

User guide

A detailed user guide explaining all the AccèsD Affaires service



Important notes

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

Please note that the name **Caisse centrale Desjardins (CCD)** used for Caisse centrale clients has been replaced by **Fédération des caisses Desjardins du Québec (FCDQ)**.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

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

Table of Contents



- 1. **Basics** 5
 - 1.1. Required Equipment
 - 1.2. Technical and Security Information
 - 1.3. Processing periods and times
 - 1.4. Need Help?
 - 1.5. Note for clients of the Fédération des Caisses Desjardins du Québec (815-98000)
- 2. **Managing Your Business File** 8
 - 2.1. View Your Business Profile
 - 2.2. Managing Users in Your File
 - 2.3. Personalization
 - 2.4. Alerts
 - 2.5. Request to change signatories
 - 2.6. Transaction history
- 3. **Security** 11
 - 3.1. Security
 - 3.2. Signing transactions
 - 3.3. Approvals
 - 3.4. Security codes for adding personalized bill payments and international funds transfers
 - 3.5. In-session authentication for enhanced security
- 4. **Cash Management** 16
 - 4.1. Overview
 - 4.2. Hold on Account
 - 4.3. New Business Account
 - 4.4. Pending Transactions
 - 4.5. Net Position Simulation
 - 4.6. Financial Summary
 - 4.7. Account Consolidation
 - 4.8. Stop Payment
 - 4.9. Opening an Enhanced Investment Business Account
 - 4.10. Investment Purchase¹
- 5. **Manage Desjardins Business Debit Card** 25
 - 5.1. Temporarily Increase Desjardins Business Debit Card Limit
- 6. **Transfers** 26
 - 6.1. Funds Transfers
 - 6.2. **Interac** e-Transfer
 - 6.3. Inter Currency Transfers
- 7. **Payments** 30
 - 7.1. Adding, Modifying, Reordering or Deleting a Bill or Service Provider
 - 7.2. Pay a Bill or Service Provider
 - 7.3. Technical Information
 - 7.4. Cancelling a bill payment
 - 7.5. Reference Number
 - 7.6. Confirmation Number
 - 7.7. Payments to Service Providers
 - 7.8. Desjardins Credit Cards
 - 7.9. Payment Notice
 - 7.10. Deferred Payment Transactions
- 8. **Government Remittance** 35
 - 8.1. Government Remittance Forms Available in AccèsD Affaires
 - 8.2. Making Government Remittances in AccèsD Affaires
 - 8.3. Searching for Government Remittance Forms
 - 8.4. Adding, Modifying Or Deleting a Government Return Form in AccèsD Affaires
 - 8.5. Forms Available in CAN-ACT
 - 8.6. Registering for the CAN-ACT Government Remittance sub-Service
 - 8.7. Adding, Editing Or Removing a CAN-ACT Payment Type
 - 8.8. Making a CAN-ACT Payment Or Filing a Return
 - 8.9. Cancelling a CAN-ACT Payment

8.10.	Authorizing and Signing CAN-ACT Payments	
8.11.	Approving and Cancelling CAN-ACT Payments	
8.12.	Searching for CAN-ACT Transactions	
8.13.	CAN-ACT Support	
9.	International Services	46
9.1.	International Funds Transfers	
9.2.	Information required to send funds	
9.3.	Carrying out an international funds transfer	
9.4.	Requesting an Investigation	
9.5.	Foreign exchange contracts	
9.6.	Carrying out forward foreign exchange contracts	
9.7.	Questions and answers	
10.	Statements and Documents	51
10.1.	Statement of Transactions	
10.2.	Statement of Rejected Transactions	
10.3.	Online monthly account statements	
10.4.	Online credit card statements	
10.5.	Searching for transactions	
10.6.	Search for Funds Transfer Orders	
10.7.	History of bill payments and government remittances	
10.8.	Downloading Statements to a File	
10.9.	CSV Format	
10.10.	Importing a CSV File to Your Software	
10.11.	Technical Information	
10.12.	Bank Confirmation	
10.13.	Document sharing	
11.	Cheque Imaging	60
11.1.	Receiving Cheque Images in a PDF File	
11.2.	Downloading Files From Your AccèsD Affaires Message Box	
11.3.	Description of Cheque Image PDF Files	
11.4.	Technical Information	
11.5.	FAQ	
12.	Financing and credit cards	63
12.1.	Application forms	
12.2.	Accord D Business financing	
12.3.	Desjardins Business Account Management – SME clientele	
12.4.	Desjardins Business Account Management – Corporate clientele	
13.	Data Transmission (direct deposits and withdrawals)	66
13.1.	Administrative Procedures	
13.2.	Important Dates	
13.3.	Payments Canada Standards	
13.4.	Logical Record Types	
13.5.	Data Element Dictionary	
13.6.	Direct Withdrawal and Consumer Protection	
13.7.	Transmitting Direct Deposit and Withdrawal Data	
13.8.	Using the Data Transmission Service the First Time	
13.9.	Daily Electronic Direct Deposit, Direct Withdrawal and Cash Reports	
14.	Cheque Reconciliation/Consignment	94
14.1.	Issuing or Cancelling Stop Payment Orders	
14.2.	Cancelling a Cheque	
14.3.	Putting a Cheque Back Into Circulation	
14.4.	How to view a cheque image or request a copy	
15.	Account Collection	98
15.1.	Reference Number	
15.2.	CCIN	
15.3.	SPC-12 Report	
15.4.	Logical Record Types	

1.1. REQUIRED EQUIPMENT

For equipment requirements, go to the link below:

<https://www.desjardins.com/ca/business/accounts-cash-management/ways-to-bank/accesd-affaires/required-equipment/index.jsp>

1.2. TECHNICAL AND SECURITY INFORMATION

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

1.3. PROCESSING PERIODS AND TIMES

General

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

Tracing time limit

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

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

Account at a Desjardins caisse:


- Monday to Thursday before 9:30 p.m.: recorded the same day
- Monday to Thursday after 9:30 p.m.: recorded the next day
- Friday to Saturday before 6:30 p.m.: recorded on Friday's date
- Saturday after 6:30 p.m. to Sunday inclusive: recorded on Monday's date

Account at Fédération des caisses Desjardins du Québec:

- Monday to Thursday before 6:30 p.m.: recorded the same day
- Monday to Thursday after 6:30 p.m.: recorded the next day
- Friday before 6:30 p.m.: recorded on Friday's date
- Friday after 6:30 p.m. to Sunday inclusive: recorded on Monday's date

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

1.4. NEED HELP?

At the bottom of many AccèsD Affaires pages, there's a Help link directly related to that page. These help pages and this symbol  walk you through the steps of an operation and answer the most frequently asked questions.

AccèsD Affaires phone numbers

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

- Montréal: 514-253-6166
- Toll-free: 1-888-233-2473

AccèsD Affaires business hours

- Help – Information – Products: Monday to Friday, 8:00 a.m. to 8:00 p.m. ; Saturday, 8:30 a.m. to 16:30 p.m

Contacting us by email

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

<http://www.desjardins.com/ca/locator/index.jsp>

1.5. NOTE FOR CLIENTS OF THE FÉDÉRATION DES CAISSES DESJARDINS DU QUÉBEC (815-98000)

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

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

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

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

The Cash Management service is available Monday to Friday, from 7:00 a.m. to 6:00 p.m., except on statutory holidays (see the list of exceptions below).

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

Help – Information – Products: 514-281-7072 or 1-866-332-0336
Monday to Friday, 7:30 a.m to 5:00 p.m.

Tech Support: 1-877-222-3732
Monday to Friday, 8:00 a.m. to 9:00 p.m.; Saturday and Sunday, 8:00 a.m. to 8:00 p.m.

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

- Make real-time (multicurrency) or deferred (Canadian currency only) transfers
- Make multiple transfers
- Obtain additional account information
- Produce a transactions statement
- Produce a Desjardins credit card account statement
- View, change or delete pending transactions
- Sign or delete a transaction pending signature
- Reconcile/assign cheques
- Pay bills
- Pay personalized bills
- Complete government remittances (CAN-ACT)

Exceptions – Sub-services and functions available on holidays

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

Reconciliation/Consignment service

Cheque status

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

2. Managing Your Business File

2.1. VIEW YOUR BUSINESS PROFILE

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

Business profile

Use this menu to view the general information in your AccèsD Affaires profile. You can update this information by contacting your caisse or AccèsD Affaires services.

Services

Use this menu to view the services and sub-services your business is registered for.

Accounts

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

Government remittances

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

DDW organizations

If your business is registered for our Data transmission (direct deposit-withdrawal) service, this menu allows you to view the information in your business profile. Click on the organization number you wish to view and its information will be pulled up on-screen. See the *Data transmission (direct deposit-withdrawal)* section of this guide for more information.

You can also check the transmission mode selected to upload your direct deposit-withdrawal data to the Desjardins Data Centre by clicking on the *Consult the transmission mode* button.

History

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

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

The following information is provided:

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

2.2. MANAGING USERS IN YOUR FILE

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

Username

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

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

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

User categories

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

Primary administrator

When your business is registered for AccèsD Affaires, the primary administrator is assigned a user code. Only a caisse or AccèsD Affaires services can create a primary administrator.

Typically, the primary administrator is one of your employees who has access to all of your company's services and accounts in AccèsD Affaires. This person determines the users in your company and the services available to each of them. A primary administrator also assists users as necessary and serves as a point of contact between your company and AccèsD Affaires services.

It's possible to appoint up to five primary administrators for each AccèsD Affaires file.

Primary administrators can add secondary administrators and employees.

Please contact your caisse or AccèsD Affaires services to remove or add a primary administrator to your AccèsD Affaires file.

Secondary administrator

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

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

Employee

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

User management approval

This service allows more than one person to manage users. Once the service is activated, another administrator (primary or secondary) will need to approve any users that are added, modified or deleted before the change becomes effective.

For more details, see the **Approvals** section.

Authorized user task report

Primary administrators can now see an overview of each user's authorized tasks in the Business file. A CSV file is available on the Users page under Profile and preferences.

2.3. PERSONALIZATION

User profile

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

Desjardins may send you a security code to confirm your identity when you log in or while you're using the platform. The codes are generated using the information in your user profile. That's why it's so important to keep your contact information up to date.

2.4. ALERTS

The Alert service is available all the time and lets the company know of any situation that requires their attention or action on AccèsD Affaires or in one of their accounts. Alerts are sent for NSF items¹ and transactions to be signed:

- Any business account opened at a Desjardins caisse is eligible for the Non-sufficient funds alert.
- All business accounts available through AccèsD Affaires are eligible for the Sign transactions alert.

How to subscribe

Only a Primary administrator can sign a business up to the alert service—simply click *Alert service* in the *Profile and preferences* menu, then fill in the communication method section with a valid email address and/or cell number. Both communication methods can be used. Once you add the alert, you'll see a confirmation page that lists all eligible accounts.

Primary administrators may unsubscribe companies from the Alert service at any time.

2.5. REQUEST TO CHANGE SIGNATORIES

Only the primary administrator can request to change signatories from their eligible personal chequing account (PCA). This form lets them enter all the information about the changes to be made to the folio's signatories (adding, removing and changing). Once submitted, the request will be processed to send it to the right people and to get any additional documentation required to complete the change.

There are a few restrictions:

This service is only available for accounts from institutions 815 (Quebec) and 829 (Ontario), excluding Fédération des caisses Desjardins du Québec (815-98000).

Accounts with financing and trusts are also excluded.

2.6. TRANSACTION HISTORY

The history of financial transactions provides you with a list of all the financial transactions made during recent sessions, as well as a confirmation number for each one. Keep these confirmation numbers—they can help you trace your transactions in the future.

The contents of the table can be deleted once you've viewed them, for example, after you have printed them out or noted the important information. These transactions will be automatically deleted after 3 months.

1 The Non-sufficient funds alert does not apply to Fédération des caisses Desjardins du Québec (815-98000)

3. Security

3.1. SECURITY

3.1.1 USERNAME

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

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

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

3.1.2 PASSWORD

1. Choose a confidential password to replace the temporary one you received.

Users can change their password at any time.

Password rules:

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

3.1.3 SECURITY QUESTIONS

1. Three security questions are required when you log in from a new device or if you forget your password. They may also be used to verify your identity during the 2-step verification process when you log in.
2. Users may change their security settings at any time via the "Security" section.

3.1.4 DEVICE

When you confirm that a device is yours, you can:

- receive important notifications about your account on the device, including suspicious login notifications
- securely confirm your identity on the device.

3.1.5 2-STEP VERIFICATION

Provides an extra layer of security for your account.

Once the feature is enabled, you'll be asked to enter a security code whenever you log in.

You can skip 2-step verification on devices you deem secure.

3.2. SIGNING TRANSACTIONS

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

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

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

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

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

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

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

Note

Businesses that require two signatures can use the single signature option for certain transactions:

- Making same-currency transfers between their accounts
- Stopping payment on cheques and pre-authorized payments

These options can apply to some or all accounts in the file. Businesses must contact their caisse to set this up.

Business may extend the *Two signatures* option to their one-signature accounts

- A primary administrator can apply the *Two signatures* option on any account within a folio. This can be done autonomously through AccèsD Affaires.

3.3. APPROVALS

The Signing transactions (double signature) feature is gradually being migrated to a new optional approval mechanism. This mechanism allows more than one person to manage transactions and offers increased flexibility.

A primary administrator can independently configure, turn on and turn off approvals. Approvals may be managed separately for **each service**. They can be managed via the Sign menu by clicking on the Turn on or manage approvals button.

The configuration feature allows you to select the number of approvals required, set the amount over which approval is required, and identify designated approvers among users.

Advanced settings

Require an authorization to change approval settings

A primary administrator can add an additional layer of security to the configuration and to turn approvals on and off for any service by requiring any changes to be authorized by another approver. This option applies to any service for which the approval mechanism is available. Once this setting is activated, any changes made to the approval settings (even ones initiated by a primary administrator), must also be authorized by another approver. Deactivating this feature also requires authorization.

Account approval management

When the approval mechanism is activated, it applies to all transactions, whatever the account type (one or two signatures account). This advanced setting allows you to modify the account list on which the approval mechanism applies.

Note: The approval mechanism will not apply to transactions of services that are not migrated.

Details

- All transactions, regardless of the account type (one signature or two signature), will be subject to approval, if approval has been turned on.
- Primary administrators have approver status by default.
- A user may be designated as an approver if they have permission to use the service related to the approval. For user management approval, only secondary administrators may be added as approvers.
- The number of approvals required equals the number of approvers who will have to approve the action after it has been initiated by the user.
 - Users will never be able to approve their own requests, even if they are a designated approver. For example, if two approvals are required and the user who initiates the action is an approver, two other approvers must approve the action for it to be completed.
 - The number of designated approvers may be equal to the number of approvals required. In this case, make sure that the user who initiates the action is never an approver.
 - If the action is declined, it automatically appears in the approval history.
- Actions are organized into three tabs, accessible from the Sign menu – View actions:
 - Actions to approve: Includes actions that the logged-in user can approve or decline.
 - Your requests: List the actions initiated by the logged-in user. This user can only view or delete them.
 - Only the user who initiates a request may delete it. Other users will be able to decline it and add why the action was declined if they wish.
 - Approval history: List of actions that have been approved or declined. Deleted actions don't appear in the approval history. Actions with an Error or Expired status are also included.
 - Actions marked as an error may not have been processed. It's important for users to follow up on these.
 - Actions that haven't been processed after three months appear in the approval history with an Expired status. They haven't been processed.
- A primary administrator can add a layer of security.

An action must be approved by all required approvers to be effective. It's important to ensure that actions pending approval are approved or they won't be processed.

Approval is currently available for the following services:

- User management approval (for more information see Section 2.2 – **User management approval**).
- Bill payment cancellation approval (for more information see Section 7.4 – **Cancelling a bill payment**).
- Interac features Approval (for more information see Section 6.2 - **Interac features approval**).

3.4. SECURITY CODES FOR ADDING PERSONALIZED BILL PAYMENTS AND INTERNATIONAL FUNDS TRANSFERS

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

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

One-time email security codes

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

One-time email security codes - General

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

Security codes - Responsibilities

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

Paper security grids

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

When entering the grid code, use capital letters.

Managing the security grid

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

The user will receive the security grid by mail.

Using the security code with a two-signature file

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

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

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

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

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

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

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

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

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

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

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

FAQ

Security code delegation

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

3.5. IN-SESSION AUTHENTICATION FOR ENHANCED SECURITY

In-session authentication is designed to tighten up security when you visit a new section or make a transaction. The authentication system generates a one-time security code based on the contact information in your user profile. That's why it's so important to keep your contact information [up to date](#).

4. Cash Management

4.1. OVERVIEW

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

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

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

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

Please note:

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

Transaction dates

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

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

The caisse’s month-end depends on the following schedule¹:

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

Real-time and deferred transactions

Real-time transactions:

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

Deferred transactions:

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

4.2. HOLD ON ACCOUNT¹

Caisses often place holds on accounts following certain transactions (e.g., deposit of instruments at counter or ATM). The hold can be placed manually by a caisse employee, or automatically. If it is placed automatically, details of the hold will be posted in AccèsD Affaires in a specific page within your account details. To see the details, simply bring up the account and click on the “Information” tab. If there is a hold on the account, the information will be displayed on “Funds on hold”. Otherwise, AccèsD Affaires will display \$0 for the hold. If the hold is placed manually, you will not be able to see the details in AccèsD Affaires. You must contact your caisse for more information.

Important information

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

Authorized transit

AccèsD Affaires displays the authorized transit for the account you’ve selected; the information appears on the “Funds on hold” page accessible under the “Information” tab. You only have access to this page if you have funds on hold in your account. The authorized transit is the maximum amount you have immediate access to following a deposit. The amount is set by the caisse based on each member’s needs. The authorized transit is a valuable and important variable in managing your cash flow.

