
Electronic Fund Transfer User Guide

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1. Basic tools

1.1. Tools used throughout the user guide



This pictogram refers to additional information to consider.



This pictogram is used to highlight specific information.



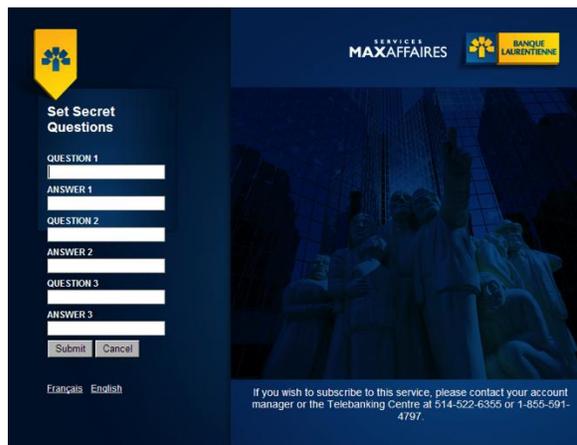
This pictogram refers to the definitions of underlined expressions that appear in this user guide.

1.2. The first login

- In your browser, type: <https://eft.banquelaurentienne.ca/eft>
- Enter your username and temporary password.



- Choose and enter three questions and answers. Your answers must contain between six and 30 characters. Do not use capital letters in your answers, as they are case sensitive. Choose simple questions and answers.



- Choose a photo. You will be asked to choose that same picture at each login.



- You will be asked one of the questions you submitted. Enter the corresponding answer.



- Click the image you chose.



- Replace your temporary password with your own password.

Utilisateurs

Retour

Modification du mot de passe

Informations requises	
Utilisateur	PATATEuser
* Ancien mot de passe :	<input type="password"/>
* Nouveau mot de passe :	<input type="password"/>
* Confirmation du nouveau mot de passe :	<input type="password"/>

Version: MGPS 5.6.0.59.6-SNAPSHOT



The password must include a minimum of 8 characters: at least 1 letter, 1 number and 1 special character (\$%?..).

You cannot reuse any of the last three passwords you've used.

1.3. Login

- In your browser, enter the following address: <https://etf.banquelaurentienne.ca/etf>
- Enter your username and password.
- Keep in mind that, for each login, you will need to answer one of three questions you chose during your initial login. You also need to select your image to login to the EFT application.

1.4. Change your password

- You can change your password anytime. Simply click “Reset your security parameters” to get started.



- Complete the fields marked with an asterisk and click "Save."

2. User Management

The user management function is restricted to the company's **Super Administrator**.



User Roles: Refer to Appendix C for the Table of Roles, Permissions & Access

- A user's role determines his or her EFT application permissions and access.
- There are 2 types of roles: Super Administrator, for all companies and agent, pour companies which opted for the 4-eyes or 6-eyes approval structure.
- The Super Administrator has total access to every application's function.
- An agent has the same permissions as the Super Administrator, **except for the following functions:**
 - Create, edit, delete or disable a user
 - Reactivate user passwords
- An agent has the same access as the Super Administrator, **except for the following:**
 - User Management screens
 - Internal Approval Limit Management screens
- Settlement and business expense reports
- An agent can approve any transaction in the "4-eye" or "6-eye" approval structures.

2.1. Add a user

- Only a **Super Administrator** can add a user.
- On the Administration tab, select the "**User Management**" section. You will be redirected to the page below.
- Click "**Add**."



User Login	Name	Role	Deactivation Date	Status
SUPP020	jean doré	CPEV-Super-Administrateur_Entreprise		
VENTsuper	Manon Lallier	CPEV-Super-Administrateur_Entreprise		

- A "User Creation" box will appear.

- Fill in the **User Login**, **Name** and **Email** fields.

Users

[Back](#)

User Creation

User Profile

* **User Login:**

* **Name:**

* **Email:**

* **Department:** [Search](#)

* **Branch:**

* **Enterprise:**

Active Yes

Password

Password Locked: No

* **Password:**

* **Password Confirmation:**

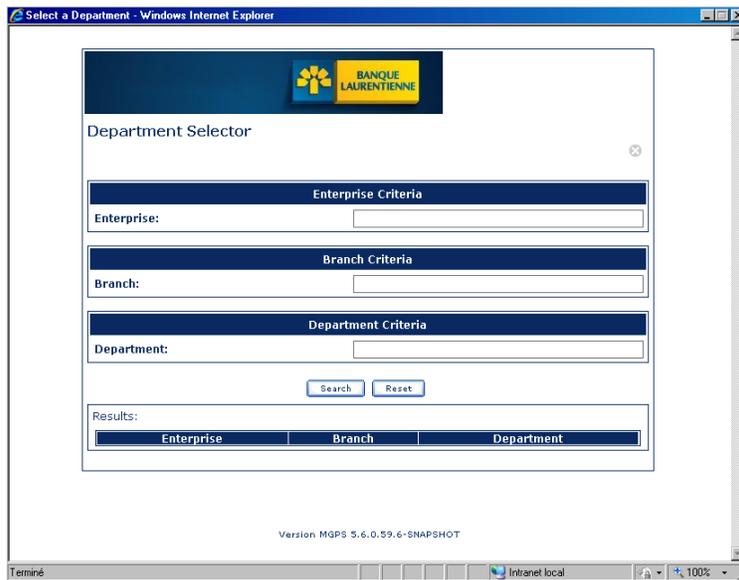
Authorization

* **Role:**

* Required field

[Create](#) [Cancel](#)

- To fill in the Department, Branch or Company fields you must first click “**Search**.”
- The **Department Selector** appears.
- Enter the name of your company and click “**Search**”.



- The search results will appear at the bottom of the page
- Select the item that corresponds to your company, branch or department and click "Select."

BANQUE
LAURENTIENNE

Department Selector ✕

Enterprise Criteria

Enterprise:

Branch Criteria

Branch:

Department Criteria

Department:

Results:

	Enterprise	Branch	Department
<input type="checkbox"/>	CPE Le vent dans les voil...	Petit	Rond

- This information will be automatically entered into the corresponding fields of the "User Creation" screen you previously opened.
- In the "Password" section of the "User Creation" screen, enter the password for the new user in the appropriate field.
- Re-enter the new password in the "Password Confirmation" field.
- You must now choose the new user's role from the drop-down menu in the "Authorization" section.
- Click "Create."
- You have created your user.

BANQUE
LAURENTIENNE

VENTsuper 2013-04-15 05:24:1PM

Administration | Transactions | Reports
Help | Logout

USERS

User Creation

User Profile

* User Login:

* Name:

* Email:

* Department:

* Branch:

* Enterprise:

Active:

Password

Password Locked:

* Password:

* Password Confirmation:

Authorization

* Role:

* Required field

2.2. Edit a user profile



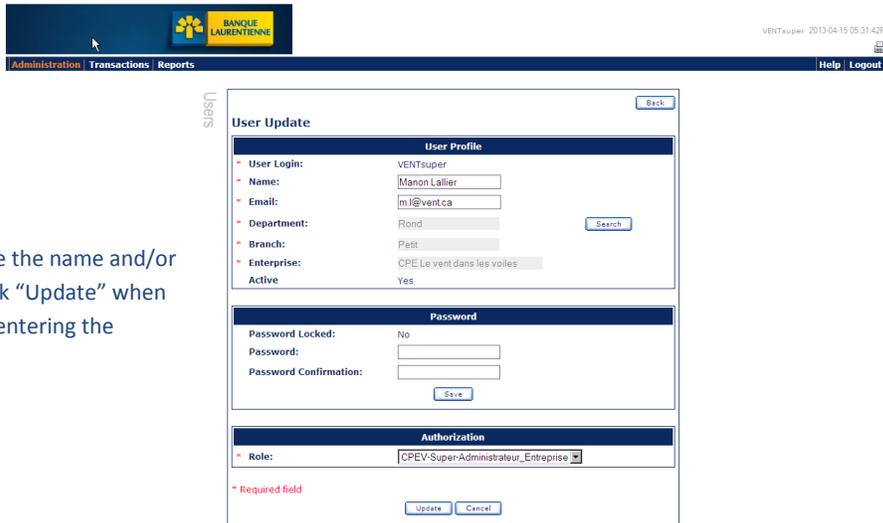
Only a **Super Administrator** can edit a user profile. A user’s profile determines his or her role in managing the application and, in turn, the extent of his or her permissions and access. **Refer to Appendix C** for more details on the role of users.

- From the User Management screen, click on the **name** of the user to update. Click **"User Login"** to update.



