

International services

International Funds Transfers

How it works

Nothing could be more simple—worldwide!

AccèsD Affaires makes business easier by letting you transfer funds to beneficiaries anywhere in the world. Two types of transfers are available, each with different processing times:

SWIFT transfer:	0 to 48 business hours
Direct deposit:	12 business hours to 3 business days

Transfers can be made at any time, and real-time exchange rates are available for the most common currencies. To save time, transaction details can be saved in a template for later reuse, so you don't have to re-enter the information every time.

How to register

Only your company's primary administrator can activate this service directly in AccèsD Affaires. He or she simply selects the **International Services** menu then the **Funds Transfer** sub-menu, and electronically signs the membership agreement using his or her password.

Who does what

Transactions involving funds transfers can be signed electronically by one or more authorized signers (there may be more than two signers in the company) and must be approved by an authorized user through established channels. Users may only access the features, accounts and transactions delegated to them by the administrator when their user files were created.

User fees

Service charges depend on the amount, currency, destination and transfer method. Contact your account manager for rates.

Security

The privacy of transactions is ensured by security mechanisms that comply with the highest e-commerce standards. Each transaction includes simple identification mechanisms. The details concerning these mechanisms are not included in this document. They will be forwarded to you once the User agreement has been signed.

Advantages

- **Fast and simple** – Make international transfers in just a few clicks without having to visit your caisse.
- **Efficient** – Reduce paperwork and manual processing. Delegate functions to employees by assigning them access rights directly in AccèsD Affaires.
- **Convenient** – Use AccèsD Affaires anytime, anywhere.
- **Secure** – Maintain full control over all AccèsD Affaires functions and access rights.
- **Practical** – Save time by creating transfer templates.

Making a funds transfer

Step 1 - Enter transfer information



1. Select the **International Services** menu, then the **Funds Transfer** sub-menu.
 2. Select the destination country. Destination currency and transfer currency will automatically be selected.¹
 3. Select transfer amount.²
 4. Select the account to be debited.
 5. Click on the Next button.
1. If destination account is in a currency other than that of the destination country, the destination currency must be changed. Example: to transfer \$1,000 US to Canada, enter information as follows:
 - Destination: Canada
 - Currency: USD
 - Amount: 1,000.00 USD
 2. Transfers may be made in a currency different from the destination currency. Example: to transfer the equivalent of \$1,500 CAN to the US in US dollars, enter:
 - Destination: United States
 - Currency: USD
 - Amount: 1,500.00 CAD

Step 2 - Select type of transfer

Select the desired transfer type and click on the **Next** button.

Funds transfer order

Step 2 - Select type of transfer

Transfer type	
<input checked="" type="radio"/>	Direct Deposit Charges: 15 CAD ¹ Credit recipient: 12 hours to 4 business days
<input type="radio"/>	Check Letter Charges: 10 CAD ¹ Credit recipient: 4 to 7 business days subject to local mail
<input type="radio"/>	SWIFT Charges: 50 CAD ¹ Credit recipient: 0 to 48 business hours

1. Charges will be debited directly from your account or paid according to the terms of your agreement with your caisse. Additional charges may be assessed by receiving institution on amount transferred.

< Previous Next > Cancel

Step 3 - Enter recipient information

1. Enter the required recipient information. Fields marked with an asterisk are required fields.
2. Click on the **Next** button.

Funds transfer order

Step 3 - Enter recipient information

> An asterisk (*) denotes a required field.

Recipient's bank information: *

Bank code (ABA¹ routing number) (9 digits)

Account no. (4 to 12 digits)

Account type:

Chequing

Savings

Recipient name: *

Individual

Company

Recipient address: *

Description:

1. American Bankers Association

< Previous Next > Cancel

Confirm transaction

Verify the details of the transaction in the confirmation page then click on the **Confirm** button to validate.

Confirmation

> You want to make the following transaction:

Funds transfer order - type: Direct Deposit - United States

From			To		
Compte	Charges ¹	Amount ¹	Amount	Recipient	Country
Place desjardins 0000000-PCS	15.00 CAD	13,322.60 CAD	18,000.00 USD	Mr Customer deposit 1234	United States

The current exchange rate is **1.2957 CAD = 1 USD**

This rate is valid for the next 60 seconds.

Transactions requiring two signatures will be subject to the rate in force at the time the second signature is obtained.

1. Charges and transfer amount will be debited directly from your account or paid according to the terms of your agreement with your caisse.

< Previous Confirm Cancel

Save template for future use (optional)

You now have the option of saving these details in a template for use in future transactions.

1. Enter template name.
2. Click on the **Save** button.

Your funds transfer order has been put on hold pending a signature. It must be authorized by the primary administrator in order to be processed. (410004)

Funds transfer order

You may save the template for use at a later date.

Recipient name: Mr. Customer
 Description: deposit 1234
 Transfer type: Direct Deposit United States
 Country: United States
 Currency: USD

Template name:

Making a transfer using a template

If you have already saved templates, these will appear as soon as you enter the **Funds transfer** sub-menu.

