Desjardins
Business

FX CONTRACTS
USER GUIDE

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Content

CHAPTER 1: HOME PAGE

The home page is displayed automatically each time you open a session or click on **Home** in the main menu.

The home page is divided into three sections:

- **Messages:** This section contains information that your financial institution wishes to send you.
- **Work queues:** This section presents an overall view of pending items and gives you quick access to the most commonly used views.
- **Market comments:** The Market comments section contains a link to daily market news from our currency market experts.

Work queues

This section presents an overall view of pending items and gives you quick access to the most commonly used views.

Items in a view can be presented in the following forms:

- Hyperlink
- Multiple choice item
- Single choice item

HYPERLINK ONLY

If this view is associated with a single process, only the reference numbers will appear as a hyperlink. There will be no box to check or option button. **Click** on the reference number hyperlink, which will execute the process automatically.

MULTIPLE CHOICES

The multiple choice function is activated when at least one of the processes associated with the interface allows for more than one item to be processed at the same time.

Each row has a box to check when the multiple choice function is activated.

If you **select** a single row, the default process button of this view will be activated. A button with an underlined label identifies the default process, for example **View details**. Clicking on the default button or the hyperlink of the reference number will launch the process automatically. It is not necessary to check the box beside an item before clicking on the hyperlink.

If you **select** more than one row, the default button may be deactivated if it can process only a single row at a time. A button will be activated if the associated process is able to handle more than one item at a time, for example **Authorize**, whereas a button linked to a process that can handle only one item at a time will be deactivated.

Clicking on a command button will execute the related process for all selected rows.

Clicking on the hyperlink of the **reference number** in a given row will execute the default process for that row only, even if a number of others have been selected.

SINGLE CHOICE

Only one row can be selected if the various processes of an interface can handle only one item at a time.

In this case, each row will have an option box. The option boxes are mutually exclusive.

ERRORS

If an error occurs during execution of a process, the selected row will be underlined in red.

SORTING

Click on the header of a given column to sort the rows.
Click on the header again to change the sorting order.

The **Work queues** section contains the following views. A link is displayed only if the corresponding view contains items.

- Transactions requiring completion
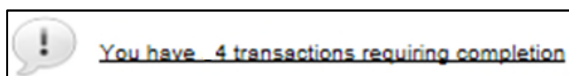- Transactions requiring settlement instructions
- Deferred transactions

Transactions requiring completion

The hyperlink to the transactions requiring completion invites the user to authorize this type of transaction. The hyperlink does not appear if there is no transaction to authorize.

All transactions with both parts of the settlement instructions (debit and credit) saved are automatically put in the queue for **Transactions requiring completion**.

- Transactions submitted using the transaction interface are assigned **Submitted** status.
- Transactions that are not submitted will be assigned **Full SI Saved** status.

Click on [You have 4 transactions requiring completion] to go to the list of **Transactions requiring completion**.

See Authorize settlement instructions.

Select a transaction to Authorize.

If you are in DUAL mode, you have to submit your settlement instructions for authorization, you cannot authorize your own transactions. You can only authorize transactions submitted by other users.

Note: Rejected transactions are also found in the Transactions to authorize interface.

Click on **Authorize the instructions.**

A *Transaction successfully completed* message will appear and the row will be withdrawn from the queue. If an error occurs, the row will be underlined in red and an error message displayed. To consult a transaction before approving it, **click** on the reference number hyperlink to display the transaction or **select the line** and **click** on **View details**.

The transaction will appear in the data entry interface where you can attach the settlement instructions, then save, and submit/authorize them. You cannot modify the transaction, however.

Click on the **Back** button to return to the list of **Transactions requiring completion**.
If you have not authorized the transaction in the transaction interface, you can always find it in the list of
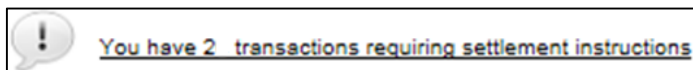
Transactions requiring completion and authorize it.

All successfully authorized transactions in the transaction interface will be removed from the queue.

Transactions requiring settlement instructions

The hyperlink to transactions without settlement instructions invites the user to settle transactions with partial or missing settlement instructions. The hyperlink does not appear if there are no transactions lacking settlement instructions.

By default, the debit section of the settlement instructions is always configured for the customer with the folios they have identified for settling their currency contracts and is saved with the transaction. Saved transactions without settlement instructions for the credit section are sent to the list of **Transactions requiring settlement instructions**.

Click on [You have 2 transactions requiring settlement instructions] to go to the **Transactions requiring settlement instructions** interface.

Click on the reference number hyperlink to display the transaction.

Enter the missing settlement instructions. You can either attach the missing instructions for the credit section or change the instructions for the debit section.

For more information, see Settlement instructions.

Click on the **Back** button to return to **Transactions requiring settlement instructions**.
If the two sections of the instructions are saved successfully, the transaction will be removed from the queue and put in **Transactions requiring authorization**.

Deferred transactions

The hyperlink to **Deferred transactions** invites users to initiate an action for this type of transaction. Users defer transactions when they cannot request a rate because the transaction amount exceeds their authorized transaction limit or daily transaction limit. The hyperlink does not appear if there are no deferred transactions.
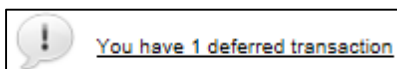
Click on [You have 1 deferred transaction] to go to the list of **Deferred transactions**.

Select a transaction.

To obtain a rate and save your transaction—or another user's transaction you must be below your trading limit on that day.

For more information, see Defer the transaction.

Click on View details.

The transaction is displayed in the data entry interface with a pre-transaction number.
Follow the standard transaction creation procedure.

For more information, see Create the transaction.

Click on the **Back** button to return to the list of **Deferred transactions**.

If the transaction was successfully created, it will no longer appear in the queue.

CHAPTER 2: TRANSACTIONS

The input screen allows users to create transactions on business days during trading hours. Transactions are created by entering the information directly or using a template.

To enter the information directly, there are four screens in the **Transactions** section of the menu, all configured according to the type of transaction you wish to make:

- Intercurrency
- Same currency
- Swaps
- Bulk trades

When a new transaction is created, the settlement instruction section may not be visible. Once the transaction is saved, this section will display. This technical feature is controlled by the user's browsing rights.

You can attach the settlement instructions to the transactions immediately using the input screen or later by going to the appropriate option in the **Views** interface.

The settlement instruction fields are the same for all types of transactions. For more information, see Settlement instructions.

If you use a template to create a transaction, the settlement instruction section is always displayed. To create a transaction using a template, there are two screens in the **Transactions** section of the menu:

- Intercurrency from template
- Same currency from template

Intercurrency

This screen allows you to:

1. Create a spot contract
2. Create a forward contract by setting a buy/sell exchange rate that will apply at expiration (fixed) or at the end of a chosen period (open).

You can create a spot or forward transaction by entering the data directly in the **Intercurrency** function or via the **Intercurrency from template** function.

Creating the transaction

1. DIRECT METHOD – INTERCURRENCY

Click on Transactions > Intercurrency.

The debit section of the settlement instructions is automatically configured for customers and saved with the transaction. For a spot contract, you must immediately attach the settlement instructions in the credit section and then save and authorize them.

For a forward contract, complete both sections of the settlement instructions no later than two days before the contract's expiry date. You will receive an email four day before the expiry date reminding you to complete your settlement instructions.

The **Intercurrency** screen is divided into two sections: one for the transaction and the other for the settlement instructions.

Select your **customer** from the dropdown list, as needed.

Desjardins assigns customers to you based on the limits allotted to each business or division. For example, your business may want to establish a customer code for each of its divisions in order to create separate transactions.

Select Buy or **Sell** from the dropdown list, then **select** the **base currency** from the dropdown list.