User Login	Name	Role	Deactivation Date	Status
VENTsuper	Manon Lallier	CPEV-Super-Administrateur_Entreprise		

- You will be redirected to the **"User Update"** page below.
- Make your changes in the appropriate fields.
- To change the **role** of a user, use the drop-down menu in the **"Authorization"** section.
- Once you have finished your changes, click **"Update."**



User Update

User Profile

- User Login: VENTsuper
- Name:
- Email:
- Department:
- Branch:
- Enterprise:
- Active: Yes

Password

- Password Locked: No
- Password:
- Password Confirmation:

Authorization

- Role:

* Required field



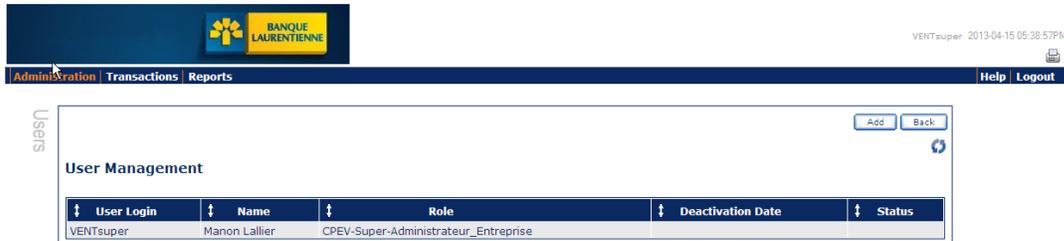
To only save the name and/or email changes, click **"Update"** when you have finished entering the information.

- The changes appear on the **"User Management"** screen.

2.3. Reset a password

The password of a Super Administrator can only be reset by another Super Administrator or the Support Centre by calling 514-522-6355 or 1-855-591-4797.

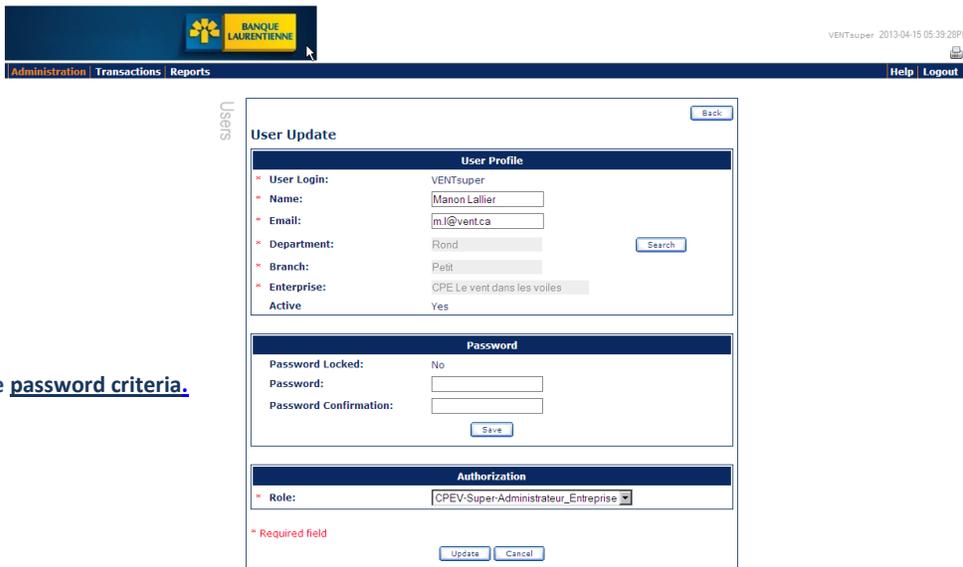
- In the "Administration" section, click **User Management**.
- Select the name of the user whose password must be reset.



The screenshot shows the 'User Management' page. At the top, there is a navigation bar with 'Administration', 'Transactions', and 'Reports'. The 'Administration' menu is active. On the right, there are 'Add' and 'Back' buttons. Below the navigation is a table with the following columns: 'User Login', 'Name', 'Role', 'Deactivation Date', and 'Status'. The table contains one row with the following data: 'VENTsuper', 'Manon Lallier', 'CPEV-Super-Administrateur_Entreprise', and 'Status'.

User Login	Name	Role	Deactivation Date	Status
VENTsuper	Manon Lallier	CPEV-Super-Administrateur_Entreprise		

- You will be redirected to the page below.
- Enter the new password in the appropriate field.
- Enter the new password in the "Password Confirmation" field.
- Click "Save."



The screenshot shows the 'User Update' page. It has a 'Back' button at the top right. The page is divided into three sections: 'User Profile', 'Password', and 'Authorization'. The 'User Profile' section contains fields for 'User Login' (VENTsuper), 'Name' (Manon Lallier), 'Email' (m.l@vent.ca), 'Department' (Rond), 'Branch' (Petit), and 'Enterprise' (CPE Le vent dans les voiles). There is a 'Search' button next to the Department field. The 'Password' section has 'Password Locked' (No), 'Password' and 'Password Confirmation' fields, and a 'Save' button. The 'Authorization' section has a 'Role' dropdown menu set to 'CPEV-Super-Administrateur_Entreprise' and 'Update' and 'Cancel' buttons. A red asterisk indicates a required field.

 **Apply the password criteria.**

2.4. Check the user profile

- This applies to 4-eyes and 6-eyes approval processes only.
- In the **Administration** section (upper left hand corner of the screen), click "**User Management.**"



- You can now view your list of users and their roles: Super Administrator or agent.



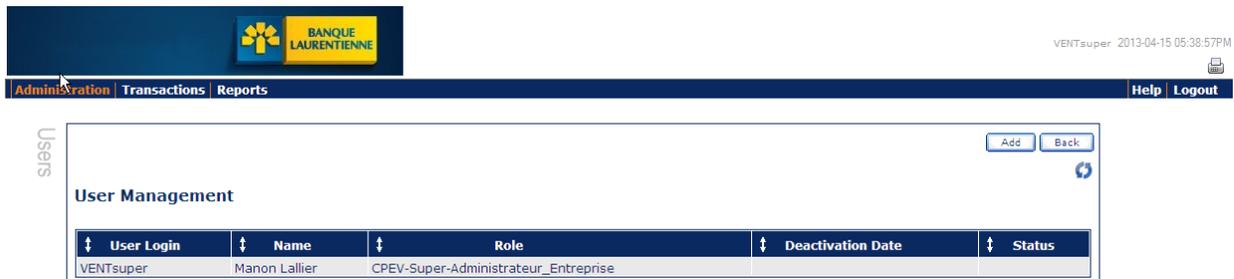
- Click on the column title to automatically sort the information.
- When a user is deactivated, the deactivation date is permanently displayed.

2.5. Deactivate/Reactivate a User



Password management is restricted to the Super Administrator of the company.

- In the "Administration" section, click **User Management**.
- Select the user whose password must be deactivated or reactivated.



User Login	Name	Role	Deactivation Date	Status
VENTsuper	Manon Lallier	CPEV-Super-Administrateur_Entreprise		

- You will be redirected to the page below.
- Click "**Deactivate.**"



- For control purposes, the name of the deactivated user remains in the EFT application records. The deactivation date appears in the "**User Management**" window.
- The user who has been deactivated can be reactivated anytime by a Super Administrator using the same process as the deactivation procedure. In the "**User Update**" window, however, the "**Deactivate**" button has been replaced by "**Reactivate.**"

3. Individual Limit Management



Individual limits are the dollar limits assigned to each user by the Super Administrator of the company in order to verify or approve a transaction. This function is only available to 4-eyes and 6-eyes approval processes.

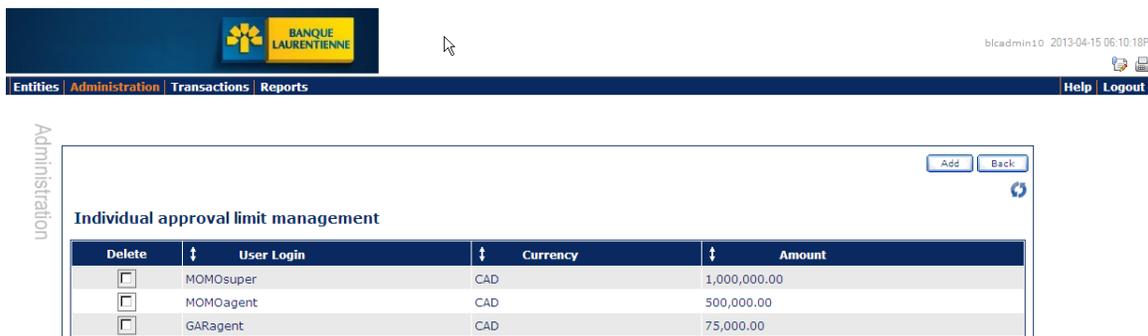
Do not confuse with the settlement risk authorized by the bank, which is the maximum amount that an company can transfer by direct deposit via the EFT application. Settlement risk does not apply to transfer transactions via pre-authorized debits.

3.1. Add an individual limit

- In the "Administration" section, select "Individual approval limit management."



- You will be redirected to the page below
- Click "Add."



- You will be redirected to the page below.
- Fill in the fields marked with an asterisk.
- Click "Add."



Administration

Individual approval limit update Back

* User Login: MOMOagent

* Currency: CAD

* Amount: 500,000.00

* Required field

Save Cancel

blcadmin10 2013-04-15 06:17:43PM

Entities Administration Transactions Reports Help Logout

- The user login and added limit will appear in the "Individual approval limit management" window.



