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

<sup>\*</sup>Only if feature has been previously implemented