Enter the transaction **amount**.

Select the **quote currency**, then **select** the date with the **Fixed** button to enter a precise expiration date. . This step allows you to create a spot or forward contract.

Note: To select a date, place the cursor in the date field. A calendar will appear and once the date is selected by clicking on it, the calendar will close and the selected date will appear in the field.

OR

Select the **Open** button to choose a 30 days variable delivery period. The delivery can be made, in whole or in part, between these two dates. The variable delivery date is always before the value date. The **Open from/to** option is only available if it has been activated in your browsing rights. This step allows you to create an open forward contract.

You can add notes to the contract in the **Transaction details** field, as necessary.

2. **TEMPLATE METHOD – INTERCURRENCY FROM TEMPLATE**

Click on Transactions > Intercurrency from template.

Select a template from the list.

The interface will open in template mode. The template populates the fields in both parts of the settlement instructions with the pre-recorded data.

Depending on your browsing rights, the template enables you to:
- Enter or modify the transaction amount
- Choose or modify the **Value date**
- Choose the **Open** option and enter or modify the delivery period
- Enter a note in the **Transaction details** field if you wish

For more information, see Templates

When creating a contract (directly or from a template), you have four options:

Getting a rate

Click on the **Get Rate** button to view the rate offered before deciding whether to confirm the transaction. You have 60 seconds to confirm the displayed rate. **Refresh rate**, **Accept rate** and **Cancel** buttons are available.

Click on Accept to accept the rate and finish creating the contract.

Click on Refresh to reset the countdown and get a new rate.

If you fail to accept or refresh before the countdown expires, the rate request will be cancelled. **Click** again on **Get a rate** to obtain a new rate.

> **** Warning****

*As soon as you click on **Accept** or confirm the order by clicking on **Save at market**, the transaction is final. You cannot delete the transaction from the application. Certain events, for example if you get disconnected, may create a doubt as to whether the transaction was in fact saved. If you are disconnected after the transaction is saved but just before the reference number is sent, the transaction exists in the application and you are committed. It is up to you to check whether the transaction really exists. When in doubt, query the system using the **Views** menu or contact your representative.*

- **Transaction saved successfully,** and **Settlement instructions saved successfully** are displayed.

- The **reference number** of the original contract and **Status** are shown in the status bar.

- The **New**, **Save instructions** and **Print** buttons are activated, as well as the **Submit** or **Authorize the instructions** buttons, depending on your browsing rights.

Note:

*The **Pending SI** status means Pending settlement instructions*

*The **Submit** and **Authorize the instructions** buttons appear only if both parts of the settlement instructions have been saved.*

*The **Submit** button appears if your browsing rights require that you submit the instructions for authorization. If not, the **Authorize the instructions** button will appear.*

Saving at market

With this option, the contract is automatically created without the 60 second countdown.

Deferring a transaction

If you exceed your daily or per transaction limit, you can defer the **Get Rate/Save transaction** process to another person or to a later date because the trading limit is reset to zero every day.

The **Defer transaction** function takes into account the user's transaction limit and cumulative daily limit. The option of deferring a transaction will be activated if your browsing rights permit it. If a transaction must be deferred and no other user has sufficient trading room, an email notification will be sent to the user who must defer the transaction.

Click on Defer transaction

The transaction is sent to the **Deferred transactions** queue in the **Work queues** section of the Home page.

If the email notification function is activated, a notice will be emailed to users having the necessary rights to finalize the transaction. The notice will inform them that a deferred transaction has been added to the queue on the Home page.

Saving as bulk trades

Bulk trades are temporary transactions that indicate an intent to buy or sell a foreign currency.
This option allows you to save transactions that can subsequently be grouped together in a batch for a single quotation. A bulk trade can be deleted because the contract is not finalized until the rate has been set and accepted.

For more information on how to quote on bulk trades, see the Bulk trade quotes section.

Click on Save bulk trades to save the transaction.

- The **Intercurrency** screen will be replaced by the **Bulk trades screen**.
- **Bulk trades saved** and **Settlement instructions saved successfully** messages will appear.
- The bulk trade number and saved **Status** will appear in the status bar.
- The **New**, **Delete** and **Save** buttons will be activated based on your browsing rights.

To update a bulk trade, **modify** the amount and **Click on Save**.

To remove the bulk trade, **click on Delete**.

Click on New to return to the **Intercurrency** screen.

ATTACHING SETTLEMENT INSTRUCTIONS

In the direct method, the debit section of the settlement instructions (withdrawal account) is always automatically configured for the customer and saved with the transaction.

You can attach the settlement instructions immediately or save the transaction without them and attach them at a later date. Transactions saved without settlement instructions are sent to the **Transactions requiring settlement instructions** queue in the **Work queues** section of the Home page.

Note: If you use a template, both sections of the settlement instructions have probably already been defined.

For more information on settlement instructions, **see** Settlement instructions.

Same currency

This screen allows you to carry out same currency fund transfers.

You can carry out a same currency funds transfer by entering the data directly in the **Same currency** or **Same currency from template** functions.

Creating the transaction

1. DIRECT METHOD – SAME CURRENCY

Click on Transactions > Same currency.

The debit section of the settlement instructions is always automatically configured with the customer's information and saved with the transaction. You must immediately attach the settlement instructions and then save and authorize them.
The **Same currency** screen is divided into two sections: one for the transaction and one for the settlement instructions.

Select your **customer** from the dropdown list.

Desjardins assigns customers to you based on the limits allotted to each business or division. For example, your business may want to establish a customer code for each of its divisions in order to create separate transactions.

Select the **currency** to trade from the dropdown list.

Enter the transaction **amount**.

You can add notes on the transaction in the **Transaction details** field, as needed.

2. TEMPLATE METHOD – SAME CURRENCY FROM TEMPLATE

Click on Transactions > Same currency from template.

Select a template from the list.

The interface will immediately switch to template mode. The template populates the fields in both parts of the settlement instructions with the pre-recorded data.

Depending on your browsing rights, the template allows you to:

- Enter or modify the transaction amounts
- Enter a note in the **Transaction details** field if you wish

For more information, see Templates.

When creating a contract (directly or using a template), you have four options:

Saving the transaction

Click on the **Save** button.

- **Same currency transaction saved successfully** and **Settlement instructions saved successfully** appear.
- The **Number** of the original contract and **Status** appear in the status bar.
- The **New**, **Save instructions** and **Print** buttons will be activated as well as the **Submit** or **Authorize the instructions** buttons, depending on your browsing rights.

Click on **New** to return to the **Same currency** screen.

ATTACH SETTLEMENT INSTRUCTIONS

With the direct method, the debit section of the settlement instructions (withdrawal account) is always automatically configured with the customer's information and saved with the transaction.

You can attach the settlement instructions immediately or save the transaction without them and attach them at a later date. Transactions saved without settlement instructions are sent to the **Transactions requiring settlement instructions** queue in the **Work queues** section of the Home page.

Note: If you use a template, both parts of the settlement instructions have probably already been defined.

For more information on settlement instructions, see Settlement instructions.

Currency swaps

This screen allows you to make a **currency swap**, the combination of a spot trade and a forward trade with the same currencies.

Currency swaps enable you to:

- Dispose of a temporary cash surplus in a given currency
- Postpone or advance the expiration of a forward trade

The **Currency swap** screen allows you to create fixed currency swaps with equal or different amounts. A swap with equal amounts corresponds to the simultaneous purchase or sale of identical amounts in a given currency on two separate dates in exchange for another currency.

Transactions are saved without settlement instructions and are sent to the **Transactions requiring settlement instructions** queue in the **Work queues** section of the Home page.

Creating the transaction

1. DIRECT METHOD – CURRENCY SWAP

Click on Transactions > Swap.

Select your **customer code** from the dropdown list.

