



Manage your business accounts the easy way
with Accès D Affaires

Cash Management

General information about accounts and transactions

The **Cash Management** tab groups menus of the chequing accounts, investments, RRSPs and loans registered in your business profile. It also leads to the menus required to generate your net position and financial summary reports. The tab opens the Transaction accounts page for quick access to regular accounts..

View your information on the Transaction accounts page, which is always up-to-date. You can also make online transactions that will be registered to your caisse account immediately or set them up to take place at a later date. You must take the following into account:

- Transactions amounts must be less than \$10,000,000.
- The amount must be entered without spaces, commas or dollar sign (\$). (Example: 9999.99).
- Together with your caisse, you have determined which folios and accounts are to be accessible through AccèsD Affaires, and which transactions are allowed.
- All of your business folios, in all caisses in the network, are eligible.
- It is possible to register folios that are not held by your company. For example, a head office could include the folios of its branch offices; a single proprietorship could include the personal folios of its owner.
- Your caisse has to obtain authorization from the folio holder before giving you access to it.
- It is possible to have access to folios in U.S. currency (\$US). However, transactions are only allowed between accounts with the same currency.
- Only Canadian currency bill payments and government remittances are permitted.
- If you are an administrator, you may consult this information in your business profile. Contact your caisse, to change the accounts or operations that are available to your business.
- Each user only has access to the functions, accounts and transactions that were selected by the administrator when creating the user file. Unlike caisse accounts, access to VISA Desjardins accounts cannot be delegated to only a few. All users have access to the business VISA accounts.
- You can cancel a transaction anytime by clicking the **Cancel** button at the bottom of each confirmation page.

Transaction dates

Transactions will not be entered in your accounts on Saturdays or Sundays. Even though AccèsD Affaires is available seven days a week, there are only five business days. Saturdays, our computer system uses Friday's date, and Sundays, it uses Monday's date.

Our computer system does not change dates at midnight, but earlier in the evening. For instance, a transaction performed at 11 p.m. will be dated the following day. (The exact time of this change depends on the day.)

The caisse's month-end depends on the following schedule:

Month-end falls on a ...	The caisse's month-end is in the night from...
Sunday	Saturday to Sunday
Monday	Monday to Tuesday
Tuesday	Tuesday to Wednesday
Wednesday	Wednesday to Thursday
Thursday	Thursday to Friday
Friday	Saturday to Sunday
Saturday	Saturday to Sunday

Online and deferred transactions

You can set up transactions to take place immediately or at a later date. When you set them up to take place immediately, your caisse accounts are updated right away.

You have access to the information in real-time, as though you were at the caisse counter.

You can also set up transactions to take place later on, by selecting the date you want it to be completed.

Obtaining additional information about an account

1. Select the **Cash Management** tab.
2. Select an account (transaction, RRSP, investment or RRSP) and the appropriate menu.
3. In the **Account** column, click the number for the desired account. A new page containing the information will appear.



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Funds Transfers

How it works

Transfers: periodically transfer funds between accounts

Make your life easier and use AccèsD Affaires to transfer funds between accounts held at your caisse or at different caisses. You can make transfers between your chequing, regular savings, and /or your Business Freedom Solutions Line of Credit accounts.

Use AccèsD Affaires to determine or change your transfers

You can even program your transfers in advance and select the frequency you want:

- daily
- weekly
- every two weeks
- monthly
- bimonthly (the 15th and 30th of each month)
- quarterly
- semi-annually
- annually

Fast, user-friendly and safe

Access rights

Transactions involving fund transfers can be signed electronically by one or more people. (There may be more than two signers in the company). Users may only access the features, accounts and transactions that the administrator chose when their user files were created.

How to register

Generally, the **Cash Management** service, including transfers, cash advances and line of credit refunds, is activated when the AccèsD Affaires file is opened. If this is not the case, only your caisse can activate these features for your company.

User fees

Contact your account manager for rates.

