

Commercial Net Banking



User Guide

April 29, 2019



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Introduction

Welcome

At Servus Credit Union flexibility is the focus of our business banking partnerships. We understand that managing your cash flow is essential to the success of your business. With this in mind, we are pleased to welcome you to Commercial Net Banking - a powerful new service designed to give you more financial control.

Now you can do more in less time. With Commercial Net Banking you can access multiple memberships and banking plans with one simple login.

We also took into consideration your need to have more than one employee with the ability to process transactions. Therefore, Commercial Net Banking has two distinct functions – one for Administrators and one for Users. Your company chooses up to two Administrators, who can assign, manage and audit Users. There is no need to contact Servus Credit Union each time a change in Users is required – your company administrators have complete control. Users are able to perform financial transactions such as check balances, transfer funds, pay bills – even view cheque and statement images.

You can also initiate stop payments within the Commercial Net Banking system – a service previously only available by visiting your branch. Other features include a built-in transaction approval system and the ability to view and sort up to 240 historical transactions at a time.

With Commercial Net Banking, access to your company's account information is available 24 hours a day, 7 days a week, giving you the flexibility and control you need.

Site address

Commercial Net Banking is available through our website (servus.ca) by clicking on the green "Sign In" button, and selecting "Commercial" from the drop-down menu.

System requirements

- Internet access
- Internet Explorer 11 or the latest Chrome browser

Service and support

Your company administrator will be able to assist you with set up or answer any questions. Alternatively, you may call 1.877.378.8728 to speak with a Servus Credit Union representative.

Internal controls

Our first concern is always to protect the security, integrity and confidentiality of your financial information. Servus Credit Union strives to provide a safe and secure Commercial Net Banking environment using the latest in security technology. The following are some of the key ways in which Servus Credit Union protects your business:

- Encryption (128-bit)
- Firewalls
- Monitoring systems



Encryption technology

Servus Credit Union uses 128-bit encryption technology that scrambles information transmitted over the Internet. In order to use Commercial Net Banking your computer must use a browser that supports 128-bit encryption.

Firewalls

Servus Credit Union uses firewalls to screen all in-bound and out-bound messages to ensure that only legitimate banking commands are able to pass through to the Commercial Net Banking system. Any messages that do not meet strict requirements are rejected and the session is terminated. This technology stops hackers from gaining access to our site and to your personal data.

Monitoring systems

Servus Credit Union constantly monitors its computer systems to ensure that there has been no security attack or unauthorized access.

Password protection

As a User of the Internet and Commercial Net Banking you also play an important role in protecting your information.

You should create a password that has both uppercase and lowercase characters and numbers; this should be changed on a regular basis. When selecting an access code or password do not use personal information that may be determined or accessible by others, such as names, birthdates, or addresses, or that are similar in whole or in part to other existing passwords, personal identification numbers or security codes. Avoid keeping written records of access codes or passwords.

Your access code or password should never be revealed or disclosed to anyone. If you become suspicious that another party has learned your access code or password you should change it immediately.

Getting started

System user log on

Commercial Net Banking is available through our website (servus.ca) by clicking on the green "Sign In" button, and selecting "Commercial" from the drop-down menu.

To sign in: complete the required fields with the Business ID, User ID, and Password provided by your company's Commercial Net Banking Administrator. First time Users will be required to update their password.





welcome to commercial net banking!

login to our secure financial services site

business ID:	<input type="text"/>
user ID:	<input type="text"/>
password:	<input type="password"/> <input type="button" value="submit"/>

► [about net banking](#)
► [how to sign up](#)

[home/cancel](#)

[contact us](#)

IMPORTANT MESSAGES:

- **Changes to your Commercial Net Banking Agreement.**
Please be advised that on April 28, 2019 we will update the Commercial Net Banking and Website User Agreement to clarify certain terms and to reflect upcoming changes to our products, services and technology. For more information on the changes visit servus.ca/business/commercial/commercial-net-banking.
- Visit servus.ca/news for more important news and updates from Servus Credit Union.

[privacy](#) | [security](#) | [accessibility](#) | [net banking agreement](#)

Passwords must be a minimum of 6 to a maximum of 16 alphanumeric characters. Do not use special characters such as &, %, \$, ?, >. For extra security of your data, you should create a password that has a mix of uppercase and lowercase characters plus numbers.

Passwords are case sensitive. For example, if you enter your password as SAmpIE12 it must be entered as SAmpIE12 not sample12 or you will receive a password error.

Account balances

The Account Balances page provides an at-a-glance summary of your account balances and bill payments. Select “account balances” located on the menu bar along the top of the screen. The list will include all deposits, term deposits, loans, and bill payments.

You may view an account history by selecting the **orange** account description for a desired account. You can also view the details of your holds by clicking on the hold dollar amount.





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PATINO RECORDS User: ierelyg

Mar 12, 2019

deposits

Account	Line Of Credit	Holds	Available Balance	Balance
██████████	\$0.00	\$0.00	\$95,390.90	\$95,390.90
██████████	\$0.00	\$0.00	\$1.26	\$1.26
██████████	\$0.00	\$0.00	\$618,077.41	\$618,077.41
██████████	\$0.00	\$0.00	\$132,905.26	\$132,905.26
██████████	\$0.00	\$0.00	\$1.26	\$1.26
██████████	\$0.00	\$0.00	\$578,968.84	\$578,968.84
██████████	\$0.00	\$0.00	\$3,157.77	\$3,157.77
██████████	\$0.00	\$0.00	\$1.25	\$1.25
██████████	\$0.00	\$0.00	\$29,971.74 USD	\$29,971.74 USD
██████████	\$0.00	\$0.00	\$3,777.40 USD	\$3,777.40 USD
Totals:				\$1,428,503.95
				\$33,749.14 USD

terms

Account	Maturity Date	Rate	Interest Date	Balance
██████████	Jul 27, 2019	0.550	Jul 27, 2019	\$12,681.90
Total:				\$12,681.90

loans

Account	Tax Balance	Payment Date	Rate	Payment	Balance
██████████	\$0.00	Oct 1, 2018		\$0.00	-\$2,568,822.26
Total:					-\$2,568,822.26

Note: The help button will provide detailed information on the procedures specific to each page.

Transfers

The transfers function enables you to transfer funds between your associated accounts immediately or in the future. Select “transfers” on the menu bar along the top of the screen to initiate a transfer.

One-time transfer

Select “one time” option if not already selected. Fill in the required

fields: From: Select account the transfer is to be debited from.

To: Select account the transfer is to be credited to

Amount: Enter amount to be transferred.

Once you select the “submit” button a confirmation screen will display, select the “ok” button to process the transfer.

Recurring transfers

Select “recurring transfer”. Fill in the required fields:

From: Select account the recurring transfer is to be debited from.

To: Select account the recurring transfer is to be credited to.

Amount: Enter amount to be transferred.

Next: Enter current date or future date of the next transfer.



Frequency: Enter frequency of transfer. This can be any number up to 99 and the period can be "days", "semimonthly", "monthly", or "years". For example, if you want the transfer to occur daily, the frequency would show as "1 - Days" And consequently "1 - Month" would indicate a monthly transfer.

Expire: Enter expiry date of transfer.

Once you select the "submit" button a confirmation screen will display, select the "ok" button to add the transfer.

Cross-currency transfer

Select "one time" option (if not already selected). Fill in the required fields:

From: Select account the transfer is to be debited from (CAD or USD).

To: Select account the transfer is to be credited to (CAD or USD)

Amount: Enter amount to be transferred.

Currency: Select the currency to convert CAD or USD

Exchange Rate: Will display the conversion rate for the transfer

Once you select the "submit" button a confirmation screen will display, select the "ok" button to process the transfer.

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transfer funds

PATINO RECORDS User: ierelrg Mar 22, 2019

Select a source account, a destination account, and enter the amount of your transfer. Choose a transfer date if it is other than today.

To setup a recurring transfer, select "Recurring" and then choose the frequency and expiry date.

Click "Submit" to proceed.

One Time Recurring

From : [REDACTED] cheqex - 0 This is masked ... \$95,390.90 (CAD)

To : [REDACTED] plan24 - 0 \$29,971.74 (USD)

Amount \$: Currency:

CAD Amount: \$1319.30 Exchange Rate: \$1.3193 CAD per \$1.00 USD

transfers created during this logon/session:

from	to	amount	frequency	next	expires
------	----	--------	-----------	------	---------

Please Note:

► Funds must be available in your account on the day of processing, otherwise the transfer will not be processed. We assume no liability for failed transfers due to insufficient funds.

Note: CAD/USD transfers are available in online banking with the following restrictions:

- Transfers can only be done Mon-Fri, 8-5pm MT
- There are rate tiers based on the amount



- Daily limit of 50K CDN equivalent

Cancel, edit or view transfers

You also have the ability to cancel, edit or view future-dated or recurring transfers.

