



Agility Forex

International Transfers

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Overview of International Transfers

The International Transfers product allows customers to transfer money internationally through Forge online banking.

To create an International Transfer, the customer logs in to online banking and selects the International Transfers function. The Agility Forex website opens via single sign-on. The customer must create an Agility Forex profile before sending an International Transfer. The customer can create International Transfers to any eligible destination after they set up the profile.

When an International Transfer is created, the customer's account is debited immediately. Central 1 and your financial institution process and settle these transactions as electronic bill payments. International Transfers are reported with your financial institution's other electronic bill payments. To move the funds internationally, Agility Forex transfers funds from its account with a Canadian financial institution to its account with an international financial institution. The transfer amount is then credited to the recipient's account.

The International Transfers product is secured as follows:

*AES 256-bit encryption – This is a data/file encryption technique to encrypt and decrypt the transfer.

*Integrated automated identify verification – This is a verification system that can verify government documents the customer uploads to the Agility Forex platform.

Agility Forex is responsible for conducting its own AML surveillance and reporting on International Transfers.

International Transfers Workflow

International Transfers Workflow

The following is a high-level description of the International Transfers workflow.

The customer logs in to online banking and selects the International Transfers option. First-time users must:

- Accept the terms and conditions to proceed to the Agility Forex website.
- Create a personal profile, including transfer details such as the reason for transfers, destination countries, currencies, transfer amount, and frequency of transfers.
- Upload a copy of a government-issued ID (e.g., driver's license or passport) to confirm their personal details.
- The customer adds the recipient's details (e.g., a person's name or business name).
- The customer enters the transfer details (e.g., transaction amount, sending and receiving currencies, reason for transfers, and transfer-from account) and then requests a live FX quote.
- The customer completes the international transfer transaction. The customer's account is debited immediately.

Note: Settlement with the recipient's financial institution typically occurs within 1–3 business days, but this may differ by country based on local delivery times.

International Transfer Limits

International Transfers use Central 1's Electronic Bill Payments system that has a default bill payment limit of \$25,000 per transaction.

International Transfer FAQ

How do I make an international transfer?

Make a transfer in three simple steps:

1. Complete your one-time registration through online banking to get started.
2. Add your recipient, so we know where to send money to.
3. Book your international transfer.

What is the maximum and minimum transfer amount?

You can transfer as much as \$25,000, or as little as \$10.

How do I keep track of my transfer?

Your transfer will appear in your transaction history in online banking in real-time. You will receive an email notification when the transfer has left your account and when it arrives at the recipient's account.

When can I make international transfers?

Anytime, from a desktop or laptop.

How long does the transfer take?

Quick next-day delivery in North America and up to two business days everywhere else.

What are the exchange rates?

With live pricing, you get the real exchange rate—every time.

What are the fees?

If the transfer is less than \$500 (CAD), a \$2.50 fee applies. There may be an additional fee for the withdrawal, depending on the type of account you use to transfer the money.

How do I know how much the recipient will receive?

With our guaranteed transfer amount, what is sent is what is received—there are no deductions ever.

Graphic Overview

Login to Online Banking and Navigate to Transfers then select International Transfers



- 
 My Accounts
- 
 Payments
- 
 Transfers
- 
 Account Services
- 
 Messages and Alerts
- 
 Profile and Preferences

- Transfer Between Accounts
- Manage Scheduled Transfers
- Interac e-Transfer® ▾
 - Send Money
 - Request Money
 - Add/Delete Contacts
 - Edit Sender Profile
 - Autodeposit
 - International Transfers

Relief

	Line of Credit	Total Holds
	\$0.00	\$0.00
	\$0.00	\$0.00
	\$0.00	\$0.00

-  My Accounts
-  Payments
-  Transfers
-  Account Services
-  Messages and Alerts
-  Profile and Preferences

Online Banking > Transfer Between Accounts > International Transfers

International Transfers

Through arrangements made with Agility Forex Ltd, doing business as AFL International Transfers, you can be provided with international payments using their proprietary platform. The platform is easy to use and lock-in your exchange rate in seconds. We recognize that you may need to make these payments at any time of the day which is why, through AFL International Transfers you are offered live rates 24 hours a day.