Several advantages

- A summary of your transactions is displayed at the end of each session and will provide a **confirmation number for every transaction** that was carried out.
- This summary is **printable** so you can keep it for your records.
- **Cut back on paperwork** and manual processing.
- View **all of your company accounts** in a wink.
- **Option of including all of your personal accounts** in the company file (chequing account, line of credit, loans, VISA Desjardins). The following information is provided for each account: the account balance in Canadian or U.S. funds; deductions, available line of credit for this account and account balances in one or several caisses.
- **Access anytime, anywhere.** Conduct your business anytime and anywhere in the world.

Making a funds transfer

Select the **Cash Management** tab, then **Transaction accounts**.

The screenshot shows the top navigation bar of the 'Caisses populaires acadiennes' website. The 'Accès D Affaires' logo is on the left. The navigation menu includes 'Messages', 'User guide', 'Your comments', 'Help', and 'Quit'. Below the navigation bar, there is a row of tabs: 'Cash Management', 'Payments', 'Sign', 'Statements', 'Cards', 'Business', and 'Personalize'. The 'Cash Management' tab is selected. Below the tabs, there is a sub-navigation bar with 'Cash Management' and 'Transaction accounts' (highlighted in green). A link '>> Multiple transfers >>' is visible to the right of 'Transaction accounts'. In the top right corner, there is a phone number: '? 1 877 222-3732'.

For a one-time transfer

1. Select the source account and the target account.
2. Enter the amount as well as the date. Then, select the frequency.

Transaction accounts [>> Multiple transfers >>](#)

> The date of deferred transactions in accounts must be 30/01/2004 or later.

From	To	Account	Balance	Statement of transactions	Pending
<input checked="" type="radio"/>	<input type="radio"/>	Des Iles Ltée 0000000-PCA	3976.40 CAD	<input type="checkbox"/>	<input type="radio"/>
<input type="radio"/>	<input checked="" type="radio"/>	Des Iles Ltée 0000000-RS2	1.00 CAD	<input type="checkbox"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	Des Iles Ltée 0000000-RS3	6805.00 CAD	<input type="checkbox"/>	<input type="radio"/>
<input type="radio"/>	<input type="radio"/>	Des Iles Ltée 0000000-PCA (US)	3834.07 USD	<input type="checkbox"/>	<input type="radio"/>
	<input type="radio"/>	Visa Desjardins (QC) 0000 0000 0000 0000	1614.45 CAD	<input type="checkbox"/>	

Produce

List

Amount:

Frequency:

Date: (ddmmyyyy)

Validate

Reset

3. Click on the **Validate** button.

Making multiple inter-currency transfers

1. Enter the amount(s) next to the appropriate accounts of the same currency.
2. Enter an asterisk (*) after the amount in the To column so the system converts the amounts.
3. Select a frequency, then click on **Validate** button.

Note: that the same transaction can be made in the reserve, that is, a transfer can be made from one accounts to several accounts.

Transaction accounts [<< Single transfer <<](#)

> Please enter an asterisk (*) in either the "To" or "From" column to enable the system to convert the amount(s) entered.

> The date of deferred transactions in accounts must be 30/01/2004 or later.

Account	Balance	Currency	Amount		Date
			From	To	
C.P. DESJARDINS 0000000-PCA	400.70	CAD	100.00		Immediately / Online <input type="text"/> (ddmmyyyy)
C.P. DESJARDINS 0000000-RS2	0.00	CAD		*	Immediately / Online <input type="text"/> (ddmmyyyy)
C.P. DESJARDINS 0000000-RS3	605.00	CAD	50.00		Immediately / Online <input type="text"/> (ddmmyyyy)
CAISSE DESJ. DE 0000000-PCA (US)	334.07	USD			Immediately / Online <input type="text"/> (ddmmyyyy)

Validate

Erase

Paying your line of credit

Your payment will be processed in the following manner. The payment will be applied only to the principal, up to the total amount you want to pay back. This is to your benefit because:

- it restores your line of credit;
- the interest is based on the principal; by reducing the principal, you reduce the interest.

