EZtransact™

FREQUENTLY ASKED QUESTIONS

Getting Started

When can I use EZtransact?

Use EZtransact for in person and non face-to-face meetings to set up a one-time or recurring deposit or edit an existing pre-authorized debit already in place. Available for Pivotal Select™ segregated funds and Pivotal Solutions policies.

Who has access to EZtransact?

If you have access to EquiNet®, you have access to EZtransact. Managing General Agencies (MGAs), Head Offices and other non-advisor users will not have access to EZtransact.

Can I access EZtransact offline? What if there is no Wi-Fi?

EZtransact is only available online. If online access is unavailable use your cell phone's hotspot capabilities to access Wi-Fi. Refer to your service provider for detailed instructions.

What browsers can I use to run EZtransact?

We support current versions of Firefox, Chrome, Edge, and Safari.

Starting a Deposit

Can my client submit a contribution to a spousal Registered Retirement Savings Plan (RRSP)?

Spousal RRSP contributions will be available in future updates.

Can my clients invest in funds in which they do not currently carry a balance?

EZtransact will allow your clients to invest in various funds in future updates.

Are funds with a No-Load sales charge option available?

Yes.

Is there a minimum deposit investment amount?

Yes. A minimum deposit investment of $50 is required for each fund.

Can my client make a $0 investment into a fund?

Yes. Assuming your minimum deposit investment meets the $50 minimum. For example, Fund A and Fund B are available as investment options. The minimum deposit investment amount is $50. A minimum $50 is deposited in Fund A. Fund B has a $0 deposit.

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Navigation

Why do I see this message when I search for a policy?

> **EZtransact is not available for this policy type, or no records were found that match your search criteria. Please note, EZtransact is available for Pivotal Select™, Pivotal Solutions, or Pivotal Solutions II policies only. Other types of policies are not supported at this time.**

The policy you are searching for is not available on EZtransact. Contact Advisor Services Monday to Friday from 8:30 a.m. – 7:30 p.m. ET at 1.866.884.7427, or by email savingsretirement@equitable.ca for more information.

Can I change a one-time deposit?
No. A new one-time deposit is required.

Can I make changes to a recurring deposit that has been closed or is inactive?
No. A new recurring deposit is required.

Can I select **Edit Recurring Deposit**, make no changes, and submit the deposit?
No. A change is required for it to be submitted.

Do you show inactive or closed recurring deposits?
No. EZtransact only shows active, recurring, or ongoing deposits.

Do you show inactive bank accounts?
No. EZtransact only shows active bank accounts associated with the policy owner.

In EZcomplete® there is a VOID cheque image. Where is that in EZtransact?
VOID cheque image will be available in future updates.

Obtaining Signatures

Why do you collect e-mail addresses?
Equitable Life® collects an e-mail address to facilitate secure electronic signatures and access to documentation.

If one signer declines to e-sign, why is the whole transaction declined?
For a transaction to be approved, all parties must agree to the transaction. For owners, joint owners, joint payors on banking, and advisors with Limited Trading Authorization, the signature of the signer is required. If any signer declines the transaction, the transaction is declined.

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What happens to pending transactions?

Pending transactions remain active for seven calendar days. After seven days, transactions without all signatures will automatically be closed.

What happens if my client does not e-sign right away?

A reminder e-mail is sent to all signers after two calendar days. After an additional five calendar days, if e-signatures are not completed, the transaction expires. An expiry email is sent to the advisor. The transaction is closed.

Submitting Transactions

Why do I have to agree to provide Fund Facts document to my clients?

Advisors are now required to provide clients with Pivotal Select Fund Facts or Pivotal Solutions Fund Facts anytime money is added to new funds. Previously, it was only required when a policy was set up.

Support

What support is available if I need assistance?

For more information or questions about EZtransact, contact your Regional Investment Sales Manager or Equitable Life's Advisor Services Team.

Is there a practice site like EZcomplete's Sandbox?

No practice site is available for EZtransact.

Troubleshooting

Who do I contact if I forget the security code I created?

Contact Advisor Services Monday to Friday from 8:30 a.m. – 7:30 p.m. ET at 1.866.884.7427, or by email savingsretirement@equitable.ca for assistance.