee name. Why?</p>	<p>The list in AccèsD Internet only includes payees that have already received a pre-authorized payment from your account at the business location. If the organization hasn't yet made a pre-authorized withdrawal from your account, you will have to select Other and enter the payee name in the field provided.</p>
<p>Can I stop payment on a cheque that will be cashed or a pre-authorized payment that will be withdrawn several months from now?</p>	<p>You can place a stop payment on a scheduled payment:</p> <p>Cheque : A stop payment can be placed on one or more cheques that have not yet been cashed and that were issued no more than six month ago.</p> <p>Pre-authorized payment : You can stop payment on the next pre-authorized payment or on all payments scheduled for the next 12 months.</p>
<p>What should I do if I make a mistake when placing a stop payment?</p>	<p>You can change a stop payment on a pre-authorized payment before 4:00 p.m. on the day of the scheduled payment, without having to pay additional fees. If you need to change a stop payment requested at an earlier date, you must delete the stop payment and create a new one (an additional fees will charged).</p>
<p>I see several signature requests for the same stop payment. Do I need to sign them all to confirm the stop payment order?</p>	<p>No. This situation only occurs if you made several changes to a stop payment on the day you placed it. Only the most recent signature request needs to be signed to confirm the stop payment order. You can delete all the other signature requests by selecting them and clicking on the Refuse button.</p>
<p>What do Known and Unknown mean for stop payments on pre-authorized payments?</p>	<p>Select Known if you know the amount of you pre-authorized payment each month and this amount never changes. In that case, a stop payment will be placed on that amount only.</p> <p>Select Unknown if you don't know the amount of your pre-authorized payment each month, either because it varies or hasn't yet been determined.</p> <p>Important note about pre-authorized payments: If you make a stop payment and select Unknown for the amount, you will no longer have the option to make a second stop payment for the same payee, even if you know the amount and the date is different.</p>

Questions	Answers
Can I stop payment on a loan held at a business location?	<p>To stop on a loan or to postpone a loan payment, you must contact your advisor at its business location or UNI Business account manager directly.</p> <p>Fédération des caisses Desjardins du Québec (815-98000) clients must contact the Federation's customer service.</p>

4.9. OPENING AN ENHANCED INVESTMENT BUSINESS ACCOUNT¹

An Enhanced Investment Business Account is a savings account you can withdraw from at any time that allows you to maximize interest income on your cash on hand. You will be able to transfer funds as soon as the account opening is completed.

4.10. INVESTMENT PURCHASE¹

Use the Investment Purchase function to buy capital-guaranteed investments online. Carry out the transactions independently, based on your investment needs. Open your investment account and make your purchases online in real-time. Investment products are available in Canadian or U.S. funds. You will receive your investment certificate by mail.

Roles

See the *Managing Your Business File* section.

¹ Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

5. Transfers

5.1. FUNDS TRANSFERS

AccèsD Affaires allows you to transfer funds between accounts held at the same or different business location. You can transfer funds between your chequing, regular savings¹ or Business Freedom Solutions Line of Credit¹.

You can program your transfers in advance and select the frequency you want² :

- Daily³
- Weekly
- Every two weeks
- Monthly
- Bimonthly (the 15th and 30th of each month)
- Quarterly
- Semi-annually
- Annually

Getting the function

Generally, is activated when you open an AccèsD Affaires file. If this isn't the case, contact your business location or AccèsD Affaires support to activate the function.

Roles

The primary administrator can grant other users access to this function. These users must also be authorized to conduct transactions on folios used for funds transfers.

5.2. INTERAC E-TRANSFER (Coming soon)

With AccèsD Affaires, you can deposit funds from an *Interac* e-Transfer.

Getting the Sub-service

Simply complete and confirm the required information in your *Interac* profile, and your business will be ready to use the *Interac* e-Transfer Sub-service.

Roles

Only the primary administrator can confirm the profile, which can be found in the **Profile and preferences** section of AccèsD Affaires. Note that you can only create one profile for each AccèsD Affaires file.

Recipient identification

The email address or mobile number used by the addressee determines who will receive the deposit on behalf of the business.

Technical information

- You can deposit the funds in a Personal Chequing Account (PCA) or a Regular Savings (RS) account
- You can receive transfers in Canadian currency only
- You can receive up to CAN \$10,000 per day in *Interac* e-Transfers
- Applicable fees are subject to change without notice
- *Interac* and *Interac* e-Transfer are registered trademarks of Interac Corp. Used under licence.

- 1 Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients
- 2 You can make transfers to a line of credit or credit card in real time or you can schedule transfers for a later date.
- 3 Transactions scheduled on a daily basis are carried out five days a week. Transactions are not carried out on Saturdays or Sundays. Note that if you program transactions in advance and the scheduled date falls on a Saturday or Sunday, a message will appear at the top of the confirmation page notifying you of the real date the transaction will be processed. You can modify the date as needed. For more information about scheduled funds transfers, refer to the pending transactions section.

5.3. INTER CURRENCY TRANSFERS

AccèsD Affaires simplifies funds transfers between your Canadian, U.S. and other foreign currency accounts, regardless of whether they are at the same or different business location. You can make transfers for your business in real-time and at the rates in effect at the time of the transfer.

Getting this function

Businesses with U.S. accounts in AccèsD Affaires automatically have access to the inter-currency transfer feature. However, you need an electronic signature and the primary administrator's password to activate the function the first time you use it.

Fédération des caisses Desjardins du Québec (815-98000)

Fédération des caisses Desjardins du Québec clients must register for the inter-currency transfer function with Fédération des caisses Desjardins du Québec (815-98000). The primary administrator can then activate the function for each of the business's users.

Roles

Inter-currency transfers can be signed electronically by one or more people (the company may have more than two signatories). In the case of transactions to sign, the exchange rate that will apply is the one in effect at the time of the second signature. Users may only access the features, accounts and transactions that the administrator chose when their user files were created.

Technical information

- Inter-currency transfers can be made 24 hours a day. However, we recommend that you make these transactions during North American market hours (9:00 a.m. to 5:30 p.m.) on business days in order to get the best rates.
- The exchange rate applied to the transfer transaction is refreshed every 60 seconds to constantly reflect the current market rate. Once the 60 seconds are up, you will be provided with a new exchange rate.
- To use this function, you must have at least two accounts in different currencies in your AccèsD Affaires profile.
- For transactions requiring a signature, the rate that applies is the rate in effect at the time of the second signature.
- Since the exchange rate applicable to an inter-currency transfer must be the one in effect when the transfer is carried out, this transaction can only be done in real-time. Therefore, it is not possible to make deferred inter-currency transfers.
- Inter-currency transfers cannot be used to make payments on a line of credit.
- To make multiple transfers, the source and destination accounts must be of the same currency.

Use AccèsD Affaires to pay most of your utility, Canadian supplier, municipal tax and credit card bills.

If you wish to make a payment to a supplier who is not part of the list, you may create this supplier with the Personalized bill payments application. Your new supplier will be added to your existing list and you will be able to make payments.

You can pay your bills and personalized service provider immediately or schedule a payment for a later date. With AccèsD Affaires, you can pay any fixed amount bills by automatic payments as often as you choose.

You can add, change or delete bills on your business profile at any time.

Getting the Sub-service

Generally, the Payment Sub-service (for standard service providers and personalized service providers) is activated when you open an AccèsD Affaires file. If this isn't the case, contact your business location or AccèsD Affaires support to activate the Sub-service for your business.

Roles

The primary administrator can authorize other users to use the Sub-service. These users must also be authorized to carry out transactions in folios used to pay bills or personalized service providers.

Note : The primary administrator or any other user (with the acces permissions to do so) can add, modify or delete personalized bill payments in the file. To do so, the security code will be required.

6.1. ADDING, MODIFYING, REORDERING OR DELETING A BILL OR SERVICE PROVIDER

Before using the Sub-service for the first time, the primary administrator or any other user (with the acces permissions to do so) can create a list of service providers in the company profile, providing a specific description of each (e.g., Bell Canada / factory phone). To create the list, go to the *Business* tab and select *Service providers*. The primary administrator (or any other user with the access permission to do so) can edit the list of service providers from this page.

Notes :

- The description is meant to describe the bill. If you leave it blank, the name of the organization will be listed by default.
- It is not possible to edit a personalized service provider's banking information. If you must make changes, delete the service provider and create a new one.

Note : If you have saved deferred payments for this service provider, the payments will be made as scheduled. Delete the transactions to cancel these payments.

Search service providers

This feature lets you use a search bar to quickly find service providers on file and add them to a personal list. Once you create a list, you can make batch payments and then save the list and use it as a template later.

Users can each make their own templates, which will make payments to standard and personalized service providers faster. You can edit and delete payment templates in the *Manage templates* tab.