By clicking "Accept", you understand and acknowledge the following:

User Agreement

Foreign exchange services are provided by AFL International Transfers and are not provided by StellerVista Credit Union ("we" or "us"). If you request foreign exchange services from AFL International Transfers, we will share your name, contact information, account information, account balance, and date of birth for the purposes of verifying your identity, meeting regulatory requirements and processing your transaction, and otherwise is accordance with the AFL International Transfers Privacy Statement. AFL International Transfers will share transaction information with us as necessary to process and record your foreign exchange transaction.

By clicking 'ACCEPT' below you acknowledge that you are leaving our website and are going to the website of AFL International Transfers which is not under our control. Any foreign exchange and transfer services purchased by you are purchased from AFL International Transfers and we are not a party to the transaction and have no responsibility for any of the services offered or provided. We note that the security and privacy policies on the AFL International Transfers site may be different than our policies, so please read the Privacy and Security Statements along with the terms and conditions of your transactions closely.

For any transaction you undertake with AFL International Transfers, you direct us to debit your account for the amount of the transaction and to forward such funds to AFL International Transfers immediately.

Accept
Decline

Disclaimer will display and members must click the **Accept** button

-  My Accounts
-  Payments
-  Transfers
-  Account Services
-  Messages and Alerts
-  Profile and Preferences

Online Banking > Transfer Between Accounts > International Transfers

International Transfers

In partnership with Agility Forex Ltd., operating as, AFL International Transfers ("AFL"), you can now access the International Transfers service through AFL's proprietary platform.

AFL allows you to send payments, set up contacts and review your payment history. AFL offers live foreign exchange rates, which are available 24 hours a day. This means International Transfers can be made at any time of the day, seven days a week.

By clicking on the 'Continue to International Transfers' button below, you will leave the StellerVista Credit Union website and be redirected to the AFL website.

All International Transfers services are purchased directly from AFL. StellerVista Credit Union is neither a party to nor involved in the transaction and takes no responsibility for the services offered by AFL nor the purchases made by you through the AFL website.

The security and privacy policies on the AFL website may be different to the StellerVista Credit Union policies. It is your responsibility to read the privacy and security policies along with the terms and conditions of your transaction.

Continue to International Transfers

Users will then be taken to the Agility Forex external site and must fill in the form shown. Much of the information will be pre-populated with their information from MemberDirect.

International Transfers

Welcome MEMBERDIRECT TEST, please confirm the following information:

Email

No P.O. Box addresses - only physical street or rural addresses

Address Line 1

Address Line 2

City

Province

Country

Postal Code

Date of Birth

Home Phone

Work Phone

Cell Phone

Industry

Occupation

Citizenship

Will you be transacting on behalf of anybody else?

Primary Reason for Transactions

Other Reason for Transactions

Source of Funds

Destination Countries Of Transfers

Anticipated Transaction Value

Annual Value of Transaction(s)

Frequency of Transfers

By clicking below, you are requesting foreign exchange services from AFL International Transfers. You acknowledge that you have received and understand the Terms and Conditions. You consent to the use of your personal data for the purposes of verifying your identity and to fulfill regulatory and legal obligations as detailed in the Privacy Statement.

Accept

Primary Reason for Transactions

Other Reason for Transactions

Source of Funds

Destination Countries Of Transfers

Anticipated Transaction Value

Annual Value of Transaction(s)

Frequency of Transfers

Asset Purchase

Asset Sale

Cryptocurrency

Hedging

Home Purchase

Investing Abroad

Investment Property Purchase

Migration

Overseas Mortgage/Property Payment

Paying Contractors/Consultants

Paying overseas suppliers

Paying Utilities

Repatriating overseas earnings

Returning from abroad

Risk management

Sending Money to family

Transfer to your own account

Source of Funds

Destination Countries Of Transfers

Anticipated Transaction Value

Annual Value of Transaction(s)

Frequency of Transfers

Anticipated Transaction Value

Annual Value of Transaction(s)

Frequency of Transfers

Annual Value of Transaction(s)

Frequency of Transfers

Frequency of Transfers

After the form is completed and they tick the Accept box and Activate they will be taken to the following screen.

INTERNATIONAL TRANSFERS \$ Make a Transfer Add Recipients Reports Market Comment Hello SNICKLEFRITZ TESTER! StellerVista credit union Return to Online Banking

Welcome to International Transfers

Hello SNICKLEFRITZ,

For our records we just need to gather your photo ID (driving licence or passport) in order to comply with Canada's anti-money laundering legislation as set out by FINTRAC. It will be held in accordance with our privacy policy and utilized only in meeting our regulatory requirements.