Paying your line of credit

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

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

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

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

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

Paying a Visa Accord D plan

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

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

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

4.3. NEW BUSINESS ACCOUNT

You can apply to open a new account through AccèsD Affaires. Fill out the form online and submit it to the caisse. An advisor will contact you to complete your request.

General information

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

4.4. PENDING TRANSACTIONS

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

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

Fields description

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

Technical information

Pending transfers

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

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

Automatic use of line of credit for deferred transfers²

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

Transfer processing dates

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

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

Transfers that cannot be modified

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

Transfers programmed by the caisse

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

- 1 For transfers programmed on a Friday, you have until Saturday at 2:30 p.m. to make changes. Because transfers programmed for Saturday and Sunday are carried out on Monday, you have until Monday at 6:00 p.m. to make any changes.
- 2 Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients

Transfer programmed for a personal folio in AccèsD

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

4.5. NET POSITION SIMULATION

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

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

The following transactions are not used for net position simulations:

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

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

4.6. FINANCIAL SUMMARY

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

Roles

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

4.7. ACCOUNT CONSOLIDATION¹

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

- 1 Does not apply to Fédération des caisses Desjardins du Québec (815-98000) clients
- 2 Funds available for consolidation are made up of all account credit balances less any funds the caisse is authorized to temporarily withhold, less any account debit balances, plus any available line of credit balance. Funds available for consolidation are calculated in real-time over the course of the day after each monetary transaction made in any of your consolidated chequing accounts.

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

Primary administrators may delegate the Account consolidation service to another user.

Viewing details of an account consolidation

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

View interest calculation reports (interest on net credit results)

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

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

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

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

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

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

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

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

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

4.8. STOP PAYMENT

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

Fédération des caisses Desjardins du Québec (815-98000)

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

How to access this function

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

Foreign currency

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

Placing a stop order

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

You can perform the following actions:

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

Technical information

Stop payment:

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

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

- Is processed in our system at 3:00 p.m. daily. A stop payment placed before 3:00 p.m. will be effective the same day; if it is made after 3:00 p.m., it will be effective the next day. A stop payment can be changed until 15 p.m. of its effective date.
- Is valid 372 days from the effective date:
 - If it is an order to stop the next payment, it becomes invalid if it is executed or revoked by the member
 - If it is an order to stop all payments, it becomes invalid after 372 days or if it is revoked by the member
- Can be placed only on Canadian dollar (CAD) accounts.

A stop payment on one or more cheques:

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

A stop payment order on a two-signature account :

- Automatically generates a request for an authorized signature in AccèsD Affaires.
- Is only completed once a second authorized signature has been provided.
- Must be signed before the date of the cheque or the pre-authorized payment for it to be stopped; otherwise the stop payment will not be made.
- Can be excluded from the signature process above; businesses must contact their caisse to set this up.

Questions and answers

Questions	Answers
<p>I want to stop payment on several cheques for different amounts to the same recipient. Can I make a single stop payment or do I need several?</p>	<p>For a stop payment on a series of cheques to be valid, the series must be payable to the same recipient and must be in the same amount. Only the dates can be different. If these criteria are not met, you will need to place a separate stop payment on each of the cheques.</p>
<p>I want to place a stop payment on a pre-authorized payment, but the payee's name doesn't appear in the drop-down menu under Payee name. Why?</p>	<p>The list in AccèsD Internet only includes payees that have already received a pre-authorized payment from your account at the caisse. If the organization hasn't yet made a pre-authorized withdrawal from your account, you will have to select Other and enter the payee name in the field provided.</p>
<p>Can I stop payment on a cheque that will be cashed or a pre-authorized payment that will be withdrawn several months from now?</p>	<p>You can place a stop payment on a scheduled payment:</p> <p>Cheque: A stop payment can be placed on one or more cheques that have not yet been cashed and that were issued no more than six month ago.</p> <p>Pre-authorized payment: You can stop payment on the next pre-authorized payment or on all payments scheduled for the next 12 months.</p>
<p>What should I do if I make a mistake when placing a stop payment?</p>	<p>You can change a stop payment on a pre-authorized payment before 3:00 p.m. on the day of the scheduled payment, without having to pay additional fees.</p> <p>If you need to change a stop payment requested at an earlier date, you must delete the stop payment and create a new one (an additional fees will charged).</p>
<p>I see several signature requests for the same stop payment. Do I need to sign them all to confirm the stop payment order?</p>	<p>No. This situation only occurs if you made several changes to a stop payment on the day you placed it. Only the most recent signature request needs to be signed to confirm the stop payment order. You can delete all the other signature requests by selecting them and clicking on the Refuse button.</p>

Questions	Answers
<p>What do Known and Unknown mean for stop payments on pre-authorized payments?</p>	<p>Select Known if you know the amount of you pre-authorized payment each month and this amount never changes. In that case, a stop payment will be placed on that amount only.</p> <p>Select Unknown if you don't know the amount of your pre-authorized payment each month, either because it hasn't yet been determined.</p> <p>Important note about pre-authorized payments: If you make a stop payment and select Unknown for the amount, you will no longer have the option to make a second stop payment for the same payee, even if you know the amount and the date is different.</p>
<p>Can I stop payment on a loan held at a caisse?</p>	<p>To stop on a loan or to postpone a loan payment, you must contact your caisse advisor directly.</p> <p>Fédération des caisses Desjardins du Québec (815-98000) clients must contact the Federation's customer service.</p>

4.9. OPENING AN ENHANCED INVESTMENT BUSINESS ACCOUNT¹

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

4.10. INVESTMENT PURCHASE¹

Use the Investment Purchase function to buy capital-guaranteed investments online.

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

Roles

See the *Managing Your Business File* section.

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

5. Manage Desjardins Business Debit Card¹



5.1. TEMPORARILY INCREASE DESJARDINS BUSINESS DEBIT CARD LIMIT

AccèsD Affaires allows you to temporarily increase a folio's limit to make an ATM withdrawal or debit card direct payment that exceeds the permanent limit. To temporarily increase a card's limit, click the appropriate account on the overview page, then select the desired limit under the "Information" tab.²

This increase can be done in real time or scheduled up to 30 days in advance.

Each eligible folio's limit can be increased for a period of 24 hours to 5 calendar days.

Getting the sub-service

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

Roles

A primary administrator can authorize other users to use the sub-service. For the feature to be available, users must also be given access to information on the folio or folios.

Only Desjardins Business Debit Card holders can make direct payments or withdrawals.

If more than one card is linked to a folio, the cards share the limit.

The sub-service does not apply to two-signature accounts or to Desjardins Business Debit Card that are limited to deposits.

1 This trademark is owed by the Fédération des caisses Desjardins du Québec.

2 There are separate limits for ATM withdrawals and direct payments. Temporary maximum limits are subject to change without notice.

6.1. FUNDS TRANSFERS

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

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

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

Multiple transfers

Multiple transfers can be made using the Transfers feature, which is available from the Transfers between accounts menu. It lets users make several separate transfers in a single transaction.

Users can select one source account to transfer money from, and multiple recipient accounts. And vice versa. The transactions will appear separately on the account statements.

To make multiple transfers, the source and recipient accounts must be in the same currency.

Getting the sub-service

Generally, is activated when you open an AccèsD Affaires file. If this isn't the case, contact your caisse or AccèsD Affaires to activate the sub-service.

Roles

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

6.2. INTERAC E-TRANSFER

With AccèsD Affaires, you can make *Interac* e-Transfers to send¹ or receive funds.

How to get this service

You need to open an AccèsD Affaires file. Simply provide and confirm the required information to create an *Interac* profile, and your business will be ready to use the *Interac* e-Transfer service!

About *Interac* e-Transfers

Only the primary administrator can confirm the *Interac* profile, which can be found in the *Profile and preferences* section of AccèsD Affaires. You can only create one *Interac* profile for each AccèsD Affaires file. Once the profile is complete, the company can use the *Interac* e-Transfer service. The primary administrator can then assign the rights to use the different features of the service to other users.

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

Interac features approval

The approval mechanism allows you to require more than one person to manage recipients and to make Interac e-Transfers. Once the approval is activated, any modification (creation, modification or deletion) to recipients and any transfer sent by a user will need to be approved by the number of approvals required before it becomes effective. The last approval required received will determine the date and hour of the modification or transaction.

For more details, see the **Approvals** Section 3.3.

How to make a transfer

The email address or the cellphone number entered when adding a recipient determines how the funds will be sent. You can't currently make a transfer using only the recipient's account number. This applies to all account types.

How to receive a transfer

- Using a security question:
The recipient will receive a transfer notification by email or text message, depending on the transfer method chosen by the sender. After answering the security question, the recipient can deposit the transferred funds in the account of their choice.
- Using Autodeposit:
The recipient will receive a deposit notification by email or text message. The money will be deposited to the account that the user selected when they signed up for Autodeposit. They don't need to do anything to receive the deposit.
- Using an account number:
The sender can also make a transfer using only the recipient's account number. The recipient will receive a deposit notification by email or text message. They don't need to do anything to receive the deposit.

Cancelling a pending transfer

You can cancel an *Interac* e-Transfer to a recipient when using a security question, as long as the recipient hasn't cashed it. You cannot cancel an *Interac* e-Transfer to a recipient who has signed up for Autodeposit or when using an account number, as the money is automatically deposited. You can cancel an eligible *Interac* e-Transfer. From the *Interac* e-Transfers feature, you can select the **e-Transfer history** option. Just choose an account where the funds can be redeposited before you cancel the transaction.

Information on received transfers

Check your account's latest transactions to view received transfers and click a transfer to view the transaction details. The transaction details page may contain additional details on the transfer provided by the sender.

Business accounts and e-Transfers

You can use business chequing accounts to send and receive Canadian currency transfers through participating financial institutions.

Terms of use

- You can send and receive transfers in Canadian currency only.
- Receive up to CAN\$25,000 in a single *Interac* e-Transfer.
- Send up to CAN\$10,000 in a single *Interac* e-Transfer.
- Send up to CAN\$10,000 per day in *Interac* e-Transfers.
- Any amount not deposited within 30 days will be returned to the sender.
- Applicable fees are subject to change without notice.
- *Interac* and the *Interac* logo are registered trademarks of Interac Inc. Used under licence.

Autodeposit

- You can register for Autodeposit in the *Interac* e-Transfer **Autodeposit** tab. Only the primary administrator can complete the registration, or they can assign this feature to another user.
- For the first registration, you'll need to choose the business name that will appear on transfer notices. This name will be visible to anyone who sends funds via *Interac* e-Transfer to the business email address or cellphone number registered for Autodeposit.
- You can add up to 5 registrations with different email addresses or cellphone numbers.
- When the transferred funds are deposited automatically in your account, you'll get a notification from *Interac*.
- You can't cancel a transfer that was sent using *Interac* e-Transfer Autodeposit.

How to register

- Enter the business email address or cellphone number that you want to register.
- Choose an account to link to the email address or cellphone number. Transfers sent to that email address or phone number will be automatically deposited in the corresponding account. You won't need to answer a security question.
- Next, check your emails or text messages. You'll receive a message from *Interac* with instructions on how to activate Autodeposit. After receiving the message, you'll have 24 hours to confirm your registration.

6.3. INTER CURRENCY TRANSFERS

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

Getting this service

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

Fédération des caisses Desjardins du Québec (815-98000)

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

Roles

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

Technical information

- Inter-currency transfers can be made 24 hours a day. However, we recommend that you make these transactions during North American market hours (7:30 a.m. to 5:00 p.m. eastern time) on business days in order to get the best rates.
- The exchange rate applied to the transfer transaction is refreshed every 60 seconds to constantly reflect the current market rate. Once the 60 seconds are up, you will be provided with a new exchange rate.
- To use this service, you must have at least two accounts in different currencies in your AccèsD Affaires profile.
- For transactions requiring a signature, the rate that applies is the rate in effect at the time of the second signature.
- Since the exchange rate applicable to an inter-currency transfer must be the one in effect when the transfer is carried out, this transaction can only be done in real-time. Therefore, it is not possible to make deferred inter-currency transfers.
- Inter-currency transfers cannot be used to make payments on a line of credit.

Use AccèsD Affaires to pay most of your utility, Canadian supplier, municipal tax and credit card bills. Go to <http://www.desjardins.com/ca/business/accounts-cash-management/ways-to-bank/accesd-affaires/available-features/bill-payments/index.jsp> for the comprehensive list of eligible organizations.

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

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

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

Getting the service

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

Roles

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

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

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

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

Notes:

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

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

Search service providers

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

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

Reorder the service providers

From the Profile and preferences section of the Service providers (*Manage service providers*) menu. The primary administrator or any other user designated to manage service providers can change the display order of suppliers. Available on the full site only, not on the mobile app.

7.2. PAY A BILL OR SERVICE PROVIDER

You can pay your bills or service providers by clicking the **Payments** button followed by the **Bill payments** menu. There are 3 options for making payments.

All my service providers

This option includes all the providers you've added to your file. You can pay them in batches. Sort the list by provider name to make your search easier.

My service provider lists

This option is available if you have at least one service provider list saved in your file. You'll need to choose from your existing lists. You can search by name, reference number or description to add or remove providers from your list.

The primary administrator or any other user designated to manage service providers can manage these lists. To add, change or delete a list, go to the **Manage lists** tab.

Important: You can pay up to 50 service providers in one batch. At the end of the transaction you can save and name this custom list you've created.

Search service providers

This option helps you find providers quickly using a search bar. Once you've added the service providers you want to pay, you can activate the payment as a batch. You can search by name, reference number or description to add or remove providers from your list.

Important: You can pay up to 50 service providers in one batch. At the end of the transaction you can save and name this custom list you've created.

7.3. TECHNICAL INFORMATION

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

7.4. CANCELLING A BILL PAYMENT

- The bill payment cancellation feature lets you cancel a bill payment made on AccèsD Affaires, if you paid the wrong service provider or entered the wrong amount.
- You can't cancel personalized bill payments, only standard bill payments.
- You can cancel a payment on the day it's processed. You have 62 days to cancel a bill payment made on AccèsD Affaires.
- Some service providers let you request refunds online. The amount is then credited to your account on the day of the cancellation. Note that you can only submit one cancellation request per day, per folio, for a payment that's already been processed.
- If the service provider doesn't offer online refunds, you can expect your account to be credited in 10 to 20 days.
- Some service providers don't offer online refunds. In that case, you should contact them directly.
- Fees apply if you cancel payments that have already been processed. There is no cancellation fee for payments scheduled to be processed on that same day.
 - If the bill payment cancellation approval is activated, all the necessary approvals must be received before the request can be carried out. The date and time of the last approval determines when the request is considered to be received. For more information, see Section 3.3 – **Approvals**.

7.5. REFERENCE NUMBER

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

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

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

7.6. CONFIRMATION NUMBER

The confirmation number is used to check that the transaction has been recorded in AccèsD Affaires.

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

7.7. PAYMENTS TO SERVICE PROVIDERS

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

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

7.8. DESJARDINS CREDIT CARDS

You have two options to pay your Desjardins credit cards:

1. Follow the same procedure to pay other service providers.
2. Contact your caisse or AccèsD Affaires (1-888-233-2473) and ask them to register your Desjardins credit card as a caisse account. You can then pay your bills, check your account balance and transaction statements, and view the Accord D Business plans linked to your account.

7.9. PAYMENT NOTICE

If you wish, you can send an email to your personalized service providers notifying them that a payment has been made (you must have entered the service provider's email address when you registered them). You can also include a personal note (140 characters). The caisse shall not keep the personal notes which the business firm has attached to a payment notice after a personalized bill payment is made.

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

7.10. DEFERRED PAYMENT TRANSACTIONS

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

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

When is a pending transaction processed?

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

Transaction programmed for the 31st of every month

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

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

What happens if a transaction can't be completed?

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

Payment processing dates

If the transaction date falls on a...	The transaction will be carried out on... The scheduled transaction can be cancelled until...		The transaction will be dated...
	Standard service providers	Personalized service providers	
Sunday	Monday 5:00 p.m.	Monday (6:00 a.m. to 7:00 a.m.)	Monday
Monday	Monday 5:00 p.m.	Monday (6:00 a.m. to 7:00 a.m.)	Monday
Tuesday	Tuesday 5:00 p.m.	Tuesday (6:00 a.m. to 7:00 a.m.)	Tuesday
Wednesday	Wednesday 5:00 p.m.	Wednesday (6:00 a.m. to 7:00 a.m.)	Wednesday
Thursday	Thursday 7:30 p.m.	Thursday (6:00 a.m. to 7:00 a.m.)	Thursday
Friday	Saturday 3:00 p.m. (Friday for FCDQ)	Saturday (6:00 a.m. to 7:00 a.m.)	Friday
Saturday	Monday 5:00 p.m.	Monday (6:00 a.m. to 7:00 a.m.)	Monday

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

8. Government Remittance

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

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

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

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

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

8.1. GOVERNMENT REMITTANCE FORMS AVAILABLE IN ACCÈSD AFFAIRES

These electronic forms are only for use by businesses operating in Quebec.