Desjardins assigns customers to you based on the limits allotted to each business or division. For example, your business may want to establish a customer code for each of its divisions in order to create separate transactions.

Near:

> **Select Buy** or **Sell** from the dropdown list.
>
> **Select** the **base currency** from the dropdown list.
>
> **Select** the **quote currency** from the dropdown list.
>
> **Enter** the **amount** of the spot trade.

Far:

> **Enter** the far transaction **amount**.
> The far transaction amount may be different than the near amount for swaps with different amounts.
>
> **Select** the **value date** in the near section. **Select** the **value date** in the Far section.
> You can also include a note on the transaction in the **Transaction details** field.

Getting a rate

Click on the **Get Rate** button to check the rate before deciding whether to proceed with the swap.

Note: You are not obliged to check the rate. You can save the transaction immediately at the market rate by clicking on the **Save at market** *button.*

Click on Get Rate.

- The rates will appear.
- The **Refresh rates**, **Accept rate** and **Cancel** buttons will be available.

Accepting a rate

Click on Accept rate to accept the rates and save the transaction.

Click on Refresh rates to reset the countdown and get new rates.

If you do not click on **Accept rates** or **Refresh rates** before the end of the countdown, the rate request will be cancelled. **Click** again on **Get Rate** for new rates.

> ****Warning****
>
> *As soon as you click on* **Accept** *or confirm the order by clicking on* **Save at market***, the transaction is final. You cannot delete the transaction from the application. Certain events, for example if you get disconnected, may create a doubt as to whether the transaction was in fact saved. If you are disconnected after the transaction is saved but just before the reference number is sent, the transaction exists in the application and you are committed. It is up to you to check whether the transaction really exists. When in doubt, query the system using the* **Views** *menu or contact your representative.*

- **Currency swap saved successfully** appear.
- The **Reference numbers** (Near/Far), the **Original reference numbers** (Near/Far), and **Status** appear in the status bar.
- The **New or Print** buttons appear, based on your browsing rights.

Note:

*The **Pending SI** status means Pending settlement instructions*

Near/Far

The **Show near** and **Show far** contracts will saved separately.

Each part saved are sent to the queue in the **Transactions requiring settlement instructions** section of the Home page.

For more information on settlement instructions, see Settlement instructions.

Authorizing near/far sections

When both parts of the settlement instructions are saved, submit both of created part in **Work Queues/Transactions requiring completion**.

Deferring a transaction

If you exceed your trading limit, you can defer the **Get Rate/Save** instructions process to another person or a later date because the trading limit is reset to zero every day.

The **Defer transaction** mode takes into account the user's transaction limit and cumulative daily limit.

The defer transaction mode will be activated if your browsing rights permit it. If a transaction must be deferred and no other user has enough trading room, a notification message will be sent to the user who must defer the transaction.

Click on Defer transaction. The transaction is placed in the **Deferred transactions** queue on the Home page. If the email function is activated, an email will be sent to other users notifying them that a deferred transaction has been added to the work queues on the Home page.

CHAPTER 3: BULK TRADES

The **Bulk trades** screen allows you to enter individual trades that can subsequently be combined to obtain a single exchange rate for the batch. Transactions saved as bulk trades are temporary transactions that indicate an intent to buy or sell a foreign currency. It is not necessary to obtain a rate for a bulk trade immediately because the objective is simply to group them together.

Each bulk trade is a separate transaction with its own settlement instructions. The instructions can be attached immediately or after combining the transactions into one batch. You can view existing bulk trades via the Bulk trade quotes menu.

You can also perform Splits by creating transactions of a given amount and then breaking them down into separate transactions, each with its own settlement instructions. See Splits.

You can create bulk trades by entering the data directly in the **Bulk trades**.

Creating a bulk trade

1. DIRECT METHOD – BULK TRADE

Click on Transactions > Bulk trades. The **Bulk trades** screen is divided into two parts: one for the transaction and the other for the settlement instructions.

Select your **customer** number from the dropdown list, as needed. Desjardins assigns customers to you based on the limits allotted to each business or division. For example, your business may want to establish a customer code for each of its divisions in order to create separate transactions.

Select Buy or **Sell** from the dropdown list. **Select** the base **currency** from the dropdown list.
Enter the transaction **amount,** then the quote currency (**Against**).

Select the **value date**. **Click on** the **Fixed** button and **select** the **delivery details**.

or

Click on the **Open** button and **select** the **period**. The transaction will be completed, partially or in full, between these two dates. The option date always comes before the value date.

The **Fixed** button is automatically selected.
If you wish, you can **enter** a note on the transaction in the **Transaction details** field.

Saving bulk trades

Click on Save to save the transaction. The **bulk trade** and the saved **status** will appear in the status bar. The **New**, **Delete** and **Save buttons** will be activated.
  ▪ **Bulk trade saved successfully** and **Settlement instructions saved successfully** messages will appear.

To update the **bulk trade**, **modify** the amount and **click on Save**. To update or modify the settlement instructions, **Click on Save**.

To remove the call for bids, **Click on Delete**.

Saving instructions

You can attach the settlement instructions to the call for bids immediately or at a later time via the **Bulk trade quote** screen.

For more information, **see** Settlement instructions.

CHAPTER 4: BULK TRADE PRICING

Transactions recorded as **bulk trades** can be combined to obtain a common exchange rate. The price can be included in each transaction, and payment issued based on the associated settlement instructions.

You can also create a single transaction and divide the amount into a number of payments. The established price for a single transaction is applied to each payment. For more information, see Splits.

Viewing bulk trades for quotation

Click on Pending > Bulk trade pricing.

Selecting bulk trades and requesting a quote.

Select the **bulk trades** for which you would like to obtain an exchange rate by checking the box on the left of the screen for each transaction. **To price** status indicates that a bulk trade is not yet closed.

You can combine bulk transactions that share identical **customer numbers** (including customers linked by a parent account), buy/sell **currencies** and **value dates**, by selecting them.

Quoting

The **bulk trade pricing** screen and **Price, Delete** and **Unlock** buttons appear.

If you select transactions with different customer numbers (including customers linked to a parent account), **buy/sell currencies** or **value dates**, the calls for bids will be split into several groups. You must select and obtain a quote for each individual group.

Check off transactions pending quote and **click on Price.**

Getting a rate

Check off transactions pending quote and **click on Get Rate**.

Check whether the amount displayed corresponds to the total transaction amount for which you want to set a price and **click on Get Rate**.

To accept a displayed rate, **click on Integrate rate**.

The rate is integrated into the selected **bulk trades** and a message appears notifying you that new spot and forward intercurrency transactions have been created. The bulk trades are automatically converted into spot/forward trades at the negotiated rate and removed from the **Bulk trade** view.

The new transactions can be viewed in the **Splits** section or in **views** such as **Transaction history**, **Transactions done today** or **Future transactions**, and the settlement instructions can be attached if they had not already been established when the bulk trade was created. See Settlement instructions.

If you decide not to combine bulk trades, they will remain on the **Bulk trade pricing** screen with the **To price, only by you** status. However, other users will not be able to view them to obtain a rate until you re-establish the original status of the calls for bids **To price**.

Select the bulk trades for which you want to re-establish **To price** status, then **click on Unlock**. The **To price** status will appear.

CHAPTER 5: SPLITS

This function allows you to make partial or complete deliveries on **open** forward contracts. Splits are an integral part of the original transaction until they are confirmed and attributed a unique reference number.

All recorded transactions can be split into a number of transactions, each with separate settlement instructions. Unlike bulk trades that are grouped together, this screen allows you to create a single transaction and split the amount into several payments. The negotiated rate for the transaction is applied to the instructions for each delivery. Splits are an integral part of the initial transaction until they are integrated into the transactions, successfully processed, and have received a unique reference number.