6.2. TECHNICAL INFORMATION

- If your service provider doesn't have an agreement with UNI and is not on the list of organizations that can be paid through AccèsD Affaires, check with your service provider if you can pay them through the *Personalized service provider* Sub-service. You can also ask if the service provider has other payment options. In some cases, you can use the *Funds transfer* function to pay foreign service providers.
- You need the service provider's banking information in order to add them to your list.
- There is a daily limit for the personalized bill payment Sub-service. In the event that the limit prevents you from making a payment, use the *Funds transfer* function to carry out the transaction. You can also ask your UNI Business account manager to review your limit. You can opt to send a payment notice to the service provider.
- To pay your personal taxes electronically, use the Personal AccèsD service.
- For scheduled payments, if the daily limit or balance is unavailable on the payment date, the payment will not be made and the system will not make any further attempts to carry out the transaction. The transaction will have to be reprogrammed.

6.3. REFERENCE NUMBER

Service providers use reference numbers to track payments. When you add a service provider, have your bill on hand so you can locate the reference number. This number varies from one service provider to the next and may appear in different places on the bill, under different names: client number, file number, etc. AccèsD Affaires will let you know where each standard service provider lists this number.

For standard service providers, we make sure that reference numbers are valid. However, we cannot check whether the number corresponds to the service provider in question. When you pay a personalized service provider, enter information in the Reference box that will allow your service provider to identify you (e.g., bill number, client number or other [15 characters]).

The reference number is the key to recognizing the payment. When you make your first payment, we recommend confirming that the service provider has applied the payment to your account.

6.4. CONFIRMATION NUMBER

The confirmation number is used to check that the transaction has been recorded in AccèsD Affaires. Receiving a confirmation number does not guarantee that the payment will be made. Scheduled or post-dated payments may not be processed on their due dates for reasons such as insufficient funds, hold on the account, etc. We recommend checking your account statement to make sure the transaction went through.

6.5. PAYMENTS TO SERVICE PROVIDERS

When you make a payment to a service provider that has an account with UNI, the payment will be made immediately.

When you make a payment to a service provider with an account at another Canadian financial institution, the service provider will usually receive the payment within two business days. To avoid late payment fees, we recommend making payments two business days before their due dates.

6.6. DESJARDINS CREDIT CARDS

You have two options to pay your Desjardins credit cards :

1. Follow the same procedure to pay other service providers.
2. Contact your business location or AccèsD Affaires support (1-877-722-2343) and ask them to register your Desjardins credit card as a caisse account. You can then pay your bills, check your account balance and transaction statements, and view the Accord D Business plans linked to your account.

6.7. PAYMENT NOTICE

If you wish, you can send an email to your personalized service providers notifying them that a payment has been made (you must have entered the service provider's email address when you registered them). You can also include a personal note (140 characters).

Note : For recurring transactions, a payment notice will be sent for each payment unless a subsequent change is made.

6.8. DEFERRED PAYMENT TRANSACTIONS

It is preferable to save, change or delete your deferred transactions at least two days before the scheduled date. After this, you can still make changes to your deferred transactions but you will have to consider the following :

- Adding a deferred payment: a payment must be added at least one business day before the scheduled processing date. AccèsD Affaires will let you know when the transaction can be carried out.
- Deleting a pending payment: a pending payment can be deleted at any time.
- Changing a pending payment: scheduled bill payments can be changed up until the day and time they are scheduled to be processed.

When is a pending transaction processed?

You decide. However, some transactions may not be carried out on the date you choose since there are only five business days a week.

Transaction programmed for the 31st of every month

You've set a transaction for the 31st of every month. What happens in months such as April, which only have 30 days?

The transaction will be processed as if it were scheduled for the 30th of the month.

What happens if a transaction can't be completed?

Sometimes, it may not be possible to complete a pending transaction for reasons such as insufficient funds in the account. AccèsD Affaires will issue an alert to let you know the next time you log in. You can generate a statement of rejected transactions to check them at any time.

Payment processing dates

If the transaction date falls on a...	The transaction will be carried out on... The scheduled transaction can be cancelled until...		The transaction will be dated...
	Standard service providers	Personalized service providers	
Sunday	Monday 6:00 p.m.	Monday (12:00 p.m. to 2:00 p.m.)	Monday
Monday	Monday 6:00 p.m.	Monday (12:00 p.m. to 2:00 p.m.)	Monday
Tuesday	Tuesday 6:00 p.m.	Tuesday (12:00 p.m. to 2:00 p.m.)	Tuesday
Wednesday	Wednesday 6:00 p.m.	Wednesday (12:00 p.m. to 2:00 p.m.)	Wednesday
Thursday	Thursday 6:00 p.m.	Thursday (12:00 p.m. to 2:00 p.m.)	Thursday
Friday	Saturday 4:00 p.m. (Friday for FCDQ)	Saturday (12:00 p.m. to 2:00 p.m.)	Friday
Saturday	Monday 6:00 p.m.	Monday (12:00 p.m. to 2:00 p.m.)	Monday

If a mistake was made in preparing the payment and the wrong amount was debited from your account, notify your provider of the error or contact your business location to find out how to proceed.

7. Government Remittance Sub-service



The government remittance Sub-service allows you to complete and file returns and make payments or refund requests.

AccèsD Affaires allows you to file your tax returns directly online and make immediate or deferred payments without further worry. The electronic tax forms are similar to the paper forms that you already use. You can fill out the form, modify it and delete it as long as the payment has not been made. Once you have filled out the return, you can either make the payment immediately or at a later date.

Depending on your financial institution, AccèsD Affaires gives you access to government remittances through the Can-Act Sub-service, provided by our partner TELUS.

The table below lists remittance Sub-services by institution (Fédération des caisses Desjardins du Québec (815-98000) clients only have access to Can-Act forms).

Types of remittance	Quebec (815)	Ontario (829)	FCDQ (815-98000)	Acadie (865)	ACPOL (890)
Federal remittances (Canada)	AccèsD Affaires (Desjardins forms)	Can-Act	Can-Act	Can-Act	Can-Act
Provincial remittances (Québec)	AccèsD Affaires (Desjardins forms)	Can-Act	Can-Act	Can-Act	Can-Act
Provincial remittances to governments OTHER than Quebec	Can-Act	Can-Act	Can-Act	Can-Act	Can-Act

7.1. FORMS AVAILABLE IN CAN-ACT

Form name	Form number
Federal - Canada	
Federal - GST/HST Return	(GST34)
Federal Payroll Deductions - Weekly (Thres.2)	(PD7A)*
Federal Payroll Deductions twice monthly (Thrs.1)	(PD7A)*
Federal Payroll Deductions - Monthly	(PD7A)*
Federal - Excise Duty	
Air Traveler's Security Charge	
Federal - Personal Tax Installments	(T7DR)*
Federal - Corporation Tax Payments	*
Federal - GST/HST Payment*	(GST-P)*
Federal - Non-Resident Withholding Tax-Part XIII	
Federal - Excise Tax	
Federal Payroll Deductions - Arrears	
Federal - Tax on Insurance Premiums	
Federal - Softwood Lumber Products Export Chrg	
Provincial - Quebec	
Quebec Corporate Remittance Income Tax	(COZ-1027.R)*

Form name	Form number
Quebec Personal Installment Remittance	(TPZ-1026.A)*
Quebec GST Installment	(FPZ-58)*
Quebec Combined GST + QST Installment	(FPZ-558)*
Quebec QST Installment	(VDZ-458.0.1)*
Revenu Quebec Payment code	
Quebec Specific Duty on New Tires	(VDZ-541.49)*
Quebec - CSST Payment	(TPZ-1015.R.14.5)*
Quebec Collection of Support Payments	(PPA-101)*
Quebec Combined GST + QST Remittance	(FPZ-500)*
Quebec GST Remittance	(FPZ-34)*
Quebec QST Remittance	(VDZ-471)*
Quebec Payroll Source Deductions - Twice Monthly	(TPZ-1015.R.14.2)*
Quebec Payroll Source Deductions - Weekly	(TPZ-1015.R.14.3)*
Quebec Payroll Source Deductions - Monthly	(TPZ-1015.R.14.1)*
Quebec Payroll Source Deduction - Quarterly	(TPZ-1015.R.14.4)*
Quebec Tax on Insurance Premiums	(VDZ-527)*
Provincial - Alberta	
Alberta Finance - 911 Levy	
Alberta Finance - Carbon Levy	
Alberta Finance - Carbon Levy Inventory Decl.	
Alberta Finance - Corporate Income Tax	(AT 1)
Alberta Finance - Fuel Tax - Railway Companies	(AT 363)
Alberta Finance - Fuel Tax Collectors	(AT 362)
Alberta Finance - Health Costs Recovery	(AT 252)
Alberta Finance - Insurance Corporations Tax	(AT 2095)
Alberta Finance - International Fuel Tax (IFTA)	(AT 2059)
Alberta Finance - Propane Tax Collectors	(AT 360)
Alberta Finance - Tobacco Tax	(AT 300)
Alberta Finance - Tourism Levy	(AT 317)
Alberta Finance - Unclaimed Property Program	
Alberta Teacher's Retirement Payment	
Alberta Teacher's Association Payment	
Alberta School Employee Benefit Payment	
Alberta School Employee Health Spending Account	
Provincial - Nova Scotia	
WCB of Nova Scotia Premium	(W1-B)
Provincial - Ontario	
Family Resp. Office - Ontario Payment	