English name	French name	Form number
Federal		
Source Deductions Arrears Remittance Voucher	Versement d'arriérés de retenues à la source	(PD7D)
Current Source Deductions	Retenues à la source courantes	(PD7A, PD7A(TM), PD7A-RB, RC107)
Instalment Payments Made by Individuals*	Acomptes provisionnels des particuliers	(INNS3)
Corporation Income Tax - Interim Payments	Impôt des sociétés – paiements provisoires	(RC97, RC98, RC99, RC100, RC160)
Corporation Income Tax – Amount owing	Impôt des sociétés – montant dû	(RC159)
Provincial		
Instalment Payments Made by an Individual*	Acomptes provisionnels d'un particulier	(TPZ-1026-A)
Income Tax, Tax on Capital or Compensation Tax Paid by Corporations	Impôt sur le revenu, taxe sur le capital ou taxe compensatoire pour une société	(COZ-1027.R, COZ-1027.S)
Source Deduction and Employer Contribution	Retenues et cotisations de l'employeur	(TPZ-1015-R.14.1, 14.2, 14.3, 14.4)
QST	TVQ	(VDZ-471)

English name	French name	Form number
GST/HST	TPS/TVH	(FPZ-34, FPZ-34.IF)
GST/HST-QST	TPS/TVH-TVQ	(FPZ-500, FPZ-500.AR, FPZ-500.IF)
GST/HST-QST Instalments	Acomptes provisionnels TPS/TVH-TVQ	(FPZ-558)
Support Payments	Pension alimentaire	(PPA-101)
Summary of Source Deductions and Employer Contributions	Sommaire des retenues et des cotisations de l'employeur	(RLZ-1.S)
Tax on Insurance Premiums	Taxe sur les primes d'assurance	(VDZ-527)
Specific Duty on New Tires	Droit spécifique sur les pneus neufs	(VDZ-541.49)

* These instalment remittance forms are also used for provincial and federal income tax payments for individuals and self-employed workers.

8.2. MAKING GOVERNMENT REMITTANCES IN ACCÈSD AFFAIRES

Important! The primary administrator must add the forms to your company's AccèsD Affaires file before they can be used. Refer to the Adding, changing or deleting a government return form section for the procedure.

Making a remittance

If your declaration results in a payment (an amount payable or due), the *Government remittances – Step 3: Select frequency, date and source account* page will open once you've completed the form. For more information about payment frequencies, see the *Technical information* at the end of this section.

The payment amount is automatically entered next to the corresponding remittance in the Amount column. To complete the transaction:

1. Select the frequency of the remittance under the *Frequency and date* column.
2. Select the account to be debited for the payment.
3. Click on *Validate*.
4. Check the information on the *Confirmation page* and click on *Confirm*.

Refund requests and zero balances

Use these forms to submit a request for refund to the Quebec provincial government:

- GST/HST-QST (form FPZ-500)
- GST/HST (form FPZ-34)
- QST (form VDZ-471)

Note: Federal government refund requests and zero balance forms cannot be completed through AccèsD Affaires. Go to the Canada Revenue Agency website for more information.

Once you've filled out the declaration form and clicked on *Calculate* and *Validate*, the *Step 3: Submit the form* screen will open. To choose when to submit the form and complete the transaction:

1. Select the frequency under the Frequency and date column
2. Click on *Validate*.

You will automatically be redirected to the Government Remittance page where a confirmation message will appear at the top of the page.

Technical information

- Government tax payments must be deducted from a business chequing account (PCA) or business regular savings account (RS).
- Partial government remittance payments cannot be made through AccèsD Affaires. However, partial payments are accepted through the Revenu Québec website in collaboration with Desjardins.
- Payments must be made in their entirety from a single account.
- The payment date must not be more than 365 days after the current date.
- If your company is registered for ClicSÉCUR and you have already completed your return on Clic Revenu, use the bill payment service to make your payment.
- The AccèsD Affaires Cash Management service allows you to handle transactions requiring two signatures by granting signing rights to authorized signatories. You can require two signatures for transactions over a given amount.
- Instalment payments cannot be made before March of each year. For example, if a company wants to make its instalment payments in January 2015 for 2016, it must wait until March 2015 to make a payment.

Payment frequencies for government remittances

Government tax payments cannot be carried out on a recurring basis.

Frequency	Description
Provincial	
Monthly	The current month and three previous months.
Weekly or bi-monthly	The current month or previous month.
Quarterly	The current month or four months earlier, at most.
Annually	Remittance dates are usually from January 1 to December 31. Companies have up to four months after December 31 to make their remittance.
Federal	
The frequency option is not available. Companies must enter the month and year of the payment.	

Desjardins remittance forms

Processing times to avoid government late fees or interest	
Government remittances made online:	Processing dates
Monday to Thursday before 9:30 p.m.	Same day
Monday to Thursday, after 9:30 p.m.	Next day
Friday to Saturday before 6:30 p.m.	Friday
From Saturday after 6:30 p.m. to Sunday at 11:59 p.m.	Monday

Can Act (Dye & Durham) Government remittances¹

Processing times for Can-Act (Dye & Durham) government remittances

Any transaction performed through ADA and the Can-Act (Dye & Durham) government remittance sub-service will be processed as follows:

Monday to Thursday before 11:59 p.m.	recorded the following day
Friday to Sunday after 0:00 a.m.	recorded on Monday's date

Note: For income tax, tax on capital and compensation tax paid by a corporation, you cannot choose a frequency of remittance. Only the taxation year is validated, and it must be the current year, or the one before or after. For example, in 2015, the company can enter 2014, 2015 or 2016.

Identification numbers and business numbers

Revenu Québec uses an identification number and a Québec enterprise number (NEQ) to determine which company has filed the return. The Canada Revenue Agency uses a Business Number or an account number.

When you add forms to your file, have your paper forms on hand so you can enter your company's identification and business numbers in the appropriate field.

We ensure the format is correct, but cannot verify that the numbers are those assigned to your company. To be safe, please verify that your very first payment has been received by the appropriate ministry or agency.

Payment availability

Returns are not sent in real-time to the ministry or agency. To avoid late fees or penalties, please send your payments within the deadlines indicated in the user agreement.

8.3. SEARCHING FOR GOVERNEMENT REMITTANCE FORMS

You can see payment or refund details in AccèsD Affaires for the returns you've filed.

The functionality lets you search by:

- Return—see one return at a time, all returns, or a group of federal or provincial returns
- Period
- Amount

Note: If you get too many results, you'll see a message asking you to refine your search.

Viewing search results

Search results show all the declarations made within the specified period.

Sorting results:

- By default, results are sorted to show the most recent first.
- You can sort results by declaration, date, amount, type or confirmation number.

When you click *Correct*, the system brings you back to the search page with the settings you selected.

When you click *Cancel*, the system brings you back to the search page with default settings.

¹ Dye & Durham guarantees that the date the payment is withdrawn from the client's account is recognized by both provincial and federal departments as the official date the payment is received.

Viewing declaration details

- One declaration at a time: Click the name of the declaration. You could also select the declaration and then click *View*.
- Several declarations at a time: Select the declarations you would like to view and then click *View*.

Note: When you select multiple declarations, they will be presented in a single PDF. If you are referring to a large number of declarations, you might find it helpful to group them based on your needs.

- Declaration details are displayed in a new tab.
- You can save a declaration to your files by clicking *Print*.

In the top right corner, click the printer icon.

Click *Save*.

Change the file name—make sure it's clear—and choose a directory for it.

Technical information

- The government remittance form search feature only lets you see completed forms.
- You can see postdated declarations by clicking *Search transactions*, then “*Pending*”.
- Postdated declaration details are available for searches and viewing beginning on the payment date.
- You can view declarations from the last seven years.
- You can make searches for declarations made online since November 2017.
- Searches show declarations with a payment or refund. Always enter a positive amount, whether you're looking for a payment or a refund.
- Access rights:

Users with access to government remittance payments, statements and cheque images

Users with access to statements and cheque images, even if they do not have access to government remittance payments, if this feature is available in the company's file

8.4. ADDING, MODIFYING OR DELETING A GOVERNMENT RETURN FORM IN ACCÈSD AFFAIRES

Adding a form to your AccèsD Affaires business file

The primary administrator must save the remittance form in your AccèsD Affaires file and customize it to include company identification information. The form can then be used to send remittances and returns.

The information entered in the Company name field will appear on all Canada Revenue Agency (CRA) remittance forms. The CRA requires this information on all returns sent to them. This field only needs to be filled out once, and will appear on all subsequent forms.

When you're finished, click on *Validate*. The form will be saved in your business file for future use.

Note: The company can have several different company names in one AccèsD Affaires account.

Provincial: The company name used to register for AccèsD Affaires will be the one that appears on government remittance forms. The company name cannot be modified and is not relevant for the Ministère du Revenu du Québec (MRQ), because it only receives company identification and file numbers.

Federal: The company name can be modified and is transmitted to the federal government.

Modifying a form

The primary administrator can only modify the frequency and description of forms that are already on the list. No remittance can be initiated or pending. Because the government determines the frequency of its remittances, we recommend obtaining authorization before making any changes.

Besides changing the frequency, for all other changes, delete the form from the list and add a new one. See the following sub-sections: Deleting a form and Adding a form to your AccèsD Affaires business file.

Deleting a form

1. From *Profile and preferences* button, select *Government Remittances*.
2. Click on *Change list of government remittance forms*.
3. Select the remittance to delete from the list.
4. Click on *Delete*.

Note: Any deferred payments programmed for this form will be carried out as scheduled.

Viewing a pending government remittance

To check that a government remittance has been programmed successfully:

1. From the *Payment* tab, select *Government Remittances*.
2. Select the form under the *Pending remittances* column, then click on *List* at the bottom.

8.5. FORMS AVAILABLE IN CAN-ACT

Form name	Form number
Federal - Canada	
Federal - GST/HST Return	(GST34)
Federal Payroll Deductions - Weekly (Thres.2)	(PD7A)*
Federal Payroll Deductions twice monthly (Thrs.1)	(PD7A)*
Federal Payroll Deductions - Monthly	(PD7A)*
Federal - Excise Duty	
Air Traveller's Security Charge	
Federal - Personal Tax Installments	(T7DR)*
Federal - Corporation Tax Payments	*
Federal - GST/HST Payment*	(GST-P)*
Federal - Non-Resident Withholding Tax-Part XIII	
Federal - Excise Tax	
Federal Payroll Deductions - Arrears	
Federal - Tax on Insurance Premiums	
Federal - Softwood Lumber Products Export Chrg	
Provincial - Quebec	
Quebec Corporate Remittance Income Tax	(COZ-1027.R)*
Quebec Personal Installment Remittance	(TPZ-1026.A)*
Quebec GST Installment	(FPZ-58)*
Quebec Combined GST + QST Installment	(FPZ-558)*

Form name	Form number
Quebec QST Installment	(VDZ-458.0.1)*
Revenu Quebec Payment code	
Quebec Specific Duty on New Tires	(VDZ-541.49)*
Quebec - CSST Payment	(TPZ-1015.R.14.5)*
Quebec Collection of Support Payments	(PPA-101)*
Quebec Combined GST + QST Remittance	(FPZ-500)*
Quebec GST Remittance	(FPZ-34)*
Quebec QST Remittance	(VDZ-471)*
Quebec Payroll Source Deductions - Twice Monthly	(TPZ-1015.R.14.2)*
Quebec Payroll Source Deductions - Weekly	(TPZ-1015.R.14.3)*
Quebec Payroll Source Deductions - Monthly	(TPZ-1015.R.14.1)*
Quebec Payroll Source Deduction - Quarterly	(TPZ-1015.R.14.4)*
Quebec Tax on Insurance Premiums	(VDZ-527)*
Provincial - Alberta	
Alberta Finance - 911 Levy	
Alberta Finance - Carbon Levy	
Alberta Finance - Carbon Levy Inventory Decl.	
Alberta Finance - Corporate Income Tax	(AT 1)
Alberta Finance - Fuel Tax - Railway Companies	(AT 363)
Alberta Finance - Fuel Tax Collectors	(AT 362)
Alberta Finance - Health Costs Recovery	(AT 252)
Alberta Finance - Insurance Corporations Tax	(AT 2095)
Alberta Finance - International Fuel Tax (IFTA)	(AT 2059)
Alberta Finance - Propane Tax Collectors	(AT 360)
Alberta Finance - Tobacco Tax	(AT 300)
Alberta Finance - Tourism Levy	(AT 317)
Alberta Finance - Unclaimed Property Program	
Alberta Teacher's Retirement Payment	
Alberta Teacher's Association Payment	
Alberta School Employee Benefit Payment	
Alberta School Employee Health Spending Account	
Provincial - Nova Scotia	
WCB of Nova Scotia Premium	(W1-B)
Provincial - Ontario	
Family Resp. Office - Ontario Payment	
Ontario Corporation Tax	(0626)
Ontario Employer Health Tax	(1334)

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

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

8.6. REGISTERING FOR THE CAN-ACT GOVERNMENT REMITTANCE SUB-SERVICE

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

Define the list of accounts by selecting up to 600 accounts registered in AccèsD Affaires. Note that all users registered for Can-Act have access to these accounts regardless of their access rights on AccèsD Affaires. Accounts from institutions 815 (Quebec) and 829 (Ontario) are eligible; however, they must be Canadian business chequing or savings accounts.

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

Adding a payment type

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

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

Editing a payment type

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

Removing a payment type

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

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

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

In AccèsD Affaires:

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

In Can-Act:

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

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

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

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

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

8.9. CANCELLING A CAN-ACT PAYMENT

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

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

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

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

8.10. AUTHORIZING AND SIGNING CAN-ACT PAYMENTS

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

Can-Act features

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

Two differences

- If you have selected the two-signature option for your AccèsD Affaires file, the double signature will apply to all Can-Act payments, even if the source account doesn’t require two signatures at the caisse (AccèsD Affaires requires two signatures for payments made from a two-signature account only, unless the *Two signatures* option has been applied on an account requiring only one signature).
- In Can-Act, two signatures are required when payments are created or removed (AccèsD Affaires requires two signatures for new payments only).

The two-signature information in your AccèsD Affaires file is transmitted each time you log on to Can-Act. If you have your caisse change it on AccèsD Affaires, the Can-Act two-signature setting will be affected.

If a payment is filed over the two-signature limit, the payment will be placed on hold pending signature (see *Transaction Approval* section):

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

8.11. APPROVING AND CANCELLING CAN-ACT PAYMENTS

Approving remittances

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

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

The signatory must then click on Approve to authorize the remittance.

Note: The *Approve* button does not appear for users who are not authorized signatories, or for signatories who have already approved a transaction.

When the second approver authorizes a payment, a confirmation page with a confirmation number will appear.

Note: Make sure that transactions pending approval are approved before the scheduled payment date or they will not be completed.

Cancelling a remittance

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

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

8.12. SEARCHING FOR CAN-ACT TRANSACTIONS

Searching for a scheduled transaction

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

Searching for a transaction in the history

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

Transaction histories are available online for 13 months.

8.13. CAN-ACT SUPPORT

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

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

At registration, the Can-Act system assigns a user code for the company and a code for each of the company's users. Use these codes, listed in the top right corner of most Can-Act pages, when contacting Dye & Durham customer service. If you have any questions, call Dye & Durham customer service at 1-800-206-9444.

Can-Act transaction statuses:

Status	Description
Processed	Transaction completed
Cancelled	Original transaction cancelled
To be processed	Transaction scheduled for a later date. Does not require authorization.
Pending approval (0/2), (1/2) or (0/1)	Transaction scheduled for later date. Requires approval from one or more users.
Pending cancellation (0/2), (1/2), or (0/1) or Cancellation Request	Request for cancellation of original request.
Expired or Transaction failed	The approval period for the transaction has expired.
Cancellation Failed	Failed to cancel transaction.
Returned item	Item has been returned by your financial institution -> Not processed.
Returned Item Audit Record	Details of the returned item.

9.1. INTERNATIONAL FUNDS TRANSFERS

AccèsD Affaires lets you send funds all around the world. You can make transfers 2 different ways, but service availability and transfer delivery times will vary depending on the destination.

Destination	Canada	United States	Other countries
SWIFT transfers	0-2 business days*	0-2 business days**	1-2 business days
Direct deposit	½ -1 business day	1-2 business days	3-4 business days

* Doesn't include weekend or statutory holidays in Canada or the country of destination. Delivery times are not guaranteed.

** Desjardins Bank: 0–1 business day

Go to <https://www.desjardins.com/ca/business/international-services/international-transfers-for-business> to see the full list of eligible countries.

Roles

Transactions involving funds transfers can be signed electronically by one or more authorized people and must be approved by an authorized user through a security code grid.

Security

Transaction privacy is ensured by security features that meet the latest e-commerce standards.

Exchange rate

When you make a funds transfer in 2 different currencies, you'll be quoted an exchange rate in real time, which lets you see the amount that will be debited from your account and the amount that will be sent to the recipient. **This rate is valid for 60 seconds.**

If the transaction is not completed within this time, is deferred or needs a signature or authorization from another user, you'll receive a new exchange rate. **The final exchange rate will be displayed when the other authorized user confirms the transaction waiting for their signature or authorization.**

To get an exchange rate that matches the current market exchange rate, you must make your transactions during trading hours, between 7:30 a.m. and 5:00 p.m. on business days. When the markets are closed (before 7:30 a.m. and after 5:00 p.m. on business days and on Saturdays, Sundays and holidays), Desjardins Group's Treasury increases the spread on the current buying and selling rates. The spread is readjusted once the markets open.

Transaction processing times

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

Registering for the service

You're usually automatically registered for the international funds transfer service when you open an AccèsD Affaires account. If you aren't automatically registered, your caisse or AccèsD Affaires can activate the service for your company.

Daily limit

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

Only the primary administrator can request a limit increase.

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

9.2. INFORMATION REQUIRED TO SEND FUNDS

Depending on where you're transferring funds, different information will be required to make the transfer. Be sure to get the following information from your recipient:

- Their name and address
- Their account number (7 or more digits)
- The contact information for their financial institution (name, address, SWIFT or other codes, and transit number)
- Reason for the transfer (type of transaction, payment detail, invoice number, etc.)

Go to <https://www.desjardins.com/ca/business/international-services/international-transfers-for-business> for the list of information which may be requested, depending on the destination country.

Important: You'll need to provide certain specific information for transfers to the United States, Europe and Mexico.