In the **Splits** section, only open forward contracts with the settlement instructions of the original contract not yet authorized can be accessed. If the instructions have already been authorized, you must cancel the authorization by selecting the contract in the transaction history view. See Settlement instructions.

Creating Splits

Click on Pending> Splits to access the screen.

Selecting transactions

Select the transaction for which you wish to create a split, then **click on View Splits**. The **Splits** screen will be displayed in insertion mode.

- The **reference number**, **original reference number** and **status** are displayed.
- The **settlement instructions** screen is activated.

Splitting transactions

Enter the amount of the first partial delivery, then **modify** the **value date** on which you wish to make the partial delivery. **Attach** the **settlement instructions**.

You can attach the settlement instructions before inserting each partial delivery or attach them at a later time. The settlement instructions apply only to the current partial delivery. See Settlement instructions.

Click on **Save**.
- **Splits saved successfully** will appear.

A new **Splits deals** section appears containing the partial delivery that you previously saved.

The balance is recalculated and will display in the **Buy** field. The settlement instructions screen is activated for the balance. The **Save**, **Print**, **Back** and **Integrate** buttons are activated.

Repeat the transaction as many times as necessary to create multiple Splits.

Confirming Splits

Click on Integrate to complete the integration of Splits. A new unique reference number will be attributed to each partial delivery.

Note: If a balance remains when you click on Confirm, the balance will also be integrated as a new transaction with a new reference number.

As soon as the Splits are inserted, you can update or delete them or attach or confirm settlement instructions while you are still in the Splits screen. It is also possible to leave the screen and access it later by selecting the transaction and clicking on the **Show Splits** button on the transaction splitting screen.

*Note: The status of the original transaction that has been split is displayed as **Not submitted** until you have confirmed the Splits.*

Updating Splits

You can update Splits at any time before they are confirmed.

Click on the **reference number** corresponding to the partial delivery to be updated. The Splits screen is now in update mode. Select the partial delivery.

- The **partial delivery number**, the **reference number**, the **original contract** and **status** appear.
- The partial delivery amount appears in the **Buy** field.
- The **New**, **Save**, **Delete**, **Print**, **Back** and **Confirm** buttons are activated.
- The **settlement instructions** screen is activated.

Changes entered in update mode affect only the selected Splits. The balance of the transaction is recalculated if you split the amount again.

Updating Splits

Enter the new amount for the **Splits**, then **modify** the **value date** as needed. **Attach** the **settlement instructions**.

You can attach the settlement instructions immediately or at a later time. If you attach the settlement instructions before splitting the transaction amount, they will apply only to the first partial delivery created. See Settlement instructions.

Click on Save.

- The **Splits** screen returns to insertion mode.
- The new amount appears in the selected row in the table of existing Splits, and bears the same partial delivery number.
- The balance is recalculated and is displayed in the **Buy** field.

Note: In insertion mode, you can insert or split the balance, and update, delete, or integrate Splits.

Deleting Splits

You can delete **Splits** at any time before they are confirmed:

Click on the reference number that corresponds to the **partial delivery** to be deleted. The Splits screen is now in update mode. **Select** the partial delivery to be deleted.

The **Splits** screen is now in update mode.

- The **partial delivery number**, **reference number**, **original reference number**, and **status** appear.
- The partial delivery amount is displayed.
- The **Save**, **Delete**, **Print**, **Back** and **Integrate** buttons are activated.

The changes entered in update mode affect only the selected partial delivery and the transaction balance is recalculated. To reactivate insertion mode, **Click on New**.

Deleting Splits

Click on Delete.

- The **Splits** screen returns to insertion mode.
- The partial delivery is deleted from the table of existing Splits.
- The balance is recalculated and appears in the **Buy** field.

Confirming Splits

Splits are an integral part of the original transaction until they are integrated into transactions, successfully processed, and assigned a unique reference number.

Once Splits are inserted, you can integrate them while you are still in the Splits screen. You can also exit the screen and return at a later time.

In the Splits screen, **select** the transaction corresponding to the partial delivery that you want to integrate and **click on View Splits**. The status of the original transaction that has been split will be displayed as **Not submitted** until you integrate the Splits.

When you have split the original transaction into as many Splits as necessary, **Click on Confirm** and **OK** to authorize the transaction.

- The confirmed Splits become separate transactions and appear in the **Splits** screen.
- A **reference** number will be attributed to each partial delivery.
- **Available for splitting** status is attributed to the transaction.

The system can confirm up to 25 Splits per online transaction. Above that number, the financial institution must enter the data in deferred mode and the transaction will appear as **Being processed by financial institution**. Following integration, the message **A request has been sent to integrate your Splits** appears.

CHAPTER 6: SETTLEMENT INSTRUCTIONS

The settlement instructions section is the same for all transactions, regardless of the stage at which you access them (modification, selection or addition in any given screen). You can attach settlement instructions to transactions immediately or do it later by accessing the transaction screen. For intercurrency spot contracts, it is crucial that you complete the instructions immediately.

Your caisse will usually already have integrated the folios and accounts you identified for your currency transaction settlements. You can also create templates.

You can carry out two types of settlements with this application:
- **Deposit funds** – Transfer money between Desjardins accounts
- **Send a wire** – Transfer money to other Canadian financial institutions or foreign institutions

Settlement instructions are always associated with the **Customer**, **Currency** and **Payment method** fields.

Standard settlement instructions

In most cases, your financial institution will already have configured the CAD, USD and other currency accounts (standard settlement instructions) you are likely to use to settle intercurrency and same currency contracts.

Ad hoc settlement instructions are used for non-repetitive instructions. However, if customers want to use them regularly, they can create a template or a beneficiary after authorizing them. You can consult the Authorizing settlement instructions section.

Repetitive instructions

Repetitive instructions can be created by financial institutions or authorized internal users.

REPETITIVE INSTRUCTIONS ESTABLISHED BY THE BANK

Repetitive instructions created by financial institutions for customer accounts cannot be modified. If instructions are coded as repetitive by an institution, the word **Repetitive** will appear just below the currency flag in the **Settlement instructions** section and a **Bank repetitive** checkbox will appear in the **Template** interface.

Adding settlement instructions

The settlement instructions screen is always divided into two sections:

- The **debit section** identifies the account from which the settlement amount will be withdrawn
- The **credit section** identifies the settlement method (fund deposit or transfer) and the beneficiary to receive payment

For fund transfers (wire), a third section features payment options.

Settlement instructions can be viewed in two display modes: **Summary** and **Details/Modify**. You can switch between the two modes by clicking **View details/Modify** or **View summary**.

The selected display mode will remain active unless you change the **Customer**, **Buy/Sell** field or one of the currencies in the transaction section, in which case summary mode will be activated.

Debit section

The first section is the debit section, which is used to indicate how the customer will pay the financial institution.

Your caisse will usually already have integrated the folios and accounts you identified for your currency transaction settlements as well as standard settlement instructions.

Selecting debit accounts

By default, the standard settlement instructions associated with the customer and transaction sell currency will be loaded and the information displayed on the summary screen. A dropdown list will be available if multiple accounts are associated with the customer and sell currency.

To view instruction details, **click** on **View details/Modify**. If the information regarding the standard instructions is incorrect, you must contact your financial institution before authorizing any transaction.

Credit section

The second section is the credit section, which is used to indicate the name of the beneficiary and the way the financial institution will make the payment.

No settlement instructions will be loaded in the credit section and no display mode will be set until you select one of the two payment methods:
- **Deposit funds**
- **Send a wire**

Selecting payment methods

Once a payment method has been selected, the standard settlement instructions will change according to the method, customer and transaction currency. If only one set of settlement instructions exists, it will be the only option.