1. Now simply select a template using the radio buttons and
2. click on the **Next** button.

Funds transfer order

> Click on the "New funds transfer" button or select a transfer template

Template name	Recipient name	Description	Transfer Type	Country	Currency
<input type="radio"/> Mr. Customer template	Mr. Customer	1st instalment invoice 12345678	Direct Deposit United States	United States	USD

New funds transfer

Repeat the previous steps. The fields will be already filled in; you can change the information they contain or leave as is.

Questions/Answers

International Funds Transfers	
Questions	Answers
Is there a limit to the number of transfers I can make?	There is no limit, provided your account balances are sufficient.
Why must I 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.
I make many international funds transfers each year and the Funds Transfer service does not meet my needs entirely.	We suggest you contact your caisse to see how this service can be best adapted to your company's needs.
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 8 a.m. and 4.30 p.m. when North American markets are open; this way, you benefit from the most competitive exchange rates.
Why can't I set up transfers to be made at a later date?	To obtain the current market exchange rate, you must approve the rate in force at the time of the transfer. Since this rate varies daily, it is impossible to program transfers in advance.
Can I use this service to transfer money within Canada?	Certainly. You can use this service to transfer money anywhere in the world.

Funds transfer template management	
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 the templates are available to users with access to the Funds Transfer feature.
Can I only allow users to use 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 100 templates can be created for each AccèsD Affaires file.

Simplify your national and international transactions with AccèsD Affaires



Security code grid delegation	
Questions	Answers
Which transactions require a code from the security code grid?	International funds transfer transactions.
Which users can generate a security code grid?	Only the primary administrator can generate security code grids for other users (secondary administrators and employees).
Which users can obtain a security code grid?	All users (primary administrator, secondary administrators and employees) can obtain a security code grid.
Are security code grids only required for two-signature files in AccèsD Affaire?	No. Security code grids must be used for all funds transfers, whether or not the transaction is made from a two-signature file in AccèsD Affaires.
How do I use the security code grid to transfer funds from a two-signature file?	<p>General rule for signature sequence: the administrator or employee with the security code grid must always enter the security code before the second signature can be made.</p> <p>If the transaction is started by an authorized signer (user authorized to sign) with a security code grid:</p> <p>1° The authorized signer must use the security code grid and place the transaction pending authorization in the Sign tab. 2° A second authorized signer must approve the transaction for it to be completed.</p> <p>If the transaction is started by a user who is not an authorized signer, but who has a security code grid:</p> <p>1° The user must use the security code grid and place the transaction pending authorization in the Sign tab. 2° Two authorized signers must approve the transaction for it to be completed.</p> <p>If the transaction is started by a user who is not an authorized signer and who does not have a security code grid:</p> <p>1° The user must place the transaction pending authorization in the Sign tab. 2° The transaction must be approved by two authorized signers. 3° If one of the authorized signers has a security code grid, he or she must use it to complete the transaction. If neither of the authorized signers has a security code grid, a third user with a security code grid (e.g. the primary administrator) must complete the transaction.</p> <p>If the transaction is started by an authorized signer who does not have a security code grid:</p> <p>1° The authorized signer must place the transaction pending authorization in the Sign tab.</p> <p>2° If the second authorized signer has a security code grid, he or she must use it to complete the transaction .</p> <p>3° If the second authorized signer does not have a security code grid, a third user with a security code grid (e.g. the primary administrator) must complete the transaction.</p>

Would you like additional information about this function?
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FX Contracts

How it works

If your business requires you manage foreign exchange contracts, you can use FX Contracts to do so on your own.

Use it to make:

- Spot or forward exchanges
- Swaps
- Splits

Several advantages

- Protects you from exchange rate fluctuations.
- Allows you to make transactions more easily and effectively and have better control over your business affairs.
- Allows you to know in advance how much costs and expenses will be in another currency (FX forward contracts).
- Requires little or no management.
- Allows you to have a temporary surplus of funds in a foreign currency (swaps).
- Optimizes your global cash management.
- Rates, amounts, currencies and dates are determined online.
- Allows you to do business in euros and other currencies.

FX Contracts features

- FX contracts are filled out and concluded online.
- A confirmation number is issued for each contract.
- Contracts can only be cancelled by offsetting. Offsetting transaction exchange rate may differ from original derivative contract exchange rate.

Making an FX contract transaction

1. From the **International services** tab, click on **FX Contracts**.
2. On the next page, you'll get a message telling you you'll be directed securely to the **FX Contracts** website where you can make a variety of transactions.

Who does what

FX Contracts can be accessed by the primary administrator, who can elect to delegate the task to another user on file.

How to register

Contact a caisse advisor or a Desjardins Business Centre account manager.

Questions/Answers

Questions	Answers
How can I benefit from the service?	The service is available to any business engaged in foreign exchange dealings. Speak to your Desjardins Business Centre account manager to find out more.
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 gives you the opportunity to make transactions without having to go through your trader. You can, however, still contact your trader at any time for additional information or to make transactions by phone.

Would you like additional information about this function?

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