Terms and synonyms

Terms	Synonyms
Account number	Folio, IBAN, CLABE, RIB
Transit number (used in Canada and the United States)	ABA, routing number, Fedwire, National ID, bank code
SWIFT code	BIC code, bank code, WIRE
Direct deposit	EFT transfer, ACH

9.3. CARRYING OUT AN INTERNATIONAL FUNDS TRANSFER

You can make an international funds transfer with or without a template. If you use a template, you can save the recipient's information for future use.

There are 2 ways to create a template:

- By saving the information at the end of the transfer
- By clicking the **Add a template** link to save the information without completing a transaction

If the destination account is in a currency other than the one used in the destination country, you'll need to change the destination currency. For example, to transfer US\$1,000 to Canada, enter the information as follows:

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

You can also indicate the amount to be transferred in a currency that's different from the destination currency. For example, to transfer the equivalent of CAN\$1,500 to the United States in US dollars, enter:

- Destination: United States
- Currency: USD
- Amount: 1500 CAD

You can print the funds transfer order as proof of payment. Funds transfer orders are kept on file for 18 months (see the **Statements and Documents** section in this guide).

9.4. REQUESTING AN INVESTIGATION

Was there a problem after the funds were transferred? Does the recipient claim they didn't receive the transfer? Would you like your funds returned? Please fill out one of the forms available through the **Forms** tab in AccèsD Affaires.

Funds Transfer Investigation Request: Use this form to get confirmation that the recipient did receive the funds when they claim otherwise.

Funds Transfer – Additional Information Requested by the Investigation Department: Use this form to send additional information requested by the Investigation Department. If a bank can't complete the transaction using the instructions you provided, the Investigation Department will contact you to ask you to provide the bank with the missing information.

Funds Transfer Cancellation Request: Use this form to request that all or some of the funds transferred be returned, or if you suspect fraud. It's important to always explain why this type of request is being made.

For any other problem that may be resolved by changing the funds transfer instructions, contact your caisse or Desjardins Business centre.

Service charges apply to process these requests, as they also do to process any requests from other financial institutions for inapplicable, refused or returned payments.

The exchange rate for a returned funds transfer may differ from the rate originally used to make the transfer.

9.5. FOREIGN EXCHANGE CONTRACTS

Do you need to manage foreign exchange contracts? The AccèsD Affaires foreign exchange contract service lets you manage contracts completely independently.

You can make:

- Foreign exchange transactions (forwards or spots)
- Currency swaps
- Partial deliveries

How to get this service

Contact an advisor at your caisse or an account manager at your Desjardins Business centre for more information.

Roles

The foreign exchange contract service is available to the primary administrator, who can delegate access to any other user on the company's file.

Transaction processing times

The settlement instructions used to settle or deliver a foreign exchange spot contract or a foreign exchange derivative contract are usually processed the same day if they are submitted between 8:30 a.m. and 5:30 p.m. on a business day, or the following business day, otherwise.

9.6. CARRYING OUT FORWARD FOREIGN EXCHANGE CONTRACTS

Click **International services**, then **FX Contracts**.

You'll see a page that tells you that you're being directed to the foreign exchange contracts site where you can securely make your transactions.

9.7. QUESTIONS AND ANSWERS

Managing funds transfer templates

Questions	Answers
Who can create a funds transfer template in AccèsD Affaires?	All user types with access to the funds transfer service (primary and secondary administrators and employees).
Can users access templates created by other users?	Yes, users who are authorized to transfer funds have access to all templates.
Can we limit the use of funds transfer templates to those created by the primary administrator?	No, because all users who are authorized to transfer funds can create and use templates.
How many templates can be created?	Up to 900 templates can be created for each AccèsD Affaires account.

International funds transfers

Questions	Answers
Can I use this service to transfer money within Canada?	Yes, you can use this service to transfer money all around the world.
Why do I have to accept the exchange rate and make my transaction within 60 seconds?	To keep up with the current market rate, the exchange rate needs to be updated every 60 seconds. Once this time period has elapsed, you'll get a new rate.
How many transfers am I limited to?	There's no limit, but you must keep in mind your daily transfer limit and account balance.
Can I program a funds transfer for a later date?	Because the exchange rate fluctuates every day, you can't schedule a transfer in advance. To get the current market exchange rate, you need to accept the rate in effect when you make the transaction.

Questions	Answers
<p>I make a lot of international funds transfers every year. What if the funds transfer service isn't right for me?</p>	<p>Contact your account manager to discuss different solutions.</p>
<p>Can I make transfers in the evenings, during the night or on weekends?</p>	<p>You can set up transfers 24 hours a day, 7 days a week, but the transfer won't actually be made until the following business day. We suggest limiting your transactions to when North American markets are open—from (7:30 a.m. to 5:00 p.m. eastern time) on business days—to get the best rate.</p>

Foreign exchange contracts

Questions	Answers
<p>Is the posted exchange rate competitive? Can it be changed?</p>	<p>Business may want to use foreign exchange contracts to offset market volatility. Contact an account manager from your Desjardins Business centre for more information.</p>
<p>Can I use foreign exchange contracts without consulting my foreign exchange trader?</p>	<p>With the online service, you have total control over your transactions—you don't need to contact your foreign exchange trader. However, you can always contact your trader for more information or to make transactions over the phone.</p>

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

10.1. STATEMENT OF TRANSACTIONS

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

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

10.2. STATEMENT OF REJECTED TRANSACTIONS

There are two sections in a statement of rejected transactions:

Non-completed scheduled transactions

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

Rejected transactions

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

10.3. ONLINE MONTHLY ACCOUNT STATEMENTS ¹

You can sign up to get your monthly account statements online. Once you do, your first statement will be issued at the beginning of the following month and include all the transactions made after the switch. Starting on the date you sign up, your online statements will be kept for:

- 7 years for caisse accounts
- 15 months for Federation accounts (transit 98000) and 12 months for lines of credit

What's more, you can download your financial data in CSV, TXT and OFX file formats for 12 months, so you can import the data into an accounting app, word processing software or a spreadsheet program for bank reconciliation.

Terms of use

To view your online statements, you'll need a PDF reader or a recent version of Adobe Reader.

Online account statements are issued at the end of the month. If you've been receiving paper statements and you sign up for AccèsD Affaires and online account statements in the same month, you'll receive a final paper statement with all the transactions from the month when you made the switch. Your first online account statement will be available on the first day of the following month. It'll show all your transactions from the day you sign up for AccèsD Affaires to the end of the month.

¹ Financial data can only be downloaded in CSV, OFX and TXT file formats for the Fédération des caisses Desjardins du Québec clients. (815-98000).

You can sign up for online statements for any of your business accounts. Once you do, you'll no longer be able to update your caisse passbook, and you'll stop receiving paper statements. No changes will be made to the transmission of cash items.

If you're signed up for online statements and would prefer paper, you can make the switch in AccèsD Affaires. You'll no longer have access to archived statements, so we recommend downloading them before you make the change. To get weekly statements or a passbook, you'll need to contact your caisse.

If the month ends on a Friday, Saturday or Sunday: Deferred transactions made over the weekend will appear on the next month's statement.

Signing up for online account statements

If you're the primary administrator, you can sign up for online account statements in AccèsD Affaires. Simply go to the **Profile and preferences** section, and click **Accounts**.

10.4. ONLINE CREDIT CARD STATEMENTS

Monthly statements are available for Desjardins credit cards, provided they've been added to your AccèsD Affaires account. This includes:¹

- Visa *Affaires*
- Visa Solutions Libre-*Affaires*
- Visa *Affaires* Avantages
- Visa Entreprise
- Visa Approvisionnement

You can view them in the **Credit card statements** section, where you'll find statements for active and closed accounts.

Once you sign up, you'll have immediate access to **PDF statements** going back to the day the account was opened (or as far back as 2014, whichever came first). Statements are available for up to 10 years. You can download the **OFX**, **CSV** and **TXT** file formats for 2 months, so you can import them into spreadsheet and word processing programs. They are available for 2 months and can be found in the **Transaction statements** section.

Terms of use

Adding a credit card account in AccèsD Affaires

Monthly statements are only available for credit cards that have been added to your AccèsD Affaires account. Users must have access to the accounts or cards.

Signing up for online credit card statements

You must first sign up if you'd like to get your credit card statements online. Once you do, you'll no longer receive paper statements.

- For the primary account, you'll have access to past statements immediately.
- For cards associated with the primary account, past statements will only be available as of the next business day.
- If you sign up:
 - At **8:44 p.m. (eastern time) or earlier** on the day the statement is issued: It'll be available immediately. No paper statement will be sent.
 - At **8:45 p.m. (eastern time) or later** on the day the statement is issued: The next statement will be both paper AND electronic. Subsequent statements will be online only.

¹ Certain exceptions apply.

A VALID EMAIL ADDRESS IS REQUIRED. Every month, you'll be notified by email when a new statement is ready in AccèsD Affaires.

Note: It's up to the person who receives the notification to forward it to the cardholders so they can pay their balances.

If you're signed up for online statements and would prefer paper, you must contact VISA Desjardins. You'll no longer have access to archived statements in AccèsD Affaires, so we recommend downloading them before making the change.

Switching to online credit card statements

The primary administrator can sign up for online credit card statements by going to the **Statements and documents** section in AccèsD Affaires.

10.5. SEARCHING FOR TRANSACTIONS

The data available for research is accumulated from the date of registration for the online account statement.

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

You can search by:

- Source account
- Transaction type
- Amount
- Date

When your statement is displayed, you can sort the transactions using the same criteria simply by clicking on the corresponding column title.

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

You can print a copy by clicking on the Printable version link.

The AccèsD Affaires search feature includes:

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

10.6. SEARCH FOR FUNDS TRANSFER ORDERS

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

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

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

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

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

10.7. HISTORY OF BILL PAYMENTS AND GOVERNMENT REMITTANCES¹

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

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

Only the following transaction types are available for the history:

- Direct withdrawal
- Bill payment
- Government remittance

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

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

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

10.8. DOWNLOADING STATEMENTS TO A FILE

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

Text (TXT)

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

Delimited text (CSV)

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

We've designed templates (available at www.desjardins.com) to help you download your first file and ensure that you've defined the data correctly. By using the templates, you won't have to worry about defining the width of the columns in your spreadsheet or the right type of data in your database.

Once your data is correctly defined, you can easily download your statements and import them to your software.

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

Open Financial Exchange (OFX)*

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

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

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

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

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

10.9. CSV FORMAT

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

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

Field formats

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

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

12. Click on *Next*.
13. The data will be saved in an existing table called *Transactions*.
14. Click on *Next*.
15. On the next page, click on *Finish* to confirm the import.

About Access

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

About Access 2003

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

Borland dBase and other compatible software

The use of templates with these programs varies significantly.

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

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

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

Quicken

OFX files are compatible with Quicken 2010 and later versions.

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

Problems with Quicken

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

10.11. TECHNICAL INFORMATION

- As the primary administrator of your AccèsD Affaires file, you can grant or limit your employees' access to specific accounts.
- If you are notified that your statement will be available online starting the next month, it's most likely because you registered for the online statement functionality during the current month. Account information can be found in the statement of transactions.
- If your caisse merged with another caisse, you will still have access to your pre-merger statements. You will see an asterisk (*) next to the month of production on pre-merger statements. All statements (including pre- and post-merger) are available for 15 months.

10.12. BANK CONFIRMATION¹

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

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

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

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

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

Validity of an AccèsD Affaires bank confirmation

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

Roles

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

Getting the sub-service

Generally, is activated when you open an AccèsD Affaires file. If this isn't the case, contact your caisse or AccèsD Affaires to activate the sub-service.

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

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

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

Technical information

Terms of use

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

10.13. DOCUMENT SHARING

This feature allows Desjardins and primary administrators to share confidential documents quickly, easily and securely via **dedicated temporary** document sharing zones.

A Desjardins employee will create the document sharing zone when they need to send or receive documents. For maximum data security, each document sharing zone is reserved exclusively for the primary administrator with whom the employee must exchange files.

Specifications:

- The **Document sharing** link can be found in the **Statements and documents** menu.
- Only primary administrators can use document sharing in AccèsD Affaires. It allows them to view, download and upload documents in several formats.
 - An advisor can create a different sharing zone for each primary administrator associated with a single AccèsD Affaires file.
- Multiple document sharing zones can be created for a single primary administrator for various files (such as loan applications, line of credit renewals)
- This feature is only available for accounts with transits 815 (Quebec) and 829 (Ontario), excluding the Fédération des caisses Desjardins du Québec (815-98000).

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

Legality of cheque images

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

Front and back image of cheque as viewed through the Search transactions - Cheque images feature¹

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

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

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

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

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

11.1. RECEIVING CHEQUE IMAGES IN A PDF FILE

You must make a request in the Cheque images function, which is accessible in the Search transactions section to receive a PDF image file in your secure AccèsD Affaires messages.

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

Notes:

- You may obtain cheque images for an entire month or a specific time period of 1 to 31 days.
- Cheques are available for 18 months. The cheque history begins on the date you sign up for the sub-service².
- The sort order determines how cheques are displayed in the PDF file. The Bookmarks tab (left-hand column) of the PDF file displays the sort order requested.

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

11.2. DOWNLOADING FILES FROM YOUR ACCÈSD AFFAIRES MESSAGE BOX

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

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

-
- 1 Does not apply to clients of Fédération des caisses Desjardins du Québec (815-98000). They can access an image of the front and back of a cheque in the Cheque reconciliation and consignment service.
 - 2 We've been keeping cheque histories for clients of the Fédération des caisses Desjardins du Québec (815-98000) since March 17, 2019.

11.3. DESCRIPTION OF CHEQUE IMAGE PDF FILES

PDF files contain a Bookmark tab (left-hand panel) that allows you to browse the file and find specific cheques. Cheques appear in the sort order selected at the time of request¹.

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

- By cheque number in ascending order
- By date paid

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

11.4. TECHNICAL INFORMATION

- Certified cheques, money orders, bank drafts, Desjardins credit cards and manually cleared cheques are not eligible for the imaging solution.
- A cheque image notification (PDF) will remain in the AccèsD Affaires message box for 31 consecutive days.
- Cheques for \$10,000,000¹:
These amounts require several debit transactions (CHQ) in the caisse account. A link is available for each debit transaction listed in the statement of transactions. The same cheque image repeats in the PDF as many times as there are debit transactions in the account. The information under each image is the same (same cheque image, cheque number, reference number and date) except for the amount. The amount appearing under each image is the amount debited from the caisse account.
- See the *Managing Your Business File* section and the *Personalization* sub-section for instructions on how to delegate the cheque imaging sub-service to other users

Replacement images

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

<p>Returned or corrected cheque¹:</p> <p style="text-align: center;">Item returned or corrected by your caisse.</p>	<p>This replacement image lets you know that the cheque requested, whose information appears below the image, has been returned to the payee. This can occur for a number of reasons: a missing, illegible or irregular signature, a post-dated cheque cashed too early, etc. The cheque image is therefore no longer available.</p>
<p>Cheque cashed at the caisse counter¹:</p> <p style="text-align: center;">Item cashed and saved at your caisse.</p>	<p>This replacement image appears when a withdrawal transaction is made on your account at a caisse counter (transaction code ROP or CCQ).</p> <p>Cheques cashed at the teller counter do not go through the clearing process and are retained by the caisse. If you need the original cheque, you may request it from your caisse. A fee is usually charged for this service.</p>

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

<p>Image temporarily unavailable:</p> <p style="text-align: center;">Image of this item temporarily unavailable.</p>	<p>This replacement image appears when a cheque has been paid but not yet scanned for viewing.</p> <p>As a rule, cheques are scanned and images available on the same day. If a replacement image has not been replaced with a cheque image after four consecutive days, contact your caisse.</p>
<p>Technical problem:</p> <p style="text-align: center;">Due to a technical problem, the image for this item is not available.</p>	<p>This replacement image appears when a scanning problem prevents the image from being displayed online.</p> <p>The cheque information will still be displayed below the replacement image. For maximum cheque image quality, we recommend the following simple tips that will have a significant effect on the display quality of the information you enter on your cheques (amount, payee and date).</p> <ul style="list-style-type: none"> • If you write out your cheques by hand, use blue or black ink. • If you use a printer, choose a 12 point font, bold caps, and print dark. <p>Please contact your caisse if the transaction described is suspicious. If you ever need a copy of the cheque, you can request it from your caisse. A fee is usually charged for this service.</p>

11.5. FAQ

Questions	Answers
Do I have to be registered for online account statements to be able to view cheque images?	No. Online monthly account statements and cheque imaging are two separate functions.
How can I get all of the cheques for a specific full month?	Request your cheque image on the second business day of the following month.
Once I sign up for cheque imaging, will I automatically have access to cheque images for the last 18 months?	The cheque history begins on the date you sign up for cheque imaging. From that moment on, you have access to cheques drawn on your account since the beginning of the month ¹ .
Can I get cheque images for my U.S. dollar chequing account?	Yes, cheque imaging is available for both Canadian and U.S. dollar accounts.
My caisse has merged. What should I do if I'm already registered for the cheque imaging sub-service in AccèsD Affaires?	Paper cheque images are issued by default. The primary administrator must call AccèsD Affaires at 1-877-222-3732 or contact their caisse to regain access to the sub-service online.
I need several months' worth of images. How do I do this?	You can submit a request for each month you want images for.

¹ Does not apply to clients of Fédération des caisses Desjardins du Québec (815-98000); images are accessible as of the date of registration in AccèsD Affaires.

With AccèsD Affaires, you can apply for financing, use your financing, and manage all your corporate credit cards.

12.1. APPLICATION FORMS

You can apply online by clicking **Apply for financing**.

There are 3 application forms available:

- *Business Freedom Solutions*
- *Visa Business card*
- *Accord D Business financing*

Roles

Only the primary administrator can complete online applications.