Fund deposits

Your financial institution will usually already have integrated the folios and accounts you identified for your currency transaction settlements as well as standard settlement instructions.

Selecting credit accounts

By default, the standard settlement instructions associated with the customer and transaction buy currency will be loaded and the information displayed on the summary screen. A dropdown list will be available if multiple accounts are associated with the customer and buy currency.

To view instruction details, **click on View details/Modify**. If the standard instruction information is wrong, you must contact your financial institution before authorizing any transaction.

Fund transfers (wire)

You can carry out fund transfers by:

- Using **Nouvelle IR/New SI** to enter the details of a new beneficiary or carry out an ad hoc transfer
- Selecting a beneficiary from the list

Nouvelle IR/New SI

For ad hoc transfers, you must select the country to which you want to make a transfer and complete the three following tabs:

- Beneficiary
- Beneficiary bank
- Details

BENEFICIARY TAB

Save the beneficiary's name in the **Name** fields.

Note: Do not shorten the beneficiary's name under any circumstances. For fund transfers, you must use alphanumeric or numeric characters or characters valid in SWIFT, namely: / - ? : ( ) . , ' + and space.

Save the address in the following format:

For Canada and the United States:

1st line: Civic number and street

2nd line: City, province or state code in capital letters

3rd line: Postal code

> **Example**: 1 rue du Souvenir
> Montreal, QC
> H3V 2V9

For other countries, the 1st and 2nd lines must be filled.

Enter the **Email** address if required. This will allow you to send the beneficiary an email notification once payment has been sent.

Enter the beneficiary's **Account number** or **IBAN** in the **Account/IBAN** field.

BENEFICIARY BANK TAB

The **Beneficiary bank** tab gives you two options:
- Search for a bank in the bank list
- Manually enter the bank's name and address

SEARCHING FOR A BANK

Click on the search icon 🔍 to access the bank search screen. Only banks from the countries selected above will be available.

Set your search parameters and **select** a bank. **Click on OK** to return to the transaction input screen. The bank's SWIFT BIC, name, address and country will be loaded automatically.

Enter the Bank Identification Number (e.g., Transit, Fedwire, ABA, national ID) in the beneficiary bank **Transit** field in the required format.

ENTERING THE BANK INFORMATION MANUALLY

Save the name of the beneficiary's bank in the **Name** fields.

Note: For fund transfers, you must use only alphanumeric or numeric characters or characters valid in SWIFT, namely: / - ? : ( ) . , ' + and space.

Save the address in the following format:

For Canada and the United States:

1st line: Civic number and street

2nd line: City, province or state code in capital letters

3rd line: Postal code

> **Example**: 1 rue du Souvenir
> Montreal, QC
> H3V 2V9

For other countries, the 1st and 2nd lines must be filled.

The beneficiary bank's **country** will be loaded automatically.

Enter the Bank Identification Number (e.g., Transit, Fedwire, ABA, national ID) in the beneficiary bank **Transit** field in the required format.

DETAILS TAB

The **Details** tab is used to provide additional payment information, such as invoice numbers. Up to four free text fields may be filled. This section is mandatory for fund transfers.

Saving settlement instructions

When transactions are saved, settlement instructions are saved as well. Debit instructions are always loaded.

If you do not select credit instructions before saving a transaction, only the debit instructions will be saved with the transaction and the **Save instructions** button will be activated.

If you select credit instructions before saving a transaction, both sets of instructions (debit and credit) will be saved with the transaction and the **Save instructions**, **Submit instructions** or **Authorize the instructions** button will be activated.

*Note: If your browsing rights indicate that your instructions must be authorized by another user beforehand, the **Submit instructions** button will be activated when the transaction is saved. If your rights authorize you to complete transactions, the **Authorize the instructions** button will be activated.*

The **Save instructions**, **Submit instructions** and **Authorize the instructions** buttons apply to both the debit and credit sections. The **Submit instructions** or **Authorize the instructions** button will be deactivated if you modify the transaction.

If you have added credit instructions or have finished modifying the information in one section or the other, **click on Save instructions** to save the transaction.

Submitting settlement instructions

In the browsing rights, some user profiles are configured to require approval. Users with these profiles must submit their settlement instructions to other users for approval before they can be transmitted to financial institutions. Such users can authorize transactions submitted by other users.

Note: *Authorizing a transaction only affects the settlement instructions associated with that transaction. The transaction itself already exists, whether instructions have been created and authorized or not.*

Once you have filled out both settlement instruction sections, **click on Submit instructions**. The **Delete**, **Reject** and **Print** buttons will be activated. Instructions can be retrieved until they are confirmed.

Click on Reject and provide an explanation in the **Reason for rejection** field.

For swaps, use the **Show near** and **Show far** buttons to toggle back and forth between the beginning and the end of the settlement instructions. If instructions are rejected (unauthorized) by a user, the person who submitted them will receive an email notification explaining why.

You can access rejected transactions through the **Transactions requiring completion** work queue on the Home page.

Authorizing settlement instructions

Your ability to authorize settlement instructions is based on your browsing rights. Depending on your rights, you will either be allowed to authorize both your own settlement instructions and that of other users, or that of other users only.

If you are allowed to authorize settlement instructions and both instruction sections (debit and credit) are selected and saved, the **Authorize the instructions** button will be activated.

Click on Authorize the instructions to authorize them. The **New**, **Reject** and **Print** buttons will be activated.

Click on Cancel authorization to return to the previous screen.
For swaps, use the **Show near** and **Show far** buttons to toggle back and forth between the beginning and the end of the settlement instructions.

Completed instructions are locked (read only), but three more steps (optional) can be taken. You can:
- Send the beneficiary an email notification
- Save the beneficiary information as a beneficiary
- Save the transaction and settlement instructions as a template

CHAPTER 7: BENEFICIARIES

The beneficiaries screen allows you to create beneficiaries without the help of your financial institution.

Once beneficiaries have been activated, they are added to the beneficiaries' dropdown list in the settlement instructions section of the transaction and template screens. When you select a beneficiary from the dropdown list, the beneficiary section of the settlement instructions will automatically load the information you entered in the beneficiaries screen.

You can **create**, **modify**, **delete**, **activate** and **deactivate** beneficiaries in this screen.

Creating beneficiaries

Click on Administration > Beneficiaries

The beneficiaries screen will be displayed in update mode. If beneficiaries have already been defined, the first one, in alphabetical order, will be displayed.

Click on New to create a new beneficiary.

Enter a unique name to identify the beneficiary. Beneficiaries are always associated with a customer number and currency.

Select a customer number and then **select** a currency.

Adding beneficiary details

The beneficiaries screen has the same tabs as the credit section of the fund transfer settlement instructions.

BENEFICIARY BANK TAB

The **Beneficiary bank** tab gives you two options:
- Search for a bank in the bank list
- Manually enter the bank's name and address

SEARCHING FOR A BANK

Click on the search icon 🔍 to access the bank search screen. Only banks from the countries selected above will be available.

Set your search parameters and **select** a bank. **Click on OK** to return to the transaction input screen. The bank's SWIFT BIC, name, address and country will be loaded automatically.
Enter the Bank Identification Number (e.g., Transit, Fedwire, ABA, national ID) in the beneficiary bank **Transit** field in the required format.

ENTERING THE BANK INFORMATION MANUALLY

Save the name of the beneficiary's bank in the **Name** fields.

Note: For fund transfers, you must use only alphanumeric or numeric characters or characters valid in SWIFT, namely: / - ? : ( ) . , ' + and space.

Save the address in the following format:

For Canada and the United States:

1st line: Civic number and street

2nd line: City, province or state code in capital letters

3rd line: Postal code

> **Example**: 1 rue du Souvenir
> Montreal, QC
> H3V 2V9

For other countries, the 1st and 2nd lines must be filled.