Administration

Individual approval limit management Add Back

Delete	User Login	Currency	Amount
<input type="checkbox"/>	MOMOsuper	CAD	1,000,000.00
<input type="checkbox"/>	MOMOagent	CAD	500,000.00

blcadmin10 2013-04-15 06:18:12P

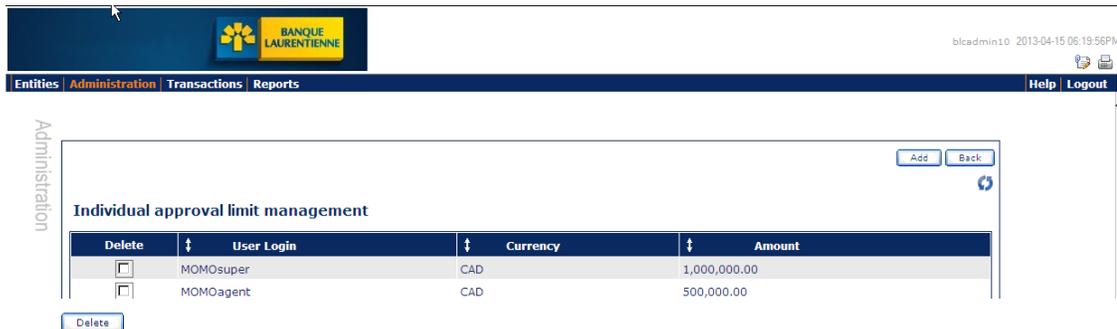
Entities Administration Transactions Reports Help Logout

3.2. Delete an individual limit

- In the "Administration" section, select "Individual approval limit management."



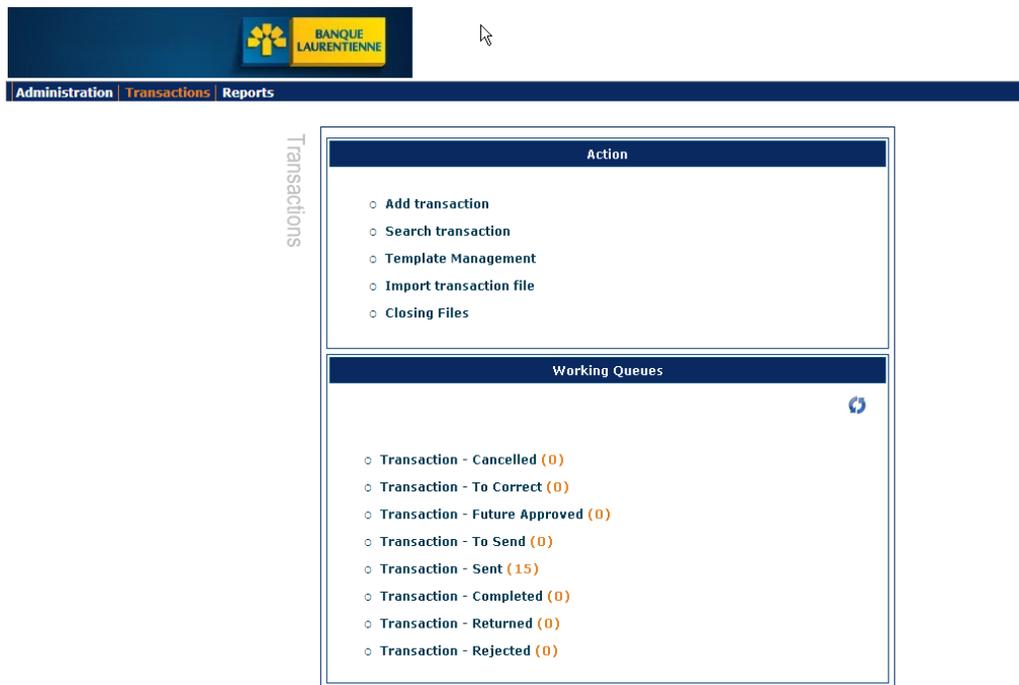
- You will be redirected to the page below.
- Select the user login of the person whose limit you would like to delete and click "Delete."



4. Managing Transactions

4.1. Working Queues (transaction lists)

- In the menu bar, click the “Transactions” tab.
- You will be redirected to the electronic fund transfer management and transaction status menu. On this page, you can manage and track your transactions.

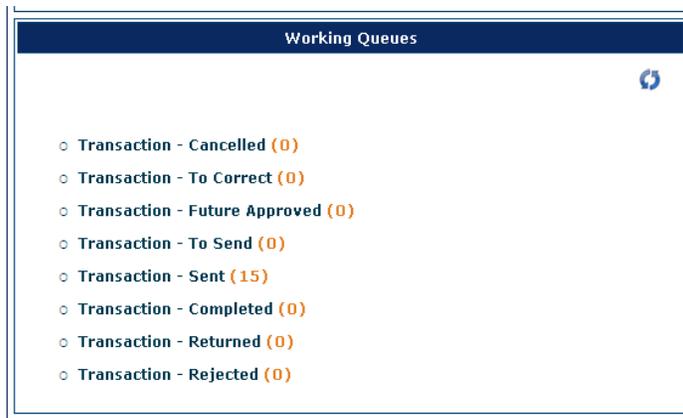


4.2. Transaction Status



Every EFT application transaction appears in one of the working queues. Some queues require an action to be taken, others are for information purposes only.

The [glossary](#) below briefly describes every type of status.



Transaction - Cancelled:

- Any transaction that contains semantic errors.

Examples:

Due date is prior to the current date.

Any transaction with a send date prior to the current date.

- Any transaction rejected by the customer that was, for example, cancelled at the approval stage (4-eye or 6-eye).
- Keep in mind that, for companies that have opted for a simple approval process (2-eye), a transaction cannot be corrected or cancelled once it has been sent if it is payable in **48 hours or less**. Any transaction scheduled for a future date may be amended or cancelled up to 48 hours prior to the date on which it is due (payable).

Transaction –To Approve

- Any transaction that requires approval by another user based on the approval process in place: 4-eye or 6-eye.

Transaction –To Correct

- Any transaction that was sent to be corrected by an internal approver (4-eye and 6-eye)
Example:
A change in the date, amount, financial institution, beneficiary, payment code or bank account.
- Keep in mind that, for companies that have opted for a simple approval process (2-eye), a transaction cannot be corrected or cancelled once it has been sent if it is payable in **48 hours or less**. Any transaction scheduled for a future date may be amended or cancelled up to 48 hours prior to the date on which it is due (payable).

Transaction –Future Approved:

- Any transaction which is scheduled to be paid in more than 48 hours from the date it is sent.

Transaction –To Send:

- Any transaction that has gone through the company's internal approval process and which is waiting to be processed by the bank.

Transaction - Sent:

- Any transaction at the bank processing stage (sent via the Interbank system), pending completion.

Transaction - Completed:

- Any transaction processed by the bank and ready to be deposited in the beneficiary's account on the due date.

Transaction –To Check

- Any transaction that needs to be checked prior to final approval. This applies only in the **6-eye** approval process.

Transactions - Rejected:

- Any transaction processed by the Bank's systems and rejected after validation.

Example:

U.S. account transactions (since the TEF application is for transactions in Canadian dollars only)

Transactions - Returned:

- Any transaction processed by the Bank and returned after validation by the payee or beneficiary's financial institution.

Example:

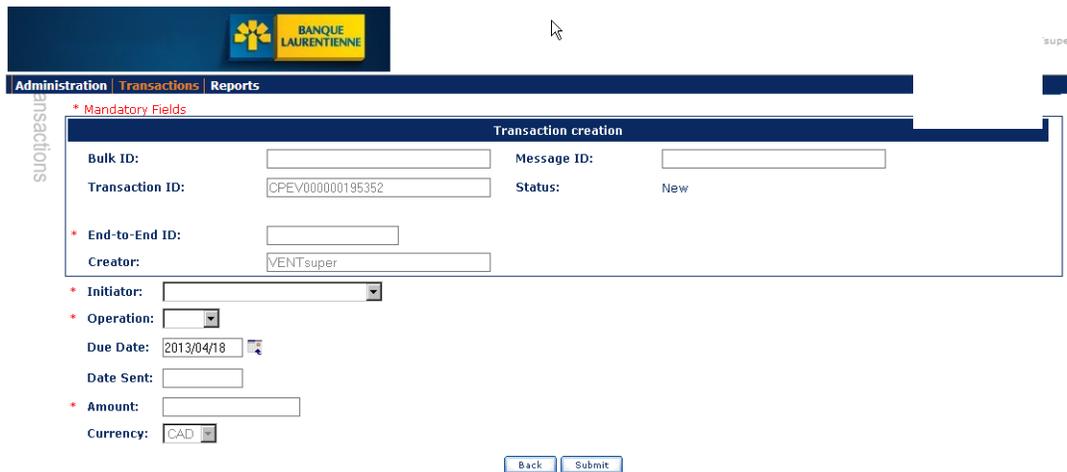
Closed account, unavailable funds, etc.