Select “transfers” on the menu bar along the top of the screen and then select “cancel”, “edit”, or “view” from the scheduled transactions menu on the left. All pending transfers, bill payments, government payments and stop payments will be listed.

If you select “cancel” or “edit” from the menu on the left then you will be able to further select “cancel” or “edit” (orange link) from the last column on the right for a specific transaction.

transfers					
Next Payment Date & Ref	From Account	To Account	Amount	Frequency	Expiry Date
01dec2018	[REDACTED] dheqex - 0 This is masked (CAD)	6560791 Loan - 1 (CAD)		Loan Payment	

stop payments		
Date & Ref	From Account	Range
27feb2019	[REDACTED] dheqex - 0 This is masked (CAD)	Cheque No. 4
217745		

Note: Current day pending transfers or scheduled loan payments cannot be edited or cancelled with Commercial Net Banking.

Account history

The history function is designed to provide you with a searchable history of transactions on a specific account (up to 240 transactions per page). Select “history” on the menu bar along the top of the screen. Fill in the required fields:

Account: Select account from the drop down box.

Search Type: Select from all transactions, chargebacks, all cheques, range of cheques, single cheque, debits or credits.

From Date: Enter date from which to start the transaction list.

To Date: Enter date up to which transactions will be included.



Lower Limit: Enter lower end of the range of transaction amounts to be included.

Upper Limit: Enter upper end of the range of transaction amounts to be included.

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account balances transfers history bill payments view statements downloads

account history

PATINO RECORDS User: ierelrg Mar 19, 2019

Select an account, and click "Submit" to proceed.

If you wish to filter your transaction listing, please select a transaction type, and/or a date range, and/or an amount range.

Note: Fields with a red asterisk (*) must be completed. The date fields are only required if you want to refine your search.

* Account: cheqex - 0 This is masked (CAD)

* Search Type: All Transactions

From (dd-mm-yy): 19-Mar-2019

To (dd-mm-yy): 07-Jun-2019

Lower Limit \$:

Upper Limit \$:

submit reset

If you select "range of cheques" or "single cheque" from the Search Type menu you will need to provide the following information:

From Cheque #: Enter lower end of the range of cheques to be included.

To Cheque #: Enter upper end of the range of cheques to be included.

Cheque #: Enter the number of the cheque you want to search for.

Note: A minimum 12-month history of transactions will always be available through the history function.

Cheque imaging

When viewing your account history, if a transaction is a cheque the description text will be in an orange colour.

Select the cheque description text to view an image of the front and back of the cheque.

audit
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account balances transfers history bill payments view statements downloads

account history results

2684009 cheq - 0 CNB Test Sep 13, 2006

View Cheque Image: Click on the description of the cheque you wish to view.

Sorting Columns: You can sort the information on this page in ascending or descending order by clicking on the orange colored column heading. The sort is only applied to information displayed on this page, it does not include subsequent pages.

date	description	ref #	debit	credit	balance
24aug2006	utility bill payment agricor cooperative		-350.00		4,244.60
24aug2006	utility bill payment agricor cooperative service charge		-1.40		4,594.60
24aug2006	clearing cheque # 15123	1235	-400.00		4,596.00
24aug2006	deposit cash			5,000.00	4,996.00
09aug2006	transfer out #246746 to plan24	246746	-1.00		-4.00
01aug2006	transfer out #290841 to plan24	290841	-2.00		-3.00



Click on the 'return to history results' to go back to the transaction history results page.

Bill payments

One-time bill payment

The bill payments function allows you to pay up to five bills at one time.

Select "bill payments" on the menu bar along the top of the screen. Fill in the required fields:

From: Select the account the bill is to be paid from.

To: Select bill payee (must choose the payee from those listed in the drop down box).

Amount: Enter amount of bill payment in dollars and cents.

Next: Enter current date or future date of the payment.

Recurring bill payments

The recurring bill payments function allows you to schedule bill payments that will occur more than once, based on the parameters you have entered. For example, if you were going on a six month vacation and needed to make monthly payments on your credit card while you are away.

Select "add recurring" on the menu bar to the left of the screen. Fill in the required fields:

From: Select the account the recurring bill is to be paid from.

To: Bill payee (must choose the payee from those listed in the drop down box).

Amount: Enter amount of the recurring bill payment.

Next: Enter date of the next bill payment.

Frequency: Enter frequency of bill payment. This can be any number up to 99 and the period can be "days", "semimonthly", "monthly", or "years". For example, if you want the bill payment to occur monthly, the frequency would show as "1 - Month".

Expire: Enter expiry date of bill payment.



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bill payments

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bill payments

PATINO RECORDS User: ierelrg Mar 19, 2019

Select an account, a Bill Payee, and enter the amount of your payment(s). Choose a payment date. Click on "Submit" to proceed. If the payee you need is not listed, select "manage payees" on the left.

1. From: To: Amount \$: Next (dd-mmm-yyyy):

2. From: To: Amount \$: Next (dd-mmm-yyyy):

3. From: To: Amount \$: Next (dd-mmm-yyyy):

4. From:



view your
mastercard
information



Note: You can only make a bill payment from the account that the bill is set up on. For example, listed in the "from" drop down box you may have several accounts, the account number that you select must correspond to the account number listed in the "to" drop down box, as shown above.

Cancel, edit or view bill payments

You also have the ability to cancel, edit or view future-dated or recurring bill payments.

Select "bill payments" on the menu bar along the top of the screen and then select "cancel", "edit", or "view" from the scheduled transactions menu on the left. All pending bill payments, government payments, transfers and stop payments will be listed.

If you select "cancel" or "edit" from the menu on the left then you will be able to further select the orange "cancel" or "edit" button from the last column on the right for a specific transaction.

Note: Current day pending bill payments or scheduled loan payments cannot be edited or cancelled with Commercial Net Banking.

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scheduled transactions and stop payments

[print this page](#)

Note: current day scheduled transactions cannot be deleted or edited through Net Banking. Please contact our Member Contact Centre at 1-780-496-2000 or toll free at 1-877-496-2151.

COMMERCIAL NET BANKING TEST ACCOUNT User: vrudland

Oct 6, 2006

bill payments

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[government payment](#)

scheduled transactions

[cancel](#)
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bill payments

Next Payment Date & Ref	From Account	Bill Payee	Amount Frequency Expiry Date
10oct2006 292535	████████cheq - 0 CNB Test	████████ Josephburg Water Coop - TEST00	\$20.00 one time 10Oct2006

transfers

Next Payment Date & Ref	From Account	To Account	Amount Frequency Expiry Date
24aug2009 279083	████████cheq - 0 CNB Test	████████ plan24 - 0 CNBtest	\$1.00 one time 24Aug2009

stop payments

Date & Ref	From Account	Range
06oct2006 293111	████████cheq - 0	From No. 123 to No. 125

Interac® e-Transfer

Interac e-Transfer allows you to send money to anyone with an account at a Canadian financial institution and an email address or mobile phone number. It's a simple and secure way to send money to someone without having to share any personal or financial information.

With the *Interac e-transfer* service you can:

- Send and cancel an e-Transfer
- Receive an e-Transfer
 - Autodeposit
- Re-credit (refunding) an e-Transfer
- Request Money

e-Transfer limits

Limits in the chart below are:

- Set at the membership level, e.g. each of your memberships will have their own limits.
- Shared by all Users of the business who have been granted the e-Transfer privilege. For example:
 - If User 1 creates an *Interac e-Transfer* for \$500, there will be \$2500 within the daily limit, \$9500 within the weekly limit, and \$19,500 within the monthly limit remaining for all users to share.
 - If User 2 then creates an *Interac e-Transfer* for \$1000 (on the same day), there will be \$1500 within the daily limit, \$8500 within the weekly limit, and \$18,500 within the monthly limit remaining.
- Calculated from the date and time of the most recent transactions and calculated back for 24 hours, 7 days, and 30 days.
 - Sending and receiving limits are tracked separately.



New Features: Request Money and Autodeposit
 Request Money lets you ask anyone in Canada to send you the money they owe. With Autodeposit, transfers sent to you can go right into your account without having to answer a security question.

Select **banking plans** include a number of free *Interac e-Transfers*, while others have a service fee of \$1.50 for each one sent or requested. There is no cost to receive an *Interac e-Transfer*.

Member:

Interac e-Transfer Limits:

	Outgoing (Send)	Incoming (Receive)
Minimum amount per transaction	\$10.00	N/A
Maximum amount per transaction	\$3,000.00	\$10,000.00
Maximum amount per day	\$3,000.00	\$10,000.00
Maximum amount per week	\$10,000.00	\$70,000.00
Maximum amount per month	\$20,000.00	\$300,000.00

 [Launch *Interac e-Transfer*](#)

Send an e-Transfer

To send an *Interac e-Transfer*:

- 1) Select “*Interac e-Transfer*” on the left-hand navigation to launch e-Transfer. You will only have access to e-Transfers based on your permissions. You will receive an error if permission has not been granted.



