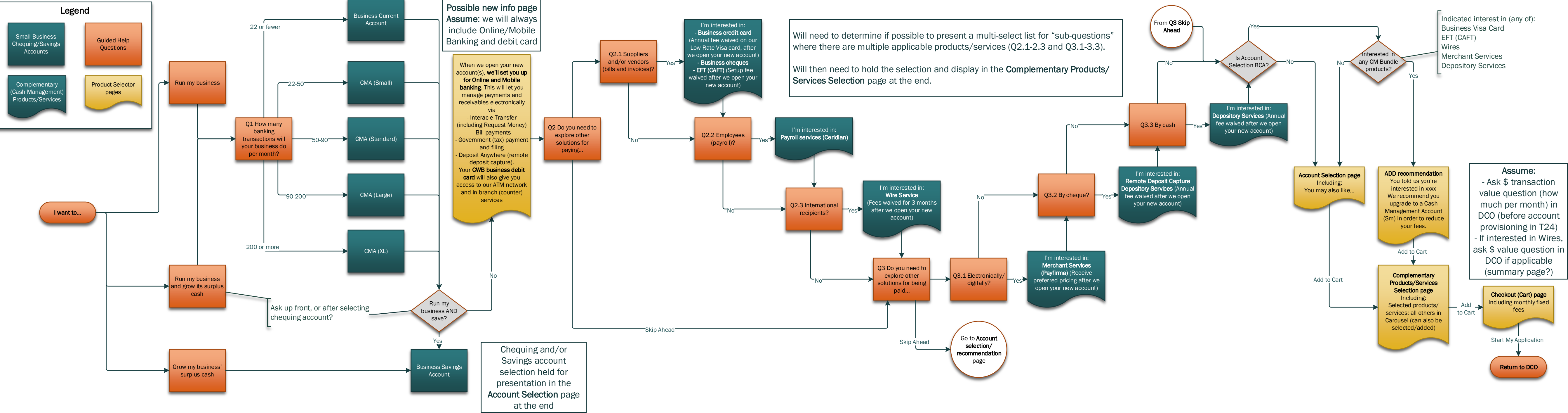
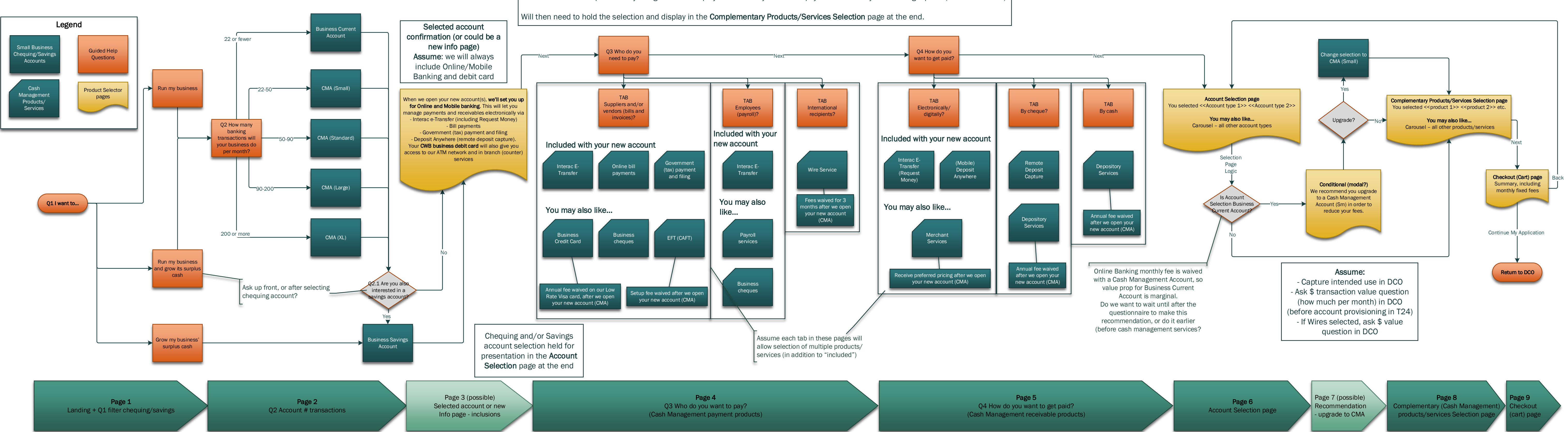


Small Business DCO – Product Selector decision tree v0.1 WORKING



Small Business DCO – Product Selector decision tree v0.2 WORKING 2020-09-14



## Desktop

### Who do you want to pay?

Make payments to others with ease.

Suppliers and vendors  
(bills and invoices)

Employees  
(payroll)

Government  
(taxes)

International  
recipients



#### Pay with *Interac e-Transfer*®

Send funds to anyone with an email address or mobile phone number and a Canadian bank account, it's easy and safe.

Access with:  
[Online and mobile banking](#) >



#### Pay directly to Canadian accounts

Make recurring payments to any bank account in Canada with **electronic funds transfer (EFT) direct deposit**. Pay your recipients electronically to reduce the time you spend on buying and preparing cheques.

Access with:  
[SmartBanking](#) >



#### Pay with wire payment

Send large amounts of money to recipients in Canada or abroad with **wire payments**. Pay in the currency of your choice, so you're in control of your foreign exchange costs.

Access with:  
[SmartBanking](#) >  
[At a branch](#) >



#### Pay bills online

Take care of one bill, or several at once, when it's convenient for you. Make online payments at home, at work and everywhere in between.

Access with:  
[Online and mobile banking](#) >  
[SmartBanking](#) >



#### Pay with a credit card

Cover everyday business expenses or make emergency payments if you're in a cash crunch. Earn more rewards, access premium privileges and build your credit when you pay with a credit card.

Access with:



Sign up and access SmartBanking with no registration or monthly maintenance fees. Just pay for the additional services you use and transactions you make.<sup>1</sup>

[Learn more](#)

## Mobile

CIBC Cash Management Services x +

cibc.com/en/business/cash-m... ☆

Cash Management

[Return to paying](#)

### RECEIVING

### How do you want to get paid?

Collect money from your customers with ease.

Digital

Cheques

Cash

#### Get paid with *Interac e-Transfer*®

Receive money from others quickly and securely. Skip the security question and have funds automatically deposited into your account through *Interac e-Transfer* service.

Access with:  
[Online and mobile banking](#) >