

Senior Support for Online & Digital Banking



Your longstanding membership with Alterna is greatly appreciated, and we're dedicated to making sure your member experience is the best it can be. If you cannot visit your nearest branch, you have options – you can call our contact centre or use one of our digital banking options.



Contact Centre

Our contact centre is here for you 7 days a week at [1.877.560.0100](tel:18775600100). When you call in, we'll verify your identity with a couple of security questions to ensure it's you we're speaking with. You'll even have the chance to establish a verbal password, allowing you to bypass certain questions after your initial verification. Your peace of mind is central to everything we do, and we value your membership.

Alterna takes the privacy and security of our members seriously. Once your identity is confirmed, we're more than happy to assist you with all your banking needs including paying your bills.



Digital Banking

We've simplified our online and digital banking channels for you, making them accessible to you across any of your devices, be it your computer, tablet, or mobile phone.

We understand that navigating online banking might seem unfamiliar at first, but we're here to provide the help and guidance you need to empower you in confidently embracing our online services. We've assembled this collection of tips and tools to aid you on this journey.

It's important to remember that progress is often accompanied by moments of uncertainty. Should you have any challenges along the way, rest assured that support is available on our website under our dedicated Senior Resource Centre at www.alterna.ca/en/personal/resource-centre/senior-support-centre/. In addition, our Contact Center serves as a hub of information available to you 7 days a week, and toll-free at 1.877.560.0100.

TIPS & TOOLS FOR SENIORS

Set up auto-deposit for your mailed cheques:



Did you know many of the cheques you receive in the mail, including government cheques, can easily be set up for auto-deposit? By setting up auto-deposit once on your banking profile, you'll enjoy numerous benefits, including enhanced security by minimizing the risk of theft and fraud and enjoy the knowledge that your money will be in your account on a specific day, automatic deposit with no mail delays nor need to physically visit a branch to deposit a physical cheque.

Enroll for online bill payments:



Simplify your payments by connecting them directly to your bank account. Whether it's one-time, recurring or future payments, you can conveniently schedule them online.

How to Set Up a Payee

Setting Up a Payee (e.g. – hydro company, credit card company, telephone company, property taxes)

1. **Sign into your online bank account** by visiting alterna.ca and clicking on the Login button on the top right.
2. Select **Pay & Transfer** from the top bar and choose Manage payees from the drop-down menu.
3. From the Search by Payee page, you can **search by category**, such as utilities, and find the company you want to add.
4. Once you've **found the organization** you want to pay, select them.
5. On the Add Payee page, **add your account number** – this is your account number from the organization, not your member number, and if you want, add a description.
6. From here, you will **confirm all the information entered**, and once confirmed, you'll be all set to pay bills from this organization online.

You can access our digital banking guides at:

alterna.ca/en/personal/resource-centre/digital-banking-guides

*You can use any ATMs that are part of THE EXCHANGE Network in Canada and all Allpoint Network in the US. Using other ATMs may result in service charges. Alterna Savings & Credit Union Limited operates as Alterna Savings. Alterna Savings is a credit union operating in Ontario. For information on deposit insurance, please ask for a brochure at the credit union or visit the FSRA's website at www.fsrao.ca/



How to pay a bill online

1. **Sign into your online bank account** by visiting alterna.ca and clicking on the Login button on the top right.
2. Choose **Pay & Transfer** from the bar at the top.
3. Under Pay & Transfer, select **Pay Bills** to be directed to the Pay Bills page.
4. **Select the bill** you want to pay.
5. Enter and **verify the pay to and amount**.



Do you need a debit card?

Accessing your money has never been easier with your debit card, granting you the ability to withdraw money from virtually any ATM* and make purchases directly from your account.

Don't have a debit card yet?

Reach out to your nearest branch or call our Contact Center at **1.877.560.0100** to have one mailed to you.

Digital Banking e-Transfer Quick Start Guide

Send money in a few easy steps – all you need is the recipient's email or mobile phone number.

First you will need to add the contact information:

Add a contact

1. Log in to online banking.
2. Under **Pay & Transfer** in the top navigation bar of online banking, under **Interac e-Transfer®** select **Manage contacts**.
3. To add a contact, select the large **Add contacts*** button on the right-hand side of the page to be directed to:
 - a. Enter the **Contact details**, including:
 - i. Contact name
 - ii. Preferred language
 - iii. Notification method
 - iv. Email
 - v. Mobile number
 - b. Enter Security details, including:
 - i. Secret question
 - ii. Answer
 - iii. Re-enter answer

*Add contacts by importing your contacts on your mobile device individually.

4. Once the Contact and Security details are entered, select Continue to confirm, complete with options available to print, email, and export the contact entry. Select Cancel to stop the contact addition.

Once the contact is set-up, you are ready to send an e-Transfer.

1. Under **Pay & Transfer** in the top navigation bar of online banking, under **Interac e-Transfer®** select **Send eTransfer**.
2. From the Send money page, **select an account** from where you want the money to come from.
3. Under **Transfer to**, choose
 - a. Select an Added contacts from the drop-down list. If no contacts appear in the drop-down list, learn how to add and [Manage contacts](#).
 - b. Enter the amount to send and a message (optional).
 - c. Select **Continue** to proceed to the confirmation page or **Cancel** to exit.
4. From the confirmation page, select
 - a. **Continue** to confirm and send the money (complete the transaction).
 - b. **Back** to make edits, or
 - c. **Cancel** to exit.

5. From the Conclusion page, you can confirm that the money successfully sent. From here you can also,

- Print,
- Email,
- Export a PDF of the transaction

Limits for sending and receiving Interac eTransfer

| | Sending | Receiving |
|------------------------|----------------|------------------|
| Per Transaction | \$3,000 | \$25,000 |
| 24 Hour Limit | \$3,000 | N/A |
| 7 Day | \$10,000 | N/A |
| 30 Day | \$20,000 | N/A |