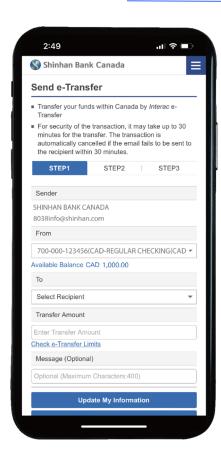
Sending Money



Step 1.

Log on to your online or mobile banking.
On the main menu, **Transfers > INTERAC e-Transfer > Send e-Transfer**

Step 2.

Select the **account** you would like to transfer money from.

Step 3.

Choose the recipient from the existing list or add a new contact by selecting '**Direct Input**' on the dropdown list.

(Note: Your recipients need to have access to online or mobile banking at a participating Canadian financial institution.)

Enter Name, Email Address, e-Transfer Question and Answer.

(Note: Question and Answer must be kept confidential. It should not be easy to guess and only you, and that only you and the recipient can answer correctly.)

Then click the 'Verify Recipient Info' button.

Step 4.

In the Transfer Amount field, enter the **amount of money** you wish to send.

(Note: there are daily, weekly, and monthly maximum limits for sending money via *Interac* e-Transfer. Click 'Check e-Transfer Limits' for details.)

Step 5.

Once you filled out all the details , Click 'Next Step' to verify and process.

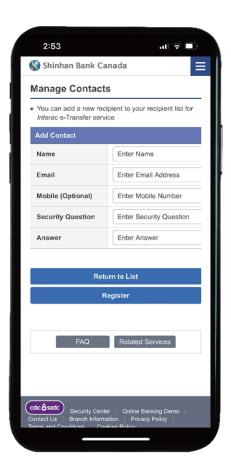
(Note: Mobile Number and Message are optional)

Step 6.

Review your details. Then click 'Previous step' if you wish to edit the details, or click 'Confirm' to proceed to send e-Transfer.

The recipient will be notified by email or text message and notification may take about 30 minutes.

Add a Contact



Step 1.

Log on to your online or mobile banking.

On the main menu, Transfers > INTERAC e-Transfer > Manage Contacts

Step 2.

Click 'Add Contact'

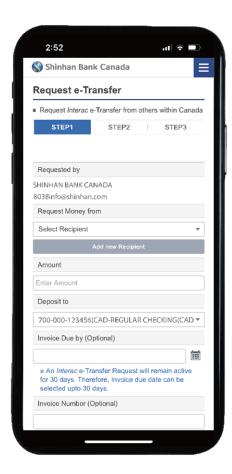
Enter Recipient's information, such as Name, Email Address, Mobile Number (optional), *Interac* e-Transfer Question and Answer.

Step 3.

Review the information and click 'Register'.

You are all set to send money or request money from this contact.

Request e-Transfer



Step 1.

Log on to your online or mobile banking.

On the main menu, Transfers > INTERAC e-Transfer > Request e-Transfer

Step 2.

Choose the recipient from the existing list. If the recipient is not in your list, add it by selecting 'Add new Recipient'.

(Note: the 'recipient' is the person you are requesting money from)

Step 3.

In the Transfer Amount field, enter the **amount of money** you wish to request.

Step 4.

Select the account you will use to deposit your money from the Deposit to dropdown list.

You can leave **Invoice Due by** date, **Invoice Number**, and **Message** to the recipient in the optional fields (for security, leave out any personal information)

Then, click Next Step.

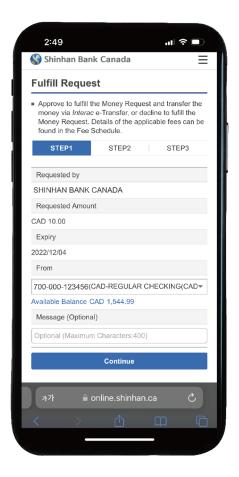
Step 5.

Review the information to ensure that the information and destination are correct. Then, click 'Confirm' button at the bottom of the screen.

Your recipient will receive an email notification and/or text message.

If the recipient accept your request, funds will automatically be deposited into the chosen account.

Fulfill e-Transfer Request



Step 1.

Open the 'Request Money' email you expected to receive.

Step 2.

Select the Shinhan Bank Canada logo and sign on to your account.

If you wish to decline the request, click the 'Decline Request' button on the email.

Step 3.

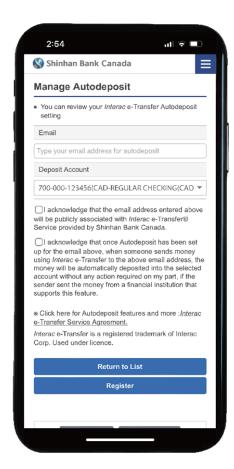
Review the request details and click 'Continue'

Step 4.

Verify the information and click 'Confirm'.

Then, you will receive the Reference Number for your record. The fund will be transferred and you cannot cancel the transaction.

Set up Autodeposit



Step 1.

Log on to your online or mobile banking.

On the main menu, Transfers > INTERAC e-Transfer > Manage Autodeposit

Step 2.

Click 'Add Autodeposit email' to register for an Autodeposit.

Step 3.

Enter the email address that you wish to use, and select your deposit account.

(Note: You cannot use the same email address or mobile number to register for more than one Autodeposit account.)

Step 4.

Select an account from the Deposit Account dropdown menu. Money transfers will be deposited to this account once setup is complete.

Step 5.

Review the information and check the Autodeposit terms.

Then, Click 'Register' button at the bottom.

Up to 5 different Autodeposit accounts can be registered.

Step 6.

You will receive an email from *Interac* stating that setup is almost done.

Within 24 hours, open your verification email and click 'Complete Registration' button to finish the registration.