4.3. Create a transaction

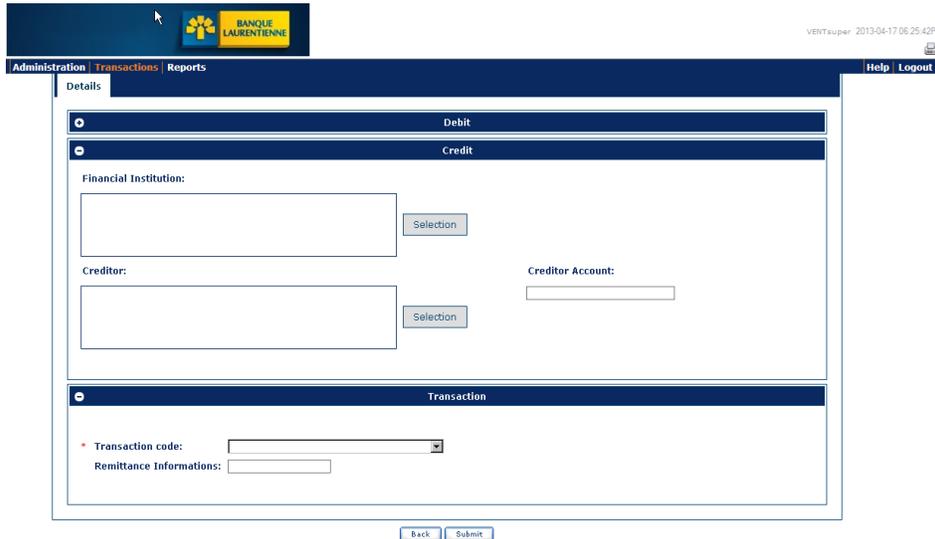
- In the "Action" page of the Transactions menu, click "Add transaction."



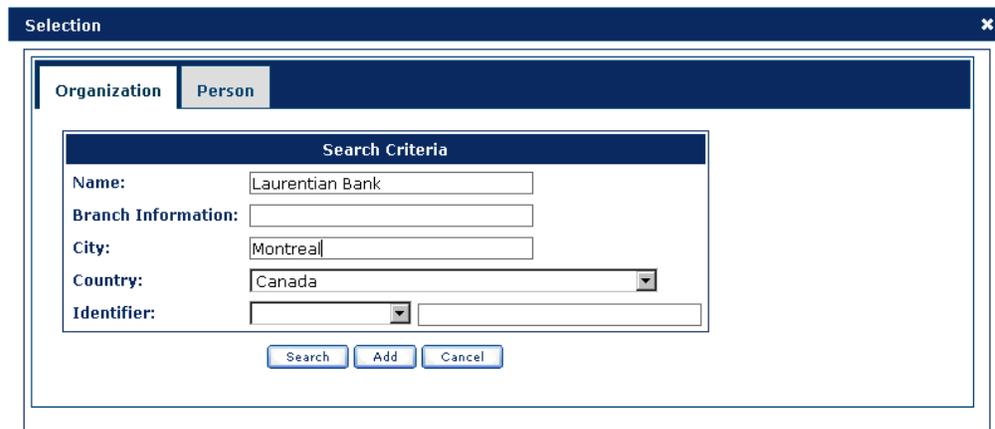
- You will be redirected to the "Create a transaction" page.
- Complete the following fields:
 - **Beneficiary reference:** a reference that appears in the beneficiary statement.
 - **Initiator:** Choose the **right initiator** via the drop-down menu.
 - **Operation:** Select **credit** or **debit**.
 - **Amount:** Enter the transaction amount.



- Depending on the transaction (credit or debit), the appropriate window be available.
- Click "**Selection**" to choose the **financial institution**.



- You will be redirected to the "**Selection**" page
- Select the "**Organization**" tab
- Complete the fields based on your search criteria: in this example, the *institution's name*, and *city*. **Do not use any punctuation.**
- You could also search by "Identifier". In that case, from the drop down menu, select "**National ID**". Enter the institution number and transit number in the following format: Institution code with 4 digits and branch or transit number with 5 digits and ending with number "1" at the end) and with no space between the institution and branch number. For example, branch 134 of Laurentian Bank would be captured as: **003901341**.
- Click "**Search**"



- A list of choices that match your search will appear.



The national ID number refers to the institution number and transit number of the branch. See previous page for more details

Selected Party

LAURENTIAN BANK OF CANADA

MONTREAL
QC
H4A 3G5
CANADA

Name	Branch Information	City	Country	National ID	BIC	IBAN National ID
LAURENTIAN BANK OF CANADA		MONTREAL	CANADA	003907051		
LAURENTIAN BANK OF CANADA		MONTREAL	CANADA	003909441		
LAURENTIAN BANK OF CANADA		MONTREAL	CANADA	003908831		

- Click on the institution you want, and click **“Select”** in the bottom of the top window.
- If you have conducted the search using the National ID, the address details of the requested branch will appear automatically in the top window. Click **“Select”**

Selected Party

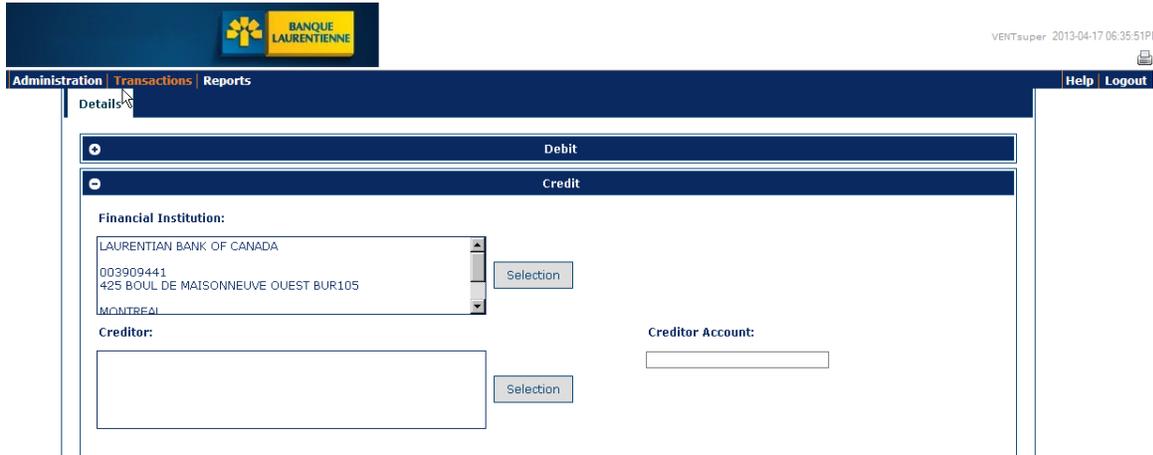
LAURENTIAN BANK OF CANADA

425 BOUL DE MAISONNEUVE OUEST BUR105

MONTREAL
QC
H3A 3G5
CANADA

Name	Branch Information	City	Country	National ID	BIC	IBAN National ID
LAURENTIAN BANK OF CANADA		MONTREAL	CANADA	003907051		
LAURENTIAN BANK OF CANADA		MONTREAL	CANADA	003909441		
LAURENTIAN BANK OF CANADA		MONTREAL	CANADA	003908831		

- The information from the financial institution will appear.



Administration | Transactions | Reports Help | Logout

Details

Debit

Credit

Financial Institution:

LAURENTIAN BANK OF CANADA
003909441
425 BOUL DE MAISONNEUVE OUEST BUR105
MONTREAL

Selection

Creditor:

Selection

Creditor Account:

- Repeat the same procedure for the Creditor selection.
- Click on **“Selection”**, select the **“Person”** tab.
- Click **“Add”**. Note: if the creditor has already been created for a previous transaction, click **“Search”** and select his name from the list that will appear.