The beneficiary bank's **country** will be loaded automatically.

Enter the Bank Identification Number (e.g., Transit, Fedwire, ABA, national ID) in the beneficiary bank **Transit** field in the required format.

DETAILS TAB

The **Details** tab is used to provide additional payment information, such as invoice numbers. Up to four free text fields may be filled. This section is mandatory for fund transfers.

Click on Save. New beneficiaries must be activated before they can be used.

The **New**, **Save**, **Delete**, **Activate/Deactivate** and **Print** buttons will be available.

Activating and deactivating beneficiaries

Click on Activate. The beneficiary will be added to the beneficiaries' dropdown list in the credit section of the settlement instructions.

The **Deactivate** button will be activated.

To deactivate the beneficiary, **click on Deactivate**.

The beneficiary will be removed from the beneficiaries' dropdown list in the credit section of the settlement instructions.

The **Activate** button will be activated.

CHAPTER 8: TEMPLATES

Templates are pre-established transactions created to:
- Automate payments with predefined settlement instructions, whether transaction amounts are known or not
- Establish repetitive settlement instructions
- Streamline internal processes and enhance security
- Facilitate fund transfers in particular

You can use the **Templates** interfaces under **Administration** to create new templates for **Intercurrency transactions** and **Same currency transactions**, to attach **Settlement instructions** to them or to update, delete, activate or deactivate existing templates.

Once activated, templates become available in the **Intercurrency from Template** and **Same currency from Template** interfaces.

Intercurrency transaction templates

Click on Administration > Intercurrency Templates. The first existing template will be displayed in alphabetical order.

Creating new templates

Click on New. The **Intercurrency Templates** screen is divided into three sections: the transaction, settlement instructions and payment preference sections.

Enter a unique **Template name**. Once the template is activated, the **Template name** will be added to the **Intercurrency from Template** list. The template name cannot be changed in the transaction interface.

Select your **customer** from the dropdown list.

Select Buy or **Sell** from the dropdown list.

Select the **base currency** from the dropdown list and **enter** the transaction **amount**.

Select the **quote currency**.

Select the **Value date**. The value date in the templates screen is not a specific date but rather a period (spot, month, year, etc.). This period becomes a specific date when the template is used in the transaction interface.

Same currency templates

Click on Administration > Same currency Templates. The first existing template will be displayed in alphabetical order.

Creating new templates

Click on New. The **Same currency Templates** screen is divided into three sections: the transaction, settlement instructions and payment preference sections.

Enter a unique **Template name**. Once the template is activated, the **Template name** will be added to the **Same currency from Template** list. The template name cannot be changed in the transaction interface.

Select your **customer** from the dropdown list.

Select the **currency** from the dropdown list and **enter** the transaction **amount**.

Select the **Value date**. The value date in the templates screen is not a specific date but rather a period (spot, month, year, etc.). This period becomes a specific date when the template is used in the transaction interface.

Attaching settlement instructions

The settlement instructions section is identical to the one described in **Settlement instructions** except for the following differences:

- You have to check the **Repetitive** box
- Settlement instructions are saved when templates are saved

For more information, consult Settlement instructions.

Selecting payment options

For fund transfer templates, you can select one of two payment options: **Direct deposit** or **SWIFT transfer**. The selected option is saved in the template when fund transfers are made.
We recommend that you not select a payment option at this stage as you will be able to do so when using the template in the transaction interface.

Saving and activating templates

Once completed, templates must be saved and activated. **Click on Save**. The template will be saved but will not appear in the **Template name** dropdown list of the transaction input screen until activated.

Standard instructions templates are linked to specific **Customer numbers**, **Currencies** and **Payment methods**.

ACTIVATING TEMPLATES

Click on Activate. Unless your browsing rights enable you to activate your own templates, another user will have to activate them for you. The templates will then be available in the transaction interface. The **Deactivate** button will also be available.

UPDATING TEMPLATES

You can make any changes you want to existing templates at any time.

Choose a template from the dropdown list. Once you have made the desired changes, **click on Save**.

Templates are deactivated when modified. The **Activate** button becomes available. Unless your browsing rights enable you to activate your own templates, another user will have to activate them for you.

The templates will then be available in the transaction interface. The **Deactivate** button will also be available.

DELETING TEMPLATES

You can delete any existing template. Deleting templates does not delete the available standard **settlement instruction** templates as well. These are treated independently from templates and can be reused in other templates or directly in transactions with the direct method.

Select a template you want to delete and **click on Delete**. A confirmation window will appear. **Click on Cancel** if you no longer want to delete it and you will return to the current page.

OR

Click on OK to confirm the deletion and an error or success message will appear.

The template will be removed from the **Templates** list in the **Intercurrency templates** and **Same currency templates** interface as well as the transaction interfaces.

CHAPTER 9: DAILY RATE

The **Exchange rate** interface displays **spot bid** and **spot ask** prices for all currency combinations for which you are authorized to carry out transactions. **Click on Pending > Daily rate**.

Prices are updated every 15 seconds.

Click on Stop to turn off automatic updates.

Click on Refresh to turn automatic updates back on. Refreshing brings users back to the first currency pair page.

CHAPTER 10: VIEWS

The **Views** screen gives users access to a variety of online views.

Click on Pending > Views. The available views will be displayed.

Click on the hyperlink of the desired view to access it.

Items are listed based on the selected search criteria.

BENEFICIARIES

This view lists predefined beneficiaries based on the specified search criteria.

Click on beneficiary links for information on beneficiaries.

For more information, **consult** [Beneficiaries](#).

LIMIT USED STATE

This view shows your RCD (currency translation risk) limit and usage distribution of currency products and options.

HISTORICAL TRANSACTIONS

This view lists all past and future transactions based on the specified search criteria.

This view allows you to:
- Search for transactions based on specific criteria
- View all your currency contracts
- Sort information by clicking on column headers
- Open future contracts to modify them based on status
- Print contracts and view delivery history

Specify the search criteria and **click on Refresh** to load the results. **Click on** reference numbers for transaction details.

SPLITS

This view lists transactions for which Splits may be made.

TRANSACTIONS DONE TODAY

This view lists transactions made that day based on the specified search criteria.

Click on the reference number for transaction details.

OUTSTANDING TRANSACTIONS

This view lists current and future transactions based on the specified search criteria.

This view allows you to:
- **View all** your current forward contracts (with value dates on that day or later)—this view corresponds to your mark-to-market report
- **Search** for transactions based on specific criteria

- **Sort** information by clicking on column headers

Click on reference numbers for transaction details.

USERS

This view lists users based on the specified search criteria.

For more information, consult User management.

CHAPTER 11: REPORTS

The **Reports** screen gives you access to reports:

- Transaction history

  This report lists past transactions based on the specified search criteria.

- Netting report

  This report lists currency transactions associated with "Net" debit or credit amounts on your accounts in the event of insufficient funds. You must enter the pool number in the parameters screen. The pool number can be found on your statement in the transaction description.

- Mark-to-market report

  This report lists your current currency product and option contracts. Produced on the last business day of the previous month. You can access the reports for the previous 12 months.

Click on Pending > Reports.

Producing reports

Configure the selected report's parameters and **click on Submit parameters**.

Click on View PDF to view the report. Reports are displayed in PDF by default.

The **Open/Save TSV** and **Open/Save XLS** buttons will be activated, enabling you to export the report as a tab-delimited file or Microsoft Excel file.

To print the report, **click on** the **Print** button in the PDF toolbar to activate the PDF and then click on it again to start printing.

CHAPTER 12: USER MANAGEMENT

Users are created in AccèsD Affaires.

Once created and delegated to the currency contract service in AccèsD Affaires, users are automatically created in the foreign exchange contract application. You then have to assign them roles in the **User management** screen. Roles determine what functions users have access to. Only financial institutions can create and manage roles. Only customers with administrator privileges can access the **User management** screen and assign roles to users.