If your payment covers the whole principal, we will apply the surplus to the accrued interest.

To make a payment to your line of credit

1. Select the **Cash Management** tab, then **Transaction accounts**.
2. Select the account from which you wish to make the payment by clicking the corresponding radio button in the From column.
3. Select the line of credit account you wish to pay by clicking the corresponding radio button in the To column.
4. Enter the amount of the transaction in the Amount field, under the list of accounts.
5. Select the frequency (Immediately/Online) in the dropdown menu, and enter the transaction date. Line of credit payments are always made immediately.

6. Click on the **Validate** button to go to the confirmation page.

Making a VISA Desjardins cash advance

To make a VISA Desjardins cash advance

1. Select the **Cash Management** tab, then **Transaction accounts**.
2. Select the account from which you wish to make the payment by clicking the corresponding radio button in the From column.
3. Select the account into which the advance should be deposited. For VISA Desjardins cash advances, you can only select a chequing account (PCA) or a regular savings account (RS) in Canadian funds.
4. Enter the amount of the transaction in the Amount field, under the list of accounts.
5. Select the frequency (Immediately/Online) in the dropdown menu, and enter the transaction date. VISA cash advances are always made immediately.
6. Click on the **Validate** button to go to the confirmation page.

Paying a VISA AccordD Plan

1. Select the **Cash Management** tab, then **Transaction accounts**.
2. Select the account from which you wish to make the payment by clicking the corresponding radio button in the From column.
3. Select the *accord D* plan you wish to pay by clicking the corresponding radio button in the To column.
4. Enter the amount of the transaction in the Amount field, under the list of accounts.
5. Select the frequency (Immediately/Online) in the dropdown menu, and enter the transaction date*.

To complete the transaction immediately (online):

- select "Immediately/Online"

To program the transaction for a later date:

- select the frequency and "Just once" and enter the transaction date.

6. Click on the **Validate button** to go to the confirmation page.

* When you pay your *accord D* plan online, the balance is updated immediately. In some cases where contact with VISA Desjardins headquarters is interrupted, a few hours may pass between the time your payment is programmed and the time your *accord D* plan is updated. Just click on the VISA accounts number at the Cash Management tab for the date your payment was received.

Pending transactions

Viewing, modifying or deleting a pending transaction

Use this function to view your pending account transactions.

To view a pending transaction

1. Select the **Cash Management** tab.
2. Then select **Transaction accounts**.
3. Select the appropriate account in the "Pending" column.
4. Click on the **List** button.

Transaction accounts [>> Multiple transfers >>](#)

> The date of deferred transactions in accounts must be 30/01/2004 or later.

From	To	Account	Balance	Statement of transactions	Pending
<input type="radio"/>	<input type="radio"/>	C.P. DESJARDINS 0000000-PCA	3976.40 CAD	<input type="checkbox"/>	<input checked="" type="radio"/>

The Pending transactions page lists the transactions that will be made by your business.

Pending transactions

Account: C.P. DESJARDINS 0000000 PCA

Display:

In order of:

	Frequency and date (dd/mm/yyyy)	From	To	Amount (CAD)	
				From	To
<input type="radio"/>	Monthly, starting on: 15/02/2004	C.P. DESJARDINS 0000000-PCA	C.P. DESJARDINS 0000000-RS3	330.00	
<input type="radio"/>	Only once on: 03/03/2004	C.P. DESJARDINS 0000000-PCA	Revenu Québec 0000000000RS0001	14.00	
<input type="radio"/>	Only once on: 01/04/2004	C.P. DESJARDINS 0000000-PCA	Alarme Beaudry Inc. 1234	35.32	

Sorting the table

- 1- Use the Display dropdown menu to select the type of transaction that should appear in the table (all transactions pending, transfers pending and bill payments pending).
- 2- Select the sort criterion from the "In order of" list.

3- Click on the **Display** button.

