Banking Information
User Guide

Release: r1 V2

Release Date: 26/04/2023

Proprietary Notice

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Chapter 1

Managing banking information

Some insurance companies support direct deposit reimbursements directly into providers' bank accounts. The **Email and banking information** application allows registered providers to create or modify the banking information and contact email address that was provided to TELUS Health.

The **Email and Banking Information** application is an application within the Provider Portal that enables you, as a provider, to change the information that TELUS Health uses for your banking transactions. You can use this documentation to learn how to:

- add or modify your bank account information
- confirm a penny deposit
- modify your contact information, including your email address
- select which bank account is used by each of the locations associated to a provider

Providing direct deposit banking information enables payment directly into your bank account through an Electronic Funds Transfer (EFT) such as direct deposit. Your bank account must be with a registered financial institution in Canada.

A preview of the banking information process

Your request to add or modify your bank account information will be sent to TELUS Health to be verified. Should we have any questions regarding your request, we will contact you directly.

These are the steps to this activation process:

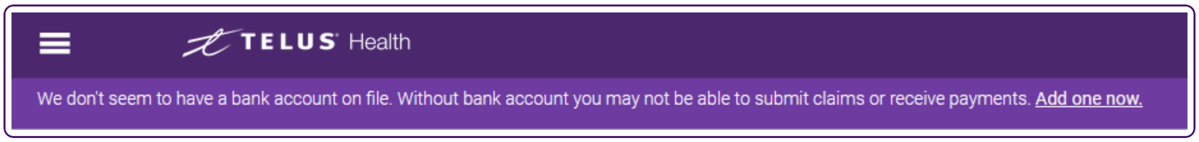
- **You provide** information about your bank account—you must submit a void cheque or bank form.
- **We deposit** a small amount to your bank account.
- **Your bank records** information about the deposit, then signals TELUS Health.
- **We validate** your account data.
- **You confirm** information about the deposit—the amount and transaction number.
- **We activate** your account.

Accessing the Banking information page

1. From the Provider Portal, click the Menu button, then select **Banking information**.

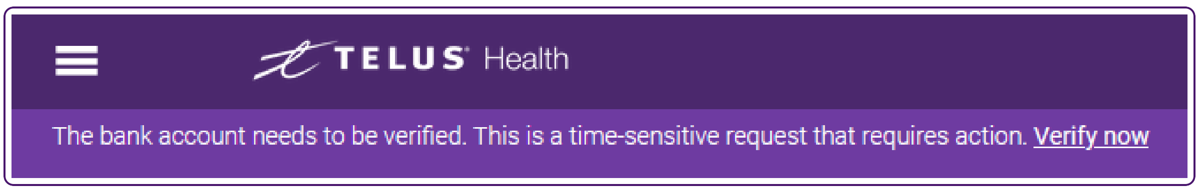
   The **Banking information** page is displayed.

   If you have not yet set up your email and banking information, the following message appears beneath the banner.

   For information on adding a bank account, see "Adding a bank account" (page 13).

   If you have set up a bank account, but need to verify it, the following message appears.

