

Interac Email Transfers – Step by Step


Step 1 – Create your Kitshop purchase order

This is the easy part, you use the Kitshop page (<http://www.thecav.ca/kitshop>) the same way you always have. When you've decided what you want, click the link labeled "Purchase Order". You will be presented with the standard purchase order form but you will see an additional field for "Interac Secret Answer". You can see it in the image below.

CAV Kitshop Inc.
Purchase Order

CAV Formation (if applicable) 1 CAV
CAV Unit (if applicable) Paardeberg
Full Name* Michael Chiviendacz (Cf)
Email Address* mikech@rogers.com
Telephone Number
Shipping Address* Some place
Interac Secret Answer strengthandhonour

This is required if you plan to use Interac Email to pay for your purchase. To see details about how this works and figure out whether your bank supports it, click the Interac icon. Even if you complete this field, your order will not be processed until the actual Interac Email Transfer is complete. When using your Internet Banking site to create the Interac Email Transfer, address it to CavKitShop@sympatico.ca and please make sure to quote the same name (and e-mail address) on the purchase order and the date so the payment can be easily matched to the order. Please note, this is not your own Internet Banking password, it is a secret that you choose for this transaction only. It will be provided to the Kitshop Manager on your order form and then he/she will use it to complete the Interac Email Transfer after you send it through your Bank's website.



| Ser | Item Number* | Item Name* | Quantity* | Unit Cost* | Size (if applicable) | Colour (if applicable) | Detailed Description (if applicable) |
|-----|--------------|-------------------------|-----------|------------|----------------------|------------------------|--------------------------------------|
| A | 00001 | CAV Hat (Black and Red) | 1 | 25.00 | N/A | N/A | |

If you are planning on paying using a money order or cheque, leave the new "Interac Secret Answer" field blank. However, if you wish to pay for your purchase through Interac, choose a secret and enter it in this field. As you can see, I've chosen "strengthandhonour" as my secret. Now complete the rest of the purchase order as per normal and submit it. The Kitshop Manager will receive your order via email and on it will be the secret you've chosen.

Creation of your purchase order is now complete.

Step 2 – Make your Interac Payment

Your experience may differ a little from mine depending on your Bank. I use RBC.

Log into your Internet Banking Site and navigate to the page which allows you to create Interac Email Transfers. On the RBC site, it's through the payments page. Initiate a new Interac Email Transfer. As illustrated below, address it to CavKitshop@Sympatico.ca and enter your secret question and answer.

The screenshot shows the RBC Royal Bank website interface. At the top, there is a navigation bar with the RBC logo, the text "RBC Royal Bank®", and links for "Customer Support" and "Sign Out". Below this is a secondary navigation bar with "Home", "Banking", "Investing", and "Insurance". The main heading is "Interac Email Money Transfer". The form prompts the user to "Please confirm your recipient's name, e-mail address and security answer." It includes fields for Name (CAV Kitshop), E-Mail Address (CavKitShop@sympatico.ca), Preferred Language (English selected), Security Question (The answer from my order form), Security Answer (strengthandhonour), and Re-enter Answer (strengthandhonour). There are "Continue" and "Cancel" buttons at the bottom.

Since I entered "strengthandhonour" on my order form, that's what I provided above when preparing my Transfer. At the RBC site, you have to continue to another page but your bank may be different.

As you can see, below, I then was offered the opportunity to enter some additional text describing the transfer etc. I used this space to provide my name and the date of my purchase.

The screenshot shows the "Confirm Interac Email Money Transfer" page. It prompts the user to "Please confirm the details of this transaction. You may also include a personalized message with this Interac Email Money Transfer." The form displays the recipient details: Name (CAV Kitshop), E-Mail Address (CavKitShop@sympatico.ca), and Preferred Language (English). It also shows the Amount (\$25.00), Confirm Amount (25.00), Service Fee (\$1.50**), and From Account (Mike's Savings). The Security Question and Answer are displayed as "The answer from my order form" and "*****" respectively. A message field contains the text: "This is for the order from Chevy (mikech@rogers.com) placed on August 7th, 2009". The character count is 79 out of 400.

After finally completing the transfer on my side, the Kitshop Manager would have received an email from RBC telling him about the transfer and he would have been able to match it up with my order using the information in the email. He would then be required to answer the secret question : "The answer from my order form" with the proper answer : "strengthandhonour" in order to have the money actually moved from your account to his.

At no time is any of your own account information exposed to the Kitshop Manager nor could he try to re-process the payment to "double-dip." In addition, at RBC anyway, I would be informed at every stage of the process including when the Kitshop Manager has actually completed his side of the transaction.