Form name	Form number
Ontario Corporation Tax	(0626)
Ontario Employer Health Tax	(1334)
Provincial - Prince Edward Island	
PEI - Fuel Tax Return	
PEI - Wholesale Tobacco Vendors Return	
PEI - Financial Corporation Capital Tax Annual	
PEI - Financial Corporation Capital Tax Monthly	
PEI - Property Tax Payment Remittance	
PEI - GeoLinc Plus Payment Remittance	
PEI - 911 Cost Recovery Fee Return	
PEI - Vendor Return - Revenue Tax (PST)	
PEI - Vendor Return - Environment Tax	
Provincial - British Columbia	
British Columbia Social Service Tax	(FIN400)
Provincial - Saskatchewan	
Saskatchewan Provincial Sales Tax	(FI-1241)
Saskatchewan Liquor Consumption Tax	(FI-1244)
Saskatchewan Wholesale Tobacco Tax	
Saskatchewan Fuel Tax 10A	(FI-1242)
Saskatchewan Corporate Capital Tax Installment	(FI-1245)

* Not available in CAN-ACT for members of the following institution: 815 (Quebec)

7.2. REGISTERING FOR THE CAN-ACT GOVERNMENT REMITTANCE SERVICE

The primary AccèsD Affaires administrator must register for Can-Act, and then all users with access to bill payment and government remittance Sub-services will have access to Can-Act.

Define the list of accounts by selecting up to 20 accounts registered in AccèsD Affaires. Note that all users registered for Can-Act have access to these accounts regardless of their access rights on AccèsD Affaires. Accounts from institutions 815 (Quebec), 829 (Ontario) and 865 (Acadie) are eligible; however, they must be Canadian business chequing or savings accounts.

7.3. ADDING, EDITING OR REMOVING A CAN-ACT PAYMENT TYPE

Adding a payment type

To use the Can-Act government payment Sub-service, the primary administrator must define the eligible payments for this Sub-service.

1. On the *Can-Act forms* page, choose the form from the *Which payment type would you like to add* drop-down menu.
2. Click on *Next*.
3. Enter the information for the payment type and click on *Add this payment type*.

Editing a payment type

1. From the *Can-Act forms* page, select the payment from the main menu.
2. Click on *Edit Payment Type*.
3. Edit the information.
4. Click on *Save Changes*.

Removing a payment type

Before removing a payment type, you must delete all scheduled payments associated with it. To completely remove a payment type:

1. Select the payment from the *Can-Act forms* main menu.
2. Click on *Remove Payment Type*. If there are several payments of this type, select the one you want and click on *Remove Payment Type*.
3. When asked if you want to remove the account, click on *OK*. A confirmation page will appear.

7.4. MAKING A CAN-ACT PAYMENT OR FILING A RETURN

In AccèsD Affaires :

1. From the *Payments* tab, select *Government Remittances*, then **Can-Act** forms. A list of your accounts will be displayed. Only the primary administrator can edit the list.
2. Click on *Confirm* to access Can-Act.

In Can-Act :

1. Select a payment type.
2. Click on *Make a payment*.
3. Enter the information required. Do not use spaces or commas when entering an amount. For example, enter \$10000 and not \$10,000 or \$10 000. You may only enter positive amounts, although calculations may result in a negative amount and your company may be eligible for a refund.
4. Click on *Pay*.
5. Check the information and click on *Confirm*.

The confirmation page lists the payment details, a confirmation number and a confirmation security number. We recommend printing this page for use when contacting TELUS customer service.

If a transaction is pending approval, the confirmation number will be provided once all required approvers have authorized the transaction.

Payments can be future dated for the next business day at the earliest. Can-Act debits your account within two business days following the transaction.

Remittances made through Can-Act are listed on your statement with the code WGC, along with a description and transaction confirmation number.

7.5. CANCELLING A CAN-ACT PAYMENT

Payments scheduled for the following day can be cancelled as long as you do so before 11:59 p.m. If a payment is processed by mistake, you can cancel it by calling TELUS customer service at 1-800-206-9444.

1. From the main menu, click on *View/Cancel Future Dated Transactions*.
2. Enter the search criteria (if applicable) and click on *View Transactions*.
3. Click on the transaction to cancel.
4. Click on *Cancel this transaction*.

Payments pending approval or only partially approved can be cancelled by a single authorized approver without additional authorization. The same number of approvers are required to cancel a payment that has been fully approved and is listed as “To be processed,” as were required to approve a payment.

Note: Any payment transaction not approved for cancellation by the required number of approvers will be completed as scheduled.

7.6. AUTHORIZING AND SIGNING CAN-ACT PAYMENTS

If your company is registered for the Cash Management Sub-service's two-signature option on AccèsD Affaires, all folios will be registered for the two-signature option on Can-Act, even those requiring only one signature.

Can-Act features

- One or two authorization signatures
- The same limit after which authorization is required
- The same authorized signatories

Two differences

- If you have selected the two-signature option for your AccèsD Affaires file, the double signature will apply to all Can-Act payments, even if the source account doesn't require two signatures at the business location (AccèsD Affaires requires two signatures only for payments made from two-signature accounts).
- In Can-Act, two signatures are required when payments are created or removed (AccèsD Affaires requires two signatures for new payments only).

The two-signature information in your AccèsD Affaires file is transmitted each time you log on to Can-Act. If you have your business location change it on AccèsD Affaires, the Can-Act two-signature setting will be affected. If a payment is filed over the two-signature limit, the payment will be placed on hold pending signature (see *Transaction Approval* section):

- If the user who created the payment is an authorized signatory, only one other signature is required.
- If the user who created the payment is not an authorized signatory, the payment will require two signatures.

7.7. APPROVING AND CANCELLING CAN-ACT PAYMENTS

Approving remittances

To authorize remittances in the *Transaction Approval* section, signatories must click on the remittance link to get the details. The approval status will be displayed:

- Pending approval (0/2), pending approval (1/2)
- Pending cancellation (0/2), pending cancellation (1/2)
- Expired (payment period is expired; transaction will not be completed).

The signatory must then click on *Approve* to authorize the remittance. When the second approver authorizes a payment, a confirmation page with a confirmation number will appear.

Note: The *Approve* button does not appear for users who are not authorized signatories, or for signatories who have already approved a transaction. Make sure that transactions pending approval are approved before the scheduled payment date or they will not be completed.

Cancelling a remittance

Cancelling or approving a remittance requires the same number of authorizations. To delete a remittance, the signatory must click on the *Cancel This Transaction* button on the payment detail page.

Note: Any payment transaction not approved for cancellation by the required number of approvers will be completed as scheduled.

7.8. SEARCHING FOR CAN-ACT TRANSACTIONS

Searching for a scheduled transaction

In the *View/Cancel Future Dated Transactions* section, you have the option of entering search criteria. Click on a transaction for details. Click on the *Audit* button to track a transaction; click on *Cancel This Transaction* to cancel it.

Searching for a transaction in the history

In the *View/Cancel Future Dated Transactions* section, you have the option of entering search criteria. Click on a transaction for details.

Transaction histories are available online for 13 months.

7.9. CAN-ACT SUPPORT

Check the Can-Act help page at any time to find out when:

- To enter a remittance
- A remittance was completed
- A government received a payment

At registration, the Can-Act system assigns a user code for the company and a code for each of the company's users. Use these codes, listed in the top right corner of most Can-Act pages, when contacting TELUS customer service.

If you have any questions, call TELUS customer service at 1-800-206-9444.

Can-Act transaction statuses :

Status	Description
Processed	Transaction completed
Cancelled	Original transaction cancelled
To be processed	Transaction scheduled for a later date. Does not require authorization.
Pending approval (0/2), (1/2) or (0/1)	Transaction scheduled for later date. Requires approval from one or more users.
Pending cancellation (0/2), (1/2), or (0/1) or Cancellation Request	Request for cancellation of original request.

Status	Description
Expired or Transaction failed	The approval period for the transaction has expired.
Cancellation Failed	Failed to cancel transaction.
Returned item	Item has been returned by your financial institution -> Not processed.
Returned Item Audit Record	Details of the returned item.

8. International Services

8.1. INTERNATIONAL FUNDS TRANSFERS

Transfer funds to beneficiaries around the world through AccèsD Affaires. Two types of transfer are available, each with different availability and processing times:

- SWIFT transfers (available for all destinations): 0 to 48 hours
- Direct deposit (Canada, U.S. and some European countries): 12 hours to 4 business days.

Role

Funds transfers can be signed electronically by one or more authorized signatories and must be approved using a security grid.

Security

Security features that comply with the latest e-commerce standards are used to ensure transaction privacy.

Exchange rate

When you carry out a funds transfer in two different currencies, you'll obtain a real-time exchange rate that will allow you to see the amount that will be debited from your account and the amount that will be sent to the beneficiary. The rate is valid for 60 seconds. If the transaction is not completed within this time, is deferred or is pending signature or authorization by another user, you will receive a new rate. The rate applied to the transfer will be the rate displayed when an authorized user confirms the transaction.