Interac e-Transfer® is an easy and secure way to send or receive money between anyone with a Canadian bank account and an email address or mobile phone number. You do not need to share any personal or financial information to transfer money.

New Features: Request Money and Autodeposit
 Request Money lets you ask anyone in Canada to send you the money they owe. With Autodeposit, transfers sent to you can go right into your account without having to answer a security question.

Select **banking plans** include a number of free *Interac e-Transfers*, while others have a service fee of \$1.50 for each one sent or requested. There is no cost to receive an *Interac e-Transfer*.

Member:

 [Launch *Interac e-Transfer*](#)

- 2) Choose the membership you would like to transact on.
- 3) Select 'Launch *Interac e-Transfer*'.
- 4) Select 'Send *Interac e-Transfer*' and follow the required steps.
- 5) Select 'Logout' to leave the *Interac e-Transfer* site and return to the current CNB online session.
- 6) Funds and service fees are immediately transferred.

Receive an e-Transfer

To receive an *Interac e-Transfer*:

- 1) Click on the link contained in the email or text message notification.



- 2) Follow the required steps.
- 3) Funds are transferred into the selected account immediately.

Autodeposit

Set up Autodeposit

To set up Autodeposit, select “*Interac e-Transfer*” on the left-hand navigation to launch e-Transfer and fill out the Autodeposit registration form.

Autodeposit Registration



Autodeposit allows you to receive money via *Interac e-Transfer*® faster. You will no longer need to select your financial institution and answer a security question to receive funds.

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

Email

me@email.com

Account

Every Day Savings 1 [Balance: \$9,997.90 ▾]

I acknowledge that the email address entered above will be publicly associated with ETransfer Number 2 Central1

I acknowledge that a transfer sent to the above email address from financial institutions that support this feature will be deposited directly into the selected account without any action on my part.

[Register](#)

| [Cancel](#)

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Powered by MemberDirect® Services

Note: For each of your accounts up to five different email addresses can be registered for Autodeposit. However, the same email address cannot be used for more than one account.

Watch for a confirmation email and follow the instructions to complete the registration.



The screenshot shows an email from Interac e-Transfer. At the top, there are links for "View in browser", "Français", and a help icon. The main content is addressed to "Hi Joint TestAccountTwo," and states: "We have received a request to register me@email.com for Autodeposit at [REDACTED]". Below this are two buttons: "Complete registration" and "Decline registration". A note indicates the registration "Expires: August 23, 2017". It also says, "If you received this registration in error, please click here to report." A message asks not to reply to the email. Below the main text are links for "FAQs" and "This is a secure transaction" with a lock icon. The bottom of the email includes the Interac e-Transfer logo, a copyright notice (© 2000 - 2017 Acxsys Corporation. All rights reserved. Terms of Use. © Trade-Mark of Interac Inc. Used under licence), and social media links for Twitter, Facebook, LinkedIn, and YouTube. A note at the bottom states: "Email or text messages carry the notice while the financial institutions securely transfer the money using existing payment networks. For the answers to common questions please visit our FAQs. If your financial institution does not yet offer Interac e-Transfer®, you can still deposit transfers to any bank account in Canada." It also mentions the email was sent on behalf of First Calgary, with contact information for Acxsys Corporation.

Note: Never complete a registration that you didn't initiate as it may be a phishing attempt. Do not decline the registration or click any link in the email as that could put your information at risk. Contact a Servus Representative at 1.877.378.8728 for more details.

Send to someone with Autodeposit

The only difference when sending an *Interac e-Transfer* to someone that uses Autodeposit is an acknowledgement on the "Send Money" page that the person you're sending to won't need to answer a security question to deposit the funds. Other than that the process is the same.

Note: The person receiving the money will get a notification letting them know that the money was deposited to their account. The sender will also receive a notification that the funds were successfully delivered.



Request Money

You can use the *Interac* e-Transfer system to ask for money owed. When a Request is fulfilled, the money is deposited directly into your account.

To get started select “*Interac* e-Transfer” on the left-hand navigation to launch e-Transfer and fill out the Request Money form.

- 1) There is space to include an invoice number, invoice due date and message. This information will help the recipient know why you are sending the request.

Request Money via INTERAC e-Transfer®



[Edit Recipients](#) | [Edit Sender Profile](#) | [Autodeposit](#) | [View: Pending](#) | [History](#)

Request From [▼](#)
[Add New Recipient](#)

I acknowledge that I have consent from the recipient for this request

Amount \$

Invoice # (optional)

Invoice Due By (optional)

Message (optional)

Deposit To [▼](#)

[Request](#) | [Cancel](#)

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Note: Money requests can be sent to anyone with an account at a Canadian financial institution and an email address or Canadian mobile phone number.

- 2) Review the request and, if it's correct, click Confirm.



Request Money - Confirm



Request From Friend 3
Amount \$15.50
Message for plumbing work
Invoice # inv2343
Invoice Due Date September 27, 2017
Service Charge \$1.00
Send notification to friend3@gmail.com
Deposit To [REDACTED] Every Day Savings 1

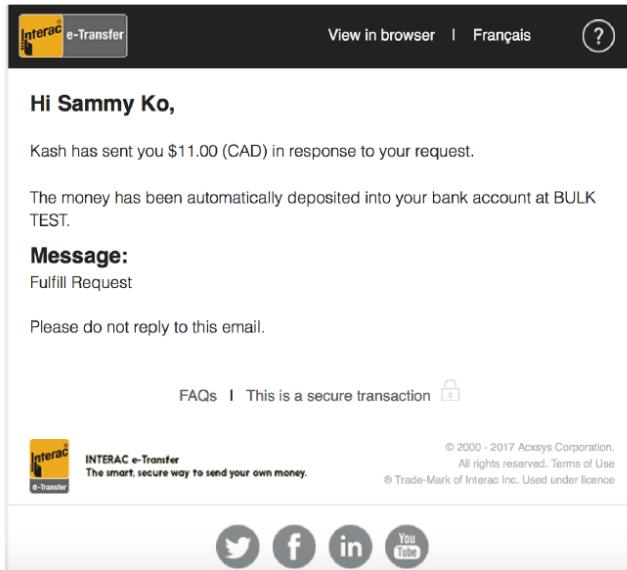
Service charge will be applied to your account when the funds are deposited.

[Confirm](#) | [Edit](#) | [Cancel](#)

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- 3) You will receive a fulfillment notification when the request is accepted.



The image shows an email notification from Interac e-Transfer. The subject line is "Hi Sammy Ko,". The body of the email states: "Kash has sent you \$11.00 (CAD) in response to your request. The money has been automatically deposited into your bank account at BULK TEST." Below this, there is a "Message:" section with the text "Fulfill Request". A note says "Please do not reply to this email." At the bottom, there are links for "FAQs" and "This is a secure transaction" with a lock icon. The footer includes the Interac e-Transfer logo, the text "INTERAC e-Transfer The smart, secure way to send your own money.", and the copyright notice "© 2000 - 2017 Acxsys Corporation. All rights reserved. Terms of Use © Trade-Mark of Interac Inc. Used under licence". Social media icons for Twitter, Facebook, LinkedIn, and YouTube are also present.

Fulfilling a request for money

Before fulfilling a request, make sure you know the person/business requesting the funds and why they are asking you for money. **If you're at all unsure about the request, decline it.**

If you can verify that the request is authentic, go ahead and fulfill it:



1)

Hi Kash,

Testing 2 Central1 at sko@central1.com sent you a request for \$11.00 (CAD).

Accept request for money at:

Your Financial Institution Select a different financial institution

Or

Decline Request

Expires: September 5, 2017

To stop receiving further requests for money to kkhan@central1.com from Test-

Note: Never fulfill a request that you don't recognize or weren't expecting as it may be a phishing attempt. Do not decline the request or click any link in the email as that could put your information at risk.

2) Complete the fulfill request form, making sure to acknowledge that you know the person/business requesting the funds, and submit.

Fulfill Request

From	Testing 2 Central1 (Testing 2 Central1)
Amount	\$11.00
Message (Optional)	Fulfill money
Transfer From	No Fees For Me - Investing 1 [Balance: \$9,999.99] ▾
<input checked="" type="checkbox"/> Yes I know Testing 2 Central1 (Testing 2 Central1) and wish to pay the amount above.	

Cancelling an e-Transfer

You have the ability to cancel an e-Transfer after it's been sent.

To get started select "Interac e-Transfer" on the left-hand navigation to launch e-Transfer and then:

- 1) Select "View/Resend/Cancel Pending Transfers".
- 2) Click on "Cancel". (If the notification has not been sent the e-Transfer cannot be cancelled).
- 3) Select "Logout" to leave the Interac e-Transfer site and return to your CNB session.

Note: Only CNB Users can cancel an e-Transfer. A Servus employee cannot cancel it.



View statements

The view statements function allows you to view an image of your original statement after three business days of the production date. Images of cleared cheques for the statement period are also included on the last few pages of your statement.