Click on Administration > User.

Updating user roles

Select the **user code** from the dropdown list to display the user profile.

Select a **role** from the dropdown list.

Financial institutions create and manage **roles** for customers. Here are the available roles:

1. FX Admin

    Can access all functions for one or many users.
2. FX Admin Utilisateurs/User access

    Can manage software access rights for one or many users.
3. FX Admin Utilisateurs/User access (2)

    Can manage software access rights in DUAL mode for one or many users.
4. FX Consultation/Read only

    Can access software in read-only mode for one or many users. All users created in AccèsD Affaires are automatically assigned this role.
5. FX Transactions

    Can view and make contracts, complete and authorize settlement instructions, create templates and create beneficiaries for one or many users.
6. FX Transactions (2)

    Can view and make contracts, complete and authorize settlement instructions in DUAL mode, create templates in DUAL mode and create beneficiaries for one or many users.
7. FX Contrat/Contract

    Can make contracts for one or many users.
8. FX Règlement/Settlement

    Can complete and authorize settlement instructions for one or many users.
9. FX Règlement/Settlement (2)

    Can complete and authorize settlement instructions in DUAL mode for one or many users.

10. FX Admin Règlement/Settlement

   Can complete and authorize settlement instructions, create templates and create beneficiaries for one or many users.

11. FX Admin Règlement/Settlement (2)

   Can complete and authorize settlement instructions in DUAL mode, create templates in DUAL mode and create beneficiaries for one or many users.

Assign a personal **trading limit**. **Enter** an amount in the **Maximum per transaction** field and **enter** an amount in the **Daily limit** field. No limits will be applied if the values remain at zero.

Click on Save.

An error or success message—**User saved successfully**—will appear. The **Save** and **Deactivate** buttons will be activated.

Note: The other information, including the name, email address and telephone and fax numbers, must absolutely be updated in AccèsD Affaires.

Activating users

Users must be activated before they can be used.

Click on Activate. The new user code will be given access to the application.

The **Save** and **Deactivate** buttons will be activated.

Deactivating users

You can deny access to users by deactivating them.

Click on Deactivate.

The user code will no longer have access to the application. The **Save** and **Activate** buttons will be activated.

To restore access rights to deactivated users, **select** them from the **User code** dropdown list and **click on Activate**.

Deleting users

Users are deleted in AccèsD Affaires.

CHAPTER 13: EMAIL NOTIFICATIONS

The table below describes the various types of email notifications the application sends out for currency transactions.

EMAIL SUBJECT	EMAIL NOTIFICATION DESCRIPTION
Message from your caisse - a spot currency contract has been executed	Details of a created spot/cash contract.
Message from your caisse - a forward currency contract has been executed	Details of a created forward contract.
Message from your caisse - a currency swap has been executed	Details of a created swap.
Message from your caisse - a same currency transaction has been executed	Details of a created same currency transaction.
AccèsD Affaires Internet services - Notice to process a deferred foreign exchange transaction (spots or forwards)	Details of a deferred contract to be completed by another user.
AccèsD Affaires Internet services - Notice to process a deferred currency swap transaction	Details of a deferred swap to be completed by another user.
AccèsD Affaires Internet services - Notice - No user is available to process the deferred foreign exchange transaction (spots or forwards).	Details of a deferred contract with no internal user to complete it.

AccèsD Affaires Internet services - Notice - No user is available to process the deferred currency swap transaction	Details of a deferred swap with no internal user to complete it.
Message from your caisse - Notice of a foreign exchange forward contract requiring payment instructions	Details of a forward contract requiring settlement instructions. Sent four days before the settlement date.
Message from your caisse - Notice of a currency swap requiring settlement instructions	Details of a swap requiring settlement instructions. Sent four days before the settlement date.
Message from your caisse - Notice of a same currency transaction requiring settlement instructions	Details of a same currency transaction requiring settlement instructions.
Message from caisse - Notice of delivery confirmation of exchange contract	Details of a contract and confirmation of settlement instructions.
Message from your caisse - Notice of delivery confirmation of currency swap contract	Details of a swap and confirmation of settlement instructions.
Message from caisse - Notice of delivery confirmation of a same currency transaction	Details of a same currency transaction and confirmation of settlement instructions.
Message from your caisse - Notice of changes to a spot foreign exchange transaction	Details of a modified spot contract.
Message from your caisse - Notice of changes to a foreign exchange forward transaction	Details of a modified forward contract.

Message from your caisse - Notice of changes to a currency swap transaction	Details of a modified swap.
Message from your caisse - Notice of changes to a same currency transaction	Details of a modified same currency transaction.
AccèsD Affaires Internet services - Notice to authorize a settlement instruction for a foreign exchange contract	Details of settlement instructions to authorize for a contract created in DUAL mode.
AccèsD Affaires Internet services - Notice no user is available to authorize the settlement instructions entered for the foreign exchange contract	Details of settlement instructions for a contract created in DUAL mode with no internal user to authorize it.
AccèsD Affaires Internet services - Notice to authorize a settlement instruction for a currency swap transaction	Details of settlement instructions to authorize for a swap created in DUAL mode.
AccèsD Affaires Internet - No user is available to authorize the settlement instructions entered for a currency swap transaction	Details of settlement instructions for a swap created in DUAL mode with no internal user to authorize it.
AccèsD Affaires Internet services - Notice to authorize a settlement instruction for a same currency transaction	Details of settlement instructions to authorize for a same currency transaction created in DUAL mode.
AccèsD Affaires Internet - No user is available to authorize the settlement instructions entered for a same currency transaction	Details of settlement instructions for a same currency transaction created in DUAL mode with no internal user to authorize it.
AccèsD Affaires Internet services - Notice of rejected payment	Details of a settlement instructions rejected by another user for a contract created in DUAL mode.

instruction for a foreign exchange contract	
AccèsD Affaires Internet services - Notice of rejected settlement instruction for a currency swap transaction	Details of a settlement instructions rejected by another user for a swap created in DUAL mode.
AccèsD Affaires Internet services - Notice of rejected settlement instruction for a same currency transaction	Details of a settlement instructions rejected by another user for a same currency transaction created in DUAL mode.
Message from your caisse - Notice of use of the currency conversion risk limit – (client name)	Notification sent as soon as you reach your RCD limit, as determined when your service was opened (85% in most cases).
Message from your caisse - Notice of insufficient funds and/or unavailable funds	Notification sent as soon as there are insufficient funds to settle a contract.

CHAPTER 14: USING DUAL MODE

Definition

To use the Currency contracts application in DUAL mode, at least two internal users must have roles assigned to them in DUAL mode.

The idea behind this mode is that the first user starts a task and the second one completes it. This allows operations to be verified and monitored.

Here are the roles available in DUAL mode:

- FX Admin Utilisateurs/User access (2)
- FX Admin Règlement/Settlement (2)
- FX Règlement/Settlement (2)
- FX Transactions (2)
- FX Admin (not a DUAL mode role, but can complete tasks started by other users in DUAL mode)

Here are the tasks you can execute in DUAL mode:

- Modify user profiles
- Authorize settlement instructions
- Create templates

The following pages will go over the steps to carry out each of these tasks in DUAL mode and the roles users need to execute them.

Modifying users

User 1

Must have FX Admin Utilisateurs/User access (2) role.

1. **Click on** **Users.**

2. **Fill in** the fields as required.