Transaction processing times

Fund transfers are processed Monday to Friday, between 8:30 a.m. and 5:30 p.m., as long as they are made on a business day. If the transfer is not made on a business day, for example, on a Canadian statutory holiday, it is processed on the next business day.

Registering for the Sub-service

Generally, the Sub-service is activated when you open an AccèsD Affaires file. If this isn't the case, contact your business location or AccèsD Affaires support to activate the Sub-service for your business.

8.2. INFORMATION REQUIRED FOR FUNDS TRANSFERS

You will require certain information to transfer funds depending on the destination. Make sure to have the following information from your beneficiary:

- Name of beneficiary
- Complete address
- Name of the beneficiary's financial institution
- Complete address of the financial institution

Below is a breakdown of the information you will need to transfer funds to a financial institution in Canada, the U.S., Europe or Mexico.

CANADA

- Number of the financial institution
(3-digit code identifying each financial institution in Canada + 5-digit business location ID number + account number - Maximum 12 digit).

U.S. (including Desjardins Bank)

- ABA/Fedwire number for direct deposits
- 9-digit number for Automated Clearing House (ACH) transfers. Some banks use this number for both direct deposits and funds transfers.
- ABA routing number for funds transfers
- 9-digit number. Banks usually have a different routing number for direct deposits and transfers. In some cases, however, the numbers may be the same.
- BIC code

MEXICO AND MAROCO

- CLABE 18-digit number. The first 3 digits identify the bank, the next 3 digits identify the branch and the last 11 digits indicate the account number and the check digit.

EUROPE AND OTHER COUNTRIES

- IBAN number
The number of characters in each IBAN number varies from country to country, but never exceeds 34 characters. Here are two examples:

France : FR14 2004 1010 0505 0001 3 M02 606

Belgium : BE62 5100 0754 7061

IBAN is currently mandatory in the following countries:

- | | | | |
|------------------------|------------------|--------------------|--|
| • Albania | • Georgia | • Latvia | • Portugal, including Acores and Madera |
| • Germany | • Gibraltar | • Liechtenstein | • Qatar |
| • Andorra | • Greece | • Lithuania | • Czech Republic |
| • Saudi Arabia | • Greenland | • Luxembourg | • Romania |
| • Austria | • Guadeloupe | • Macedonia | • United Kingdom (England, Scotland, Wales and Northern Ireland) |
| • Azerbaijan | • French Guyana | • Malta | • Saint Martin |
| • Bahrain | • Hungary | • Martinique | • Serbia |
| • Belgium | • Iceland | • Mauritania | • Slovakia |
| • Bosnia Herzegovina | • Ireland | • Moldavia | • Slovenia |
| • Bulgaria | • Åland Islands | • Monaco | • Sweden |
| • Cyprus | • Faeroe Islands | • Montenegro | • Switzerland |
| • Costa Rica | • Isle of Man | • Norway | • Tunisia |
| • Croatia | • Mauritius | • New Caledonia | • Turkey |
| • Denmark | • Réunion Island | • Pakistan | |
| • United Arab Emirates | • Israel | • Palestine | |
| • Spain | • Italy | • Netherlands | |
| • Estonia | • Jordan | • Poland | |
| • Finland | • Kazakhstan | • French Polynesia | |
| • France | • Kuwait | | |

This number often appears on bank statements and invoices of companies and individuals residing in participating countries.

8.3. CARRYING OUT AN INTERNATIONAL FUNDS TRANSFER

You can carry out international funds transfers with or without a template. A template lets you save the beneficiary's information for future use. There are 2 ways to create a template.

1. You can create a template when making a transfer by saving the information at the end of the transaction.
2. You can also click the *Add a template link* to save the information without making a transaction.

If destination account is in a currency other than that of the destination country, the destination currency must

be changed. Example: to transfer US\$1,000 to Canada, enter the information as follows:

- Destination: Canada
- Currency: USD
- Amount: 1000 USD

Transfers can be made in a currency different from the destination currency. Example: to transfer the equivalent of C\$1,500 to the U.S. in USD, enter:

- Destination: États-Unis
- Currency: USD
- Amount: 1500 CAD

You can print the funds transfer order as proof of payment. Funds transfer orders are stored for 18 months (see the Statements section).

8.4. DAILY LIMIT

The daily limit is the maximum amount that can be transferred within the same day. The limit is in Canadian funds and applies to the primary administrator and all authorized users. The initial limit is entered in your file by your business location or AccèsD Affaires support.

Only the primary administrator can request a limit increase.

The request will be sent to AccèsD Affaires and you'll receive a message at the top of the page that an agent will contact you shortly to activate the new daily limit.

8.5. FX CONTRACTS

AccèsD Affaires lets you manage foreign exchange contracts on your own.

Carry out:

- Spot or forward exchanges
- Currency swaps
- Splits

Roles

The FX Contracts Sub-service is available to the primary administrator, who can delegate the task to another user on file.

Registering for the Sub-service

Contact an advisor at your business location or UNI Business account manager.

Transaction processing times

The settlement instructions used to settle or deliver a foreign exchange spot contract or a foreign currency derivative contract are usually processed the same day if they are submitted between 9:30 a.m. and 6:30 p.m. on a business day, or the following business day, otherwise.

8.6. CARRYING OUT FOREIGN EXCHANGE CONTRACTS

From the International services tab, click on the *FX Contracts* sub-menu.

The next page will inform you that you'll be redirected to the secure *FX Contracts* site where you can carry out various transactions.

8.7. FAQ

Managing funds transfer templates

Questions	Answers
Who can create funds transfer templates in AccèsD Affaires?	All users (primary administrator, secondary administrators and employees) with access to the Funds transfer feature can create templates.
Can a user access templates created by another user?	Yes, all templates are available to users authorized to carry out funds transfers.
Can users be limited to using funds transfer templates created by the primary administrator?	No. All users authorized to make funds transfers can create and use templates.
Is there a limit on the number of templates that can be created?	A maximum of 900 templates can be created for each AccèsD Affaires file.

International funds transfers

Questions	Answers
Can I use this Sub-service to transfer funds within Canada?	Yes. You can use this Sub-service to transfer money anywhere in the world.
Why do I have to accept the exchange rate within 60 seconds?	The exchange rate is updated every 60 seconds to reflect current exchange rates. You will receive a new rate after the 60-second period has elapsed.
Is there a limit to the number of transfers I can make?	There is no limit, provided your account balances are sufficient.
Can I schedule a Funds Transfer in the future?	As rates are constantly changing, you can't schedule a transfer in advance. To get current rates, you must approve the rate in effect when making a transaction.
Can I make transfers in the evening, at night or on weekends?	Transfers can be made 24 hours a day, 7 days a week; however, the transaction is processed on the next business day. Although you may transfer funds at any time, the best time to do so is on weekdays between 9 a.m. and 5.30 p.m. when North American markets are open; this way, you benefit from the most competitive exchange rates.

FX contracts

Questions	Answers
Are posted exchange rates changeable and competitive?	Exchange rates are based on financial markets and are as competitive as market rates available with foreign exchange dealers. You may be able to benefit from preferred rates if you are registered for Desjardins Priority Foreign Exchange Services.
Can I make foreign exchange transactions without having to go through my foreign exchange trader?	The online service allows you to carry out transactions without having to go through your trader. However, you can still contact your trader at any time for additional information or to make transactions by phone.

Primary administrators can authorize secondary administrators or other users to use this functionality so that they can view an account's statement of transactions or online statement¹ (see *Personalization* sub-section in the *Managing Your Business File* section).

9.1. STATEMENT OF TRANSACTIONS

Transaction details are available for the previous 62 days. Statements can be viewed online and printed, and can even include several folios. You can generate a statement of transactions for the last 31 days by clicking on the *Latest transactions* link associated with the folio in question.

If you have Desjardins credit cards, or accounts with Fédération des caisses Desjardins du Québec (FCDQ 815-98000), you can only select accounts from one section at a time.

9.2. STATEMENT OF REJECTED TRANSACTIONS

There are two sections in a statement of rejected transactions:

Non-completed scheduled transactions

This section includes future dated transactions that have not been completed, and payment transactions to personalized service providers that have been rejected and returned by banks.

Rejected transactions

This section displays the transactions that have been returned by the direct deposit-withdrawal Sub-service. The information is used to match the original transactions with the corresponding return, understand the reason for the return and to provide information on how to correct the situation.

9.3. MONTHLY ONLINE ACCOUNT STATEMENT¹

Online statements are monthly account statements. Sign up for the functionality and begin receiving your account statements online starting at the beginning of the following month. Online statements include transactions made on your account as of the date you signed up for the functionality. Your statements are saved each month as PDFs and remain available for 7 years.

Online statements also allow you to download your financial data and import it to accounting, word processing or spreadsheet software to do your bank reconciliation for the last 12 months.

Desjardins credit cards account statements are also available if your credit card account is registered to your file. These statements can be produced for the last two months and are available in CAD and USD currencies.