Modifying a pending transaction

- 1- Click on the radio button next to the appropriate transaction.
- 2- Click on the **Modify** button and a new page will appear.

Deleting a pending transaction

1. Click on the radio button next to the appropriate transaction.
2. Click on the **Delete** button and the selected transaction will be removed form the table.

Description of the fields:

Field	Description
Frequency and date	Frequency and date of the next transaction
From	Caisse, folio and account where the money will be withdrawn
To	For a transfer: caisse, folio and account where the money will be deposited For a payment: organization to whom the payment will be made
Amount From (\$)	Withdrawal amount
Amount To (\$)	Deposit amount

Questions/Answers

Questions	Answers
Why use the Cash Management service if I can make all these transactions at an ATM?	The Cash Management service will save you time and help you avoid waiting in line.
My company is small and I don't make enough transactions to merit the service.	No company is too small to benefit from the AccèsD Affaires service. In fact, saving time is more important than the size of the company.
I don't want my accounting clerks to have access to account balances.	As the primary administrator for your AccèsD Affaires file, you can assign access rights to whomever you choose for each account.
One of my employees already takes care of this kind of transaction.	Your employee can use AccèsD Affaires in whatever capacity you choose, which will free up his or her time and increase productivity.

Would you like additional information about this function?

Call your Caisse Populaire

Technical information

Deferred transfers

- You should register, modify or delete your deferred transactions at least two days before the expected transaction date.
- After that, it is still possible to manage your pending transactions, but you must keep in mind the following restrictions:
 - Adding a deferred transfer: The addition must be made at least one business day before the transaction is to be carried out. AccèsD Affaires will inform you of the nearest date on which the transaction can be carried out.
 - Deleting a pending transfer: It is possible to delete a transaction that was planned for the same day, as long as it is eliminated before 7 p.m. AccèsD Affaires will inform you if it is impossible to delete the transaction.
 - Modifying a pending transfer: It is possible to modify a transaction that is planned for the same day, as long as it is done before 7 p.m. You must specify the date of the next transaction, which may be the following day, at the earliest. AccèsD Affaires will inform you of the closest date on which the transaction can be carried out.

Automatic use of line of credit for deferred transfers:

In the case of a deferred transfer, if the source account is a regular account linked to a line of credit, check the Use LC box if you want the line of credit to be used if the regular account funds are insufficient. If you don't check the box and the regular account funds are insufficient at the time of the transaction, the transaction will not go through.

Transfer processing dates

When is a pending transaction processed? You decide. But, since there are only five business days per week, some transactions may not be carried out on the date you choose.

If the transaction falls on a...	It will be carried out in the evening of ...	The transaction will be dated on...
Sunday	Monday	Monday
Monday	Monday	Monday
Tuesday	Tuesday	Tuesday
Wednesday	Wednesday	Wednesday
Thursday	Thursday	Thursday
Friday	Saturday	Friday
Saturday	Monday	Monday

Net position

Use the **net position** simulation service to get a PDF report of your company's business standing, which can help you make investing and cash management decisions. Create up to 21 models, where each model is a grouping of personal or business accounts that you want to use to determine your net position. Select from your loans, chequing and savings accounts, and VISA products to generate a net position report.

Create models for the net position simulation

To create your models:

1. Select **Manage models**.
2. Click on **Add a model**.
3. From the accounts registered in your AccèsD Affaires file, select the ones you want to include in the model. By default, scheduled transactions for each selected account are included.
4. Choose a title for your model.
5. Click on the **Validate** button to confirm and add the model to your list.

Net position

Manage models

> Add, modify or delete models.

[Add a model](#)

Model	Model	Model
<input type="radio"/> Cie A	<input type="radio"/> Cie H	<input type="radio"/> Cie O
<input type="radio"/> Cie B	<input type="radio"/> Cie I	<input type="radio"/> Cie P

You can also modify or delete a model.

Generate your net position report

Use this function to determine your net position on a given date, using the models you created.

