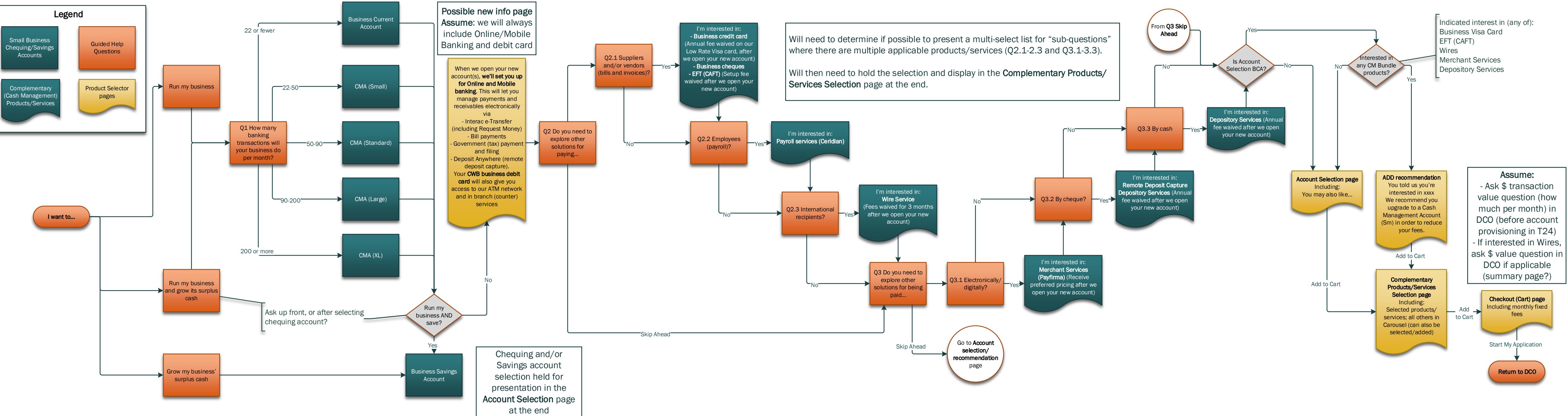
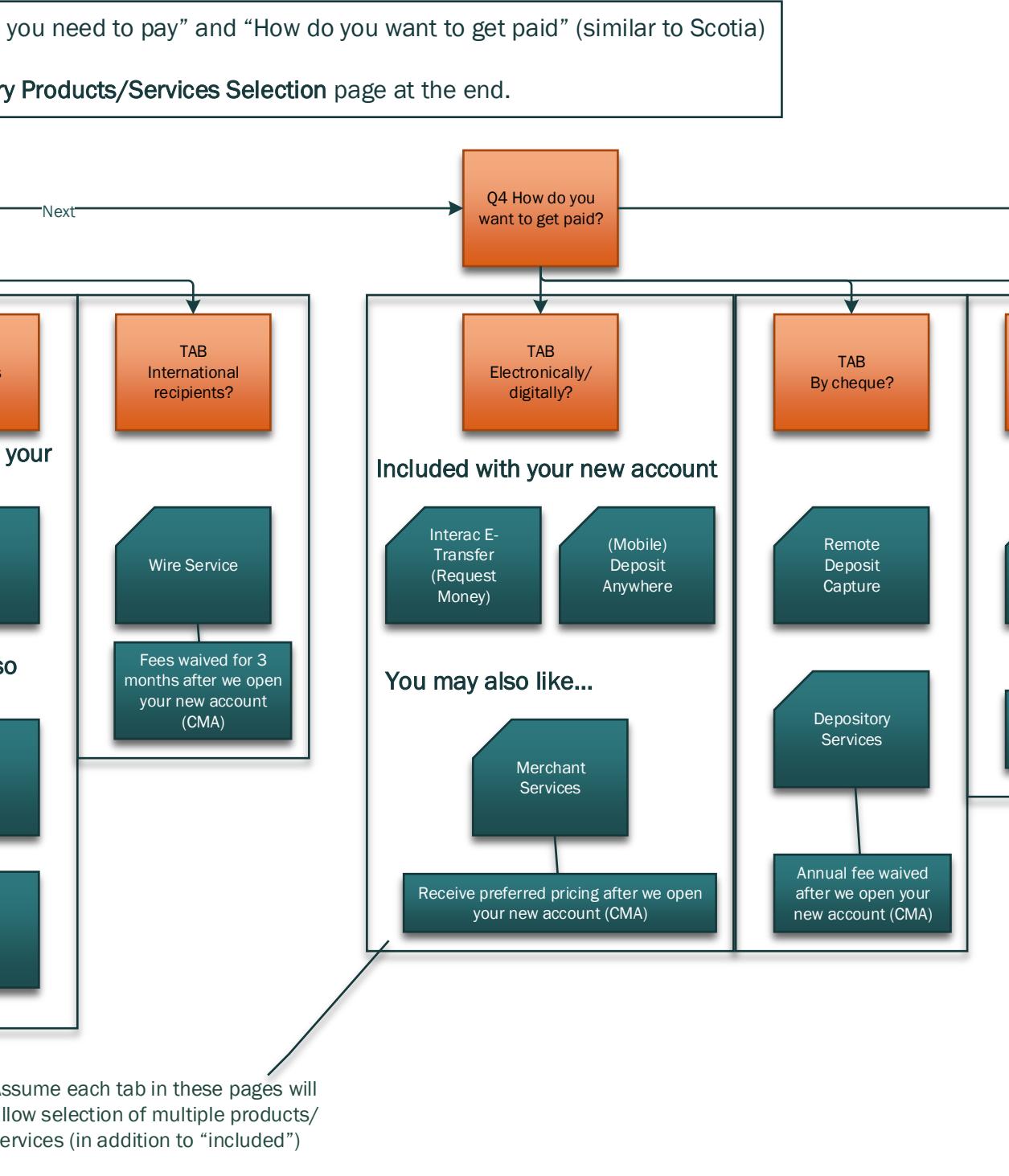
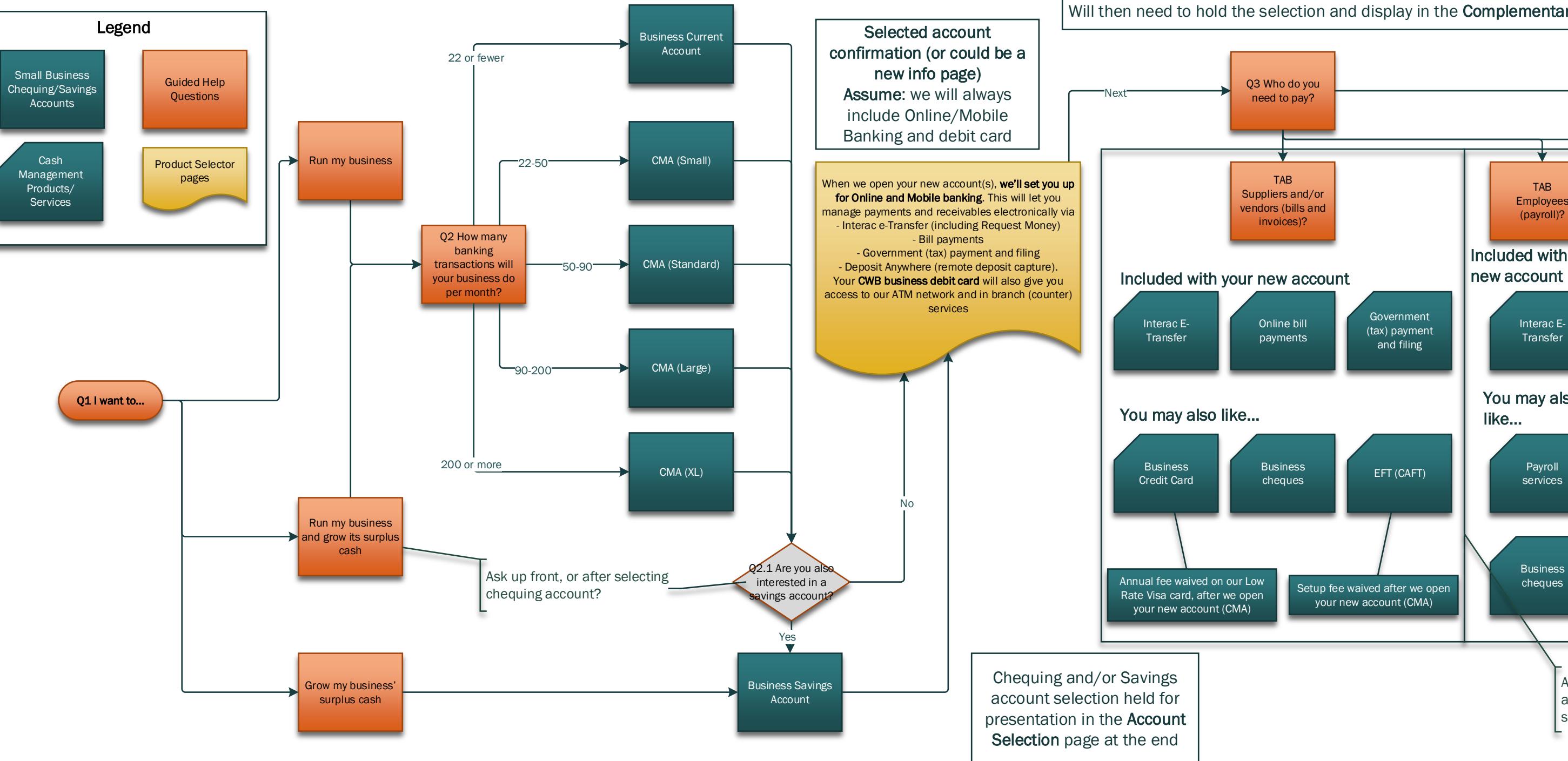


# Small Business DCO – Product Selector decision tree v0.1 WORKING





## 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:

## Mobile

**CIBC Cash Management Services**

[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 >](#)