Online statement terms of use

Online statements are produced in PDF so you must be using a recent version of Adobe Reader. If you are registered to receive online account statements, the CSV version of the statement will be available for 12 months.

The PDF version of the statement is produced at the end of the month and will be available for 7 years.

¹ Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

If you sign up for AccèsD Affaires and online statements within the same month and already receive paper statements, you'll receive a final paper statement containing all of the transactions for the month the switch to online statements was made. Your online statement will be available on the first day of the following month. The initial online statement will include transactions carried out from the date you registered for AccèsD Affaires up until the last day of the month.

You can request online statements for your company's folios. You will no longer be able to update your passbook and no longer receive paper statements by mail. No changes will be made to the transmission of cashed items.

If you are currently signed up for online statements and want to revert to paper statements, you can submit a request through AccèsD Affaires but you will no longer have access to the archived items in AccèsD Affaires.

We recommend downloading and saving your statements before unsubscribing from online statements. To receive weekly statements or a passbook, contact your business location. If the month ends on a Friday, Saturday or Sunday, deferred transactions from the weekend will be included in the next month's statement.

Registering for the functionality

Primary administrators can sign up for online statements from the Profile and preferences section.

9.4. SEARCHING FOR TRANSACTIONS

Data search goes back up to the last **18 months**¹.

You can search by:

- Source account
- Transaction type
- Amount
- Date

When your statement is displayed, you can sort the transactions using the same criteria simply by clicking on the corresponding column title. You can print a copy by clicking on the *Printable version* link.

You can download your search results in a variety of formats (HTML, TXT, OFX, CSV)

The AccèsD Affaires search feature includes :

- transactions to be signed
- pending transactions
- transactions posted to account
- bill payments and government remittances
- funds transfer orders
- cheque images

9.5. SEARCH FOR FUNDS TRANSFER ORDERS

To use this functionality, go to the *Statements* tab, then click on *Search for funds transfer orders* under the *History of transactions* menu.

¹ The transaction search is limited to the last 12 months for Fédération des caisses Desjardins du Québec clients.(815-98000)

Data from the last 18 months is used in the search. You can search for a funds transfer (sent or received) using the following criteria:

- Confirmation number
- Beneficiary
- Source account
- Amount
- Date

The results page will allow you to select one or more items, choose a print language (English or French) and print the funds transfer orders.

9.6. HISTORY OF BILL PAYMENTS AND GOVERNMENT REMITTANCES¹

The history of bill payments and government remittances gives you access to information on bill payments made from your account :

- Account from which payment was made
- Bill name and description
- Bill reference number
- Payment date
- Payment amount
- Transaction confirmation number
- Method of payment

Only the following transaction types are available for the history:

- Direct withdrawal
- Bill payment
- Government remittance

When your history is displayed, you can sort the bills in the order of your choice or only display bills from one service provider. Simply click on the corresponding column title. To see bills from a given service provider, select a category of service provider from the drop-down list above the table.

You can print a copy by clicking on the Printable version link. The history is generated from data from the last 12 months for accounts registered for online statements (data is gathered from the date you registered for the functionality). Accounts that are not registered for online statements can only generate a history for the last 62 days.

The history includes all transactions carried out through AccèsD Affaires and direct withdrawal.

9.7. DOWNLOADING STATEMENTS TO A FILE

You can download your statement to a file and import it to another program. There are three file formats to choose from :

Text (TXT)

This file type can be imported into your word processing software. If your software doesn't recognize accented characters, select the option *Text without accented characters*.

¹ Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

Delimited text (CSV)

This file type can be imported into Microsoft Excel, Lotus 1-2-3, Microsoft Access 97, Microsoft Access 2 and Borland dBase. If your software doesn't recognize accented characters, select the option *CSV without accented characters*.

Open Financial Exchange (OFX)*

This format is a standard for online financial data transfers. It is recognized by accounting software, such as Quicken and QuickBooks, which receive the file and handle reconciliation.

Note: If you use QuickBooks, you may have to convert or rename the file extension from .ofx to .qbo after downloading the file.

You can do your bank reconciliation at any time because you choose the dates (within the last 62 days).

However, we recommend not including transactions made on the same day. Some transactions are processed at night so it's best to wait until the next day to make sure all of the day's transactions are included; otherwise some transactions may never be imported to your personal finance program.

*To learn more about the OFX format : <http://www.ofx.org/>

9.8. CSV FORMAT

The information available for each account varies. The following table provides the information for each account.

Caisse,Folio,PCA,Date,Sequence,Description,Cheque,Withdrawal,Deposit,,,,Balance
 Caisse,Folio,RS,Date,Sequence,Description,,Withdrawal,Deposit,,,,Balance
 Caisse,Folio,TS,Date,Sequence,Description,,Withdrawal,Deposit,,,,Balance
 Caisse,Folio,CS,Date,Sequence,Description,,Withdrawal,Deposit,,,,Balance
 Caisse,Folio,LN,Date,Sequence,Description,,,Interest,Capital paid,,Reimbursement,Balance
 Caisse,Folio,LC,Date,Sequence,Description,,,Interest,,Advance,Reimbursement,Balance
 Visa ##### #####,Date,Sequence,Description,,,,,Advance,Reimbursement

Field formats

The table below provides information on field formats (type, length, decimal places and field descriptions).

Field	Type	Length	Decimals	Description
Institution	C	25		Abbreviated name of caisse or Visa
Folio	C	7		Folio number
Type_account	C	5		Type of account: PCA, RS, TS, LN, LC, CS
Date	C	10		Format: YYYY/MM/DD
Sequence	N	3	0	Sequential number for sorting
Description	C	90		Description of transactions
Cheque	N	8	0	Cheque number (PCA)
Withdrawal	N	13	2	Withdrawal amount (PCA, RS, TS, CS)
Deposit	N	13	2	Deposit amount (PCA, RS, TS, CS)

Microsoft Excel 2007

1. Open the CSV file (already downloaded) containing your statement.
2. Click on *Data* in the menu bar.
3. Click on *Get external data* then *From text*.
4. Select the CSV statement file.
5. Click on *Import*.
6. Once the Import Wizard window opens, select *Delimited* for the data type.
7. Click on *Next*.
8. The delimiter must be a comma and the text qualifier must be a quotation mark.
9. Click on *Finish* then *OK*.

Microsoft Access

1. Open the template.
2. From the *File* menu, choose *Get external data* and *Import*.
3. Enter the name of the downloaded CSV file.
4. If you do not see your CSV file, enter “.” as the file name so that Access displays all files regardless of their extension. The file type must be *Text*.
5. Click on *Import* to activate the Import Wizard.
6. The data format must be set to *Delimited*.
7. Click on *Next*.
8. The delimiter must be a comma and the text qualifier must be a quotation mark.
9. Click on *Advanced...*
10. The period is the decimal marker.
11. Click on *OK*.
12. Click on *Next*.
13. The data will be saved in an existing table called *Transactions*.
14. Click on *Next*.
15. On the next page, click on *Finish* to confirm the import.

About Access

The screen shots are from the 2003 version of Access. There may be some differences between the ones in this guide and those displayed in other versions of the software.

About Access 2003

A query called “Transactions list” allows you to see your transactions sorted according to the selected sort keys. Another query, “Transactions by account,” allows you to name the account whose transactions you want to list. A report called “Transaction lists” provides you with a print-ready report.

Borland dBase and other compatible software

The use of templates with these programs varies significantly.

You can't use the dBase importing features because the [APPEND FROM] command doesn't work properly with CSV files.

You can write a dBase program that will read the file with [FREAD()] and, after extracting each field, will insert a record with [APPEND BLANK] and initialize all the fields there.

Make sure you're in date mode with centuries [set century on].

Quicken

OFX files are compatible with Quicken 2010 and later versions.

1. In AccèsD Affaires, produce a statement of transactions by saving the file in OFX format. You can include several business location accounts in the file. You cannot select more than one Visa Desjardins account at a time, nor a business location account and a Visa Desjardins account at the same time.
2. Click on *Validate*.
3. Quicken will launch automatically and connect to the Internet. If this is your first reconciliation, Quicken will download Intuit configuration files so processing will take longer.
4. For each account to reconcile:
 - If the account is already registered as an online account, the transactions will download automatically.
 - If the account is not an online account, a window will open. The information contained in the *Financial institution*, *Type of account* and *Account number* fields will be displayed.
 - If the account already exists in Quicken, select *Use an existing Quicken account* and select the account.
 - If the account does not exist in Quicken, select *Create a new Quicken account* and name the account.
 - Click on *Continue*. Quicken will let you know if the transactions were downloaded or if no transactions were made during the period.
 - Check the transactions in Quicken.

Problems with Quicken

If you experience problems with the Quicken software, please go to the Intuit site at www.intuit.ca

9.10. TECHNICAL INFORMATION

- As the primary administrator of your AccèsD Affaires file, you can grant or limit your employees' access to specific accounts.
- If you are notified that your statement will be available online starting the next month, it's most likely because you registered for the online statement functionality during the current month. Account information can be found in the statement of transactions.