1. Select the model you want to use to generate your report.

Step 1: Select model

Model	Model	Model
<input checked="" type="radio"/> All accounts	<input type="radio"/> Cie G	<input type="radio"/> Cie N
<input type="radio"/> Cie A	<input type="radio"/> Cie H	<input type="radio"/> Cie O
<input type="radio"/> Cie B	<input type="radio"/> Cie I	<input type="radio"/> Cie P

2. Enter the period you want to consider for your net position.

Step 2: Select period

<input checked="" type="radio"/> Now
<input type="radio"/> At the end of the week (Saturday 24 March 2007)
<input type="radio"/> At the end of the month (Saturday 31 March 2007)
Target date: <input type="text"/> / <input type="text" value="MONTH"/> / <input type="text"/> (DDMONTH/YYYY) Maximum 31 days after today's date.

3. Select the desired CAD or USD exchange rate. You can also enter an exchange rate that is different from the current rate.

Step 3: Select currency

<input checked="" type="radio"/> CAD	Today's exchange rate: 0,824987 USD = 1 CAD Exchange rate for simulation: <input type="text"/> USD = 1 CAD
<input type="radio"/> USD	Today's exchange rate: 1,123456 CAD = 1 USD Exchange rate for simulation: <input type="text"/> CAD = 1 USD

4. Enter, if required, additional amounts for cash inflow and outflow.

Step 4: Enter additional amounts, if required.

Inflow		
Personal chequing accounts:	<input type="text"/>	CAD ▼
Available credit:	<input type="text"/>	CAD ▼
Redeernable investments:	<input type="text"/>	CAD ▼
Scheduled transactions:	<input type="text"/>	CAD ▼
Non-redeernable investments:	<input type="text"/>	CAD ▼
Outflow		
Used credit:	<input type="text"/>	CAD ▼
Payments due on loans:	<input type="text"/>	CAD ▼
Scheduled transactions:	<input type="text"/>	CAD ▼

5. Select the report format (Summary or detailed).

Step 5: Select type of report

- Summary
- Detailed

6. Click on the **Validate** button to generate your net position report.

Financial summary

Financial summary

- > Your AccèsD Affaires financial summary includes your Desjardins assets and liabilities listed in your AccèsD affaires file, whether they are your personal holdings, company holdings or whether they belong to your company's subsidiary.
- > The results of your financial summary are confidential. Only authorized company employees have access.

Step 1: Select a currency

- CAD Today's exchange rate: 0,824987 USD = 1 CAD
Exchange rate for simulation: USD = 1 CAD
- USD Today's exchange rate: 1,123456 CAD = 1 USD
Exchange rate for simulation: CAD = 1 USD

1. Exchange rates are for information purposes only, they may change in the course of the day.

Step 2: Notes

Validate

Erase

The following transactions are not taken into consideration for net position reports: Direct deposits, preauthorized withdrawals, payroll transactions and Can-Act government remittances. You can enter the values manually as additional cash inflow and outflow.

The primary administrator may delegate access to this service to another person in your company or to a third party. However, the third party may not create models and may only generate a report for the accounts he or she has access to.

The net position reports are confidential. Only you and other authorized users have access to them.

Financial summary

The **Financial summary** provides online access to a PDF report of the assets and liabilities in your AccèsD Affaires file. Select the desired currency for your financial summary or manually enter a CAD or USD conversion rate.

Generate your financial summary

Use this function to get a financial summary of your AccèsD Affaires file. It lists all the assets and liabilities **in your AccèsD Affaires file**, whether they belong to you personally, to your company, to a subsidiary or to a third party.

1. Select a currency (CAD or USD) for the desired exchange rate.
2. You can also manually enter an exchange rate.
3. Click on the **Validate** button to confirm the information and get your financial summary.

The primary administrator may delegate access to this service to another person in your company or to a third party. However, the third party may only get the financial summary of the company using the accounts he or she has access to.

The financial summary results are confidential. Only you and other authorized users have access to them.