Selection

Organization | Person

Search Criteria

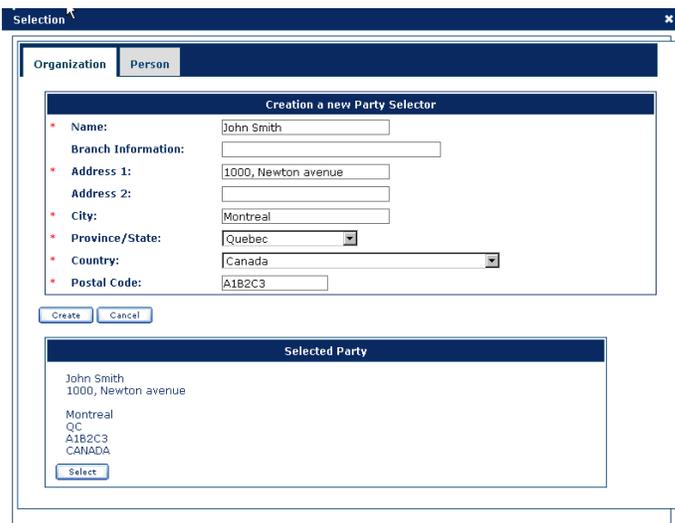
Name: John Smith

City:

Country: Canada

Search Add Cancel

- Fill in the name of the creditor on the first line and the information in the required fields.
- Click **“Create”**



Selection

Organization | Person

Creation a new Party Selector

Name: John Smith

Branch Information:

Address 1: 1000, Newton avenue

Address 2:

City: Montreal

Province/State: Quebec

Country: Canada

Postal Code: A1B2C3

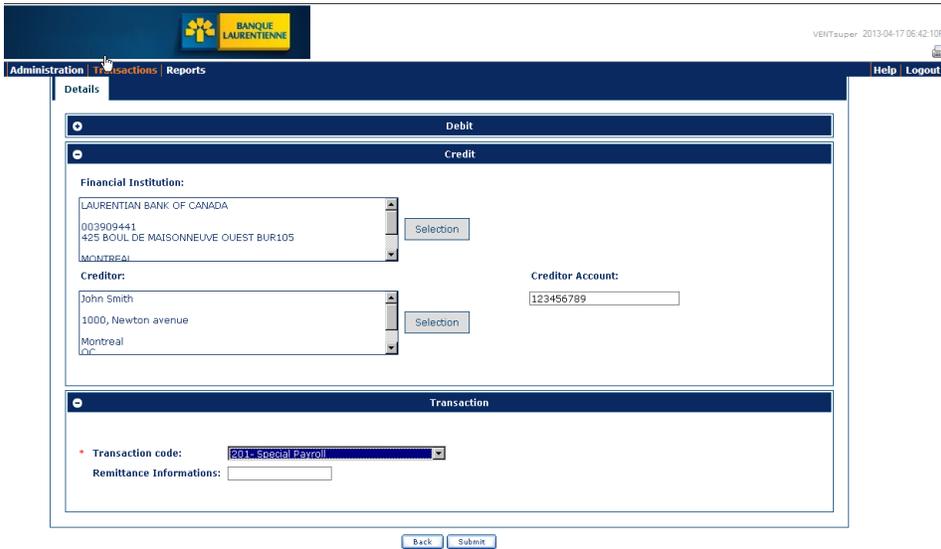
Create Cancel

Selected Party

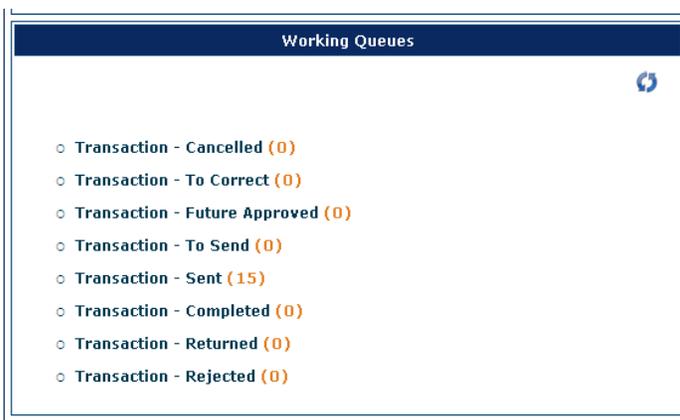
John Smith
1000, Newton avenue
Montreal
QC
A1B2C3
CANADA

Select

- The information on the creditor (beneficiary) will appear in the Creditor information window.
- Enter the creditor's account number.



- Using the drop-down menu, select the “**transaction code**” at the bottom of the page.
- The “**supplied information**” field is optional and is for your own records.
- Click “**Submit.**”
- The transaction will appear in one of the working queues, depending on its status.
- For companies who have chosen a simple approval process (2-eye), if a debit transaction is sent 48 hours or less prior to the due date, it can no longer be cancelled or modified. In case of a credit transaction (direct deposit), the transaction can only be cancelled by way of a **Stop Payment** request no later than 24 hours prior to the due date. A stop payment may be requested by contacting the LBC Support Center at **514-522-6355** or **1-855-591-4797** (toll free). Note that fees will apply.
- However, if the transaction is sent more than 48 hours in advance of its due date, it will fall in the “Future Date” queue and it can then be cancelled or modified up to 48 hours prior to its due date.



4.4. Approval Structure

The EFT application offers three validation levels to its users. The approval structure choice depends on the type of internal controls that the company would like to implement and the requirements of its internal controls.

The approval structure is briefly described below:

2-eye: A structure where a single user can complete any transaction without further validation or approval by any other user in the company. When the user sends the transaction, it is final and cannot be corrected or cancelled, unless rejected by the application due to a transaction error or if it is sent more than 48 hours prior to the due date. It is considered as a “no approval structure”.



The 2-eye approval structure requires caution, because if the transaction is submitted 48 hours or less prior to the transaction date, it is entered in the “To Send” transaction queue and cannot be corrected or cancelled.

If an error occurs in a **direct deposit** transaction, the only possible fix is through a request to **stop payment** at the latest 24 hours before the transaction date. In the case of a **pre-authorized debit** transaction, it is irreversible.

However, if the transaction is sent more than 48 hours in advance of the transaction date, it will fall in the “Future Date” queue (list of transactions) and it can then be cancelled or modified up to 48 hours prior to the transaction date.

4-eye: Each transaction requires the involvement of 2 users. It must be approved by a user other than the one who initiated it. The transaction or the transaction file is sent to the bank only after it has been approved by another user.

Any transaction pending approval is automatically included in the list of “To Approve” transactions in the “Working Queues” section.

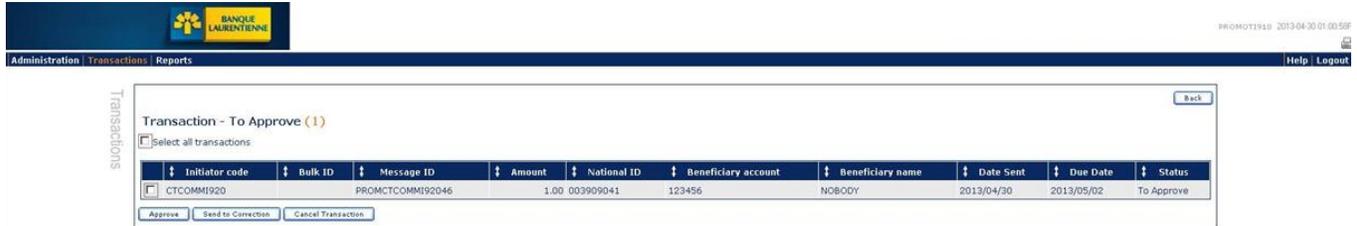
The approval process is not related to the user’s role in the company: a Super Administrator could very well initiate a transaction and have it approved by an agent and vice versa. Any user can initiate or approve a transaction, however **a user can never approve his or her own transaction, even if he or she is a Super Administrator.**

6-eye: Each transaction requires the involvement of three users. It is initiated by one user, checked by another user and finally approved by a third user (**different than the other two**). The transaction or the transaction file is not sent to the bank until it has been approved by the third user.

A user can never validate nor approve his or her own transaction, even if he or she is a Super Administrator.

4.5. Approve a transaction

- In the status list, click **“Transaction – To Approve.”**
- Select the transaction and click **“Approve.”**



The screenshot shows the 'Transaction - To Approve (1)' screen in the Banque Laurentienne EFT system. The interface includes a navigation bar with 'Administration', 'Transactions', and 'Reports'. A 'Back' button is located in the top right corner of the main content area. Below the title, there is a checkbox labeled 'Select all transactions'. A table displays the transaction details, and below it are three buttons: 'Approve', 'Send to Correction', and 'Cancel Transaction'.

Initiator code	Bulk ID	Message ID	Amount	National ID	Beneficiary account	Beneficiary name	Date Sent	Due Date	Status
CTCOMM1920		PROMCTCOMM192046	1.00	003999041	123456	NOBODY	2013/04/30	2013/05/02	To Approve

5. Import a file

- In the Transactions section, click "**Import transaction file.**"



- You will be redirected to the page below.
- Click "**Browse**" to access the transaction file to import to your computer.