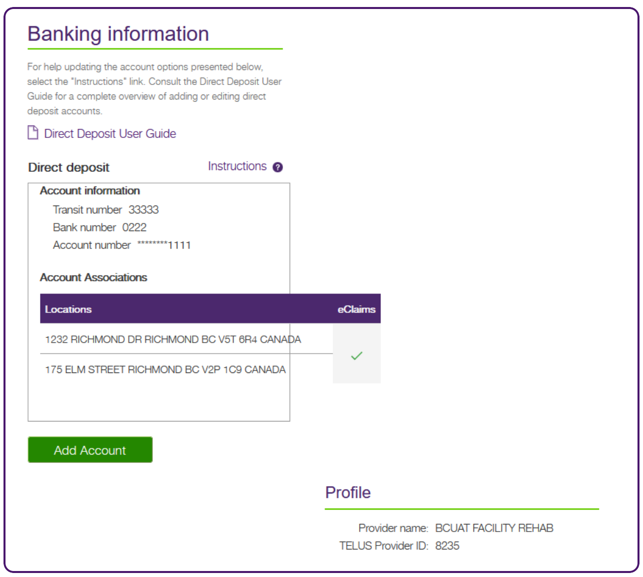
   

2. For information on verifying a bank account, see "Confirming a deposit" (page 19).

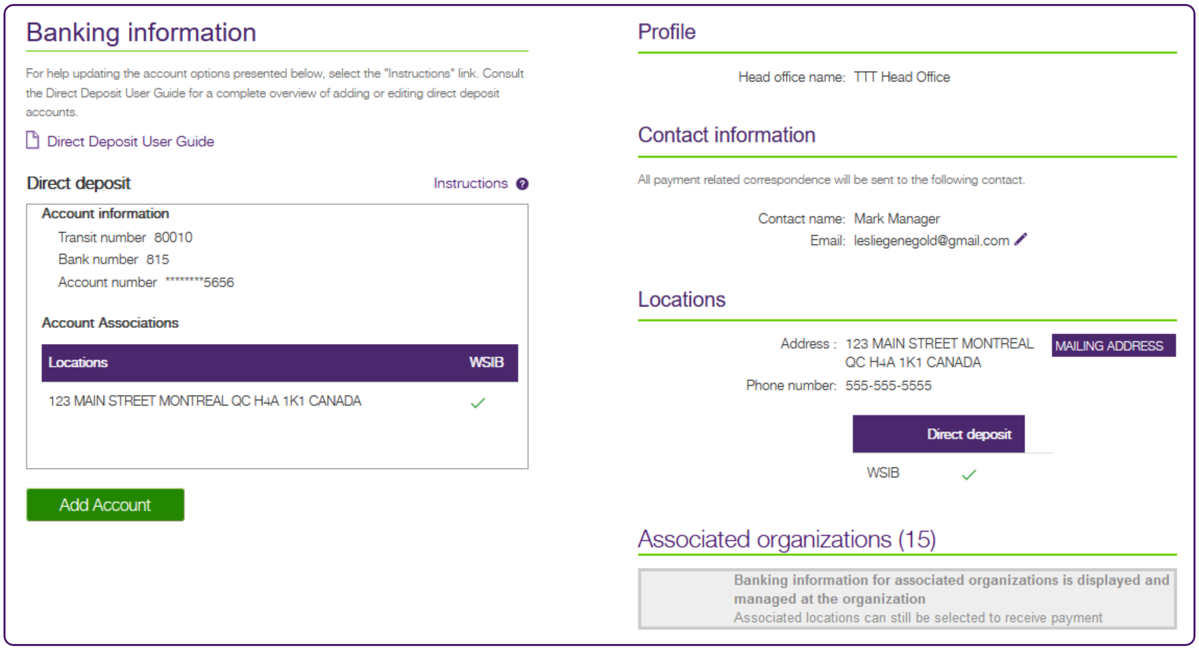
Chapter 2

Banking information

The **Banking information** page displays your banking account information, if it has been set.



If you are registered with the eClaims service as a head office user, you can view your address, contact information, and any banking information you have set up. The number of linked organizations is presented, but the details are not:



Click the Instructions link to display more information about this window.

Account types

Three types of bank accounts may be available, based on the provider's services.

Account	Description
Default account	Select this option if you want all insurers to use the same account for all transactions, in which case you do not need to create any other accounts. Or select this option to create an account used by all insurers except those with their own accounts, such as WSIB.
WSIB	This option is available only to providers who are registered to access the WSIB electronic services.
eClaims	This option is applicable to all provinces. The eClaims product allows Allied Healthcare professionals to submit electronic extended healthcare claims to participating private insurance companies. Complete this section if you are registered for access to the eClaims service.

Service locations

All bank accounts must be linked to at least one service location. Organizations and head offices can have only one active bank account per type of service. Independent WSIB providers can have as many bank accounts as they do addresses (personal business service addresses and associate clinics addresses) and services. Independent eClaims providers can only have one bank account for all addresses. In other words, for each location (of which each organization may only have one, and providers may have more than one) there can be a maximum of one unique account for the WSIB, and one shared account, used by all addresses, for eClaims.

