

## Quick Reference Guide

### Functionality Comparison

Online Banking versus Mobile Banking	MemberDirect® Integrated Banking Experience		
	Online Banking	Mobile banking app	Mobile-Friendly Browsing
View account balances and history	✓	✓	✓
QuickView (displays the balances of selected accounts, without the user logging in)		✓	
Pay bills	✓	✓	✓
Transfer funds	✓	✓	✓
Interac® e-Transfer* * Interac is a registered trademark of Interac Inc., used under license	✓	✓	✓
Add new e-Transfer recipients	✓	✓	✓
View and manage scheduled bill payments and transfers	✓	✓	✓
Receive personal messages	✓	✓	✓
Find a branch or ATM	✓	✓	✓
Contact your branch	✓	✓	✓
Stop payments	✓		
Apply for a loan	✓		
View up-to-date rates	✓	✓	✓
Order cheques	✓		
Change contact information	✓		
Change personal access code	✓		
Open a new account*	✓		
Uses the same level of password protection as MemberDirect® websites	✓	✓	✓
Support for MemberDirect® Small Business. Customers can view, approve, reject transfers and bill payments	✓	✓	✓
FAQs	✓	✓	

\*Only if feature has been previously implemented