- The name and location of the file will fit into the "File to import" box.
- Click "**Import.**"

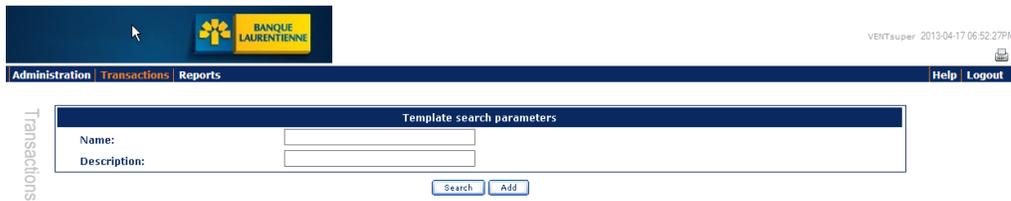
6. Add a Template



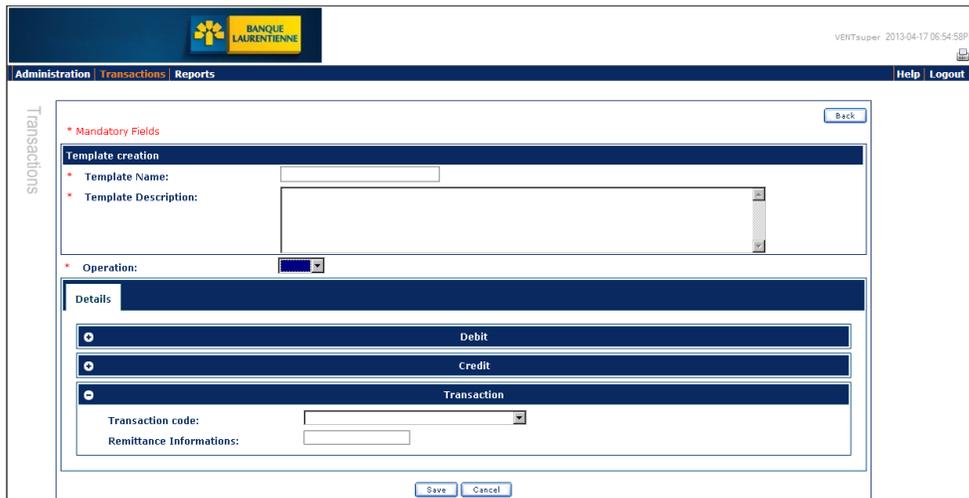
- In the "Transactions" menu, click "Template Management."



- You will be redirected to the "Template search parameters" page.
- Click "Add."



- You will be redirected to the "Template creation" page.
- Fill in the fields marked with an asterisk.
- In the **Details** box, click the "+" corresponding to the type of operation desired (debit or credit).



- Start by selecting the financial institution, by clicking "Select" next to the corresponding box.

* Operation:

Details

Debit

Credit

Financial Institution:

Creditor:

Creditor Account:

- The page below will appear.
- Select the "Organization" tab.
- Fill in the fields based on the information you know (In this case, Name and City).
- Click "Search."

Selection

Organization | **Person**

Search Criteria

Name:

Branch Information:

City:

Country:

Identifier:

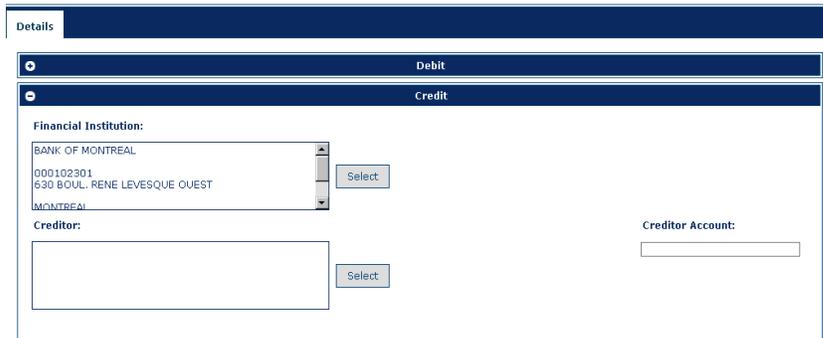
Selected Party

BANK OF MONTREAL
108 ST JACQUES 8EME
MONTREAL
QC
H2Y 1L6
CANADA

Name	Branch Information	City	Country	National ID	BIC	IBAN National ID
BANK OF MONTREAL		MONTREAL	CANADA	000133801		
BANK OF MONTREAL		MONTREAL	CANADA	000102301		
BANK OF MONTREAL		MONTREAL	CANADA	000100551		
BANK OF MONTREAL		MONTREAL	CANADA	000122021		
BANK OF MONTREAL		MONTREAL	CANADA	000122001		

- A list matching your search will be displayed.
- Click the branch and institution of your choice.

- The address details of the selected financial institution and branch will be displayed.



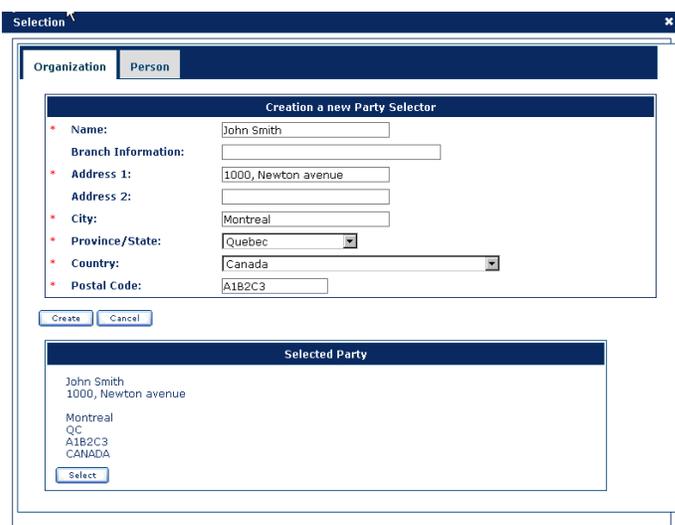
The screenshot shows a 'Details' window with a 'Debit' section and a 'Credit' section. Under 'Financial Institution', there is a dropdown menu with the following text: 'BANK OF MONTREAL', '000102301', '630 BOUL. RENE LEVESQUE OUEST', and 'MONTREAL'. To the right of this dropdown is a 'Select' button. Below this, there is a 'Creditor' section with an empty text box and a 'Select' button. To the right of the 'Creditor' section is a 'Creditor Account' section with an empty text box.

- To complete the "Creditor" section, click "Select" in the appropriate box.
- Select the "Person" tab.
- Click "Add". Note: if the creditor has already been created for a previous transaction, click "Search" and select his name from the list that will appear.



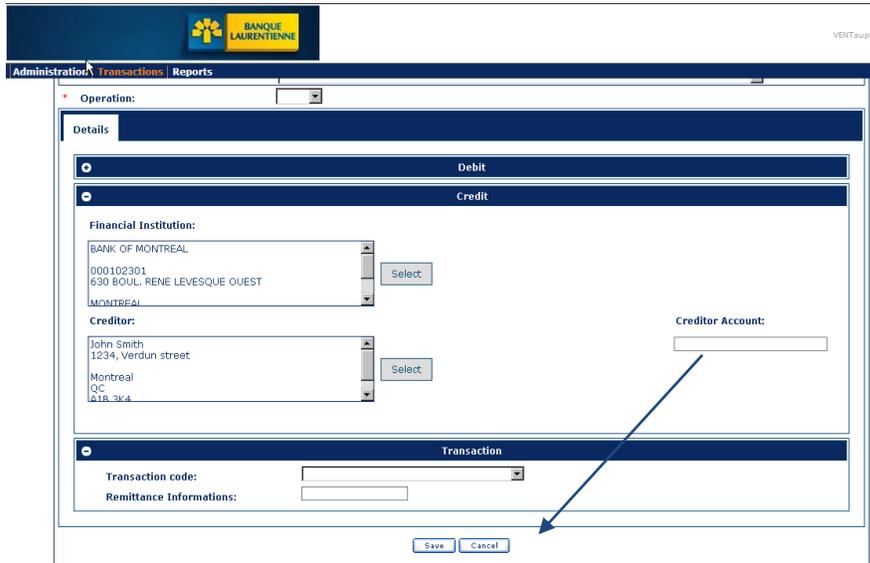
The screenshot shows a 'Selection' window with two tabs: 'Organization' and 'Person'. The 'Person' tab is selected. Below the tabs is a 'Search Criteria' section with the following fields: 'Name' (John Smith), 'City' (empty), and 'Country' (Canada). Below these fields are three buttons: 'Search', 'Add', and 'Cancel'.

- Fill in the name of the creditor on the first line and the information in the required fields.
- Click "Create" and then "Select".