Technical information

- Only the AccèsD Affaires primary administrator can access online applications. In order to do so, your AccèsD Affaires business profile must include the Cash Management service and at least one PCA chequing account held by your business.
- Online application forms are not available for clients of Fédération des caisses Desjardins du Québec (815-98000).
- Application forms are pre-populated with information from your AccèsD Affaires business profile about your business and primary administrator.

12.2. ACCORD D BUSINESS FINANCING

With AccèsD Affaires, you can deposit financing into your account in just a few easy steps.

How to get this service

You need to have a Visa¹ *Business* or *Visa Business Advantage* credit card and an authorized Accord D financing limit. You can apply for financing in AccèsD Affaires using the **Apply for financing** link on the overview page.

Roles

Only the primary administrator can complete online applications for Accord D Business financing in AccèsD Affaires.

Technical information

- Only Canadian dollar *Business* and *Business Advantage* cards are eligible for Accord D Business financing.
- The financing on your card can be up to \$100,000.
- The minimum amount you can request to use is \$1,500.
- You can make deposits to business chequing accounts.
- You can get several financing plans, up to your authorized credit limit.
- You can choose between 1- to 7-year repayment terms and have the option to prepay in part or in full.
- This service is available through AccèsD Affaires and the Desjardins mobile app.
- This service is not available for clients of Fédération des caisses Desjardins du Québec (815-98000).

1 Trademark of Visa International Service Association and used under license.

12.3. DESJARDINS BUSINESS ACCOUNT MANAGEMENT – SME CLIENTELE

This service lets you manage your business credit cards. It can only be used for *Business* cards and *Business Freedom Solutions*.

With this service, you can:

- Add or replace a credit card
- Change the credit limit on your credit card or Accord D financing
- Change your address
- Apply for Accord D financing

How to get this service

You can sign up through AccèsD Affaires under **Profile and preferences**, then **Visa Desjardins Business Account Management**. You can also contact your caisse to activate it.

Once the service has been activated, go to **More options** and then **Manage credit cards** to use it.

Roles

The primary administrator can delegate use of the service to other users.

Technical information

- Users must have a Visa *Business* card belonging to the same company or same owner registered for the AccèsD Affaires Cash Management service.
- Once you sign up, the service generally becomes available the following day. In some cases, it could take up to 3 business days. If it takes longer than that and an agent hasn't been in touch with you, please call 1-888-233-2473.
- Transactions made through Desjardins Business Account Management - SME clientele are generally carried out within 2 business days.

12.4. DESJARDINS BUSINESS ACCOUNT MANAGEMENT – CORPORATE CLIENTELE

This service lets you manage your business credit cards. With this service, you can:

- Add, cancel or replace a credit card
- Change your credit limit
- Change your address
- Manage transactions

How to get this service

Contact your account manager to activate the service.

Once the service has been activated, go to **More options** and then **Manage credit cards** to use it.

Roles

The primary administrator can delegate use of the service to other users.

Business card management comparison chart

Eligibility	BAM	OBCM
<i>Business card</i>	X	
<i>Business Advantage card</i>		X
<i>Business Freedom Solutions</i>	X	
Corporate card		X
Purchasing card		X

Transaction	Processing time	BAM	OBCM
Add a card	2 business days	X	X
Replace a card	10 business days	X	X
Cancel a card	2 business days		X
Change your credit limit	2 business days	X	X
Change Accord D limit	2 business days	X	
Apply for Accord D financing	2 business days	X	
Change your address	2 business days	X	X

The following three options are included:

1. The Desjardins Direct Deposit service, which allows you to make deposits in the accounts of clients of participating financial institutions
2. The Desjardins Direct Withdrawal service (pre-authorized debit), which allows you to make personal and business pre-authorized debits (PADs) in the accounts of clients of participating financial institutions
3. The Desjardins Direct Withdrawal service (cash management pre-authorized debit), which allows you to oversee cash flow management through PADs in the accounts of affiliated businesses

Identification number

Your caisse assigned your organization a direct deposit and withdrawal identification number. This number identifies your company to all financial institutions that are members of Payments Canada. Have the number available when you contact AccèsD Affaires Services Support Group.

If you are the Sub-service administrator, you can view the information that your caisse entered in your business file and make changes by contacting your caisse or AccèsD Affaires.

Preparing files

Direct deposit and withdrawal files need to meet the standards set by Payments Canada. The files should follow the format established in sections 13.3 and 13.4 of this guide and be in a single currency (CAN or USD).

Transmitting files

Files must be sent to the Desjardins Data Centre through AccèsD Affaires.

The company agrees to deliver the data to the Desjardins Data Centre no later than 12:00 p.m. two business days preceding the effective date of the deposits or withdrawals in the file. If you have enabled direct deposit/withdrawal file transmission approval, file approval must also meet these deadlines.

13.1. ADMINISTRATIVE PROCEDURES

Tracing transactions

The purpose of a tracing request is to find a deposit made between the organization and Desjardins Group or another financial institution. The organization can submit a tracing request for up to one year following the effective date of the direct deposit or withdrawal.

To make a tracing request, the organization must contact the AccèsD Affaires Support Group at 1-888-233-2473 and provide the following information:

- Organization identification number
- Number of the file containing the transaction
- Transaction reference number
- Date of availability of the transaction
- Identification and transit numbers of the payee's financial institution
- Payee's account or folio number
- Amount of transaction
- Payee's first and last names

The Support Group will trace the transaction with the financial institution involved and send the results to the organization within 10 business days following receipt of the request.

Note: Payees may not request traces directly; requests must be submitted to the organization which will then follow the above procedure.

Requesting a payment recall

Recalling a payment is a priority request. However, these requests must be carried out within the periods specified since their purpose is to intercept transactions before they are paid to a beneficiary or client. The recall request must be received by 12:00 p.m. (noon) and meet the following requirements:

Transaction sent to a Desjardins caisse

The recall request must be dated one (1) business day before the transaction's availability date or deadline.

Transaction sent to other financial institutions

The recall request must be dated two (2) business days before the transaction's availability date or deadline.

A recall request must be made by fax or email, using the appropriate form provided by the Desjardins caisse responsible for the file or by submitting the Payment Recall Request form (AccèsD Affaires, Transmission tab, DDW Forms menu). The organization must use a separate form for each financial institution.

The dedicated fax number or email address is on the revocation form.

The organization must fill out the form and provide the following information:

- Identification number
- File number containing the transaction(s) for recall
- Transaction reference number
- Number and transit of payee's or payer's financial institution
- Payee's or payer's account or folio number
- Amount of transaction
- Payee's or payer's first and last names
- Transaction availability date or deadline

Upon receiving this information, the Desjardins Data Centre will intercept the transaction and the organization will receive a status report on the recalled transactions (see P-05 Report).

Obtaining a signed copy of the reimbursement claim

The organization can obtain a copy of the reimbursement claim signed by the client for returned direct withdrawals with return codes from 915 to 921 (see below). The organization has one year following the return date to obtain a copy of the claim.

To get a signed copy of the Reimbursement Claim, the organization must contact the AccèsD Affaires Support Group at 1-877-ACCESD A and provide the following information:

- Identification number
- File number containing the transaction
- Transaction reference number
- Date of availability of the transaction
- Transit number of payee's financial institution
- Payee's account or folio number
- Transaction amount
- Payee's first and last names

The following additional information is available on the return's P-05 report:

- Return date (in the header)
- Return code
- Trace number (*Trace No. Tr.* field in the report)

The AccèsD Affaires Support Group will obtain the copy from the financial institution in question and send a copy to the organization within 35 calendar days following receipt of the request.

Receiving rejected and returned transactions

Rejected transactions

When the Desjardins Data Centre validates transactions it verifies some parameters; if any are invalid the transaction is rejected. Rejected transactions are listed in Report P-01.

Returned transactions

Transactions sent to a caisse or bank branch are subject to additional validation. If any of the conditions are not met, the caisse or bank branch will return the transaction. Returns must be made within five business days following receipt of the transaction at the caisse or branch and must include a valid return code between 901 and 914.

In addition, under the provisions of Rule H1 – Pre-Authorized Debits (PADs) of Payments Canada, clients can refuse a direct withdrawal from their account by filing a reimbursement claim at their financial institution. The deadlines for filing this type of request are detailed in the Payments Canada Rule H1. The terms of these deadlines are summarized in the last chapter of this guide, Direct withdrawal and stakeholder protection. The caisse or branch must return the transaction using the correct code (915 to 921).

Return code 922 is used to refuse a credit. In some instances, codes 915 to 922 can be used for returns up to 90 calendar days following processing of the original transaction.

All transactions returned electronically to the Desjardins Data Centre are listed in the P-05 report (A or B).

Direct withdrawal return codes

Code	Description
900	Validation rejection
901	Insuff. funds
902	Cannot locate account
903	Stop payment
905	Account closed
907	No debit allowed
908	Funds not free
909	Curr/Acct Mismatch
910	Payor/Payee deceased
911	Frozen account
912	Invalid/Err. Acct. No.
914	Err. Payor/Payee name
915	Refused - No agreem
916	Not in acc./agreem (P)
917	Agreement revoked (P)
918	No prenotification (P)
919	Not in acc./agreem (E)
920	Agreement revoked
921	No prenotification (P)
990	Default by a financial institution

Direct deposit return codes

Code	Description
900	Validation rejection
902	Cannot locate account
903	Stop payment
905	Account closed
909	Curr/Acct Mismatch
910	Payor/Payee deceased
911	Frozen account
912	Invalid/err. acct. no.
914	Err. Payor/Payee name
922	CT returned by Payee
990	Default by a financial institution

DDW files status

Always check the DDW file status within of sending it and make sure it has been processed. For more information, please call the DDW services team at 1-888-233-2473, option 2-1.

Settling payments with your caisse

Payments between the organization and its caisse are handled as follows:

On a transaction's effective or availability date, the amount is automatically withdrawn from or deposited to the organization's account, as applicable. The payment amount corresponds to the total transactions transmitted to financial institutions.

Rejected transactions

No payment will be withdrawn from or deposited to the organization's account for a transaction or file rejected by the Desjardins Data Centre. The organization's account will only fluctuate in the amount of total processed, unrejected transactions (see Reports P-01 and P-02).

Recalled transactions

The organization's account is not affected by recalled transactions because these transactions are cancelled before processing and not sent to caisses or other financial institutions (see Report P-05).

Returned transactions

Direct withdrawal transaction (debit):

On the return date, the amount due is automatically withdrawn from the organization's account (see Report P-05).

Direct deposit transaction (credit):

On the return date, the amount due is deposited automatically to the organization's account (see Report P-05).

13.2. IMPORTANT DATES

File creation date

The file creation date is recorded in the Type A logical record. The Desjardins Data Centre must receive and process a file no more than seven calendar days following its creation, including that creation date, or the file will be rejected.

Transaction availability date

A file may contain transactions with different availability dates. The Desjardins Data Centre can accept transactions post-dated up to 42 calendar days after the file creation date. If the due date is before the file creation date, the date must be within 172 days for a debit and 30 days for a credit, or the transaction could be rejected.

Note: The issuing organization is responsible for each transaction's availability date.

Transaction delivery date within the Desjardins network

For a transaction to a Desjardins caisse account, the Desjardins Data Centre will carry out the transaction on the account on the date it is due, even if the transaction is received before it is available. If the issuing organization delivers a transaction to a Desjardins caisse account late or on its due date, it will be applied to the balance of the payee's account on the date it is processed by the Desjardins Data Centre.

Transaction delivery date in universal mode

For a transaction to another financial institution, the Desjardins Data Centre will forward the transaction in advance so it can be applied to the account on the date it is due if it is received two or more days before it becomes available.

If the issuer delivers a transaction late or on its due date, it may take up to two business days after processing by the Desjardins Data Centre before it affects the payee's account.

No data is exchanged among financial institutions on statutory holidays recognized by Payments Canada. Please allow for one extra business day when sending your files to the Desjardins Data Centre on or around these dates.

Statutory holidays: Quebec

Quebec holiday	Customer support*	Inter-institutional exchange and processing**
Christmas Day (December 25)	No	No
Boxing Day (December 26)	No	No
New Year's Day (January 1)	No	No
Day after New Year's Day (January 2)	Yes	Yes
Good Friday	Yes	No
Easter Monday	Yes	Yes
Journée nationale des patriotes (Victoria Day)	No	No
Saint-Jean Baptiste (June 24)	Yes	Yes
Canada Day (July 1)	Yes	No
Labour Day	No	No
National Day for Truth and Reconciliation (September 30)	Yes	No
Thanksgiving	No	No
Remembrance Day (November 11)	Yes	No

* Designates availability of Desjardins Data Centre resources to provide support for processing problems.

** Designates holidays on which data is exchanged with other financial institutions.

Note: No data is exchanged among financial institutions on statutory holidays recognized by Payments Canada. Please allow for one extra business day when sending your files to the Desjardins Data Centre on or around these dates.

13.3. PAYMENTS CANADA STANDARDS

This section is for organizations issuing direct deposit or direct withdrawal transactions with Payments Canada network of financial institutions. It describes how organizations must structure their direct deposit or withdrawal transactions to be validated by the Desjardins Data Centre's Direct Deposit and Withdrawal application.

Current standards may be revised as the product evolves.

Data file format

The following principles, listed in no particular order, can help you structure your data files.

- One deposit or withdrawal transaction is contained in each segment.
- A segment is contained in a logical record of 1,464 characters that must contain 6 segments (or 6 transactions). If the file is in ASCII, one carriage return (hexadecimal value 0D) and one line feed (hexadecimal value 0A) must be added at the end of each logical record. A definition and the validation criteria of each data element can be found in the Data Elements Dictionary located further on in this section.
- Except for logical elements Types A and Z, which are used for identification and control purposes, logical record Types C and D must contain the information necessary to describe a transaction.
- All segments of any given logical record must be the same length and format.
- If a logical record does not contain 6 segments, the unused segments must be fully initialized by spaces. The first and last logical record of each file must respectively be Types A and Z.
- Logical record Types C and D may be included in the same file provided the organization is authorized to use them.
- All unused data elements in a segment are completed as follows:
 1. Numeric data elements must be right justified.
 2. Alphanumerical data elements do not need to be filled but must be completed using spaces.

File rejection

All non-compliant files are rejected. Readable files are rejected for the following reasons:

1. Missing logical record A
2. Missing logical record Z
3. Logical record Z out of balance
4. Invalid data
5. Invalid intermixing of logical record types
6. Invalid creation date
7. Invalid file number

13.4. LOGICAL RECORD TYPES

The four tables in this section contain all the information you need to create files according to the logical record type required.

Logical record type A

Contains file identification and control information; this logical record occurs only once, and is located at the beginning of each file. It is the first logical record.

Note: All data elements must comply with Payments Canada and Desjardins Data Centre standards, or the file will be rejected.

Data Element

Number	Character position	Number of characters	Content	Name
1	1	1	A	Logical record type ID
2	2 - 10	9	1	Logical record No.
3**	11 - 20	10	Numeric	Organization ID No.
	21 - 24	4	Numeric	File No.
4	25 - 30	6	Numeric	Creation date
5	31 - 35	5	81510	Desjardins Data Centre
6	36 - 55	20	Alphanumeric	Filler
7	56 - 58	3	Alphanumeric	Money code ID
8	59 - 1 464	1 406	Alphanumeric	Filler

If the file is in ASCII, one carriage return (hexadecimal value 0D) and one line feed (hexadecimal value 0A) must be added at the end of each logical record. Check the data element dictionary for the definitions and validation criteria of each data element.

Logical record type C (credit)

Contains information about direct deposit transactions.

Data elements

Number	Character position	Number of characters	Content	Name
1**	1	1	C	Logical record type ID
2**	2 - 10	9	Numeric	Logical record No.
3**	11 - 20	10	Numeric	Organization ID No.
	21 - 24	4	Numeric	File No.
Segment 1				
4*	25 - 27	3	Numeric	Transaction type
5**	28 - 37	10	Numeric	Amount
6**	38 - 43	6	Numeric	Funds availability date
7*	44 - 52	9	Numeric	Payee's financial institution No.
8*	53 - 64	12	Alphanumeric	Payee's account No.

Number	Character position	Number of characters	Content	Name
9	65 - 86	22	Zero ¹	Trace No.
10	87 - 89	3	Zero ¹	Initial transaction type
11	90 - 104	15	Alphanumeric	Organization's short name
12***	105 - 134	30	Alphanumeric	Payee's name
13***	135 - 164	30	Alphanumeric	Name of organization
14**	165-174	10	Numeric	Organization ID No.
15	175-193	19	Alphanumeric	Reference No.
16*	194-202	9	Numeric	Institutional ID No. for returns
17***	203-214	12	Alphanumeric	Account No. for returns
18	215-229	15	Alphanumeric	Field reserved for organization
19	230-251	22	Alphanumeric	Filler
20	252-253	2	Alphanumeric	Settlement code
21*	254-264	11	Zero ¹	Invalid data element ID

- ¹ Field always filled with zeros.
 * Mandatory and valid element, otherwise rejected operation.
 ** Mandatory and valid element, otherwise rejected file.
 *** Mandatory element, otherwise rejected operation.

SEGMENTS TWO THROUGH SIX have the same format as SEGMENT ONE.

TWO: positions 265 to 504

THREE: positions 505 to 744

FOUR: positions 745 to 984

FIVE: positions 985 to 1224

SIX: positions 1225 to 1464

Note: If a logical record does not contain six segments, it must be completed with spaces up to the 1,464th character.

If the file is in ASCII, one carriage return (hexadecimal value 0D) and one line feed (hexadecimal value 0A) must be added at the end of each logical record. Check the data element dictionary for the definitions and validation criteria of each data element.