Select "view statements" on the menu bar along the top of the screen and fill in the required fields:

Member: Select account number of the membership you wish to view.

Available Statements: Select date you wish to view.

View Page: Select page number you wish to view (page numbers will be provided).

audit | account balances | transfers | history | bill payments | **view statements** | downloads

view statements

PATINO RECORDS User: ierelrg Mar 20, 2019

If you do not have Adobe Acrobat on your computer to open the statements below, please [click here](#) to download this free software.

Please note:
► Statements more than six months old require longer retrieval times.

Member: EADS KITCHEN SUPPLIES (CAD)

Available Statements (select date): June 30, 2017

view statement 

All in One® Statement

For the period ending June 30, 2017

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PETTY CASH - Business Manager - Custom #0

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Jun 01	Opening Balance			5,000.00
Jun 05	Cheque #116	(1,000.00)		4,000.00
Total		(1,000.00)	0.00	

MEMBERSHIP SUMMARY

Deposit & Investment Accounts	Balance(\$)	Borrowing Accounts	Balance(\$)
Chequing Accounts	4,000.00		
Common Shares	1.21		

If you find any errors in this statement, please contact your branch within 30 days of the statement date.



Downloads

Using the "downloads" function you have the ability to download a complete list of transactions for the month within a specific account. Only 31 days of transactions can be downloaded at one time.

Select "downloads" on the menu bar along the top of the screen. Fill in the required fields:

Account: Select account from the drop down box.

From Date: Enter date from which to start the transaction list.

To Date: Enter date up to which transactions will be included.

Accounting Software: Select from Quickbooks, Simply Accounting and Comma Delimited.

audit
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downloads

PATINO RECORDS User: ierelrg Mar 20, 2019

Select an account, date range, and accounting software. Click download to proceed.

Note: Transactions older than 12 months are not available.

Account: cheqex - 0 This is masked (CAD)

From Date (dd-mm m-yyyy): 01-Mar-2019

To Date (dd-mm m-yyyy): 20-Mar-2019

Accounting Software: QuickBooks

download reset

Important Messages:

For more information on your accounting software please click on the applicable link below to access the vendor website.

- ▶ [quickbooks](#)
- ▶ [simply accounting](#)



BAI2 download

The BAI2 Download feature allows the Commercial Net Banking users to download their transactions in BAI2 format - Bank Administration Institute. Downloadable transactions should be limited to chequing and savings accounts.

Access the BAI2 format guide on servus.ca.

Cheque matching

Cheque fraud is an ongoing problem. To help protect your business, Administrators may enroll in one of our cheque matching services: Positive Pay or Negative Pay.

- With **Positive Pay**, designated Users will add information about the business's issued cheques into Commercial Net Banking on a daily basis (Mon-Fri). As cheques clear the account they are compared to the list of issued cheque and any discrepancies are shown in Commercial Net Banking. Users can then decide whether to pay or return the mismatched cheques.
- With **Negative Pay**, designated Users will be shown a list in Commercial Net Banking of all cheques that have cleared the business's account. Users will then manually compare this list to the business's record of issued cheques on a daily basis (Mon-Fri). If Users find a mismatch they can decide to either pay or return the mismatched cheque.

Cheque matching will feature the following services:

- Positive Pay- add issued cheques (manually, or through a file upload)
- Negative Pay – view cleared cheques
- View, pay or return mismatched cheques
- Audit cheque matching decisions

Caution!

For the cheque matching service to work properly we're relying on Users to perform their duties each business day (Mon-Fri).

- With Positive Pay Users must upload their issued cheques each business day and submit their decision on any mismatched item by the 11am cutoff.
- With Negative Pay Users must compare the cleared cheques to the cheques they have issued and submit their decision on any mismatched items by the 11:00am MT cutoff.

Note: Neglecting these duties can result in legitimate cheques being returned. It is therefore recommended multiple Users be trained in cheque matching in the event a User is away from work.



Positive Pay

Adding issued cheques

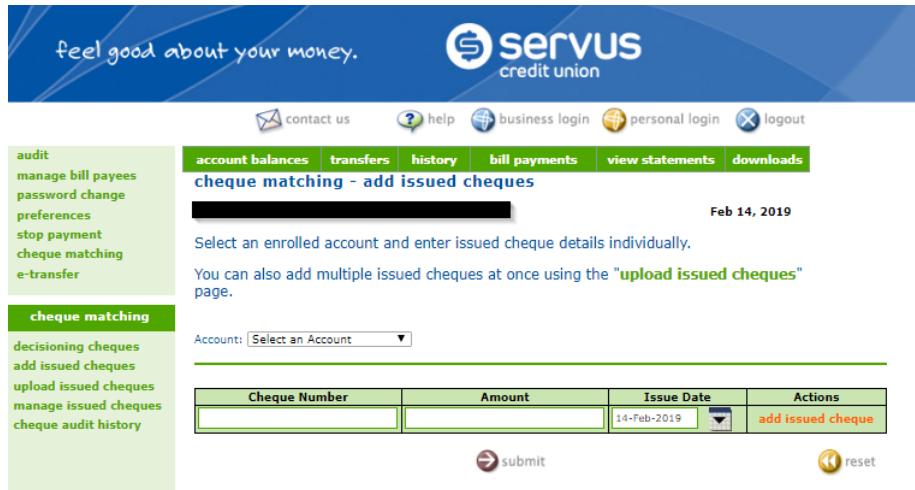
To begin cheque matching you need to add your issued cheques click by clicking on "add issued cheques" on the left-hand side navigation under cheque matching.

You will enter your issued cheque information so when your cheques clear they can be matched against the list of issued cheques you provided.

Cheque number: Enter cheque number.

Account: Select account from the drop down box.

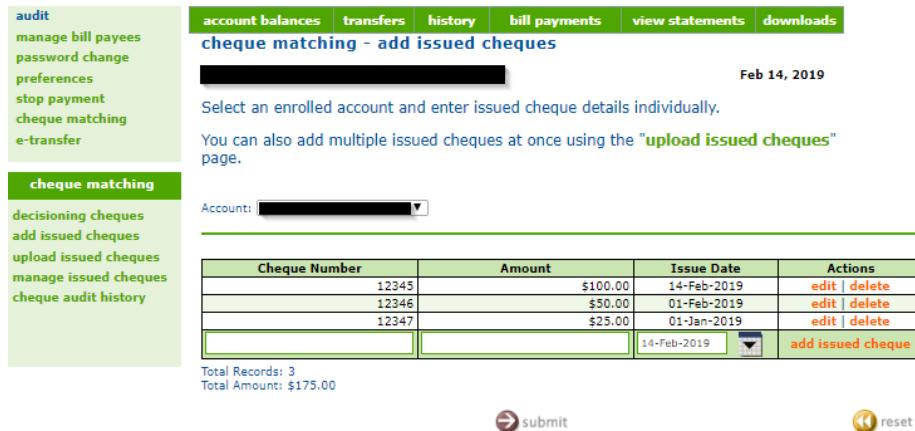
Issued Date: Enter date from which to start the transaction list.



The screenshot shows the Servus Credit Union website with a blue header and a green sidebar. The header features the Servus logo and navigation links: contact us, help, business login, personal login, and logout. The sidebar has links for audit, manage bill payees, password change, preferences, stop payment, cheque matching, and e-transfer. The main content area is titled 'cheque matching - add issued cheques' and shows a table for entering cheque details. The table has columns for Cheque Number, Amount, Issue Date, and Actions. The 'Actions' column contains a link 'add issued cheque'. Below the table are 'submit' and 'reset' buttons. The date 'Feb 14, 2019' is displayed above the table.

View

Once you have added your cheques click "submit" to continue.



The screenshot shows the same Servus Credit Union website as the previous one, but with data entered into the table. The table now shows three rows of cheque information: Cheque Number 12345, Amount \$100.00, Issue Date 14-Feb-2019, Actions edit | delete; Cheque Number 12346, Amount \$50.00, Issue Date 01-Feb-2019, Actions edit | delete; and Cheque Number 12347, Amount \$25.00, Issue Date 01-Jan-2019, Actions edit | delete. The 'Actions' column for each row contains links 'edit' and 'delete'. Below the table, it says 'Total Records: 3' and 'Total Amount: \$175.00'. The 'submit' and 'reset' buttons are at the bottom.



Edit/delete

If you have added cheques and need to edit or delete any items click on "edit/delete" under actions.

Edit: If there is a submission error associated with the row being edited, the associated cheque error details will be displayed

Delete: Clicking Delete will immediately remove that particular issued cheque entry from the list

Cheque Number	Amount	Issue Date	Actions
12345	\$100.00	14-Feb-2019	edit delete
12346	\$50.00	01-Feb-2019	edit delete
12347	25	01-Jan-2019	update cancel
		14-Feb-2019	add issued cheque

Upload

You have the ability to upload your issued cheque data to reduce data entry errors.

To start click on "upload issued cheques" on the left-hand side navigation. To import a file click on "choose file" and select your file.