Please take a photo with your phone and email to support@internationaltransfers.ca or upload directly via the link below or from the 'Upload Files' tab in your profile.

Failure to upload your ID can delay settlement of your transaction. You can now add recipients and create international transfers but please be aware ongoing payments cannot be completed until photo ID is received.

Version: 3.11.0.0 For assistance, call: 1.604.256.6200



[Terms & Conditions](#)
[Privacy Statement](#)

[Help \(how-to video\)](#)

International Transfers Powered by Agility Forex Ltd
FINTRAC Registration M13773687

It is recommended that they immediately upload ID or there could be delays in the settlement of the transaction.

Upload Supporting Documentation

« select a document type » Select files... Upload

« select a document type »

Photo ID

Bank Documentation

Supporting Documentation

For assistance, call: 1.604.256.6200

After completion, they may navigate to Recipients to add their contacts.

INTERNATIONAL TRANSFERS \$ Make a Transfer Add Recipients Reports Market Comment Hello StellerVista CREDIT UNION Return to Online Banking

+ Add

Recipients for C1-

Country	Currency	Account Name	Bank Name	Nick Name	Email	Bank Address	Account Owner?	Enabled
No recipients exist for C1-								

Close

Version: 3.11.0.0 For assistance, call: 1.604.256.6200

Adding Recipient

Recipient Type Individual

First Name Last Name

Occupation

Industry « please select »

Recipient Details

Currency of Account USD - United States Dollar Recipient Email

Reason for Payment Sending Money to family Account Nickname e.g. John's education fund

Bank Address

Bank Name

Street Address Address Line 2

City State / Province

Country ZIP / Postal Code

Account Number

ACH Routing Number

ABA/FEDWIRE

Additional Notes

Recipient Address

Is this account held in your name? Yes No

Street Address Address Line 2

City State / Province

Country ZIP / Postal Code

Relationship to Recipient

For assistance, call: 1.604.256.6200

[+ Add](#)

Recipient Administration

Country	Currency	Account Name	Bank Name	Nick Name	Email	Bank Address	Account Owner?
United States	USD						View Delete

For assistance, call: 1.604.256.6200

After saving, members will be brought back to the Recipients screen where the information for their newly added recipient will show.

From here you will want to navigate to Transactions. Enter the amount in either CAD or destination currency. Choose the recipient from the drop-down list, any notes you would like to include and then the account from which you would like the money to be drawn from.

After this has been completed select 'Get Quote'.

The bottom section will then populate with exchange and any fees applicable to the transaction (if less than \$500 CAD).

Once satisfied proceed with 'Execute Transaction'. Rates are in real time, if the quote time expires they must hit 'Get Quote' again to reset the timer.

Currency I have to Sell: CAD - Canadian Dollar, Amount: 10.00, CAD

Currency I need to Buy: USD - United States Dollar, Amount: , USD

Recipient: [Dropdown]

Notes: [Text Box]

How will you get funds to us?: Test Masterplan 000 [Balance: \$25.00]

Get Quote

Market Quote Results

Customer Sells	10.00	CAD	Amount bought	5.82	USD
Your Exchange Rate	1.28866	(0.77600)	Included Fee	2.50	CAD

Execute Transaction Reject

10 seconds until transaction times out

Once you click *Execute Transaction* you will enter a legally binding contract to exchange the above currency amounts and your selected account will be immediately debited.

For assistance, call: 1.604.256.6200

Execute Transaction will prompt the following confirmation screen;

Your Currency Exchange Has Been Booked!

Sold Currency Amount	10.00	CAD	Bought Currency Amount	5.82	USD
Exchange Rate	1.28866	(0.77600)	Included Fee	2.50	CAD
Settlement Date	19 Feb 2021		Deal Id	479045	
Total Amount due	10.00	CAD	Client Account No.		
Payment Account	003 000000 Test Masterplan 00000				

Recipient Account Details

We will remit USD 5.82 by electronic transfer to the following recipient

Bank Name	Account Name
Bank Address	Address Line 2
City	State / Province
Country	ZIP / Postal Code
Account Number	ABA/FEDWIRE
ACH Routing Number	
Notes	

Throughout the process, International Transfers will email the member;

- Confirming registration of your account
- Confirming a recipient has been added
- Confirming the exchange has been 'booked' not to be confused with 'completed'