9.11. BANK CONFIRMATION¹

A bank confirmation is a document that provides you with written confirmation of the balances in each of your UNI business location Canadian or U.S. accounts on your company's fiscal year-end.

AccèsD Affaires' *Bank Confirmation* function produces the document automatically within three days following your company's year-end date.

The bank confirmation is available in AccèsD Affaires for six months following the end of your company's fiscal year. After this time, contact your business location to obtain a paper copy of the document.

AccèsD Affaires bank confirmations meet Canadian Bankers Association requirements and when produced by an accountant, they meet the requirements of the Canadian Institute of Chartered Accountants.

A few weeks before your company's year-end date, contact your advisor at your business location or UNI Business account manager to make sure that the year-end date for all your accounts have the same year-end date. This is an important step to ensure that AccèsD Affaires will generate you bank confirmation automatically on the right date and that it contains information for all your accounts.

¹ Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

Validity of an AccèsD Affaires bank confirmation

You can produce a bank confirmation yourself and use it as a supporting document for your internal files. However, to submit this document with audited financial statements, we recommend having your accountant print it out to ensure integrity and compliance. Delegating AccèsD Affaires access rights to your accountant is important for these purposes.

Roles

To delegate this function to your accountant, simply grant them restricted access to your AccèsD Affaires file to use the bank confirmation function only. All your accountant will have to do is print the confirmation on your company's fiscal year-end date. (See the *Adding a user* section under *Managing Users in Your File* in this guide for more information.)

Getting the function

Generally, is activated when you open an AccèsD Affaires file. If this isn't the case, contact your business location or AccèsD Affaires support to activate the function.

Note that you may not obtain bank confirmations for folios that do not belong to your company. The function is only available to companies whose year-end coincides with the last day of the month.

One bank confirmation is generated per business location where the company holds one or more folios.

Technical information

Terms of use

- AccèsD Affaires generates bank confirmations for businesses with at least one folio registered for the Cash Management service.
- All associated folios are included in the bank confirmation, whether or not they are registered for the Cash Management Sub-service.
- The bank confirmation is generated on the last day of the fiscal year with one statement produced per business location.
- All folios for which bank confirmations are produced must have the same fiscal year-end.
- Bank confirmations are not available for personal folios.
- One bank confirmation is generated per business location where the company holds one or more folios.
- To include your accounts from an associated business location in the bank confirmation, one of the associated accounts must be registered in AccèsD Affaires. The bank confirmation will include all accounts held by your company in that particular associated business location.

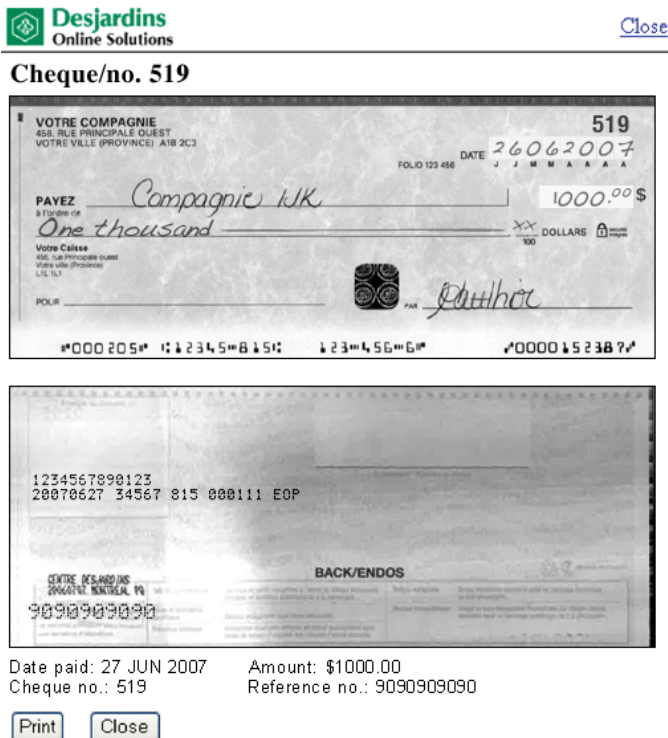
10. Cheque Imaging¹

The cheque imaging function is offered to users of the AccèsD Affaires Cash Management Sub-service. It allows you to get electronic copies of the front and back of cheques online. Cheque images can be viewed directly on-screen using the Search transactions option (to view the front and back of one cheque at a time) or by using the Search transaction-Cheque images feature (to view the front and back of multiple cheques in a PDF document). Cheque images are available for the preceding 18 months. Your cheque image history is recorded starting on the date you registered for the online cheque imaging function.

Legality of cheque images

Legally, electronic cheque images are as valid as the cheques themselves. UNI complies with Payments Canada standards on digital exchanges between financial institutions and is therefore able to offer its clients the benefits of cheque scanning and imaging technology.

Front and back image of cheque as viewed through the Search transactions - Cheque images feature



Desjardins
Online Solutions [Close](#)

Cheque/no. 519

VOTRE COMPAGNIE
455, RUE PRINCIPALE OUEST
VOTRE VILLE (PROVINCE) A1B 2C3

519
FOLIO 123 456 DATE 26062007
J J M M A A A A

PAYEZ Compagnie UK 1000.00 \$
à l'ordre de One thousand xx DOLLARS

Votre Caisse
455, rue Principale Ouest
Ville (ville/Province)
L1L 1L1

POUR _____ PAR Dauther

1234567890123
20070627 34567 815 000111 EOP

BACK/ENDOS

Date paid: 27 JUN 2007 Amount: \$1000.00
Cheque no.: 519 Reference no.: 9090909090

The front and back images of the cheque are displayed. Use the buttons at the bottom of the screen to print or close the window.

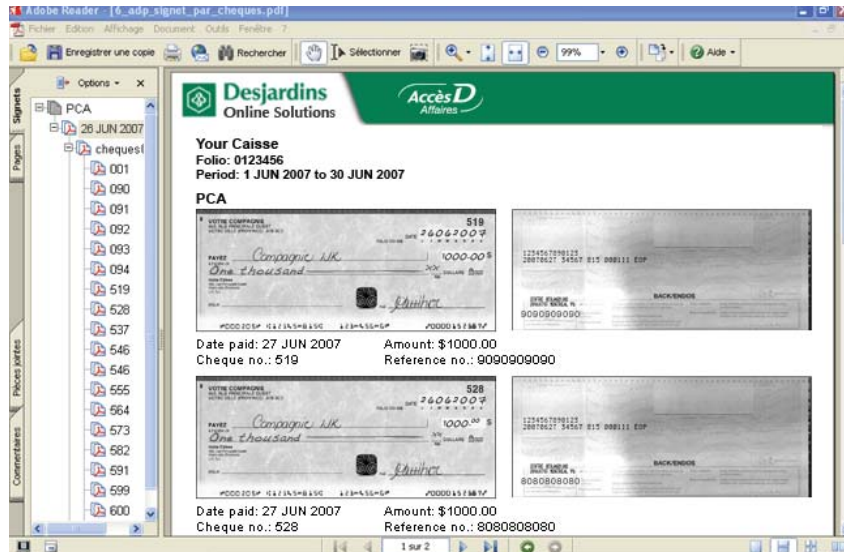
To save, right-click on the image and select *Save image as*.

Note: You can also view cheque images on a time through the transaction statement for the last 62 days. Each query for a transaction statement covers only 31 consecutive days at a time.

¹ Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

Downloadable cheque image file in PDF from the Search transactions - Cheque images feature

Each page contains the front and back images of four cheques.



10.1. RECEIVING CHEQUE IMAGES IN A PDF FILE

You must first use with the Search transactions - Cheque images option, to have the images delivered to your secure AccèsD Affaires message box in a PDF file.

Download and save the received file to your computer to be able to search for and view cheque images.

Notes :

- You may obtain cheque images for an entire month or a specific time period of 1 to 31 days.
- Cheques are available for 18 months. The cheque history begins on the date you sign up for the function.
- The sort order determines how cheques are displayed in the PDF file. The Bookmarks tab (left-hand column) of the PDF file displays the sort order requested.

Cheque image files will be delivered within 24 hours of your request.

10.2. DOWNLOADING FILES FROM YOUR ACCÈSD AFFAIRES MESSAGE BOX

A PDF file containing your cheque images will be sent to your AccèsD Affaires message box.

Note: If you do not have Adobe Reader installed on your computer, you can download it by clicking on “PDF document” on the AccèsD Affaires home page and following the instructions. The file must be downloaded within 31 days of receipt, or the message will be deleted and you will need to make a new request.

10.3. DESCRIPTION OF CHEQUE IMAGE PDF FILES

PDF files contain a Bookmark tab (left-hand panel) that allows you to browse the file and find specific cheques. Cheques appear in the sort order selected at the time of request.

PDF files can be displayed in one of two sort orders:

- By cheque number in ascending order
- By date paid (date recorded on statement of transactions)
 - By account type: Personal Chequing Account (PCA) and Line of Credit special chequing account (LC).
 - Under each account type, cheques are sorted by date paid
 - Under each date paid, cheques are listed in groups of 20 (maximum) in ascending cheque number order.

