

Tired of writing cheques? Wish to pay your bill online?

Pay by Interac E-Mail Money Transfer!

It's very simple:

1. Log on to online banking for your bank. **If you don't do on-line banking, you won't be able to send email money transfers.**
2. Locate "*Interac Email Money Transfer*" (usually found in the Transfer/Payments menu).
3. Fill out the information required for the transfer
 - recipient's e-mail address: info@learcomm.ca
 - payment amount
 - account from which you wish the funds to be withdrawn
 - security question to validate identity of intended recipient (**please make sure to let us know the answer to your question!**)
 - personal message (optional)
4. Click send. This confirms the transfer directions. An e-mail notification of the transfer is sent to the recipient's inbox.
5. The money is then automatically withdrawn from your selected account.

Most major banks in Canada allow you to send *Interac* Email Money Transfers.

What are the benefits?

-it's **convenient** (send and receive from anywhere you have access to a computer)

-it's **fast** (the transaction is processed as soon as the transfer is accepted – no more waiting for cheques to clear!)

-it's **secure** (banks use existing, secure inter-bank settlement channels – only the e-mail notification is transferred over the internet, the actual banking transaction takes place through existing payment networks which banks have used for years)

-it's **inexpensive** (check with your individual bank to determine what the cost per transaction is (approximately \$1.00); plus you save by not using postage and envelopes)

If you are interested in learning more about this process, please feel free to contact Justine Hamilton by phone at 905-667-1441 or 877-388-3819 or by e-mail: justine.hamilton@learcomm.ca.