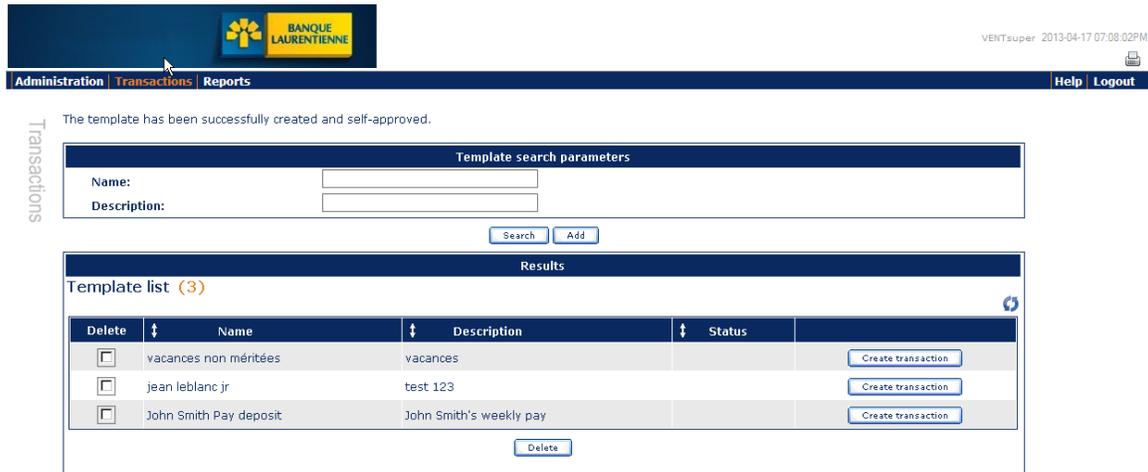


The screenshot shows a 'Selection' window with two tabs: 'Organization' and 'Person'. The 'Person' tab is selected. Below the tabs is a 'Creation a new Party Selector' form with the following fields: 'Name' (John Smith), 'Branch Information' (empty), 'Address 1' (1000, Newton avenue), 'Address 2' (empty), 'City' (Montreal), 'Province/State' (Quebec), 'Country' (Canada), and 'Postal Code' (A1B2C3). Below these fields are two buttons: 'Create' and 'Cancel'. Below the form is a 'Selected Party' section with the following text: 'John Smith', '1000, Newton avenue', 'Montreal', 'QC', 'A1B2C3', 'CANADA'. Below this text is a 'Select' button.

- The information on the creditor (beneficiary) will appear in the Creditor information window.
- Enter the creditor's account number.
- Using the drop-down menu, select the **transaction code**.
- The **"supplied information"** is optional and for your records only.
- Click **"Save."**



- Your new template will be added to the list.



The template has been successfully created and self-approved.

Template search parameters

Name:

Description:

Results

Template list (3)

Delete	Name	Description	Status
<input type="checkbox"/>	vacances non méritées	vacances	<input type="button" value="Create transaction"/>
<input type="checkbox"/>	jean leblanc jr	test 123	<input type="button" value="Create transaction"/>
<input type="checkbox"/>	John Smith Pay deposit	John Smith's weekly pay	<input type="button" value="Create transaction"/>

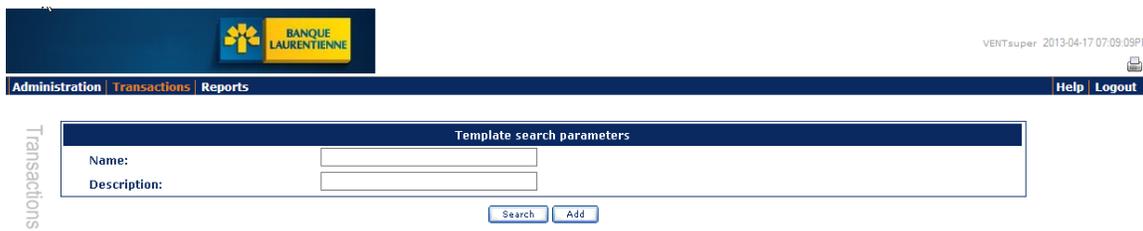
7. Create a transaction from a template



- On the "Transactions" tab, click "Template management."



- You will be redirected to the "Template search parameters" page.
- You can enter information in the search fields, or simply click "Search" and the list of templates will appear.



- Click "Create transaction" for the transaction template you want.



- You will be redirected to the "Create transaction" page.

- The fields in the details box below will be completed by default with the information you entered to create the transaction.
- Fill in the mandatory fields marked with an asterisk.
- Click on “Submit”

Administration | Transactions | Reports Help | Logout

Transactions Back

*** Mandatory Fields**

Transaction creation

Bulk ID: Message ID:
 Transaction ID: Status:
 * End-to-End ID:
 Creator:
 * Initiator:
 * Operation:
 Due Date:
 Date Sent:
 * Amount:
 Currency:

Details

Debit

Credit

Financial Institution:

Creditor:

Creditor Account:

Transaction

* Transaction code:
 Remittance Informations:

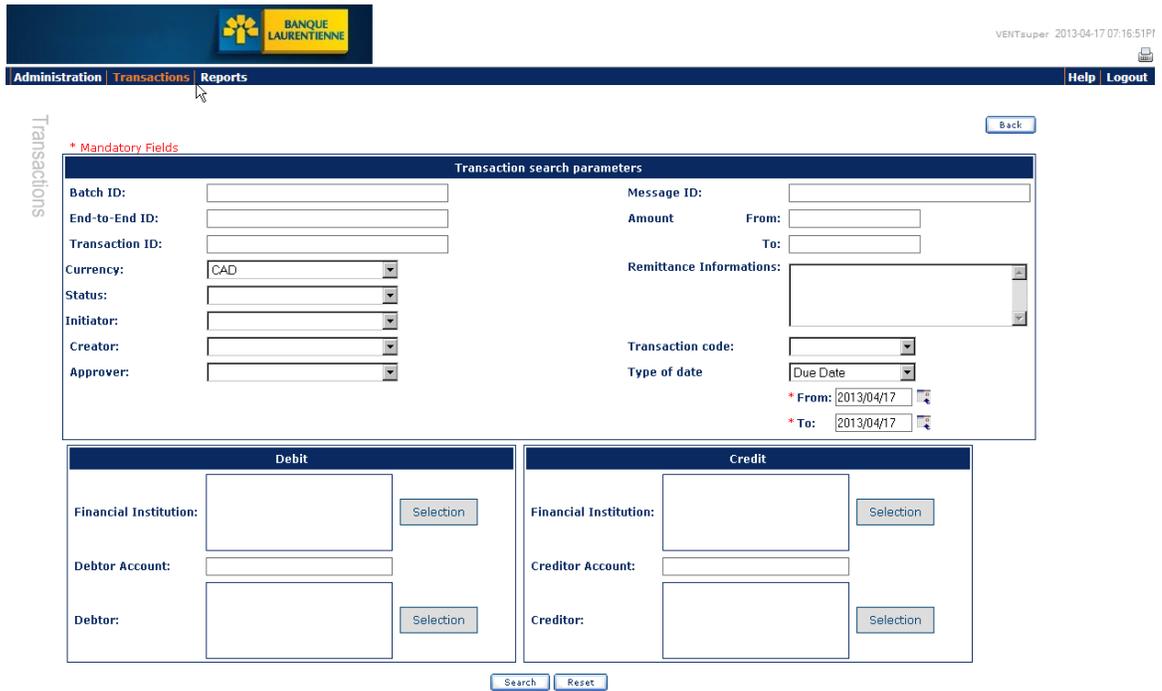
- In the case of 2-eye approval structure, if the transaction is submitted 48 hours prior to the date of the transaction, it is final and cannot be modified or cancelled. If it is submitted more than 48 hours in advance of the transaction date, it will appear in the “Future Date” queue. It can then be modified or cancelled up to 48 hours prior to the transaction date.

8. Reports and Transaction Search

8.1. Transaction search



- In the Transactions section, click "Transaction Search."
- You will be redirected to the "Transaction search parameters" page.
- The search can be made by "Date Sent" or by "Due Date".
- Fill in the appropriate search fields.
- Click "Search."



The screenshot shows the 'Transaction search parameters' form within the Banque Laurentienne web interface. The interface includes a top navigation bar with 'Administration', 'Transactions', and 'Reports' menus, and a 'Help | Logout' link. A 'Transactions' sidebar is visible on the left. The main form area is titled 'Transaction search parameters' and contains several input fields and dropdown menus. A red asterisk indicates mandatory fields. Below the main form are two sections for 'Debit' and 'Credit' transactions, each with fields for 'Financial Institution', 'Debtor Account', and 'Debtor' (or 'Creditor'), each accompanied by a 'Selection' button. At the bottom of the form are 'Search' and 'Reset' buttons. The top right corner of the page shows the user 'VENTsuper' and the date '2013-04-17 07:16:51PT'.