Note: Click on the plus sign (+) under the Bookmarks column to open each sub-menu in the hierarchy.

10.4. TECHNICAL INFORMATION

- Certified cheques, money orders, bank drafts, Desjardins credit cards and manually cleared cheques are not eligible for the imaging solution.
- A cheque image notification (PDF) will remain in the AccèsD Affaires message box for 31 consecutive days and will be deleted automatically on the 32nd day.
- Cheques for \$10,000,000:
These amounts require several debit transactions (CHQ) in the business location account. A link is available for each debit transaction listed in the statement of transactions. The same cheque image repeats in the PDF as many times as there are debit transactions in the account. The information under each image is the same (same cheque image, cheque number, reference number and date) except for the amount. The amount appearing under each image is the amount debited from the business location account.
- See the *Managing Your Business File* section and the *Personalization* sub-section for instructions on how to delegate the cheque imaging function to other users

Replacement images

Occasionally, a cheque image may not be available. In this event, the reason will be indicated in the space in which the cheque should have appeared. This is what we call a replacement image. It replaces the cheque image, either temporarily until the cheque is processed by your business location, or permanently if the cheque was either returned or cashed at the teller counter and retained by your business location.

<p>Returned or corrected cheque:</p> <p>Item returned or corrected by your business location.</p>	<p>This replacement image lets you know that the cheque requested, whose information appears below the image, has been returned to the payee. This can occur for a number of reasons: a missing, illegible or irregular signature, a post-dated cheque cashed too early, etc. The cheque image is therefore no longer available.</p>
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<p>Cheque cashed at the business location counter:</p> <p style="text-align: center;">Item cashed and saved at your business location.</p>	<p>This replacement image appears when a withdrawal transaction is made on your account at a business location counter (transaction code ROP or CCQ).</p> <p>Cheques cashed at the teller counter do not go through the clearing process and are retained by the business location. If you need the original cheque, you may request it from your business location. A fee is usually charged for this service.</p>
<p>Image temporarily unavailable:</p> <p style="text-align: center;">Image of this item temporarily unavailable.</p>	<p>This replacement image appears when a cheque has been paid but not yet scanned for viewing.</p> <p>As a rule, cheques are scanned and images available on the same day. If a replacement image has not been replaced with a cheque image after four consecutive days, contact your business location.</p>
<p>Technical problem:</p> <p style="text-align: center;">Due to a technical problem, the image for this item is not available.</p>	<p>This replacement image appears when a scanning problem prevents the image from being displayed online. The cheque information will still be displayed below the replacement image. For maximum cheque image quality, we recommend the following simple tips that will have a significant effect on the display quality of the information you enter on your cheques (amount, payee and date).</p> <ul style="list-style-type: none"> • If you write out your cheques by hand, use blue or black ink. • If you use a printer, choose a 12 point font, bold caps, and print dark. <p>Please contact your business location if the transaction described is suspicious. If you ever need a copy of the cheque, you can request it from your business location. A fee is usually charged for this service.</p>

10.5. FAQ

Questions	Answers
<p>How can I get all of the cheques for a specific full month?</p>	<p>Request your cheque image on the second business day of the following month.</p>
<p>Do I have to be registered for online account statements to be able to view cheque images?</p>	<p>No. Online monthly account statements and cheque imaging are two separate functions.</p>
<p>Once I sign up for cheque imaging, will I automatically have access to cheque images for the last 18 months?</p>	<p>The cheque history begins on the date you sign up for cheque imaging. From that moment on, you have access to cheques drawn on your account since the beginning of the month.</p>

Questions	Answers
Can I get cheque images for my U.S. dollar chequing account?	Yes, cheque imaging is available for both Canadian and U.S. dollar accounts.
I just registered for the imaging function but I don't see the Cheque images section on the Other services tab. Why?	The function becomes available one business day after you register.
I need more than three months of imaging. Who can help me?	Please contact your business location or UNI Business.

Primary administrators can click *More options* and then *Manage credit cards* to manage Desjardins credit cards and fill out applications for other cards.

Note: This section only applies to Desjardins Visa commercial cards; Desjardins Mastercard products are purposely not included.

11.1. APPLICATION FORMS

There are three forms available:

- Business Freedom Solutions package application form
- Visa Desjardins Business card application form
- Accord D Business financing application form

Online applications are available on the overview page.

11.2. DESJARDINS BUSINESS ACCOUNT MANAGEMENT - SME CLIENTELE

This Sub-service is a single entry point to managing your company's Business credit cards and:

- Changing your Visa Desjardins Business card credit limit
- Changing the limit on your Business Freedom Solutions Line of Credit
- Applying for Accord D Business financing
- Changing the limit on an Accord D Business financing plan
- Requesting additional Visa Desjardins Business cards
- Changing the address on file for your Visa Desjardins Business account
- Replacing a Visa Desjardins Business card
- Reporting a lost or stolen card
- Disputing a bill

Basic operations

Select an account or card

Two options:

- Select an account/card : Select the card on which you want to carry out an operation. No account or card operations will be listed if no card is selected. Click on a card number to view its features. You can go back to this page at any time to perform operations on another card.
- Add a card : Add a cardholder or issue a new card on one of the existing accounts. Enter a credit limit for the card and then enter the company's assets and liabilities.

Dispute a transaction

This operation is not available online. The Dispute a transaction page outlines the procedure to follow.

Report a lost or stolen card

This operation cannot be carried out online given its urgent nature. The *Report a lost or stolen card* page provides the telephone numbers to call in such cases. The service is available 24/7.

Card management

Increase a limit

Submit a credit limit increase request for your Visa Desjardins Business card or Accord D Business financing. Enter the limit requested and then your company's assets and liabilities.

If you request more than \$50,000, you must also fax the company's financial statements.

Change of address

Change your phone number, billing address or email address.

Replace a card

Expect a 10-day waiting period to receive a replacement card by mail. If you need a card sooner, please call Desjardins Card Services at 514-397-4600 or 1-800-266-5662.

Roles

- Filling out an online application: Only the business owner with the primary administrator code can fill out online applications.
- Using Desjardins Business Account Management - SME Clientele: The primary administrator has access to this service when at least one Visa Desjardins Business credit card is registered for the Cash Management Sub-service. Once registered, the primary administrator can delegate the account management Sub-service to another user.

Special note for Desjardins credit cards : Each user only has access to the functions, accounts and transactions that were selected by the principal or secondary administrator when creating the user file.

Registering

Online application forms are available through AccèsD Affaires if the business is registered for the Cash Management Sub-service.

Desjardins Card Services will process the applications and issue the requested products.

If you apply for Accord D Business financing and already have a pre-authorized financing limit, the funds will be deposited directly into your account once your application is processed.

Desjardins Business Account Management - SME Clientele

There are two ways to register for the Desjardins Business Account Management - SME Clientele Sub-service: online or at the business location.

- Online: The business must be registered for the AccèsD Affaires Cash Management Sub-service and have at least one Visa Desjardins Business account. To register for the online Sub-service, the primary administrator must select the Cards tab and sign the user agreement.
- At the business location: A company representative must contact the business location or UNI Business to sign the user agreement. To avoid additional trips to the business location, we recommend bringing in all of the company's Visa Desjardins Business card documentation.

11.3. TECHNICAL INFORMATION

Online applications

- Only the primary AccèsD Affaires administrator can access online applications in the *Cards* section, and only if the AccèsD Affaires file includes the Cash Management Sub-service and at least one PCA folio held by the business.
- Available application forms include: Business Freedom Solutions, Visa Desjardins Business card and Accord D Business financing.

- Online applications are not available for Fédération des caisses Desjardins du Québec (815-98000) AccèsD Affaires files.
- Only self-employed workers and business owners can apply.
- Applications must be filled out by business owners with the primary administrator code.
- Forms are pre-completed with information on the business and primary administrator listed in the AccèsD Affaires file.
- These applications are not available for large businesses or non-profit organizations; these business types must contact their business location or UNI Business.
- Online applications for the Business Freedom Solutions package and Business card will be processed within five business days.
- If you have a Business card with a sufficient credit limit, you may obtain Accord D financing instantly.
- Accord D Business financing applications are processed within two business days. If approved, funds are transferred immediately to your account.

Desjardins Business Account Management - SME Clientele

- You can only manage Visa Desjardins Business cards with this Sub-service; personal credit cards are not eligible.
- Only primary administrators with at least one Visa Desjardins Business card registered for the Cash Management Sub-service can sign up.
- If a Visa Desjardins Business card is in your Cash Management file but upon registration, you are told that you do not have an eligible card, please call Desjardins Card Services at 1-800-266-5662 or 514-397-4600. The Sub-service is generally available within one day of registration. However, in some cases, it may take up to three business days. If after three days, an agent still hasn't contacted you, call 1-877-722-2343.
- Operations carried out through the Desjardins Business Account Management - SME Clientele Sub-service are generally completed within two business days.