To finish click "upload" to import your file. If any errors are recognized you will be prompted to correct before being allowed to continue.

Note: The file format must be in csv. or .txt and the data needs to be labelled. Check for blank filename or empty (blank) file, max filename 50 characters, file size should not exceed 50MB and ensure there are no illegal character in the filename.



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cheque matching - upload issued cheques

Feb 01, 2019

Import a CSV file with the details for many issued cheques.

You can also enter issued cheque details individually using the "[add issued cheques](#)" page.

upload csv file

CSV Upload: No file chosen

 import CSV file

Upload validation errors

Once you have uploaded your file and any validation errors occur, you will be prompted to correct them in order to continue. You have the option to correct or delete each item.

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cheque matching - upload issued cheques

Feb 07, 2019

Account:

Cheque Number	Amount	Issue Date	Actions
3333	\$100.00	15-Jan-2019	
3333	\$100.00	15-Jan-2019	
abc	\$100.00	15-Jan-2019	
-1	\$100.00	15-Jan-2019	
100000000000	\$100.00	15-Jan-2019	
5555	abc	15-Jan-2019	
6666	\$1.00	15-Jan-2019	
7777	\$999,999,999.01	15-Jan-2019	
8888	\$100.00	abc	
9999	\$100.00	01-Jan-2018	
10101010	\$100.00	01-Jan-2021	
def	def	def	

submit reset

Manage issued cheques

You also have the ability to edit, delete and stop your issued cheques.

Note: You must action your issued cheques before the cheque goes through the clearing process.

Select "managed issued cheques" on the left-hand side navigation. Select the account you issued the cheque from, enter a range date from and to and also the range for cheque number to and from. Click on "apply filters" to continue.




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cheque matching - manage issued cheques
Feb 15, 2019

View the issued cheque details you have provided. You can modify each cheque, prior to cheque processing. Cheque processing occurs approximately Noon MST each business day.

Account:

From Date: To Date:

From Cheque #: To Cheque #:

Use the filters above to select the issued cheques you want to modify.

View mode

After you completed your search you can complete the following actions on your issued cheques: 1) Edit 2) Delete 3) Stop and 4) Update.

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cheque matching - manage issued cheques
Feb 15, 2019

View the issued cheque details you have provided. You can modify each cheque, prior to cheque processing. Cheque processing occurs approximately Noon MST each business day.

Account:

From Date: To Date:

From Cheque #: To Cheque #:

Cheque Number	Amount	Issue Date	Actions
15	\$100.00	15-Jan-2019	edit delete stop
16	\$100.00	15-Jan-2019	edit delete stop
17	\$100.00	15-Jan-2019	edit delete stop
18	\$100.00	15-Jan-2019	edit delete stop
31	\$100.00	15-Jan-2019	edit delete stop
55	\$100.00	15-Jan-2019	edit delete stop

Edit mode

For each item you want to edit, complete the necessary fields and click "update" under actions.

Cheque number: Enter cheque number.

Account: Select account from the drop down box.

Issued Date: Enter date from which to start the transaction list.

Action: Select edit, delete or stop



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cheque matching - manage issued cheques

Feb 15, 2019

View the issued cheque details you have provided. You can modify each cheque, prior to cheque processing. Cheque processing occurs approximately Noon MST each business day.

Account: From Date: To Date:
From Cheque #: 15 To Cheque #: 55

Cheque Number	Amount	Issue Date	Actions
15	\$100.00	15-Jan-2019	edit delete stop
16	\$100.00	15-Jan-2019	edit delete stop
17	\$100.00	15-Jan-2019	 update cancel
18	\$100.00	15-Jan-2019	edit delete stop
31	\$100.00	15-Jan-2019	edit delete stop
55	\$100.00	15-Jan-2019	edit delete stop

Decisioning cheques – Positive Pay

To start decisioning cheques click on "decisioning cheques" on the left-hand side navigation.

Select the account you want to decision the cheque and set the Status to "All".

cheque matching
decisioning cheques
add issued cheques
upload issued cheques
manage issued cheques
cheque audit history

Account: cheq - 0 (CAD) Status: All
From Cheque #: To Cheque #:
From Amount: To Amount:
From Issued Date: To Issued Date:

After applying the filters you will be returned a list of items to decision. You will see the cheque number (if cheque image is available it will show as a link), amount, issue date, processed date, status and decision.



cheque matching

decisioning cheques

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Account:

From Cheque #:

From Amount:

From Issued Date:

Status:

To Cheque #:

To Amount:

To Issued Date:

apply filters
 reset filters

pay all

Cheque Number	Amount	Processed Amount	Issued Date	Processed Date	Status	Decision (Default: Return)
2249	\$0.00	\$250.00	01-Jan-0001	22-Feb-2019	Unmatched Cheque	<input type="text" value="Pay"/>
2255	\$0.00	\$500.00	01-Jan-0001	22-Feb-2019	Unmatched Cheque	<input type="text" value="Return - Counterfeit"/>
3000	\$15.99	\$16.00	22-Feb-2019	22-Feb-2019	Amount Mismatch	<input type="text" value="Return - Material Alteration"/>
3002	\$17.32	\$17.32	25-Feb-2019	22-Feb-2019	Post-dated	<input type="text" value="Return - Post Dated"/>
3006	\$0.00	\$52.00	01-Jan-0001	22-Feb-2019	Unmatched Cheque	<input type="text" value="Select a Decision"/>
3788	\$500.00	\$250.00	22-Feb-2019	22-Feb-2019	Amount Mismatch	<input type="text" value="Select a Decision"/>
3898	\$500.00	\$500.00	22-Feb-2019	25-Feb-2019	Duplicate	<input type="text" value="Select a Decision"/>
3987	\$250.00	\$500.00	22-Feb-2019	22-Feb-2019	Amount Mismatch	<input type="text" value="Select a Decision"/>
5000	\$15.50	\$16.00	22-Feb-2019	25-Feb-2019	Amount Mismatch	<input type="text" value="Select a Decision"/>
5003	\$18.46	\$18.46	01-Jul-2018	25-Feb-2019	Stale-dated	<input type="text" value="Select a Decision"/>
5006	\$0.00	\$52.00	01-Jan-0001	25-Feb-2019	Unmatched Cheque	<input type="text" value="Select a Decision"/>

Total Records: 11
 Total Amount: \$1,317.27

submit

Choose one of the following under the decision column to apply to each item:

- Pay
- Return – Counterfeit
- Return - Material Alteration
- Return - Post Dated
- Return - Stale Dated
- Return - Signature Irregular
- Return - Refer to Maker
- Return - Words and Figures Differ
- Return - Duplicate Payment
- Return - Item Incorrectly Amount Encoded

More information on the definitions of each decision can be found on page 5:
<https://www.payments.ca/sites/default/files/21-Aug-17/a4eng.pdf>

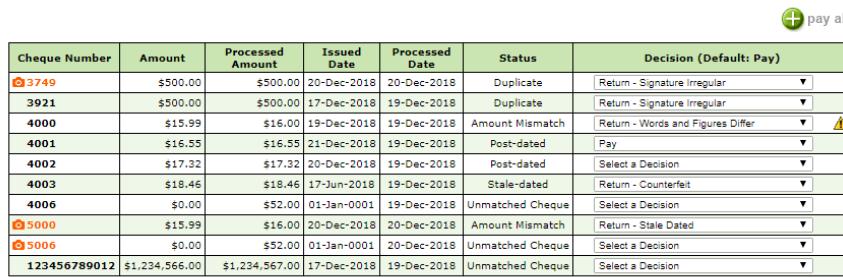
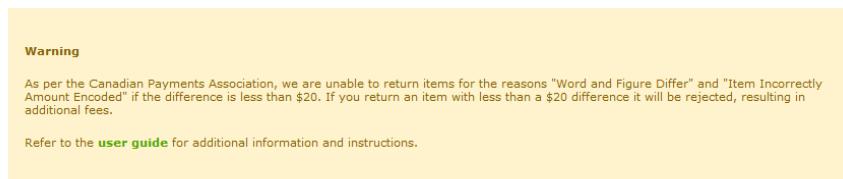
Once you have completed your decisions click "submit" to continue.

Note: All exception decisions must be submitted by 11:00am MT each business day. If you do not make your decision before 11:00am MT, your default decision will be applied.



Decision warning

Pay attention to any decision warnings and update your selection accordingly.



