

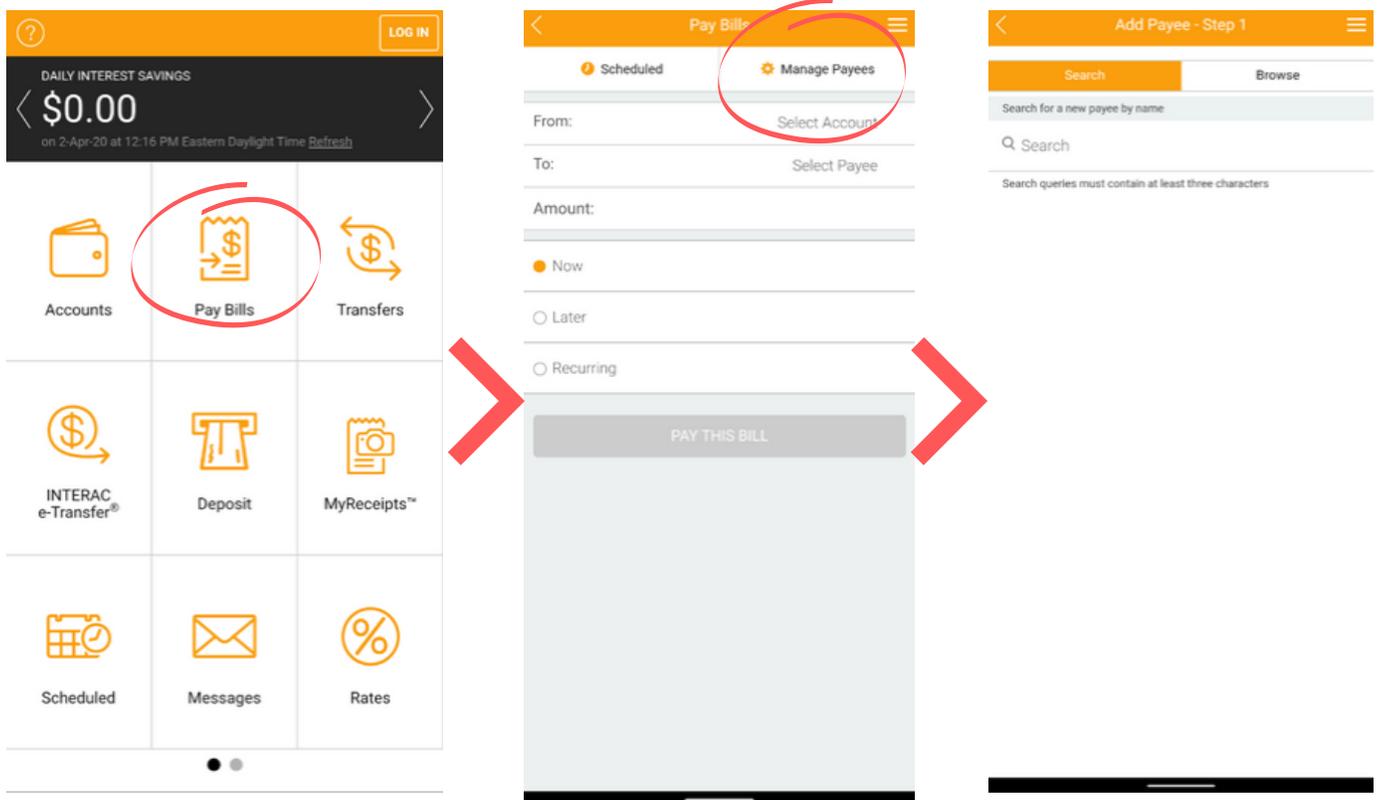
Mobile App Banking Set-up and Tips

If you are ready to try mobile banking with Alterna, you can safely and conveniently do your banking without visiting a branch. Access your accounts anytime, anywhere by downloading the Alterna Mobile Banking App in the [Apple App Store](#) or the [Google Play Store](#) on your smart-device. Here are some steps to get you started:

1. Set up a Payee

To add a payee, select **Pay Bills** from the main screen of your Alterna Mobile Banking App, then, select **Manage Payees**. Next, select the **Add Payee** option and search for the Payee you want to add, either by name using the search feature, or browse by the type of payee (for example: Credit Cards), by clicking the Browse by Type tab, and follow the prompts.

Please note: Some companies do not participate in our online banking service and may not be available for online bill payments.