12. Cheque Reconciliation/Consignment



Fédération des caisses Desjardins du Québec (815-98000) reconciles your account on a regular basis (daily, weekly or monthly) and provides you with the following reports by mail or file transfer:

- Reconciliation statement
- List of cheques cashed
- List of cheques cashed/rejected
- List of cheques outstanding

The AccèsD Affaires Bank Reconciliation/Consignment Sub-service enables you to look over your cheques and make transactions (stop payment order, cancellation, etc.). In addition, if you chose the cheque consignment option, you can request cheque photocopies and originals through AccèsD Affaires.

Available accounts

Two accounts are used for reconciliation transactions:

- The RC account (reconciliation/consignment) is the account on which the cheques are drawn.
- The main account is the treasury account from which the total amount of a cheque issue is transferred to the RC account.

Sub-service availability

The Bank Reconciliation/Consignment Sub-service is available from 7:00 a.m. to 7:30 p.m., Monday to Friday, except on statutory holidays.

Transmitting cheque files to Fédération des caisses Desjardins du Québec (815-98000)

Your computer system generates a file that must be sent to Fédération des caisses Desjardins du Québec (815-98000) at least 48 hours ahead of cheque issue. The file is not transmitted through AccèsD Affaires.

On the cheque issue date:

- “Outstanding” status is assigned to the cheques.
- The total amount of the issue is transferred from the main account to the RC account.

Viewing transmissions waiting for issue dates

Lines in the **Origin** column that are labelled **Transmission** refer to transmissions waiting for their issue date. They provide information on transfers that will be carried out on that date. These transactions cannot be modified or deleted.

Searching for cheques

To obtain a list of cheques, you must always enter search criteria to reduce the number of cheques displayed on one page; too many will compromise system performance.

You can enter one or more search criteria. Only cheques that meet all the criteria will be returned by the search.

Criteria:

Criteria	Description
Cheque Number	Select just one cheque or all cheques in the specified range.
Reference number 1	Select cheques by payee's identification number.
Amount	Select a single amount or all cheques that include the amount in the specified range.

Criteria	Description
Status	Select cheques with a specific status. <ul style="list-style-type: none"> Check the status "In circulation" or "Cashed/rejected" to select the cheques that currently fall under this status. Check the status "Issued", "Cashed", "Cancelled" or "Replaced" to select all the cheques that attained this status within the specified time period.

A significant number of cheques may fit the specified criteria. Cheques will be displayed in batches of 100 per page for system performance reasons. If you only want to know the number and total amount of the cheques without seeing the entire list, you may want to use the **Calculate Total** option, which does not limit the number of cheques processed.

The following information is displayed for each cheque:

Field	Description
Number	Cheque number.
Amount	Amount of cheque.
Payee	Name of payee, as it appears on the cheque.
Reference number 1	Payee's identification number for the company.
Issue date	Date on which the cheque was or will be issued.
Type of issue	Automatic: if the cheque was sent to Fédération des caisses Desjardins du Québec (815-98000) by file. Manual: if it was issued manually.
Date cashed	Date cheque was cashed.
Cashing number	Reference number automatically assigned to the cheque when cashed.
Cashing method	Automatic: if the cheque cashing was transmitted to Fédération des caisses Desjardins du Québec (815-98000) by file. Manual: if it is manually transmitted data.
Stop payment status	Indicates if a stop payment order was issued.
Stop payment date	Date on which the stop payment order was made.
Cashing date of stopped cheque	Indicates date on which a stopped cheque was presented for cashing.
Replacement date	Date on which the replacement cheque was issued.
Replaces cheque No	Number of the replaced cheque.
Circulation date	Date on which the cheque went into circulation.
Stale date	Date on which the cheque becomes stale. Unless specified otherwise, the cheque becomes stale six months after it is issued.
Repayment date	Date on which the stale cheque was reimbursed to you.
Cancellation date	Date on which the cheque was cancelled.

Cheques issued manually

A manually issued cheque is a cheque that you issue that will not be transmitted to Fédération des caisses Desjardins du Québec (815-98000) by file.

Manual issue must comply with the following rules:

- Cheques are put into circulation.
- Cheque amounts are transferred from the primary account to the account on which the cheque was issued (if you chose this option when the account was opened).

12.1. REPLACING AN ISSUED CHEQUE OR CANCELLING A REPLACEMENT

Replacing a cheque

You can replace one cheque with another for the same amount, issued to the same payee, but bearing a different cheque number.

A replacement must comply with the following rules:

- Only a cheque in circulation can be replaced.
- The original cheque is given the status “Replaced” and a stop payment order is issued. The replacement cheque is placed into circulation.
- The replacement cannot involve a funds transfer.

Replacing one or more cheques

1. Select the cheque or cheques to replace.
2. Click on *Replacement*.
3. For each cheque to be replaced, enter the new cheque number in the *New Number* column.
4. Click on *Replace* to go on to the confirmation step
5. Check the transaction data and then click on *Confirm* to carry out the transaction.

Cancelling a replacement

Cancelling a replacement reverses the cheque replacement transaction. This operation must comply with the following rules:

- The replacement can only be cancelled once a cheque has been replaced.
- The original cheque is put back into circulation and the cheque issued as its replacement is destroyed.
- The replacement cannot involve a funds transfer.

Cancelling the replacement of one or more cheques

1. Select the cheque or cheques for which replacement is to be cancelled.
2. Click on *Cancel replacement* to go on to the confirmation step.
3. Check the transaction data and click on *Confirm* to carry out the transaction.

12.2. ISSUING OR CANCELLING STOP PAYMENT ORDERS

Fédération des caisses Desjardins du Québec (815-98000)

Issuing a stop payment order

A stop payment:

- Remains in circulation
- Does not involve a funds transfer.

Issuing a stop payment order on one or more cheques

1. Select the cheque or cheques on which to issue a stop payment order.
2. Click on *Stop payment* to go on to the confirmation page.
3. Check the transaction data and click on *Confirm* to carry out the transaction.

Cancelling a stop payment order

Cancelling a stop payment order reverses the issue of a stop payment order.

- A stop payment order may only be cancelled if a cheque has a stop payment order issued on it.
- The stop payment order is withdrawn and the status of the cheque is not changed.
- Cancellation of a stop payment order does not involve a funds transfer.

Cancelling a stop payment order on one or more cheques

1. Select the cheque or cheques for which the stop payment order must be cancelled.
2. Click on *Delete* to go on to the confirmation page.
3. Check the transaction data and click on *Confirm* to carry out the transaction.

12.3. CANCELLING A CHEQUE

Cancelling a cheque must comply with the following rules:

- Only a cheque in circulation may be cancelled.
- The cheque is cancelled and a stop payment is issued. (For Fédération des caisses Desjardins du Québec (815-98000) clients, the stop payment is not issued automatically.)
- The amount of the cheque is transferred from the issuing account to the primary account (if you chose this option when you opened the account). This transfer will not appear in the session recap.

Cancelling one or more cheques

1. Select the cheque or cheques to cancel.
2. Click on *Cancel* to go on to the confirmation step.
3. Check the transaction data and click on *Confirm* to carry out the transaction.

12.4. PUTTING A CHEQUE BACK INTO CIRCULATION

Putting a cheque back into circulation reverses the cancellation transaction. This operation must comply with the following rules:

- Only a cancelled cheque may be put back into circulation.
- The stop payment order is withdrawn, and the cheque is put back into circulation. (For Fédération des caisses Desjardins du Québec (815-98000) clients, the stop payment cancellation is not issued automatically.)
- The amount of the cheque is transferred from the primary account to the account on which the cheque was issued. The transfer will not appear in the session recap.

Putting one or more cheques back into circulation

1. Select the cheque or cheques to be put back into circulation.
2. Click on *Put back in circulation* to go on to the confirmation step.
3. Check the transaction data and click on *Confirm* to carry out the transaction.

12.5. REQUESTING A PHOTOCOPY OR ORIGINAL OF A CHEQUE

Requesting a photocopy

You must comply with the following rules when requesting photocopies or certified copies of cheques:

- Photocopies can only be requested for cheques that have been cashed.
- Photocopies will not involve a funds transfer.

Requesting a photocopy of one or more cheques

1. Select the cheque or cheques to be photocopied.
2. Click on *Request photocopy* to go on to the confirmation page.
3. Check the transaction data and click on *Confirm* to carry out the transaction.

Requesting the original of a cheque

You must comply with the following rules when requesting an original cheque:

- Originals can only be requested if the cheque has been cashed.
- A request for an original will not involve a funds transfer.

Requesting the original of one or more cheques

1. Select the cheque or cheques for which you are requesting the original.
2. Click on *Request for original* to go on to the confirmation page.
3. Check the transaction data and click on *Confirm* to carry out the transaction.

Requesting a certified copy of an original cheque

You must comply with the following rules when requesting a certified copy of an original cheque:

- A certified copy can only be requested if the cheque has been cashed.
- A request for a certified copy does not involve a funds transfer.

Requesting a certified copy of an original of one or more cheques

1. Select the cheque or cheques for which a certified copy of the original is required.
2. Click on *Request certified copy of original* to go on to the confirmation page.
3. Check the transaction data and click on *Confirm* to carry out the transaction.