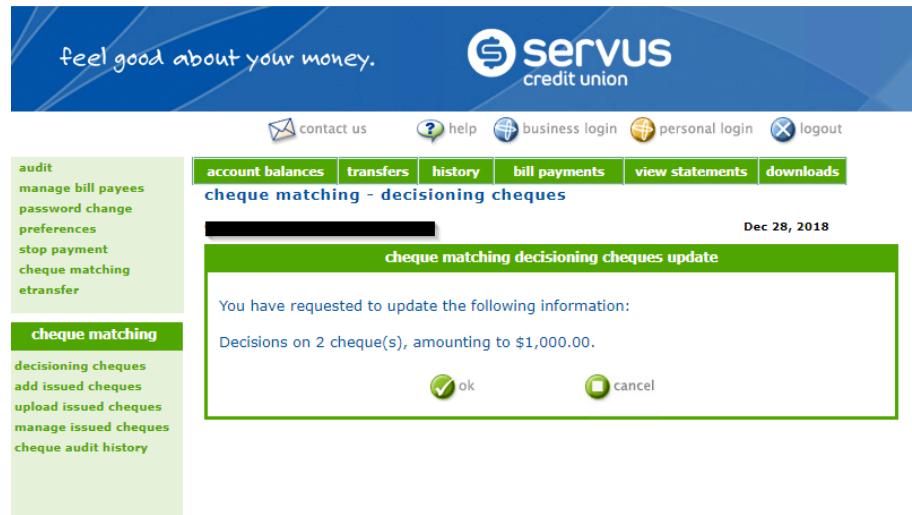
pay all

Cheque Number	Amount	Processed Amount	Issued Date	Processed Date	Status	Decision (Default: Pay)
3749	\$500.00	\$500.00	20-Dec-2018	20-Dec-2018	Duplicate	Return - Signature Irregular <input checked="" type="checkbox"/>
3921	\$500.00	\$500.00	17-Dec-2018	19-Dec-2018	Duplicate	Return - Signature Irregular <input checked="" type="checkbox"/>
4000	\$15.99	\$16.00	19-Dec-2018	19-Dec-2018	Amount Mismatch	Return - Words and Figures Differ <input checked="" type="checkbox"/> !
4001	\$16.55	\$16.55	21-Dec-2018	19-Dec-2018	Post-dated	Pay <input checked="" type="checkbox"/>
4002	\$17.32	\$17.32	20-Dec-2018	19-Dec-2018	Post-dated	Select a Decision <input checked="" type="checkbox"/>
4003	\$18.45	\$18.45	17-Jun-2018	19-Dec-2018	Stale-dated	Return - Counterfeit <input checked="" type="checkbox"/>
4006	\$0.00	\$52.00	01-Jan-0001	19-Dec-2018	Unmatched Cheque	Select a Decision <input checked="" type="checkbox"/>
5000	\$15.99	\$16.00	20-Dec-2018	20-Dec-2018	Amount Mismatch	Return - Stale Dated <input checked="" type="checkbox"/>
5006	\$0.00	\$52.00	01-Jan-0001	20-Dec-2018	Unmatched Cheque	Select a Decision <input checked="" type="checkbox"/>
123456789012	\$1,234,566.00	\$1,234,567.00	17-Dec-2018	19-Dec-2018	Unmatched Cheque	Select a Decision <input checked="" type="checkbox"/>

Total Records: 10
Total Amount: \$1,235,650.31



Confirmation Message: Unfiltered Results



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cheque matching - decisioning cheques

Dec 28, 2018

cheque matching decisioning cheques update

You have requested to update the following information:

Decisions on 2 cheque(s), amounting to \$1,000.00.

ok cancel



Confirmation Message: Filtered Results

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cheque matching - decisioning cheques

Dec 28, 2018

cheque matching decisioning cheques update

You have requested to update the following information:

Decisions on 3 cheque(s), amounting to \$52.33.

Note: You have filtered your submission. There are 5 cheque(s) not included in this submission.

 ok  cancel

Decisioning Cheques – Negative Pay

Any items that have the status negative pay will be presented. Use the decision column to make your updates and click "submit" to continue.

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cheque matching - decisioning cheques

Mar 04, 2019

Select your account and make your pay/no-pay decision under the Decision field. All exception decisions must be submitted by 11AM MST each business day. If you do not make your decision before 11AM MST, your default decision will be applied.

Account: From Cheque #: To Cheque #:
 From Amount: To Amount:
 From Issued Date: To Issued Date:

 apply filters  reset filters

 pay all

Cheque Number	Amount	Processed Amount	Issued Date	Processed Date	Status	Decision (Default: Pay)
1661	\$0.00	\$3,947.80	01-Jan-0001	14-Dec-2018	Negative Pay	<input type="button" value="Select a Decision"/>
1689	\$0.00	\$5,491.40	01-Jan-0001	14-Dec-2018	Negative Pay	<input type="button" value="Select a Decision"/>
1690	\$0.00	\$500.00	01-Jan-0001	12-Dec-2018	Negative Pay	<input type="button" value="Select a Decision"/>
1691	\$0.00	\$2,500.00	01-Jan-0001	21-Dec-2018	Negative Pay	<input type="button" value="Select a Decision"/>
1692	\$0.00	\$1,345.31	01-Jan-0001	27-Dec-2018	Negative Pay	<input type="button" value="Select a Decision"/>
1694	\$0.00	\$750.00	01-Jan-0001	28-Dec-2018	Negative Pay	<input type="button" value="Select a Decision"/>

 submit

If you do not make your decision before 11AM MT, your default decision will be applied.



Stop payments

With the stop payments function you have the ability to stop a cheque or an automatic funds transfer from clearing your account.

Click on “stop payment” on the menu bar to the left of the screen. From here you can stop payment on a cheque or an automated fund transfer (AFT).

Cheque stops

Select “cheque stops” and fill in the required fields:

Choose Account:	Select account the cheque is payable from.
Choose Reason:	Select stop reason from drop down box.
Payee:	Enter cheque payee.
From Cheque Number:	Enter cheque number or beginning of the range of cheques that should be stopped.
To Cheque Number:	Enter cheque number at the end of the range of cheques that should be stopped (if there is only one cheque, leave this blank).
Amount:	Enter amount of cheque.
Tolerance:	Enter range +/- of dollar limit of the stop payment (will default to \$1.00 if field is left blank).
Cheque Date:	Enter date the cheque was written.



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stop payment

PATINO RECORDS User: ierelrg

Mar 20, 2019

DISCLAIMER: By submitting this request you hereby agree to indemnify and hold the Credit Union harmless for all claims, liabilities, and expenses arising from the non-payment of the above instrument, and further agree that the Credit Union shall not be liable should certification or payment be made contrary to this request through inadvertance or accident.

Cheque Stop Automatic Funds Transfer (AFT)

Choose Account:

Choose Reason:

Payee:

For a single cheque fill in the From Cheque number field only. For more than one cheque please enter a range of cheque numbers.

From Cheque Number: To Cheque Number:

Amount: Tolerance (+/-):

Cheque Date: * Please contact your branch to stop payment on cheques more than six months old.

Please Note: The Tolerance (+/-) field is used if you are unsure of the Cheque/AFT amount. For example, if you think the Cheque/AFT is between \$20.00 to \$23.00 dollars then enter 20.00 in the amount field and 3.00 in the Tolerance field. Our system will then identify the amounts between \$17.00 and \$23.00 dollars.

submit reset

Note: Once you select the “submit” button a confirmation screen will display, select the “ok” button to add the stop payment.

AFT stops

Select “automatic funds transfer (AFT)” and fill in the required fields:

Choose Account: Select account the AFT is payable from.

Choose Reason: Select stop reason from drop down box.

Payee: Enter AFT payee.

From Date: Enter exact date or beginning date for a range of dates that should be stopped (*if you know the exact date then enter the same date in the “from date” and “to date” fields. If you do not know, then enter the range of dates that you expect the AFT to occur).

To Date: Enter exact date or end date for a range of dates that should be stopped.

Amount: Enter amount of the AFT.

Tolerance: Enter range +/- of dollar limit of the stop payment (will default to \$1.00 if field is left blank).



audit manage bill payees password change preferences stop payment cheque matching Interac e-Transfer®	account balances transfers history bill payments view statements downloads stop payment
PATINO RECORDS User: ierelrg Mar 20, 2019	
DISCLAIMER: By submitting this request you hereby agree to indemnify and hold the Credit Union harmless for all claims, liabilities, and expenses arising from the non-payment of the above instrument, and further agree that the Credit Union shall not be liable should certification or payment be made contrary to this request through inadvertance or accident.	
stop payments	
add stop payment cancel stop	
scheduled transactions	
cancel edit view waiting approval your pending	
<p style="margin: 0;"><input type="radio"/> Cheque Stop</p> <p style="margin: 0;"><input checked="" type="radio"/> Automatic Funds Transfer (AFT)</p> <p style="margin: 10px 0;">Choose Account: <input type="text" value="6560791 cheqex - 0 This is masked \$95,390.90 (CAD)"/></p> <p style="margin: 10px 0;">Choose Reason: <input type="text" value="Cheque Lost"/></p> <p style="margin: 10px 0;">Payee: <input type="text" value="ABC limited Inc."/></p> <p style="margin: 10px 0;">Please enter a 'From date' and a 'To date'. If you know the exact date of the AFT then enter the same date in the From date and To date fields. If you do not know the exact date that the AFT will be processed, then enter the range of dates when you expect the AFT to occur.</p> <p style="margin: 10px 0;">From Date: <input type="text" value="01-Mar-2019"/> To Date (dd-mm- yyyy): <input type="text" value="20-Mar-2019"/></p> <p style="margin: 10px 0;">Amount: <input type="text" value="5000"/> Tolerance (+/-): <input type="text" value="5"/></p> <p style="margin: 10px 0; font-size: small;">* Please contact your branch to stop payment on cheques more than six months old.</p> <p style="margin: 10px 0;">Please Note: The Tolerance (+/-) field is used if you are unsure of the Cheque/AFT amount. For example, if you think the Cheque/AFT is between \$20.00 to \$23.00 dollars then enter 20.00 in the amount field and 3.00 in the Tolerance field. Our system will then identify the amounts between \$17.00 and \$23.00 dollars.</p> <p style="text-align: center; margin: 10px 0;"> <input type="button" value="submit"/> <input type="button" value="reset"/> </p>	

Note: Once you select the “submit” button a confirmation screen will display, select the “ok” button to add the stop payment.

