

Bill Payments

How it works

Pay bills: anytime, anywhere

Use AccèsD Affaires to pay many of your public utility, municipal tax and credit card bills. In fact, you can pay bills from over 2,100 suppliers.

You can pay them immediately or set a payment for a later date. You can also select automatic instalments for your fixed amount payments and choose the frequency you want. Or, you can add, change or delete bills in your business profile.

User fees

Contact your account manager or AccèsD Affaires for rates.

Paying a bill

1. Select the **Payments** tab, then **Bills**.



2. Enter the payment amount.
3. Select a date and frequency in the appropriate column.

Bill Payments

[Change service provider list](#)

> The date of deferred transactions in accounts must be 30/01/2004 or later.

Bill	Amount CAD	Frequency and date
Hydro-Québec (QC) Monsieur Laprise 123456789012	<input type="text" value="42.00"/>	Immediately / Online <input type="text" value=""/> (ddmmyyy)
Société Assurance Automobile du Québec (QC) Ticket	<input type="text"/>	Choose frequency and date <input type="text" value=""/> (ddmmyyy)
Reference no: <input type="text" value="123456789"/>		
<input type="button" value="Calculate"/>		[0.00 CAD]

Note: You can make a payment immediately, set it up to take place at a later date (within a maximum time period of 12 months) or set it to take place repeatedly, as often as you want (e.g.: daily, weekly, monthly, etc.).

4. In the lower part of the screen, select the account from which the payment is to be withdrawn and click **Validate**.

From account:

From	Account	Balance (CAD)
<input checked="" type="radio"/>	ST-SAGREDO 000000-PCA	12 345.66
<input type="radio"/>	ST-SAGREDO 000000-RS1	12 345.66
<input type="radio"/>	ST-SAGREDO 000000-RS2	12 345.66

Adding, modifying, reordering or deleting a bill or a service provider

There are over 1500 service providers whose bills can be paid in AccèsD Affaires. When you log on the for the first time, you can create a list of service providers in your profile and provide a specific description of each one (e.g.: Bell Canada / factory phone). To do this, select **Service providers** under the **Business** tab. Use this menu to later add, modify or delete a service provider from the list.

Adding a service provider

1. Select the **Business** tab, then **Service providers**.
2. Click on the **Add a service provider** link or button.
3. Use the full or partial name to search to look for the service provider in the list, then click on the **Search** button.
4. Select the appropriate name and then click on the **Validate** button.
5. Enter a description, then click on the **Validate** button. The name will be added to the list.

Service providers

[Add a service provider](#)

	Service provider	Reference no.	Description
<input checked="" type="radio"/>	Alarme Beaudry Inc. (QC)	1234	Allo la Police
<input type="radio"/>	Bell Express Vu (NB)	1234567890	
<input type="radio"/>	City of Sherbrooke property taxes and water (QC)	999999999	

If the service provider is VISA Desjardins, you can:

- proceed as described above;
- save your VISA Desjardins account as a caisse account; you can then pay your bills, check your account balance and transaction statements. Contact your caisse or call **1 877 AccèsD A** for this option.

Modifying a service provider's information

1. Select the **Business** tab, then **Service providers**.
2. Select the desired name.
3. Click on the **Modify** button. Enter the new information on the page that appears.
4. Click on the **Validate** button.

Important! Reference number modifications will not be applied to bills pending payment.

Reorder list of service providers

1. Select the **Payments** tab, then click on the link "**Change service provider list**".
2. Click on the **Reorder** button. A new page will appear.
3. Indicate the order in which you want service providers to appear and then click on the **Confirm** button. Service providers will now be listed in the order requested.

Deleting a service provider

1. Select the **Business** tab, then **Service providers**.
2. Select the desired name.
3. Click on the **Delete** button. A confirmation page will appear.
4. Click on the **Validate** button. The name will be removed from the list.

Important! If you saved deferred payments for this service provider, they will be carried out as planned.

Note: The list of service providers can also be added in the **Payments** section. To do so, just click on the link **Change service provider list** on the Bill payments page.

Questions/Answers

Questions	Answers
Why should I pay my bills in AccèsD Affaires when I can pay them at an ATM?	Using AccèsD Affaires will save you time and help you avoid waiting in line.
I have to pay my bills by cheque because my business account is a two-signature account so how can this be useful to me?	You can use the AccèsD Affaires Cash Management service to manage your two-signature accounts and designate signers. This way, your transactions have to be approved by two people before they are completed. It is possible to require two signatures for transactions over a certain amount.
Why should I use the service when one of my employees already takes care of this kind of transaction?	Your employee can use AccèsD Affaires within the access rights predetermined by you. This will save time and allow your employee to concentrate on other tasks.
What happens if some of my service providers do not appear on the list of organizations eligible in AccèsD Affaires?	Every day, new service providers are added to the 2,100 that are already on the list. Furthermore, you can use the data transmission service to deposit money directly into the account of a service provider that is not yet on the list.

Would you like additional information about this function?

1 877 ACCÈSD A

Technical information

Use the Bill Payments and Government Remittance services to pay your bills and send your payments to the government.

Note: If the service provider's name is not listed on the page, add it by clicking on **Change service provider list**.

Service providers

Service providers listed in AccèsD Affaires have an agreement with Desjardins. You can review the list of available service providers under the **Payments** tab, in the **Service providers** menu. New service providers are added regularly.

Only the primary administrator can manage the list of service providers available in AccèsD Affaires.

Reference number

Service providers use reference numbers to track payments.

When you add a service provider, have your bill on hand and take note of the reference number. This number varies from one company to another 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 company lists this number.

We make sure that reference numbers are valid; we cannot check whether the number corresponds to the service provider in question. When you make your first payment, you should confirm that it has indeed been applied to your account.

Payments to service providers

Payments made to companies other than VISA Desjardins are not transmitted directly to them. Generally, companies consider the payment date to be the date the withdrawal is made from your account, though they may not receive the payment until the next business day. To avoid paying late penalties, make your payments at least one business day before the payment due date.

When you pay your VISA Desjardins bill (or your accord D plan), the balance is updated immediately. When contact with VISA Desjardins headquarters is interrupted, a few hours may pass between the time your payment is programmed and the time your accord D plan is updated. Click on your VISA account number under the **Cash Management** tab.

VISA Desjardins Accounts

If you want to pay your VISA Desjardins account, you can:

- proceed as described above;
- contact your caisse or AccèsD Affaires Services (**1 877 AccèsD A**) and ask them to save your VISA Desjardins account as a caisse account; you can then pay your bills, check your account balance and transaction statements and even view the accordD plans linked to the account. Contact your caisse for this option.

When you pay your VISA Desjardins account directly from the list of accounts under the **Cash Management** tab, the balance is updated immediately. In some cases where contact with VISA Desjardins headquarters is interrupted, a few hours may pass between the time your payment is programmed and the time your accord D plan is updated. Click on your VISA account number under the **Cash Management** tab.

Deferred 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 as 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 the same day, as long as it is done before 12:30 p.m. Government remittance payments can be modified the same day they are scheduled to take place, provided change is made prior to 7:00 a.m. Specify the date of the next transaction: the next business day at the earliest. AccèsD Affaires will inform you of the closest date on which the transaction can be carried out.

- 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.

- You set a transaction for the 31st of every month. What happens in April, which only has 30 days?

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

- Sometimes, it may not be possible to complete a transaction (e.g.: insufficient funds in the account). AccèsD Affaires will issue an alert and let you know when you next log on. You can check and produce a statement of your rejected transactions anytime.

Payment processing

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

* Government remittances are processed in the morning. Bill payments are processed between noon and 2 p.m..