3. **Click on** **Save.**

Transactions		
Intercurrency		
Intercurrency from Template		
Same currency		
Same currency from Template		
Swaps		
Bulk Trades		
Pending		
Daily Rates		
Bulk Trade Pricing		
Splits		
Views		
Reports		
Work Queues		
Administration		
Intercurrency Templates		
Same currency Templates		
Beneficiaries		
Users		

✔ User saved successfully. **4**

Users

Status: Inactive **5**

Intranet user code: ▼
User Name:
Email:
Phone:
Fax:
Customer: Client METALIUM,1 ▼

Role:
FrontOfficeInstitutionnel
FX Admin
FX Admin Règlement/Settlement
FX Admin Utilisateurs/User access

`>>`
`<<`

FX Admin Règlement/Settlement (2)
FX Admin Utilisateurs/User access (2)
FX Transactions (2)

Trading Limit   (Limit does not apply when the value is zero [0.00].)
Maximum Per Transaction: 0.00
Maximum Per Day: 0.00

Save   Activate **6**

4.   A confirmation message will appear at the top.

5.   Another message will indicate that another user will have to activate the changes.

6.   **Inform** User 2 that he has to activate the changes.

User 2

Must have FX Admin Utilisateurs/User access (2) or FX Admin role.

7. **Go** to the **Users** tab in the application.

8. **Select** the user to activate from the "Logon ID" dropdown list.

9. If everything is in order, **click on Activate**.

10. A message will appear at the top indicating that the user was activated successfully.

Authorizing settlement instructions

User 1

Must have one of the following roles: FX Transactions (2), FX Admin Règlement/Settlement (2) or FX Règlement/Settlement (2). However, only the FX Transactions (2) role can make contract rate requests (steps 1 to 4).

1. **Click on** the **Intercurrency** tab.

2. **Fill in** the contract fields in the "Intercurrency" section.

3. **Click on Get Rate**.

4. If the rate is acceptable, **click on Accept Rate.**

Settlement Instructions   Help

🇨🇦 Withdraw Canadian Dollar using [98000 - 22222 ▾]
Account Type: **Account Number:**   View Details/Modify
DDA   22222

🇺🇸 [Deposit funds ▾] in American Dlr USD using [98000 - 11111   ▾]
Account Type: **Account Number:**   View Details/Modify
DDA   11111

[New]   [Save Instructions]   [Print]

5. **Fill in** the fields in the "Settlement instructions" section.

6. **Click on** Save instructions.

⚠ **When transferring funds, enter the beneficiary's contact information as well.**

✔ Settlement Instructions saved successfully. In order to complete the transaction, kindly preauthorize/autorise it.

1.22240

Settlement Instructions   Help

🇨🇦 Withdraw Canadian Dollar using [98000 - 22222 ▾]
Account Type: **Account Number:**   View Details/Modify
DDA   22222

🇺🇸 [Deposit funds ▾] in American Dlr USD using [98000 - 11111   ▾]
Account Type: **Account Number:**   View Details/Modify
DDA   11111

[New]   [Save Instructions]   [Preauthorize the instructions]   [Print]

7. A message will appear at the top indicating that the settlement instructions were saved successfully.

8. **Click on** Preauthorize the instructions.

✔ Settlement Instructions preauthorized successfully. In order to complete the transaction, kindly autorise it. **9**

1.22240

Settlement Instructions

Withdraw Canadian Dollar using 98000 - 22222

Account Type:
DDA

Account Number:
22222

View Details

Deposit funds in American Dlr USD using 98000 - 11111

Account Type:
DDA

Account Number:
11111

View Details

Please enter the reason for rejection below. This field is optional.

Modify Reason:

[New]   [Modify]   [Print]

9.   A message will appear at the top indicating that the settlement instructions were preauthorized successfully.

10.   An email notification will be sent to User 2 informing him that he has settlement instructions requiring authorization. You can also inform him directly and give him the reference number for the instructions requiring authorization. The reference number is at the top of the screen.

User 2

Must have one of the following roles: FX Transactions (2), FX Admin Règlement/Settlement (2), FX Règlement/Settlement (2) or FX Admin.
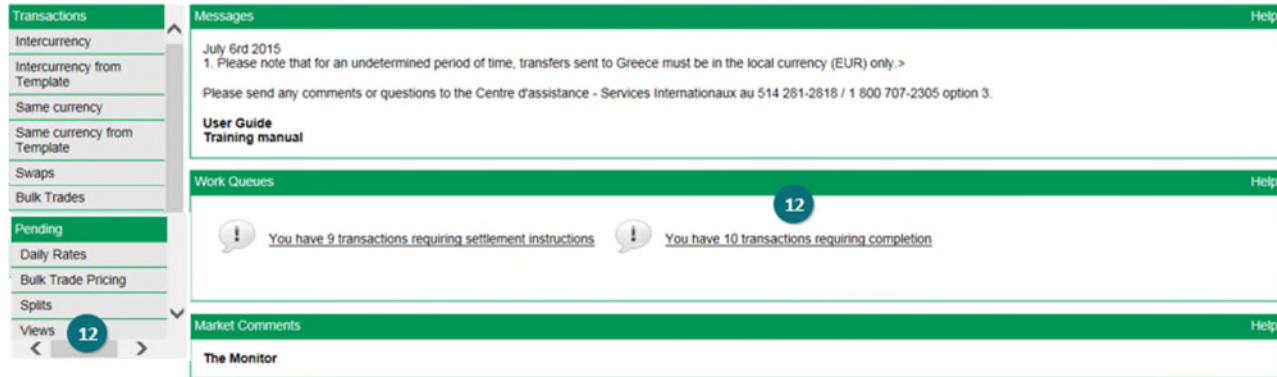
11. **Keep** the reference number from the email notification you received.

12. **Go** to the "Work queues" section of the application and **click on** the **You have x transactions requiring completion** link (or Views/Transaction history).

13. **Select** the contract with settlement instructions requiring authorization. The status of the contract to authorize will be "Submitted."

Settlement Instructions Help

🇨🇦 Withdraw Canadian Dollar using 98000 - 22222

| **Account Type:** | **Account Number:** | View Details |
| DDA | 22222 | |

🇺🇸 Deposit funds in American Dlr USD using 98000 - 11111

| **Account Type:** | **Account Number:** | View Details |
| DDA | 11111 | |

Please enter the reason for rejection below. This field is optional.

Modify Reason: [   ]

(14)   (15)

| Back | New | Authorize the instructions | Modify | Print |

14. **Check** the instructions entered by User 1 and **click on Authorize the instructions**. A confirmation window will appear. **Click on OK**.

15. If you want to deny the transaction, you can indicate your reason for doing so in the "Modify Reason" field and **click on Modify**. The contract will be returned to User 1 so he can change it based on the reason provided, if appropriate.

✔ Settlement Instructions completed successfully.   (16)

Intercurrency Help

| **Reference Number:** | **Original Reference Number:** | **Status:** |
| 5915682 | 5915682 | Completed |

Customer:	Client Compagnie ABC
Buy	1500.00 USD,American Dlr USD
Against:	1833.60 CAD,Canadian Dollar
Value Date:	2015/05/06
Details:	Not specified

Rate (USD/CAD)
1.22240

16. A message will appear at the top indicating that the settlement instructions were authorized successfully.

Creating templates

User 1

Must have FX Admin Règlement/Settlement (2) role.

1. In the menu, **click on Intercurrency templates** or **Same currency templates** as appropriate.

2. **Click on New**.

3. **Fill in** the template fields.

4. **Fill in** the "Settlement instructions" fields.

5. **Click on Save**.

6. A message will appear at the top indicating that the template must be activated by another user.

7. Inform User 2 that he has to activate the template.

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Business

User 2

Must have the FX Admin Règlement/Settlement (2) or FX Admin role.

8. **Go** in the application and **click on Intercurrency templates** or **Same currency** depending on the situation.

9. **Select** the name of the template to activate from the "Template name" dropdown list.

10. **Click on Activate**.

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11. A message will appear at the top indicating that the template has been activated successfully.