Logical record type D (debit)

Contains information about pre-authorized payments or direct withdrawal transactions.

Data elements

Number	Character position	Number of characters	Content	Name
1**	1	1	D	Logical record type ID
2**	2 - 10	9	Numeric	Logical record No.
3**	11 - 20	10	Numeric	Organization ID No.
3**	21 - 24	4	Numeric	File No.

Number	Character position	Number of characters	Content	Name
Segment 1				
4*	25 - 27	3	Numeric	Transaction type
5**	28 - 37	10	Numeric	Amount
6**	38 - 43	6	Numeric	Due date
7*	44 - 52	9	Numeric	No. of payer's financial institution
8*	53 - 64	12	Alphanumeric	Payer's account No.
9	65 - 86	22	Zero ¹	Trace No.
10	87 - 89	3	Zero ¹	Initial type of transaction
11	90 - 104	15	Alphanumeric	Organization's short name
12***	105 - 134	30	Alphanumeric	Payer's name
13***	135 - 164	30	Alphanumeric	Name of organization
14**	165 - 174	10	Numeric	Organization ID No.
15	175 - 193	19	Alphanumeric	Reference No.
16*	194 - 202	9	Numeric	Institutional ID No. for returns
17	203 - 214	12	Alphanumeric	Account No. for returns
18	215 - 229	15	Alphanumeric	Field reserved for organization
19	230 - 251	22	Alphanumeric	Filler
20	252 - 253	2	Alphanumeric	Settlement code
21*	254 - 264	11	Zero ¹	Invalid data element ID

- ¹ Field always filled with zeros.
- * Mandatory and valid element, otherwise rejected operation.
- ** Mandatory and valid element, otherwise rejected file.
- *** Mandatory element, otherwise rejected operation.

SEGMENTS TWO THROUGH SIX have the same format as SEGMENT ONE

- TWO: positions 265 to 504
- THREE: positions 505 to 744
- FOUR: positions 745 to 984
- FIVE: positions 985 to 1224
- SIX: positions 1225 to 1464

Note: If a logical record does not contain six segments, it must be completed with spaces up to the 1,464th character. If the file is in ASCII mode, one carriage return (hexadecimal value 0D) and one line feed (hexadecimal value 0A) must be added at the end of each logical record. Check the the data element dictionary for the definitions and validation criteria of each data element.

Logical record type Z

Provides control totals of the file contents. It is the last logical record.

Note: All data elements must comply with Payments Canada and Desjardins Data Centre standards, or the file will be rejected.

Data elements

Number	Character position	Number of characters	Content	Name
1	1	1	Z	Logical record type ID
2	2 - 10	9	Numeric	Logical record No.
3	11 - 20	10	Numeric	Organization ID No.
	21 - 24	4	Numeric	File No.
4	25 - 38	14	Numeric	Total value of type D transactions
5	39 - 46	8	Numeric	Total number of type D transactions
6	47 - 60	14	Numeric	Total value of type C transactions
7	61 - 68	8	Numeric	Total number of type C transactions
8	69 - 82	14	Zero ¹	Field reserved for Desjardins Data Centre
9	83 - 90	8	Zero ¹	Field reserved for Desjardins Data Centre
10	91 - 104	14	Zero ¹	Field reserved for Desjardins Data Centre
11	105 - 112	8	Zero ¹	Field reserved for Desjardins Data Centre
12	113 - 1 464	1 352	Alphanumeric	Filler (blank spaces)

¹ Field always filled with zeros.

If the file is in ASCII, one carriage return (hexadecimal value 0D) and one line feed (hexadecimal value 0A) must be added at the end of each logical record. Check the data element dictionary for the definitions and validation criteria of each data element.

13.5. DATA ELEMENT DICTIONARY

Filler

A variable number of characters (blank spaces) depending on the particular logical record type. Area reserved for future use.

Desjardins Data Centre

5 positions – Numeric – Logical record type A

Number used only once to identify the data centre where the file is delivered. The Fédération des caisses Desjardins du Québec data centre is identified by 81510.

If the data element is invalid, the file will be rejected.

Field reserved for the organization

15 positions – Alphanumeric – Logic record types C and D

The organization uses this space to provide the payee or payer with additional information about the transaction such as payment period, issue of dividends, billing period, insurance policy number, and so on. Transactions will not be rejected if this data element is absent.

Settlement code

2 positions – Alphanumeric – Logical record types C and D

The Desjardins Data Centre can use this area to designate the organization's specific settlement requirements. For the time being, the field can be left blank. Transactions will not be rejected if this data element is absent.

Creation date

Six positions – Numeric – Logical record type A

Date file was created. The format of this element must be “0yyddd” where:

0 = numeric zero
yy = last two digits of the year
ddd = day number of the year

- If the creation date is invalid according to the above format, the transaction will be rejected.
- If the creation date is more than seven calendar days before the file validation date, the Desjardins Data Centre will reject the file.
- If the creation date is after the file validation date, the Desjardins Data Centre will reject the file.

Due date (direct withdrawal)

6 positions – Numeric – Logical record type D

The date the item should be charged to the client’s account. The format of this data element is “0yyddd” where:

0 = numeric zero
yy = last two digits of the year
ddd = day number of the year

- If the due date is not valid according to the above format, the file will be rejected.
- If the due date is more than 42 calendar days after the file creation date, or 30 calendar days before the file creation date for a credit or 172 calendar days before for a debit, the transaction will be rejected.

Funds availability date (direct deposit)

6 positions – Numeric – Logical record type C

Date on which funds must be available to the payee. The format of this data element is “0yyddd” where:

0 = numeric zero
yy = last two digits of the year
ddd = day number of the year

- If the data element is not valid according to the above format, the file will be rejected.
- If the funds availability date is more than 42 calendar days after the file creation date, or 30 calendar days before the file creation date for a credit or 172 calendar days before for a debit, the transaction will be rejected.

Invalid data element identification

11 positions – Numeric – Logical record types C and D

When a rejected transaction is returned with a 900 series code, this field indicates the invalid data elements. The field must contain zeroes on initial presentation or the transaction will be rejected.

Logical record type identification

1 position – Alphanumeric – All logical record types

Indicates the logical record type. Required data element for all logical records. Contains an “A” for a logical record type A, “C” for a logical record type C, and so on. The file will be rejected if the data element is invalid.

Institution for returns

9 positions – Numeric – Logical record types C and D

The organization is responsible for the validity of this field. The information is required for routing returned items to the respective financial institutions (caisses, branches, head offices). The data element is formatted as follows:

(a)	(b)	(c)
0	815	99999

Where:

- (a) = constant zero
- (b) = Desjardins financial institution number
- (c) = branch transit number

The transaction will be rejected if the number is invalid.

Amount

10 positions – Numeric – Logical record types C and D

Dollar amount of the transaction (no decimal point). The data element must be greater than zero or the transaction will be rejected. (Note that an invalid amount can also cause an imbalance in the file, which may result in the rejection of the entire file.)

Organization's short name

15 positions – Alphanumeric – Logical record types C and D

This is a required field; Desjardins will reject the transaction if the organization does not provide the data. The short name should be clear enough so readers recognize the company name on reports.

Payee's name

30 positions – Alphanumeric – Logical record type C

First and last names of the holder of the credited account. The transaction will be rejected if the field is empty.

Payer's name

30 positions – Alphanumeric – Logical record type D

First and last names of the holder of the account to debit. The transaction will be rejected if the field is empty.

Total number of type C or D transactions

8 positions – Numeric – Logical record type Z

Total number of type C or D transactions in the file, regardless of transaction validity. The data element must be zero if the file does not contain any type C or D logical records. If the content of this field is not equal to the number of type C or D transactions contained in the file, the Desjardins Data Centre will reject the file.

Payee's or payer's account number

12 positions – Alphanumeric

- Logical record type C (payee)
- Logical record type D (payer)

The organization is responsible for the validity of this field. Used by the payee's or payer's financial institution to identify their account. The account number can contain dashes and does not need to be justified. The processing financial institution's information systems will determine whether the account number is valid. The Desjardins Data Centre validates the account number's check digit for transactions routed to the Desjardins network.

Account number for returns

12 positions – Alphanumeric – Logical record types C and D

The organization is responsible for the validity of this field. The organization's designated account number for transaction returns. This data element is required to avoid delays or errors when rerouting items. The transaction will be rejected if no account number is provided.

File number

4 positions – Numeric – Logical record types A, C, D and Z

This data element is used to verify that all files created by the organization's data processing centre are received by the Desjardins Data Centre (and that none are missing or processed twice). This data element must be incremented by one unit each time a file is created.

Note: The next number in the sequence after 9999 is 0001. If a duplicate file number is identified (except after reaching the 9999 threshold), the file will be rejected.

Logical record number

9 positions – Numeric – All logical record types

This number is used to ensure that no records are missing in the file. Logical record type A must have a value of "000000001", or the file will be rejected. All subsequent records must be numeric and have a value exactly one unit greater than the logical record count of the previous logical record or the file will be rejected.

Organization ID number

10 positions – Numeric – Logical record types A, C, D, and Z

ID number assigned to the organization. The file will be rejected if this data element is not valid.

Reference number

19 positions – Alphanumeric – Logical record types C and D

The organization uses this field to identify the transaction for internal management purposes and to allow the Desjardins Data Centre to conduct searches, revoke requests, or cancel transactions. We recommend creating reference numbers in a structured manner to facilitate the above-mentioned operations. Any letters contained in this field must be upper case. For example, a reference number could be composed as follows:

- Positions 1 to 5 correspond to a group of employees
- Positions 6 to 10 correspond to a sub-group of employees
- Positions 11 to 19 correspond to the employee's number

This is a required number that must be unique to each transaction.

Item trace number

22 positions – Numeric – Logical record types C and D

The organization must only use zeros in this field or the transaction will be rejected during the initial processing. The Desjardins Data Centre assigns each transaction a unique trace number during processing to facilitate tracing. When an item is returned (series "900" transaction type) the original trace number will be included with the return.

Payee's or payer's institution number

9 positions – Numeric – Logical record types C and D

The organization is responsible for the validity of this field. This number is used to identify the payee's or payer's financial institution. The institution number is represented as follows:

(a)	(b)	(c)
9	999	99999

Where:

- (a) = constant zero
- (b) = institution number
- (c) = caisse or branch number

The number must be registered in the Payments Canada Financial Institutions File in order to be used in logical record types. The transaction will be rejected if this number is not valid. Valid institution numbers that do not belong to Desjardins will be routed to the designated financial institution's data centre.

Transaction type (see list at the end of this section)

3 positions – Numeric – Logical record types C and D

Used by the organization to indicate the payment type. The Desjardins Data Centre must process the transaction type as it is received by the organization. The transaction type must appear in the list of transaction types defined by the Payments Canada. The transaction is rejected if the transaction type is not valid.

Initial transaction type

3 positions – Numeric – Logical record types C and D

This field must contain only zeroes upon the file's initial presentation or the file will be rejected.

Total value of type C or D transactions

14 positions – Numeric – Logical record type Z

The total amount of the data elements for Type C or D transactions in the file. This data element must be zero if the file contains no Logical Records of Type C or D transactions.

If the contents of this data element do not equal the value of the total amount for data elements in Type C or Type D transactions on the file, the Desjardins Data Centre will reject the file.

Transaction types

Category	Range	Tran. type	Description	Abbreviation
Future use	000 - 099		Unassigned	
Future use	100 - 149		Unassigned	
Clearing items	150 - 199		Reserved for MICR Debits	
Pre-authorized transactions	200 - 229	200	Payroll Deposit	
		201	Special Payroll	
		202	Vacation Payroll	
		203	Overtime Payroll	PAY
		204	Advance Payroll	
		205	Commission Payroll	
		206	Bonus Payroll	
		207	Adjustment Payroll	

Category	Range	Tran. type	Description	Abbreviation
Pre-authorized transactions	230 - 239	230	Pension	
		231	Federal Pension	PEN
		232	Provincial Pension	
		233	Private Pension	
	240 - 249	240	Annuity	REN
	250 - 259	250	Dividend	
		251	Common Dividend	DVD
		252	Preferred Dividend	
	260 - 279	260	Investment	INV
		261	Mutual Funds	FMU
		265	Spousal RSP Contribution	RDC/SRP
		266	RESP Contribution	REP/REE
		271	RSP Contribution	RSP
		272	Retirement Income Fund	RIF/FRR
		273	Tax Free Savings Account	TFS/CLI
		274	RDSP Contribution	RDP/REI
280 - 299	280	Interest	INT	
	281	Lottery Prize Payment	LPP/PDL	
For Federal Government Use Only (Institution numbers 117 and 177)	300 - 329	300	Federal Government	FED
		301	Agriculture Stabilization Payments	AGR
		302	Canadian Dairy Commission	CDC
		303	HRDC - Training	HRD
		308	Child Tax Credit	CTC
		309	Goods and Services Tax	GST
		310	Canada Pension Plan	CPP
		311	Old Age Security	OAS/SV
		312	War Veterans' Allowances	WVA/AAC
		313	Pension Commission	PC/CCP
		314	Family Allowances	FA/AF
		315	Public Service Superannuation	PSS/PFP
		316	Canadian Forces Superannuation	CFS/PFC
		317	Tax Refunds	RIT/RIF
		318	Employment Insurance (unemployment)	UI/AC
		320	Government Student Loans	GSL/ETU
		321	CSB Interest	CSB/OEC
322	External Affairs			
323	Savings Plan	CSP/PEC		
324	Access Grants	CAG/SCA		

Category	Range	Tran. type	Description	Abbreviation
Preauthorized Transactions	330 - 349	330	Insurance	
		331	Life Insurance	
		332	Auto Insurance	INS
		333	Property Insurance	
		334	Casualty Insurance	
		335	Mortgage Insurance	
		336	Dental Care Claim Insurance	DCI
	350 - 369	350	Loans	
		351	Personal Loans	
		352	Dealer Plan Loans	LNS/PRE
		353	Farm Improvement Loans	
		354	Home Improvement Loans	
		355	Term Loans	
		356	Insurance Loans	LNS/PRE
	370 - 379	370	Mortgage	
		371	Residential Mortgage	HYP
		372	Commercial Mortgage	
		373	Farm Mortgage	
	380 - 399	380	Taxes	
		381	Income Taxes	
		382	Sales Taxes	
		383	Corporate Taxes	TAX
		384	School Taxes	
		385	Property Taxes	
		386	Water Taxes	
	400 - 419	400	Rent/Leases	
		401	Residential Rent/Leases	
		402	Commercial Rent/Leases	LS
		403	Equipment Rent/Leases	
		404	Automobile Rent/Leases	
		405	Appliance Rent/Leases	
	420 - 429	420	Cash Management	CMS
	430 - 449	430	Bill Payment	
		431	Telephone Bill Payment	
		432	Gasoline Bill Payment	
		433	Hydro Bill Payment	BPY
		434	Cable Bill Payment	
		435	Fuel Bill Payment	
		436	Utility Bill Payment	

Category	Range	Tran. type	Description	Abbreviation
Pre-authorized transactions	430 - 449	437	Internet Access Payment	IAC
		438	Water Bill Payment	WBP
		439	Auto Payment	APY
	450 - 599	450	Misc. Payments	MSP
		451	Customer Cheques	CCQ
		452	Expense Payment	EXP
		460	Accounts Payable	AP
		470	Fees / Dues	FEE
		480	Donations	DON
		600 - 610	600	Provincial Government
	601		Family Support Plan	FSP
	602		Housing Allowance	HSG
	603		Income Security Benefit	ISB
	604		Provincial Family Allowance	PFA
	605		Federal - Provincial Transfer Payment	FPT
	606		Worker's Compensation Board	WCB
	607		Employment Assistance Allowance	EAA
	608		Automobile Insurance Plan	AIP
	609		Health Care Premium	PHC
610	Offences and Fines	OF		
Future use	611 - 700	611	Disability Payment	DIS
		612	Parental Insurance	PPI
		613	Student Loan	PSL
		614	Grant/Bursary	PGB
		615	Solidarity Tax Credit	STC
		616	Children Assistance	CAS
		617	Tax Refund	TRX
		650	Inter-FI Funds Transfer Debit	FTD
		700	Business PAD	BUS
		Commercial Pre-Authorized Debits (PADs)	701 - 749	701
702	Commercial Insurance			CIN
703	Commercial Auto Insurance			CAI
704	Commercial Property Insurance			CPI
705	Commercial Casualty Insurance			CCI
706	Commercial Mortgage Insurance			CMI
707	Commercial Loans			CLN
708	Commercial Mortgage			CMG
709	Commercial Taxes			CTX
710	Commercial Income Taxes			CIT

Category	Range	Tran. type	Description	Abbreviation
Commercial Pre-Authorized Debits (PADs)	701 - 749	711	Commercial Sales Taxes	CSL
		712	Commercial GST	CGT
		713	Commercial Property Taxes	CPT
		714	Commercial Rent/Lease	CRL
		715	Commercial Equipment Rent/Lease	CRL
		716	Commercial Automobile Rent/Lease	CAR
		717	Commercial Cash Management	CCM
		718	Commercial Bill Payment	CBP
		719	Commercial Telephone Bill Payment	CTB
		720	Commercial Gasoline Bill Payment	CGB
		721	Commercial Hydro Bill Payment	CHB
		722	Commercial Cable Bill Payment	CCB
		723	Commercial Fuel Bill Payment	CFB
		724	Commercial Utility Bill Payment	CUB
		725	Commercial Internet Bill Payment	CIB
		726	Commercial Water Bill Payment	CWB
		727	Commercial Auto Payment	CAB
		728	Commercial Expense Payment	CEP
		729	Commercial Accounts Payable	CAP
				730
Use by internal subscriber	750 - 899			

Note: All transaction types can be used for debit and credit transactions. The debit or credit will be determined from the logical record type. The mnemonic code under the Abbreviations column is a suggested description containing a minimum of three characters. Financial institution data centres can edit these descriptions provided they remain generic.