2. How do I pay bills?

First, select **Pay Bills** from the main screen of your Alterna Mobile Banking App. Then, select the account, the payee and add the amount. For your convenience, you have the option to make this payment now, later or make it a recurring payment. To use this feature, select the option at the bottom of this section and complete the information. Once completed click **Confirm**. And then your bills are paid!

Pay Bills

Scheduled Manage Payees

From: Select Account

To: Select Payee

Amount:

Now

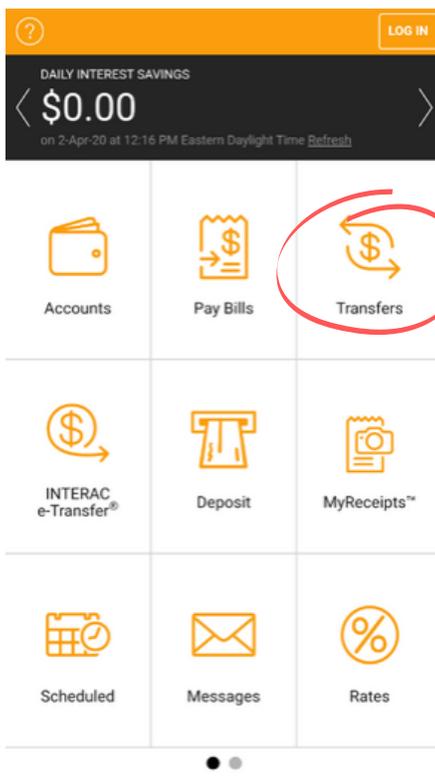
Later

Recurring

PAY THIS BILL

3. How do I transfer funds between my Alterna Savings accounts?

To transfer funds between your accounts, click on **Transfers** from the main page of your Alterna Mobile Banking App, select To My Account and follow the prompts. Once completed - click **Confirm**, then follow the prompts. To schedule future-dated recurring transfers, simply select the first option in this drop-down and complete the information.



Transfers

From: Select Account

To: Select Account

Amount:

Now

Later

Recurring

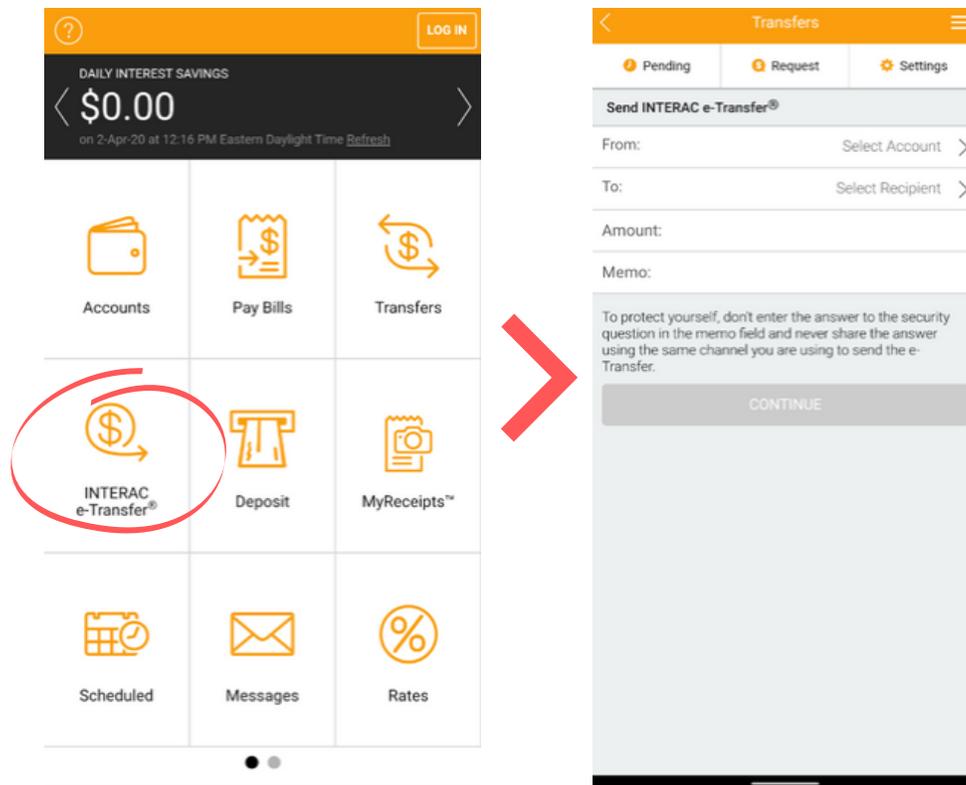
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4. How do I e-Transfer money?