Cancelling a stop payment

You can cancel any stop payment entered on a selected account if the reason for the stop payment is no longer valid.

Select “cancel stop” on the menu bar to the left of the screen. Fill in the required fields:

Choose Account: Select account stop payment was entered on.

Choose Stop: Select stop that user would like to cancel.

Note: A receipt page will display indicating a reference number for the cancelled stop payment; you may print this summary for your records.



audit manage bill payees password change preferences stop payment cheque matching Interac e-Transfer®	<div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">account balances</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">transfers</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">history</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">bill payments</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">view statements</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">downloads</div> <p style="margin-top: 5px; font-weight: bold; color: #0070C0;">cancel a stop payment</p> <p style="margin-top: 10px;">PATINO RECORDS User: ierelrg Mar 20, 2019</p> <p>Choose Account: <input type="text" value="6560791 cheqex - 0 This is masked \$95,390.90 (CAD)"/> ▼</p> <p>Choose Stop: <input type="text" value="Cheque Num 4 Dissatisfied with Service"/> ▼</p> <p style="text-align: center; margin-top: 10px;"> → submit ← reset </p>
---	---

Message centre

Servus Credit Union may send "Account Reminder" or "Product and Offer" messages to you via Commercial Net Banking. This delivery method is more secure than email because the message cannot be intercepted.

If your company's Commercial Net Banking Administrator has granted you privileges to "View Mail", you can access the message centre using the button near the top of every page or from the left hand menu on the account balances page.

To read messages sent from Servus Credit Union select "messages" from the menu. To send a message to Servus Credit Union select "contact us" from the menu.

audit manage bill payees password change preferences stop payment	<div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">account balances</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">transfers</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">history</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">bill payments</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">view statements</div> <div style="background-color: #0070C0; color: white; padding: 2px 5px; border-radius: 5px; text-decoration: none; font-weight: bold;">downloads</div> <p style="margin-top: 5px; font-weight: bold; color: #0070C0;">secure messages inbox</p> <p style="margin-top: 10px;">COMMERCIAL NET BANKING TEST ACCOUNT User: 123456 Nov 23, 2006</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; background-color: #0070C0; color: white; padding: 2px;">date</th> <th style="text-align: center; background-color: #0070C0; color: white; padding: 2px;">subject</th> <th style="text-align: center; background-color: #0070C0; color: white; padding: 2px;">view</th> <th style="text-align: center; background-color: #0070C0; color: white; padding: 2px;">delete</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 2px;">23Nov2006 8:52 AM</td> <td style="text-align: center; padding: 2px;">message from servus credit union</td> <td style="text-align: center; padding: 2px;">view</td> <td style="text-align: center; padding: 2px;">delete</td> </tr> </tbody> </table>	date	subject	view	delete	23Nov2006 8:52 AM	message from servus credit union	view	delete
date	subject	view	delete						
23Nov2006 8:52 AM	message from servus credit union	view	delete						



Cash management

Using the cash management function you can easily monitor the credits/debits to/from your company's cash management account and the resulting balance.

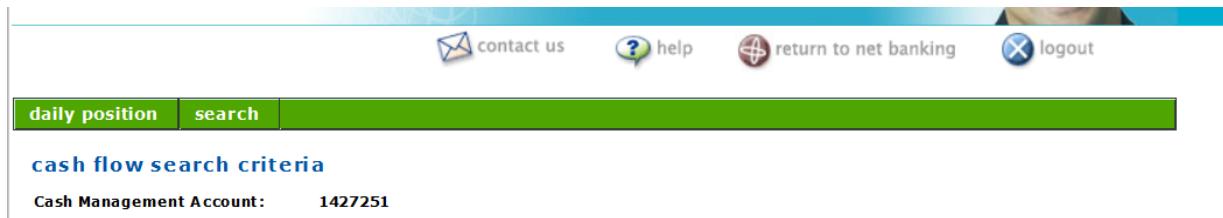
To access the cash management function, select "cash management" from the left-hand side navigation.



The screenshot shows the 'account balances' section of the cash management interface. On the left, a sidebar lists navigation options: audit, cash management (which is selected and highlighted in green), manage bill payees, password change, preferences, stop payment, cheque matching, and Interac e-Transfer®. The main content area has a header with 'account balances', 'print this page', and the date 'Mar 22, 2019'. Below this is a table titled 'deposits' with columns: Account, Line Of Credit, Holds, Available Balance, and Balance. The table lists several accounts with their respective details. A 'Total:' row at the bottom shows a balance of \$26,556,957.46.

Account	Line Of Credit	Holds	Available Balance	Balance
1427251 cheqex - 0 This is masked (CAD)	\$600,000.00	\$0.00	\$15,903,404.25	\$15,303,404.25
1427251 cheqex - 10 This is masked (CAD)	\$0.00	\$0.00	\$719,229.10	\$719,229.10
1427251 cheqex - 25 This is masked (CAD)	\$0.00	\$0.00	\$10,267,559.02	\$10,267,559.02
1427251 cmsh - 0 (CAD)	\$0.00	\$0.00	\$200,000.00	\$200,000.00
1450907 cheqex - 0 This is masked (CAD)	\$0.00	\$0.00	\$52,996.85	\$52,996.85
1450907 cmsh - 0 (CAD)	\$0.00	\$0.00	\$0.00	\$0.00
2252864 cmsh - 0 (CAD)	\$0.00	\$0.00	\$1.23	\$1.23
2252864 plan24 - 0 (CAD)	\$0.00	\$0.00	\$4,255.15	\$4,255.15
8498727 cmsh - 0 This is masked (CAD)	\$0.00	\$0.00	\$0.00	\$0.00
8498727 plan24 - 1 This is masked (CAD)	\$0.00	\$0.00	\$9,511.86	\$9,511.86
Total:				\$26,556,957.46
terms				

Note: The cash management function is a separate, secure site associated with Commercial Net Banking. To return to Commercial Net Banking from the cash management site select "return to net banking" at the top of the page.



Daily position

The first page after entering the cash management site is the daily position page. This page shows the current daily position of the cash management account and all associated accounts. This information is updated daily, the last available reporting date being one day previous to the current date.



daily position **search**

daily position

Cash Management Account: 1427251

[print this page](#)
Feb 28, 2013

associated account	opening balance	credit count	total credits	debit count	total debits	closing balance
1427251 cheqex - 0	\$4,528,025.84	15	\$378,633.84	10	(\$155,152.54)	\$4,751,507.14
consolidated totals	\$4,528,025.84	15	\$378,633.84	10	(\$155,152.54)	\$4,751,507.14

Search

To access the search function, select "search" from the menu bar along the top of the screen. You will have two different search options:

Cash Flow: Provides information on daily net cash flows (total credits less total debits) for a specified date range on either a consolidated basis or for each selected associated account.

End-of-Month Aggregates: Displays available end-of-month aggregates for a specified date range on a consolidated (the entire cash management account) basis for each selected associated account.

daily position **search**

select search category

search categories

Cash Flow

End-Of-Month Aggregates

 submit

 reset

The following instructions apply to both search types.

- 1) Select the search type and click "submit".
- 2) Refine the search criteria by selecting a "View Type":

Consolidated: To view consolidated cash flow totals for each day in the selected date range

Associated Accounts: To view the net daily cash flow for one or more associated accounts for each day in the selected date range.

If "Associated Accounts" is selected, you will also need to select the account or accounts to be included in the search.



daily position **search**

cash flow search criteria

Cash Management Account: 1427251

view type

Consolidated

Associated Accounts

Account(s): 1427251 cheqex - 0

Multiple accounts can be selected by holding down the 'Ctrl' or 'Shift' key.

date range

From Date (dd-m mm -yyyy): 01-Feb-2019 

To Date (dd-m mm -yyyy): 22-Mar-2019 

 submit  reset

3) Set the date range for the search:

From Date: Enter start date for cash flow search.