13.6. DIRECT WITHDRAWAL AND CONSUMER PROTECTION

This section contains a summary of Payments Canada Rule H1 – Pre-Authorized Debits (PADs). For more details, visit the Payments Canada website at www.payments.ca or see the rule at <https://www.payments.ca/sites/default/files/h1eng.updated.pdf>

Definition of the service and interested parties

Direct withdrawal is a service financial institutions offer organizations to enable them to efficiently collect payments from their customers through electronic funds transfers.

For the organization's customers, it is a payment method whereby they voluntarily authorize automatic withdrawals directly from their savings account to pay the amounts billed by the organization. Direct withdrawals are usually offered in universal mode, meaning that the organization's customers can have an account in any of the Canadian member financial institutions of Payments Canada with an exchange point in Quebec.

Note that this payment method by direct withdrawal from a customer's account is not offered by the financial institution, but by organizations providing goods or services to their own customers. Consequently, four parties are involved in providing this service:

- The organization's customer
- The organization providing the goods or services
- The organization's financial institution
- The financial institution of the organization's customer

Payments Canada rules

Payments Canada has adopted specific rules to govern compensation of direct withdrawals (pre-authorized debit plan) between Payments Canada member institutions. The rules set out the standard clauses that must be included in service agreements binding organizations and their financial institutions, and the authorization form to be signed by consumers when registering for the service. The rules also define the limit of liability of each party and the procedures to ensure that customers of the organization using the direct withdrawal service are reimbursed quickly in the event of an error.

Some Payments Canada rules specifically address member (client) concerns regarding security such as:

- If an organization fails to comply with the Payments Canada's regulations, the financial institution "sponsoring" the organization automatically becomes the guarantor for transactions carried out in customer accounts in Payments Canada member institutions.
- In the event a withdrawal is not made in compliance with the Payor's PAD Agreement or if the Agreement was revoked, customers have 90 calendar days for personal pre-authorized debits, or 10 business days for business¹ pre-authorized debits, to request reimbursement of the disputed items from their financial institution. Upon signature of a Payments Canada reimbursement request form, financial institutions must reimburse their clients immediately. In addition, the financial institution "sponsoring" the organization must immediately cover any debit received from the customer's financial institution.

Organization's role

Before you start making direct withdrawals, you must obtain a Payor's Pre-Authorized Debit Agreement (PAD) signed by your payors. As the payee, the organization is responsible for obtaining a Payor's PAD Agreement from its clients (the "payors") by using one of the model agreements provided by Desjardins. The agreement must contain all the mandatory elements, including those that are mandatory depending on the circumstances as set out in Appendix II of Rule H1 on the [Payments Canada](#) website conform to one of the [models](#) provided by Desjardins.

The caisse will provide the organization with the required materials. Using the information in the enrollment forms, the organization creates its electronic file, as provided for in its agreement with the caisse. The caisse isn't required to keep copies of these forms, but it reserves the right to obtain them upon request.

The organization agrees to make the terms of the PAD Agreement available to the payors, along with a copy of their signed authorization, where possible.

For fixed-amount pre-authorized debits, the organization must send a written notice to the payor with the amount to be debited and the due dates at least 10 calendar days before the due dates in question. For variable amounts, this notice must be sent within the same timeframe whenever there's a change to the amount or payment dates.

Rule H1 now contains an expanded definition of "set interval," under which the period between the PADs may vary as long as the circumstances triggering a PAD are clearly defined in the Payor's PAD Agreement.

1 For the 10-business day deadline to apply, Rule H1 specifies that the business PDA must have been coded as a transaction type 700 to 730.

Example: Payors may agree to a PAD each time their service fees (such as those relating to cellphone service) reach a certain amount. If they agree, payors must understand that they won't receive a pre-notification unless it's provided by the service provider.

The payor can waive this notification in the Payor's PAD Agreement or in a separate document. This doesn't apply to one-time or single PADs, since a new agreement must be created for each such PAD. The [model](#) Payor's PAD Agreements provided by Desjardins contain a specific statement to that effect.

For sporadic pre-authorized debits, the organization must obtain proper authorization from the payor in accordance with the applicable rules.

Using information from the PAD agreements, the organization prepares and sends its file, as set out in this user guide, and as required in the agreement signed with its caisse. The organization assumes full responsibility for the accuracy and completeness of all information provided to Desjardins for the use of the direct withdrawal service.

The organization must establish a commercially reasonable procedure for verifying the payor's identity in accordance with the requirements of Rule H1.

Desjardins reserves the right to review pre-authorized debit agreements to ensure that the forms and processes contain the mandatory provisions set out in Appendix II of Rule H1 on the [Payments Canada](#) website. This review may be required at any time, including before the client begins using them.

13.7. TRANSMITTING DIRECT DEPOSIT AND WITHDRAWAL DATA

Use the Data Transmission service to send files electronically. At this time, only direct deposit and withdrawal files structured according to Payments Canada standards are accepted.

13.7.1 Service availability

The Data Transmission service is available 24/7.

13.7.2 Security

The Data Transmission service uses a 128-bit encryption protocol, the highest industry security standard. This protocol ensures that transmitted data can only be read by authorized persons.

Data is checked to make sure that the information received matches what was transmitted.

13.7.3 Approval of direct deposit/withdrawal file transmissions

The direct deposit/withdrawal file transmission approval option lets you to apply an additional control measure before sending your files.

Enable the option

- The option can be enabled in an AccèsD Affaires case with at least 2 users.
- Only the primary administrator can enable the option. This may be completed autonomously in AccèsD Affaires.
- A primary administrator may designate secondary and primary administrators as approvers.
- To disable this option, contact your caisse or our AccèsD Affaires services.

Details

- This option applies to all files sent for all organizations on file.
- If you enabled the option, all transmissions will require approval.
- Transmissions that are not approved are not executed.

Approving file transmissions

- If your company has chosen to enable the approval option for data transmission and you transmit a file, it will be put on hold, pending approval.
- It's important to ensure that files pending approval are approved within the prescribed timeframe; otherwise they won't be executed.
- Once in the data transmission service, an approver can approve or deny and delete a file.

13.8. USING THE DATA TRANSMISSION SERVICE THE FIRST TIME

Before submitting your first batch of files for processing, you have to run a test to make sure that your data is valid and that the file format complies with Payments Canada standards (see sections 13.3 and 13.4 of this guide).

Transmission procedure

1. Create a file from your accounting software.
2. Launch your Internet browser and go to the following address: <https://accweb.mouv.desjardins.com/identifiantunique/securite-garantie/authentication/auth/manuel?langueCible=en>.
3. Enter your user ID and password and click *Log in*.
4. Click *Data transmission*.
5. Click *Add a file* and select the Payments Canada file to transmit.
6. Click *Send*

Transmission or verification results

After sending the file, you can check the result of the transmission in the **Direct deposit/withdrawal file status** section. This section lists the status of transmissions made in the past 12 months.

The following information is listed for each transmitted file:

- Transmitted file's name
- File's status and detailed description
- First and last names of the file's sender
- Date and time of the transmission
- Transmitted file's number
- Organization's number
- Totals (number of transactions and amount)
- Processing date and time
- Approver's first and last names

Transmission processing features three steps:

1. Validation
2. Approval, if needed
3. Processing

During the validation phase, files may be rejected because:

- Invalid structure: The file does not meet Payments Canada standards.
- Invalid content: The totals (number of transactions and amount) do not match the content.
- Invalid transmission privileges: The user is not authorized to transmit files.

In each of these cases, consulting the details to the right of the status statement to get more information about the rejection and what to do next.

Status

- If the file is successfully validated, the status will change to *Processing*.
- The file may remain in validation despite successful validation and approval. The status then changes to *Pending verification* or *Verification in progress*. In this case, come back and check the file transmission status later.
- If the file is successfully processed, the status will change to *File accepted*.

Despite all precautions, some transactions in the file may be rejected. If this happens, please read reports P-01, P-02 and P-03, which will be available on AccèsD Affaires the next business day.

Delegating access to other users

If you are a systems administrator, you can authorize other users to access the Data Transmission service.

13.9. DAILY ELECTRONIC DIRECT DEPOSIT, DIRECT WITHDRAWAL AND CASH REPORTS

Report P-01 Rejected Transactions

This report is produced to check and control transactions rejected by the Desjardins Data Centre during initial processing. Report P-01 is produced only at least one transaction is rejected (one report per file processed).

The report is generated and available on AccèsD Affaires by 6:00 a.m. the day after file processing, Monday to Friday. Rejected files will not affect the organization's account.

Content

Report P-01 contains all the information required to identify the file or transactions rejected by the Desjardins Data Centre during validation, and the reason(s) for the rejection. The organization must check and correct the rejected transactions before they can be processed again. The report contains the following information:

- Organization identification number (user number)
- File number
- File creation date
- Organization status
- Reference number for the rejected transaction
- Type of transaction
- Counter number
- Transaction code
- Availability or effective date of transaction
- Number of financial institution receiving transaction
- Name of payee or payer
- Amount of transaction
- Error message (reason for rejection)

P-01 REJECTED TRANSACTIONS				815-98000 Fédération des caisses				PAGE 1			
TO: C/O DIRECT DEPOSIT SUPERVISOR				Desjardins du Québec				1 JANUARY 15			
USER NO.: 98000-00000				FILE NO.: 0340				CREATION DATE: 96361 - ACTIVE			
Ref. No.	Type	Counter No	Trns.	Date	Rec. Instit.	Acct.	Name	Amount		- Message -	
								Debit	Credit		
243829034814	D	000000091-06	450	96363	815-30347	123456-7	R. Roy	122.00		Member account error	
301882042007	D	000000140-02	433	96363	815-32026	123456-6	P. King	150.00		Not valid instit.	
							Total D-C	272.00	0.00		
							E-F	0.00			
								272.00	0.00		

Report P-02 Control Totals

This report is used to compare transaction totals processed by the Desjardins Data Centre with its own totals. The report is generated and available on AccèsD Affaires by 6:00 a.m. the day after file processing, Monday to Friday. The organization's account will be debited or credited, as applicable, in the same amount that appears under Accepted Transactions. The Desjardins Data Centre produces a separate report for each file received.

Content

Report P-02 contains the number (quantity) and total amount of accepted and rejected transactions¹, as well as the items from the file's control sheet (sheet Z). The report contains the following information:

- Organization's identification number
- File number
- File creation date
- Registration file type
- Quantity and amount of accepted transactions (by registration file type)
- Quantity and amount of rejected transactions (by registration file type)
- Quantity and amount of debits (by registration file type)
- Quantity and amount of credits (by registration file type)
- Totals for "Z" sheets
- Overall total rejections

P-02 CONTROL TOTALS		815-98000 Fédération des caisses Desjardins du Québec				PAGE 1 1 JANUARY 15		
TO: C/O DIRECT DEPOSIT SUPERVISOR								
USER NO.: 98000-00000		FILE NO.: 0340		CREATION DATE: 96361 - ACTIVE				
Type	Accepted Trans.		Rejected Trans.		Debit Total		Credit Total	
Rec.	Qty.	Amount	Qty.	Amount	Qty.	Amount	Qty.	Amount
D	4322	510,401.32	2	272.00	4324	510,673.32		
D								
			TOTAL:		4324	510,673.32	0	0.00
			TYPE	D-C	4324	510,673.32	0	0.00
			Z REG.:	E-F	0	0.00	0	0.00
			TOTAL:		4324	510,673.32	0	0.00
			REJETS:	D-C	2	272.00	0	0.00
				E-F	0	0.00		
			TOTAL:		2	272.00	0	0.00

1 Transaction details are provided in Report P-01.

Report P-03 Daily Payments

This report is used to monitor the total amounts sent to each financial institution and to check transaction availability dates. If there are several dates, the organization's account will be affected for each availability or effective date of transaction indicated on Report P-03. The availability or effective date is located under the file number. The report is generated and available on AccèsD Affaires by 6:00 a.m. the day after processing, Monday to Friday. One report is produced per file processed.

Content

For each deposit or withdrawal transaction date, Report P-03 provides the following information:

- Organization identification number
- File number
- File creation date
- Number of receiving financial institution
- Quantity and total amount of debit and credit transactions sent to the Desjardins caisses
- Quantity and total amount for all transactions
- Cumulative amount for all accepted transactions for each file

P-03 DAILY PAYMENTS TO: C/O DIRECT DEPOSIT SUPERVISOR		815-98000 Fédération des caisses Desjardins du Québec				PAGE 1 1 JANUARY 15	
USER NO.: 98000-00000		FILE NO.: 0340 Date: 3 JAN 99		CREATION DATE: 96361 - ACTIVE			
Institution		Transactions				Situation	
No	Name	Debit		Credit		Debit	Credit
		Qty.	Amount	Qty.	Amount		
815	SIC	2417	282,189.43	0	0.00	282,189.43	
829	SIC	3	286.00	0	0.00	286.00	
815	SOC	0	0.00	0	0.00		
SUB-TOTAL:		2420	282,475.43	0	0.00	282,475.43	
001		325	38,196.33	0	0.00	38,196.33	
002		78	11,297.50	0	0.00	11,294.50	
003		378	43,594.44	0	0.00	43,594.44	
004		87	8,754.13	0	0.00	8,754.13	
006		650	81,652.33	0	0.00	81,652.33	
010		232	27,052.24	0	0.00	27,052.24	
016		7	828.20	0	0.00	828.20	
039		141	16,289.72	0	0.00	16,289.72	
509		4	261.00	0	0.00	261.00	
SUB-TOTAL:		1902	227,925.89	0	0.00	227,925.89	
TOTAL:		4322	510,401.32	0	0.00		

Institution		Transactions					
No	Name	Debit		Credit			
		Qty.	Amount	Qty.	Amount		
815	SIC	2417	282,189.43	0	0.00		
829	SIC	3	286.00	0	0.00		
815	SOC	0	0.00	0	0.00		
SUB-TOTAL:		2420	282,475.43	0	0.00		
001		325	38,196.33	0	0.00		
002		78	11,297.50	0	0.00		
003		378	43,594.44	0	0.00		
004		87	8,754.13	0	0.00		
006		650	81,652.33	0	0.00		
010		232	27,052.24	0	0.00		
016		7	828.20	0	0.00		
039		141	16,289.72	0	0.00		
509		4	261.00	0	0.00		
SUB-TOTAL:		1902	227,925.89	0	0.00		
TOTAL:		4322	510,401.32	0	0.00		

Report P05(A) Exception Report

The organization uses this report to monitor:

- Cancelled transactions
- Corrected transactions (types E and F generated by the Desjardins Data Centre only)
- Transactions returned by caisses (types I and J)
- Transactions recalled at the organization's request

The report is generated when at least one deposit or withdrawal transaction has been affected. If a report is generated, it is available on AccèsD Affaires by 6:00 a.m. the day after processing, Monday to Friday.

Content

Report P-05(A) provides the following information:

- Number, transit and name of the organization's caisse
- Organization identification number (user number)
- Number of financial institution receiving the transaction
- Payee's or payer's account number
- Name of payee or payer
- Amount of returned or recalled transaction¹
- Initial transaction type
- Availability or effective date
- File date
- Original trace number
- Desjardins Data Centre trace number
- Name of organization
- Reference number
- Trace number
- Return code

P-05(A) EXCEPTION REPORT TO: C/O DIRECT DEPOSIT SUPERVISOR USER NO.: 98000-00000			815-98000 Fédération des caisses Desjardins du Québec					PAGE 1 8 JANUARY 15		
Rec. Instit.	Payee, payer acct no.	Amount	Type	Act	Eff.	Date	Fi	Date	Dest	Tr no. fcdq Tr. No.
Org. name	Ref no. Trace no.	Trace no.		Trans.						
0815-00028	123456-7 P. ROY	151.00	J	A	7 JAN.	99	0340	96361	81510	0000-00000-0000-00000
Hydro-Québec	543882002008	0000-00000-0000-00000		903						0000-00000-0000-00000
0815-10025	123456-7 A. ROY	141.00	J	A	7 JAN.	99	0340	96361	81510	0000-00000-0000-00000
Hydro-Québec	693851097008	0000-00000-0000-00000		904						0000-00000-0000-00000
0815-10137	123456-7 B. ROY	82.05	J	A	7 JAN.	99	0340	96361	81510	0000-00000-0000-00000
Hydro-Québec	663872278002	0000-00000-0000-00000		901						0000-00000-0000-00000
0815-20008	123456-7 D. ROY	179.58	J	A	7 JAN.	99	0340	96361	81510	0000-00000-0000-00000
Hydro-Québec	481674115235	0000-00000-0000-00000		905						0000-00000-0000-00000
0815-20435	123456-7 T. ROY	91.03	J	A	7 JAN.	99	0340	96361	81510	0000-00000-0000-00000
Hydro-Québec	421849001639	0000-00000-0000-00000		903						0000-00000-0000-00000
0815-20454	123456-7 F. ROY	422.62	J	A	7 JAN.	99	0340	96361	81510	0000-00000-0000-00000
Hydro-Québec	463814100822	0000-00000-0000-00000		905						0000-00000-0000-00000

Debit			Credit		
Type	Qty.	Amount	Type	Qty.	Amount
Rec.			Rec.		
J	6	1,067.28	I	0	0.00
Grand total:	6	1,067.28		0	0.00

1 Returned transactions are applied to the organization's account on the date of the return.

Report P-05B “Retours d’opérations”

This report is used to control the same types of transactions that appear on Report P-05(A), except that this report deals with returns from other financial institutions. The report is generated when at least one deposit or withdrawal transaction has been affected. If a report is generated, it is available on AccèsD Affaires by 6:00 a.m. the day after processing, Monday to Friday.