Sending money: Start by selecting **Interac e-Transfers®** from the main screen of your Alterna Mobile Banking App and follow the prompts. You don't need to know the recipient's banking information, all you need is their email address. It's quick and easy to send money to just about anyone with a Canadian deposit account.

Receiving money: To receive money sent to you by an Interac e-Transfer, click on the link included in the email and follow the prompts to your online banking.

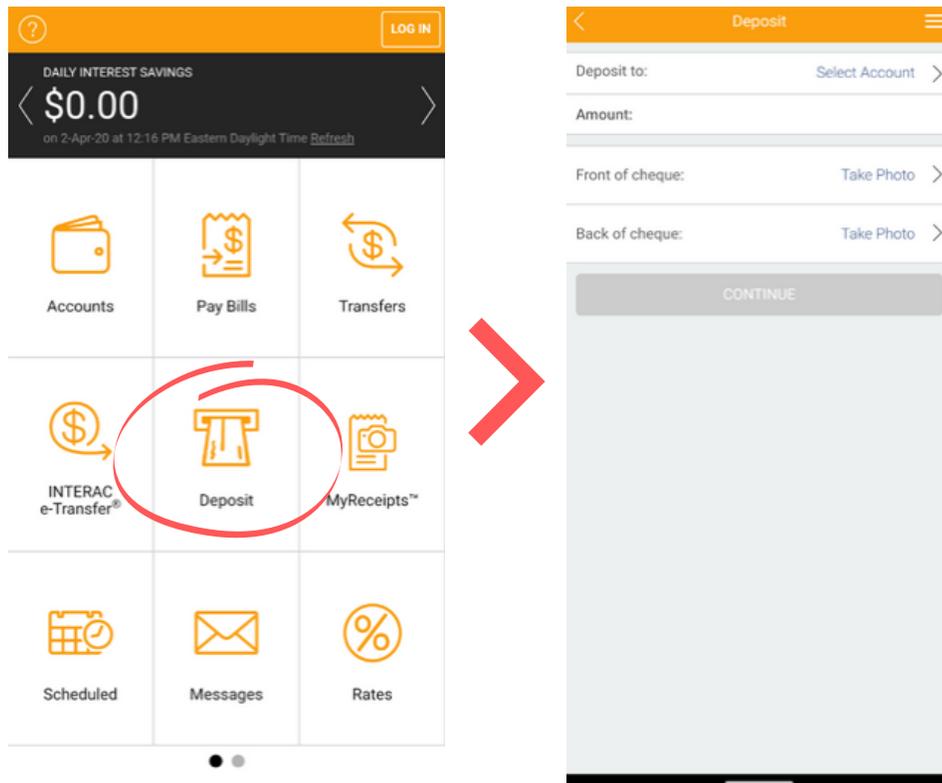
Requesting Money: Select Interac e-Transfer® from the main screen of your Alterna Mobile Banking App then Select **Request** and create a new contact or select a pre-existing contact that you wish to send the request for money to. Type in the amount you are requesting, include a personalized message and select the account you want the funds deposited into. After the request has been fulfilled, funds are deposited into the specified account and you are notified. Click [here](#) to see our video on the Request Money feature.



5. Remote Cheque Deposit

Depositing a cheque is safe, simple and easy! Start by selecting **Deposit** on the main screen of your Alterna Mobile Banking App. If it's your first time using the app, a screen will prompt you to allow access to your camera – click **OK**. Then, choose your account and enter the amount of the cheque you're depositing. Next, hold your phone camera over the cheque until a photo registers and press the **Confirm** button. The cheque will then be deposited securely into your account. Click [here](#) for Remote Cheque Deposit video.

Please note: When using the remote cheque deposit feature, please ensure that the cheque is flat with no creases and when taking a picture of the cheque you're using a dark background and good lighting.



Alterna's Online Banking is safe, secure and easy to use. We want to ensure your protection and in the event that you cannot make it into the branch, you have the tools you need to continue banking remotely.

Visit <http://www.alternaonlinedemos.ca/> to learn how to use this service

If you have any questions, please contact our call center at 1-877-560-0100