Transaction search parameters

* Mandatory Fields

Batch ID:

End-to-End ID:

Transaction ID:

Currency:

Status:

Initiator:

Creator:

Approver:

Message ID:

Amount:

From:

To:

Remittance Informations:

Transaction code:

Type of date:

* From:

* To:

Debit

Financial Institution: Selection

Debtor Account:

Debtor: Selection

Credit

Financial Institution: Selection

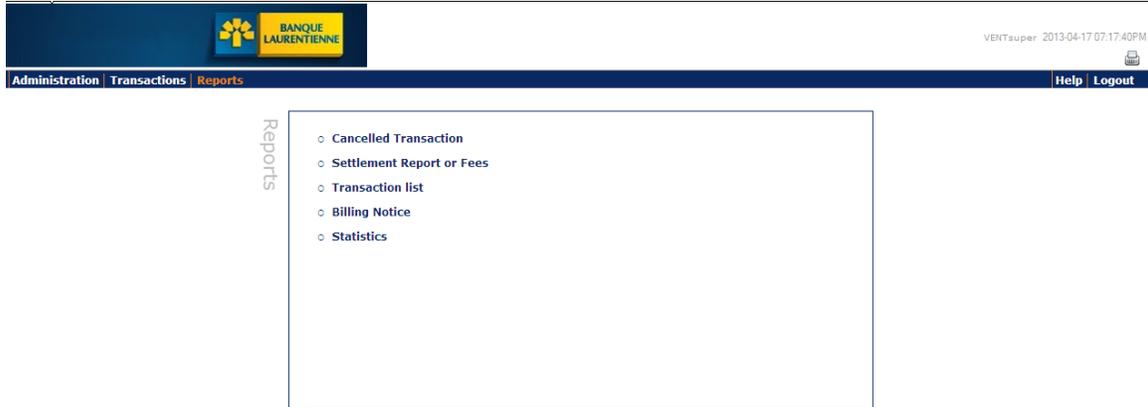
Creditor Account:

Creditor: Selection

Search Reset

8.2. Create a report

- In the menu bar, click "Report" and choose the type of report you want to create.
- Complete the information in the fields marked with an asterisk and click "**Generate.**"
- The corresponding report will appear.
- The report can be in either PDF, CSV(,) or CSV(;) format.
CSV(,): All the information appears in column A.
CSV(;): The information is sorted amongst various columns. This format is easier to use.
- The CSV format must be saved in a file in order to be used.

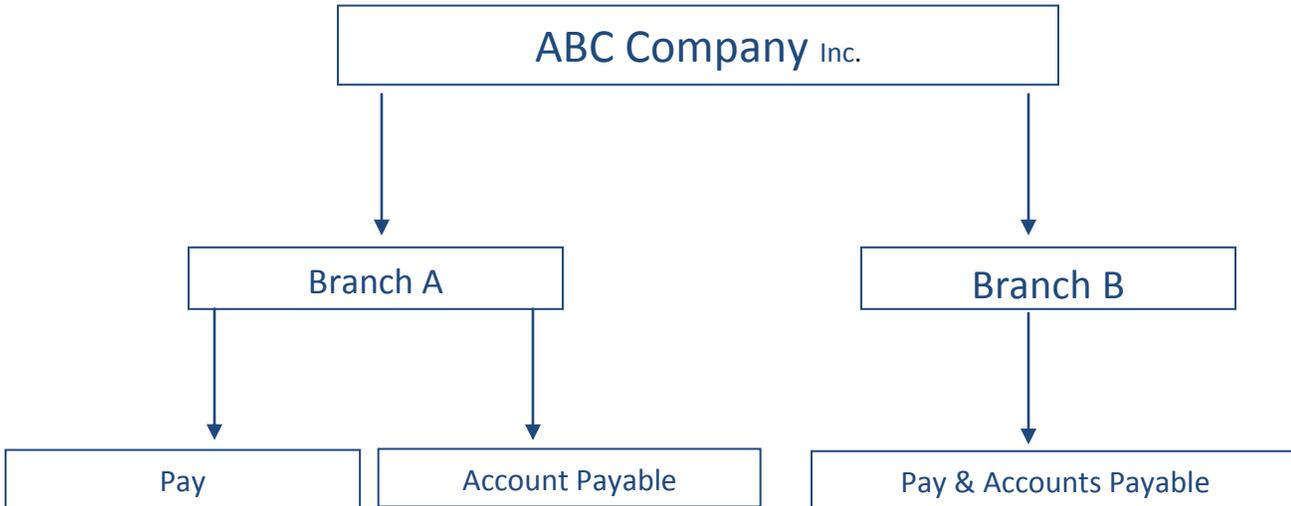


The screenshot shows the user interface of the Banque Laurentienne EFT system. At the top, there is a navigation bar with the following items: Administration, Transactions, Reports, Help, and Logout. The Reports menu is currently selected and expanded, showing a list of report types: Cancelled Transaction, Settlement Report or Fees, Transaction list, Billing Notice, and Statistics. The interface also includes the Banque Laurentienne logo and a user session identifier 'VENISuper' with the timestamp '2013-04-17 07:17:40PM'.

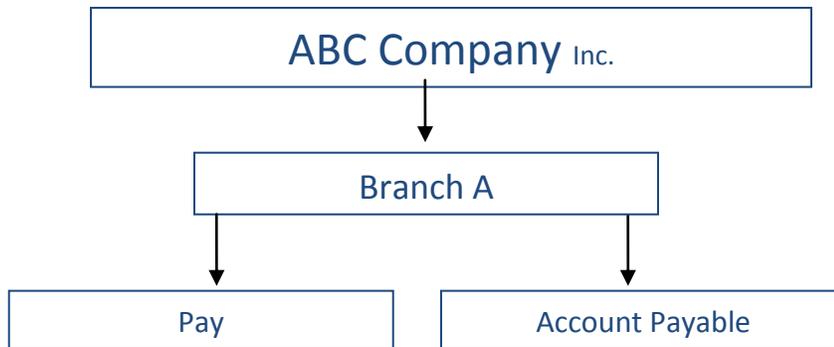
APPENDIX A Company Structure 

Example 1: Company with many branches and departments

- In the example below, three separate issuers will be created: 1 for each of Branch A’s Pay and Account payable departments and 1 single one for both of Branch B’s Pay and A/P department.



Example 2: Company with one branch and many departments



In the example above, the company will have 2 separate issuers, 1 for each department of Branch A: Pay and A/P.

Example 3: Company, branch and many departments



- In the case above, company ABC also has 2 distinct issuers: Pay and A/P.

Example 4: Company with no branch and one department



- In the case above, ABC Company Inc. has only 1 branch and one department for both payables and salaries, therefore only 1 issuer will be created.

AppendixB – APPROVAL STRUCTURE

The EFT application offers three validation levels to its users. The approval structure choice depends on the type of internal controls that the company would like to implement and the requirements of its internal controls.

The approval structure is briefly described below:

2-eye: A structure where a single user can complete any transaction without further validation or approval by any other user in the company. When the user sends the transaction, it is final and cannot be corrected or cancelled, unless rejected by the application due to a transaction error or if it is sent more than 48 hours prior to the due date. It is considered as a “no approval structure”.



The 2-eye approval structure requires caution, because if the transaction is submitted 48 hours or less prior to the transaction date, it is entered in the “To Send” transaction queue and cannot be corrected or cancelled.

If an error occurs in a **direct deposit** transaction, the only possible fix is through a request to **stop payment** at the latest 24 hours before the transaction date. In the case of a **pre-authorized debit** transaction, it is irreversible.

However, if the transaction is sent more than 48 hours in advance of the transaction date, it will fall in the “Future Date” queue (list of transactions) and it can then be cancelled or modified up to 48 hours prior to the transaction date.

4-eye: Each transaction requires the involvement of 2 users. It must be approved by a user other than the one who initiated it. The transaction or the transaction file is sent to the bank only after it has been approved by another user.

Any transaction pending approval is automatically included in the list of “To Approve” transactions in the "Working Queues " section.

The approval process is not related to the user’s role in the company: a Super Administrator could very well initiate a transaction and have it approved by an agent and vice versa. Any user can initiate or approve a transaction, however **a user can never approve his or her own transaction, even if he or she is a Super Administrator.**

6-eye: Each transaction requires the involvement of three users. It is initiated by one user, checked by another user and finally approved by a third user (**different than the other two**). The transaction or the transaction file is not sent to the bank until it has been approved by the third user.

A user can never validate nor approve his or her own transaction, even if he or she is a Super Administrator.

APPENDIX C—User Role-Based Access & Permissions



Access	Company Super Administrator	Users: <i>Company, Branch & Department</i>
Transactions		
Transaction file access	X	X
File importing	X	X
Template management	X	X
Transaction entry	X	X
File closures	X	X
Administration		
User management	X	
Approval threshold management	X	
Reports		
Transactions	X	X
Company expense and settlement reports	X	
Search	X	X
Printing	X	X

Permissions	Company Super Administrator	Users: <i>Company, Branch & Department</i>
Transactions		
Entry/Verification/Approval	X	X
File closures	X	X
Template Creation/Modification/Approval	X	X
File importing	X	X
Administration		
User Creation/Modification/Deletion/Deactivation	X	
User password reactivation	X	
Reports		
Report generation	X	X

Glossary

Transaction report	Detailed list of application transactions.
Transaction(s)	The financial operations of users.
Templates	Format of a recorded and reusable transaction for initiating multiple transactions to the same institutions and beneficiaries.
Transaction status	Status of the transaction in the application.
User profile	Determines the user's role in the company structure.
User role	Determines the user's access permissions based on the structure of the company and the approval process.
Individual limit	Financial limit assigned to each user by the company's Super Administrator to verify and/or approve transactions.
Company structure	Defines various company levels (branch and department)
Approval process	<p>Defines the security level chosen by the company</p> <p>6-eye (verification and approval)</p> <p>4-eye (approval only)</p> <p>2-eye (nothing)</p>