From Date: Enter start date for cash flow search.

4) Click "submit".

Note: The default settings for the date fields indicate the last available reporting date for the cash flow search.

Up to 240 items will be displayed on each search results page. To scroll between pages use the "next" and "previous" buttons just above the table



cash flow search results[print this page](#)

Mar 22, 2019

Cash Management Account: 1427251

You can sort the information in a column in ascending or descending order by clicking on the column heading.
Sortable columns are identified by orangeheadings:

[return to search](#)[download](#)

date	total credits	total debits	net cash flow	closing balance
28feb2013	\$378,633.84	(\$155,152.54)	\$223,481.30	\$4,751,507.14
27feb2013	\$33,272.83	(\$356,562.03)	(\$323,289.20)	\$4,528,025.84
26feb2013	\$4,719.22	(\$313,144.66)	(\$308,425.44)	\$4,851,315.04
25feb2013	\$96,134.09	(\$41,796.53)	\$54,337.56	\$5,159,740.48
24feb2013	\$0.00	\$0.00	\$0.00	\$5,105,402.92
23feb2013	\$0.00	\$0.00	\$0.00	\$5,105,402.92
22feb2013	\$11,178.84	(\$84,993.19)	(\$73,814.35)	\$5,105,402.92
21feb2013	\$8,352.86	(\$132,794.25)	(\$124,441.39)	\$5,179,217.27
20feb2013	\$13,566.28	(\$48,079.54)	(\$34,513.26)	\$5,303,658.66

Sorting search results

Consolidated search results can be sorted by clicking on the orange column heading by which you want to sort.

Associated account search results feature an advanced sort which enables you to apply a multiple-column sort to the results. Use the drop down menus to customize the sort order and sort direction of each column in the results grid, then select "apply custom sort."



cash flow search results
[print this page](#)
Mar 22, 2019
Cash Management Account: 1427251
[Advanced Sort Options](#)

sort order	field	sort direction
1	Date	Descending
2	Associated Account	Ascending
3	Total Credits	Descending
4	Total Debits	Descending
5	Net Cash Flow	Descending
6	Closing Balance	Descending

[re-apply default sort](#) [apply custom sort](#)

[return to search](#)

[download](#)

date	associated account	total credits	total debits	net cash flow	closing balance
28feb2013	1427251 cheqex - 0	\$378,633.84	(\$155,152.54)	\$223,481.30	\$4,751,507.14
27feb2013	1427251 cheqex - 0	\$33,272.83	(\$356,562.03)	(\$323,289.20)	\$4,528,025.84
26feb2013	1427251 cheqex - 0	\$4,719.22	(\$313,144.66)	(\$308,425.44)	\$4,851,315.04
25feb2013	1427251 cheqex - 0	\$96,134.09	(\$41,796.53)	\$54,337.56	\$5,159,740.48
24feb2013	1427251 cheqex - 0	\$0.00	\$0.00	\$0.00	\$5,105,402.92
23feb2013	1427251 cheqex - 0	\$0.00	\$0.00	\$0.00	\$5,105,402.92
22feb2013	1427251 cheqex - 0	\$11,178.84	(\$84,993.19)	(\$73,814.35)	\$5,105,402.92
21feb2013	1427251 cheqex - 0	\$8,352.86	(\$132,794.25)	(\$124,441.39)	\$5,179,217.27
20feb2013	1427251 cheqex - 0	\$13,566.28	(\$48,079.54)	(\$34,513.26)	\$5,303,658.66
19feb2013	1427251 cheqex - 0	\$855,937.66	(\$183,291.31)	\$672,646.35	\$5,338,171.92
18feb2013	1427251 cheqex - 0	\$2,213.83	\$0.00	\$2,213.83	\$4,665,525.57
17feb2013	1427251 cheqex - 0	\$0.00	\$0.00	\$0.00	\$4,663,311.74
16feb2013	1427251 cheqex - 0	\$0.00	\$0.00	\$0.00	\$4,663,311.74
15feb2013	1427251 cheqex - 0	\$3,404.02	(\$195,956.40)	(\$192,552.38)	\$4,663,311.74
14feb2013	1427251 cheqex - 0	\$4,701.58	(\$38,929.48)	(\$34,227.90)	\$4,855,864.12

Account preferences

The preferences function provides two options that give you the ability to personalize the Commercial Net Banking drop down lists. Select “preferences” on the menu bar to the left of the screen. This will display two options: drop down order and account groups.

Drop down order

The drop down order function gives you the ability to choose the order in which your accounts will display in the drop down listings within Commercial Net Banking.



- 1) Select the first account you want listed by placing a 1 in the box beside the account. Each account has to be updated individually; this is achieved by selecting the orange update button.
- 2) Select the second account you want listed by placing a 2 in the box and select “update”.
- 3) Continue with this method until all accounts have a determined order.

Account	Order	Action
2684009 cheq - 0 CNB Test	2	update?
2684009 cheq - 1 CMS	1	update?
2684009 plan24 - 0 CNBtest	3	update?

Account groups

The account groups function will allow you to create smaller groupings of accounts within the company structure. This would be used to create a more manageable listing of accounts within the drop down listings. For example, you may wish to group accounts that have frequent transfers back and forth, or you may wish to group all products within the member number (accounts can belong to more than one account group).

The following functions are available:

Set Active Group:	Select which group displays in the viewing drop down boxes.
Add Group:	Create a new group and which accounts are included in that new group.
Delete Group:	Allows a previously named group to be deleted.
Add To Group:	Add a new account to a group that already exists.
Delete From Group:	Delete an account from a previously created group.
List Groups:	Provides a listing of all groups that have been created



audit
cash management
manage bill payees
password change
preferences
stop payment

preferences
drop down order
account groups

groups
set active group
add group
delete group
add to group
delete from group
list groups

New Group:

add reset

COMMERCIAL NET BANKING TEST ACCOUNT User: vrudland Aug 24, 2006

Note: If an active group has been set, only those accounts included in that group will show in the drop-down box. Should you wish to work with other accessible accounts, the User will need to set the group they want to use as the active group. Select “none” to have all accounts in the company structure display.

Auditing a user

The audit function allows you to view activity performed by an individual User, or by all Users, depending on the permissions granted to the User.

To access the audit function, select “audit” from the menu bar on the left of the screen. Fill in the required fields:

User ID: Select the User you want to audit from the drop down menu.

From: Enter date from which to start the transaction list.

To: Enter date up to which transactions will be included.

audit
cash management
manage bill payees
password change
preferences
stop payment

groups

audit information

COMMERCIAL NET BANKING TEST ACCOUNT User: vrudland Aug 24, 2006

User ID:

From (dd-mmm-yyyy): To (dd-mmm-yyyy):

submit reset

Change password

To change your password, select the “password change” button on the menu bar to the left of the screen.



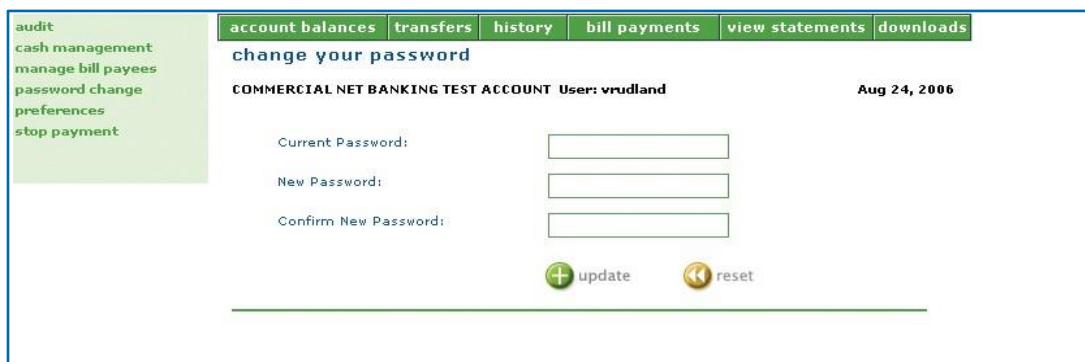
Fill in the required fields:

Current Password: Enter current password you would like to change.

New Password: Enter new password.

Confirm New Password: Re-enter new password.

Select the “update” button to activate the new password.



The screenshot shows a web-based banking interface for a 'COMMERCIAL NET BANKING TEST ACCOUNT' user 'vrudland'. The date 'Aug 24, 2006' is displayed. On the left, a sidebar lists navigation options: audit, cash management, manage bill payees, password change, preferences, and stop payment. The main content area has a header 'change your password'. It includes fields for 'Current Password', 'New Password', and 'Confirm New Password', each with an associated text input box. Below these fields are two buttons: a green 'update' button with a plus sign icon and a yellow 'reset' button with a circular arrow icon. A horizontal line separates the input fields from the buttons.

Note: Passwords must be between a minimum of 6 to a maximum of 16 alphanumeric characters and are case sensitive. Do not use special characters such as &, %, \$, " , >.