Content

Report P-05 (B) provides the following information:

- Number, transit and name of the organization’s caisse
- Organization identification number (user number)
- Number of financial institution receiving the transaction
- Payee’s or payer’s account number
- Name of payee or payer
- Amount of returned or recalled transaction*
- Initial transaction type
- Availability or effective date
- File date
- Original trace number
- Desjardins Data Centre trace number
- Name of organization
- Reference number
- Trace number
- Return code
- Reason for return message

P-05(B) RETURNED TRANSACTIONS					815-98000 Fédération des caisses Desjardins du Québec				PAGE 1	
À: C/O DIRECT DEPOSIT SUPERVISORUSER NO.: 98000-00000									9 JANUARY 15	
AVAILABILITY DATE: 7 JANUARY 15										
Ref. No.	Type	Trans.	Payee	Acct.	Amount	Item Tr. No.	FCDQ Tr. No.	Bank	Type	Ret. type
Rtrn. Acct.			Inst. ID			Item Tr. No	Original Tr. No.			- Message -
951890002607	J	433		DT	62.92	151-00610-4763-290520833		00610	901	
0006-065211072099			0815-98000	123456-7 CT		0061-81510-3291-000002685				NSF
223854204011	J	433		DT	84.00	8151-00610-4763-290521099		00610	901	
0006-01371-0957700			0815-98000	123456-7 CT		0061-81510-3291-000002080				NSF
711889104024	J	433		DT	112.00	8151-00610-4763-290521104		00610	901	
0006-02971-250405			0815-98000	123456-7 CT		0061-81510-3291-000002610				NSF
261852008604	J	433		DT	127.56	8151-00410-3324-340000040		00610	901	
00004-43841-01300248983			0815-98000	123456-7 CT		0061-81510-3234-000000784				NSF
723843057016	J	433		DT	156.00	8151-00210-3255-000059849		00610	901	
0002-31161-005590			0815-98000	123456-7 CT		0061-81510-3201-000000377				NSF
72381168015	J	433		DT	278.00	8151-00610-4763-290521105		00610	901	
0006-06901+0131905			0815-98000	123456-7 CT		0061-81510-3291-000002619				NSF

		Qty.	Amount		Qty.	Amount
SUB-TOTAL	D	0	0.00	C	0	0.00
	E	0	0.00	F	0	0.00
	F	6	820.48	I	0	0.00
CARRY TO C-01:		6	820.48		0	0.00

Report P-07 Notice of Change

This report is produced for caisse mergers. In this report, the organization is required to replace the pre-merger contact information with the new contact information mentioned in the report.

The report is generated at the end of the day on the third Friday of every month.

Content

This report contains the information required to replace the old data with the new:

- Organization number
- Name of the business
- Address of the business
- Name of the contact person at the business
- Client reference number
- Name of the payee
- Old financial institution number
- Old account number
- New financial institution number
- New account number
- Trace number

NO USAGER / USERID	ADRESSE / ADDRESS	REPOSABLES / IN CHARGE I/P: ADM:		
P-07 J61AC02	AVIS DE CHANGEMENT NOTICE OF CHANGE DATE: 18/05/12	GROUPE DRD RESPONSABLE DU DÉPÔT DIRECT		
PAGE 1 12/05/18 20:26:47				
S.V.P. VEUILLEZ REMPLACER LES ANCIENS NUMEROS D'INSTITUTION ET DE COMPTES PAR LES NOUVEAUX NUMEROS PLEASE REPLACE ORIGINAL INSTITUTION AND ACCOUNT INFORMATION WITH NEW INFORMATION				
NO REFERENCE DU CLIENT	NOM BENEFICIAIRE	ANCIEN INSTITUTION ET COMPTE	NOUV. INSTITUTION ET COMPTE	NO REPERE
CUSTOMER CROSS REFERENCE	PAYEE NAME	FORMER INSTITUTION AND ACCOUNT	NEW INSTITUTION AND ACCOUNT	TRACE NO
XXXXXX 00000000	XXXXXXXX, XXXXXXXX	0000-000000000000	0000-00000000000-0	00000000000000000000
XXXXXX 00000000	XXXXXXXX, XXXXXXXX	0000-000000000000	0000-00000000000-0	00000000000000000000
XXXXXX 00000000	XXXXXXXX, XXXXXXXX	0000-000000000000	0000-00000000000-0	00000000000000000000
XXXXXX 00000000	XXXXXXXX, XXXXXXXX	0000-000000000000	0000-00000000000-0	00000000000000000000
XXXXXX 00000000	XXXXXXXX, XXXXXXXX	0000-000000000000	0000-00000000000-0	00000000000000000000
XXXXXX 00000000	XXXXXXXX, XXXXXXXX	0000-000000000000	0000-00000000000-0	00000000000000000000

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

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

The AccèsD Affaires Reconciliation/Consignment service enables you to look over your cheques and make transactions (stop payment order, cancellation, etc.).

Available accounts

Two accounts are used for reconciliation transactions:

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

Service availability

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

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

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

On the cheque issue date:

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

Viewing transmissions waiting for issue dates

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

Searching for cheques

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

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

Criteria:

Criteria	Description
Cheque Number	Select just one cheque or all cheques in the specified range.
Reference number 1	Select cheques by payee's identification number.
Amount	Select a single amount or all cheques that include the amount in the specified range.
Status	Select cheques with a specific status. <ul style="list-style-type: none"> • Check the status “In circulation” or “Cashed/rejected” to select the cheques that currently fall under this status. • Check the status “Issued”, “Cashed”, “Cancelled” or “Replaced” to select all the cheques that attained this status within the specified time period.

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

The following information is displayed for each cheque:

Field	Description
Number	Cheque number.
Amount	Amount of cheque.
Payee	Name of payee, as it appears on the cheque.
Reference number 1	Payee's identification number for the company.
Issue date	Date on which the cheque was or will be issued.
Type of issue	Automatic: if the cheque was sent to Fédération des caisses Desjardins du Québec (815-98000) by file. Manual: if it was issued manually.
Date cashed	Date cheque was cashed.
Cashing number	Reference number automatically assigned to the cheque when cashed.
Cashing method	Automatic: if the cheque cashing was transmitted to Fédération des caisses Desjardins du Québec (815-98000) by file. Manual: if it is manually transmitted data.
Stop payment status	Indicates if a stop payment order was issued.
Stop payment date	Date on which the stop payment order was made.
Cashing date of stopped cheque	Indicates date on which a stopped cheque was presented for cashing.
Circulation date	Date on which the cheque went into circulation.
Stale date	Date on which the cheque becomes stale. Unless specified otherwise, the cheque becomes stale six months after it is issued.
Repayment date	Date on which the stale cheque was reimbursed to you.
Cancellation date	Date on which the cheque was cancelled.

Cheques issued manually

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

Manual issue must comply with the following rules:

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

14.1. ISSUING OR CANCELLING STOP PAYMENT ORDERS

Fédération des caisses Desjardins du Québec (815-98000)

Issuing a stop payment order

A stop payment:

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

Issuing a stop payment order on one or more cheques

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

Cancelling a stop payment order

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

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

Cancelling a stop payment order on one or more cheques

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

14.2. CANCELLING A CHEQUE

Cancelling a cheque must comply with the following rules:

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

Cancelling one or more cheques

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

14.3. PUTTING A CHEQUE BACK INTO CIRCULATION

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

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

Putting one or more cheques back into circulation

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

14.4. HOW TO VIEW A CHEQUE IMAGE OR REQUEST A COPY

Rules

Only possible if the cheque has been cashed

- Before March 17, 2019: choose *Request photocopy*
- After March 17, 2019*: choose *Display* in the *Cheque image* column

* Images are available for 18 months after the cheque is cashed.

Requesting a photocopy of one or more cheques

1. Select the cheque or cheques to be photocopied.
 2. Click on *Request photocopy* to go on to the confirmation page.
 3. Check the transaction data and click on *Confirm* to carry out the transaction.
- Requesting a photocopy won't cause any funds to be transferred.

The Account Collection service enables a company to centralize all payments it is due at Desjardins. This ensures faster cash inflows without any cash or cheques to handle.

15.1. REFERENCE NUMBER

A reference number is issued by your company to identify your client (or payer) on each invoice. It may be referred to as the account/client/identification/subscriber number, etc. It ensures the uniqueness of your client.

Fixed reference number

This number is identical on all invoices. This type of numbering is generally (but not always) used for regular clients (e.g., public utilities [phone, electricity] customers).

Variable reference number

As the name implies, this number is used only once. It varies from one invoice to the next and must be entered by the payer for each payment. This type of numbering is generally used for accounts issued on an irregular basis (e.g., traffic tickets).

Note: A reference number must have between one and 20 alphanumeric, alpha or simply numeric positions. Dashes and other separating characters do not count. A variable alphanumeric reference number is not payable by phone.

15.2. CCIN

Payments Canada introduced Rule H6, which governs the inter-financial institution exchange of bill payment remittances. The CCIN (Corporate Creditor Identification Number) enables your clients to pay their bills at any participating institution other than yours.

Payment method accessibility - Account Collection service

Prerequisite	None
Acces for your clients	<p>At Desjardins:</p> <ul style="list-style-type: none"> • Internet • Phone • ATM • Teller counter <p>In the banking network (other than Desjardins), using the CCIN:</p> <ul style="list-style-type: none"> • Internet • Phone
Report for your company	<p>One report:</p> <ul style="list-style-type: none"> • SPC-12 electronic report

15.3. SPC-12 REPORT

This detailed report includes information on the collection of your accounts receivable:

1. Client reference number
2. Transit number of the institution where payment is made
3. Payment amount
4. Payment date (when payment comes from a client who has an account at a financial institution other than Desjardins, a date is entered in this column; otherwise, the field is blank because the payment date of a Desjardins member is at the extreme right of the SPC-12 report)
5. Name of payer
6. Partial totals, based on different payment methods
7. Total for all payments made

Note: If a client pays their amount due in two instalments on the same day, the reference number will appear only once.

SPC-12 DAILY COLLECTIONS STATEMENT

FOR: ABC Company

March 25, 2016

1 REFERENCE NUMBER	2 INST CAISSE	3 NNT SRCE	4 DATE	5 COLLECTION NAME
243675119412	T815 39999-1	2.05 .00		Jean Bellevie
123456789123	T815 39999-1	1.00 .00		Marie Bonnevie
	T815 39999-1	1.00 .00		Marie Bonnevie
223344556677	T815 39999-1	5.00 .00		NOT DEFINED
098765432123	E006	1.00 .00	240316	NOT DEFINED
567891234567	T815 39999-1	1.00 .00		NOT AVAILABLE
234554321001	T815 39999-1	56.00 .00		NOT DEFINED
3344556633221	T815 39999-1	1.00 .00		Armand Belleville
463728199283	T815 39999-1	1.00 .00		NOT DEFINED
		1.00 .00		Therese Bonnevie
		62.00 .00		Therese Bonnevie
		56.00 .00		Therese Bonnevie
	PAGE TOTAL	188.05 .00		
	CUMULATIVE	188.05 .00		

6 REFERENCE NUMBER	SOURCE	TAX
	TELLER (A)	\$.00 0 TAX
	LOCK BOX (B)	\$.00 0 TAX
	EDI (E)	\$ 1.00 1 TAX
	ADVANCED-FUNCTION ATM (C)	\$.00 0 TAX
	INTERNET (I)	\$ 11.00 7 TAX
	PRINTED EDI (P)	\$.00 0 TAX
	BANK REMITTANCE (R)	\$.00 0 TAX
	PHONE (T)	\$ 176.0 4 TAX
		5

7 NUMBER OF RECEIPTS	12
TOTAL RECEIPTS	188.05
RETAINED CHARGES	.00
NET TOTAL RECEIPTS	188.05

Legend	
1	Reference number
2	Identification of payer's financial institution
3	Amount paid
4	Date of payment received from another financial institution
5	Payer's name
6	Statistics on payment method used by payer
7	Total and number of receipts

How do you search for the SPC-12 report?

You can access the report in three easy steps:

1. On the summary page, select the **Statements and Documents** menu.
2. In the submenu, click on *SPC report*.
3. Select an organization number and the desired period and format and click on “Validate” to display the report.

15.4. LOGICAL RECORD TYPES

File content

Each transferred file includes an identification file (A) and a control file (Z) in addition to specific transaction information.

Identification file (A) – 1,464 bytes				
Positions	Bytes	Type	Use	Utilisation
1	1	1	Alpha	A
2	2–10	9	Numeric	1
3	11–15	5	----	Fillers
4	16–20	5	Numeric	(1) Organization number*
5	21–24	4	Numeric	(2) File number
6	25–30	6	Numeric	(3) Date produced
7	31–1,464	1,434	----	Fillers

* The number that precedes the description of how certain fields are used refers to additional explanations at the end of this section.

Identification file (G or H) – 1,464 bytes				
Field	Positions	Bytes	Type	Use
1	1	1	Alphanumeric	(4) G or H
2	2–10	9	Numeric	(5) Record counter
3	11–24	14	----	Fillers
4	25–44	20	Alphanumeric	(6) First reference number
5	45–64	20	Alphanumeric	(7) Second reference number
6	65–74	10	Numeric	(8) Transaction amount
7	75–79	5	Numeric	(9) Retained charges
8	80	1	Alphanumeric	(10) Payment source
9	81–83	3	Numeric	(11) Institution number
10	84–88	5	Numeric	(12) Identification of receiving financial institution
11	89–90	2	Numeric	(13) Identification of service centre for receiving caisse
12	91–96	6	Alphanumeric	(14) Date of payment or original transaction
13	97–100	4	----	Fillers
14	101–105	5	----	Fillers

Identification file (G or H) – 1,464 bytes				
Field	Positions	Bytes	Type	Use
15	106	1	Numeric	(15) Code indicating whether the transaction has the same reference number(s) as the preceding one (1 = yes, 2 = no)
16	111-145	35	Alphanumeric	Payer's name
17	146-168	23	-----	Fillers

Segments 2 to 10

Segments 2 to 10 have the same layout as Segment 1

SEGMENT 2	Positions 169 to 312
SEGMENT 3	Positions 313 to 456
SEGMENT 4	Positions 457 to 600
SEGMENT 5	Positions 601 to 744
SEGMENT 6	Positions 745 to 888
SEGMENT 7	Positions 889 to 1,032
SEGMENT 8	Positions 1,033 to 1,176
SEGMENT 9	Positions 1,177 to 1,320
SEGMENT 10	Positions 1,321 to 1,464

G or H receipt records should contain only original or correction transactions.

Note: In G and H files, all transactions will be listed in ascending order by first reference number (6).

Identification file (Z) – 1,464 bytes				
Field	Positions	Bytes	Type	Use
1	1	1	Alphanumeric	Z
2	2–10	9	Numeric	Record counter
3	11–15	5	-----	Fillers
4	16–24	9	Numeric	(16) File control
5	25–31	7	Numeric	Number of G records
6	32–45	14	Numeric	Value of G records
7	46–59	14	Numeric	Value of fees paid for G records
8	60–73	14	Numeric	Net value of Field 6 minus Field 7
9	74–80	7	Numeric	Number of H records
10	81–94	14	Numeric	Value of H records
11	95–108	14	Numeric	Value of fees paid for H records
12	109–122	14	Numeric	Net value of Field 10 minus Field 11
13	123–1464	1,342	-----	Fillers

Explanatory notes:

1 - Organization number

Used to identify the organization for which the file is created. This is the same number as in the “organizations file.”

2 - File number

To ensure that all files are processed and processed only once, incrementing sequential numbers are assigned to each organization, increasing by one for each file created.

3 - Date created

The date format is 0YYDDD. This is the date on which the file is produced by the SPCUD.

4 - Record identification

Original receipt = G, credit transaction in the file
Unmatched correction = H, debit transaction in the file

Companies that choose to receive their files by file transfer must ensure that the software they use can correctly read and identify debit transactions (H).

Note: As with the printed report, original transactions cancelled on the same day with correction transactions that match the original transactions are not included in this file. This is also true for matching corrections.

5 - Record counter

The G or H record that follows an A record bears the number 00000002 and each subsequent record must increase by one.

Record Z will bear the number of the last G or H record, plus one.

6 - First reference number

Reference numbers for all transactions with “one number” and the first number for transactions with “two numbers” are entered in this field.

7 - Second reference number

The second reference number for transactions with “two numbers” is entered in this field (not used).

8 - Transaction amount

The amount received or the amount of the correction entered online (minimum 0.01) is entered in this field.

9 - Retained charges

The amount of “retained charges” or the correction of fees paid online is entered in this field.

10 - Payment source

A letter is entered in this field to identify the payment source:

A = Payment collected at a Desjardins caisse teller counter

B = Payment collected by Desjardins lock box cash service

E = Payment collected electronically (via phone or Internet) from another financial institution

G = Payment collected at a Desjardins ATM

I = Payment collected via the Desjardins website

P = Payment collected at the teller counter of another financial institution

R = Payment collected by Desjardins Bank remittance

T = Payment collected by phone by Desjardins

11 - Institution

The number of the receiving financial institution is entered in this field (three positions).

12 - Identification of receiving financial institution

The transit number of the caisse that receives payment is entered in this field (five positions for the transit number).

13 - Service centre identification

The number of the service centre for the receiving caisse is entered in this field.

14 - Payment date

Date on which payment was made. For a Desjardins caisse, this date is the date the report is produced. For other financial institutions, this date is the day before the report is produced. For corrections made by Desjardins caisses, this field contains the date of the original transaction.

15 - Repetition code

A code to indicate whether the processed transaction has the same reference number(s) as the preceding transaction is entered in this field (1 = yes, 2 = no).

16 - File control

This field must contain the information in fields 4 and 5 in Record A.