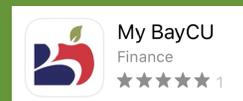


# How to request Money you are Owed

## How to Download and Login to Your Mobile App

Download and login to your BAY Credit Union account in these steps:

- 1. Download Free App**  
Visit the App Store (Apple) or Google Play (Android) and search "Bay Credit Union" or "MYBAYCU". Once the download is complete, open the app.
- 2. Enter Username**  
(CASE Sensitive!) and tap Continue.
- 3. Enter Password**  
Enter your password (the same login credentials you use to access our accounts on internet banking, tap Login.



Whether your friend owes you for dinner, or you need to remind a customer to pay an invoice, sending a request for money is quick, easy and free of charge.

- 1. Log into the Mobile App and tap INTERAC e-Transfer**
- 2. At the top select Request**
- 3. If you've requested money before, select their name from the list**  
If you haven't, tap the arrow in the top left corner and select **Settings** at the top. Under **Manage Recipients** tap **Add Recipient** and select **Add New Recipient**. Enter their name, email or mobile phone number. Now enter a security question and answer. Finally tap **Add Recipient**.
- 4. Choose the Account you want the money to be deposited into and add the amount you are requesting. If there is an invoice # and due date, enter them below and check off Request Agreement.**
- 5. Tap Continue and Confirm. The recipient will get a text or email notifying them of the request. A verification email will be sent to your account to complete your registration.**

You can Decline a Request by simply clicking the Decline option below the amount requested. You can BLOCK someone from requesting money selecting "opt-out" on the email notification. This can either opt-out from specific people or the service completely.