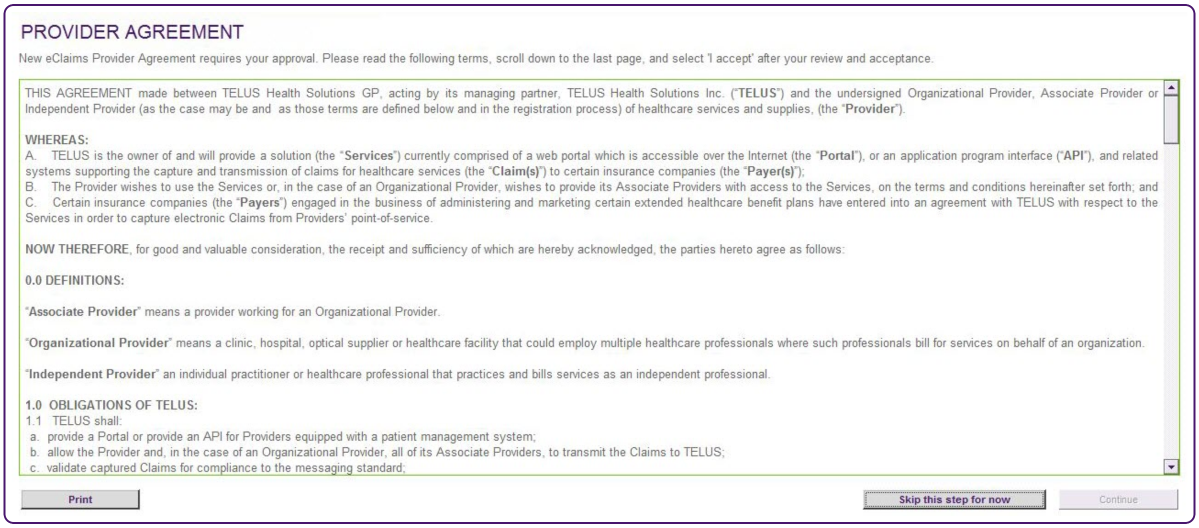
Tasks

The following table describes the tasks you can complete from this window.

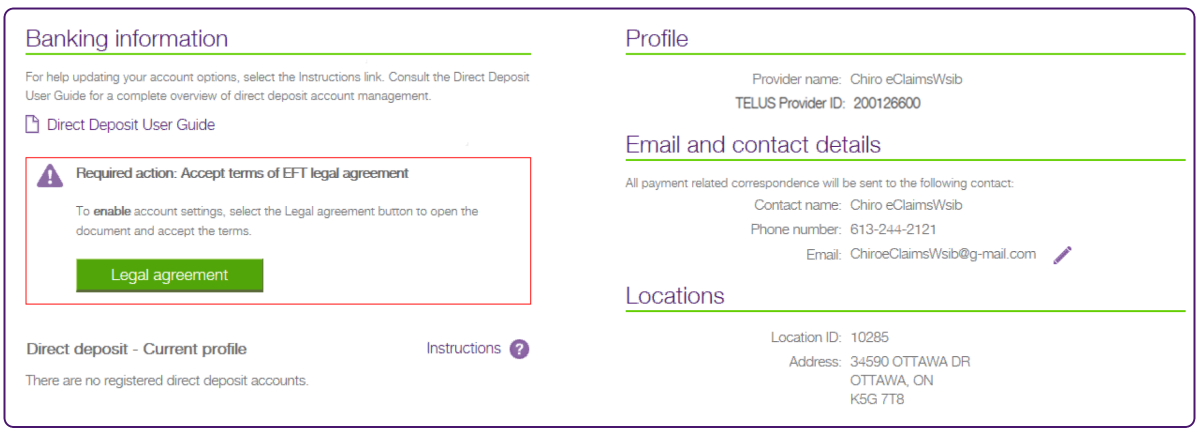
For information on...	See...
Adding a bank account	"Adding a bank account" (page 13)
Confirming a deposit	"Confirming a deposit" (page 19)
Editing a bank account	"Adding a bank account" (page 13)
Deleting a bank account	"Deleting a bank account" (page 28)

Legal agreement for banking information

If you have never signed the Provider Agreement, you may be asked to do so after you click the **Email and Banking Information** link.

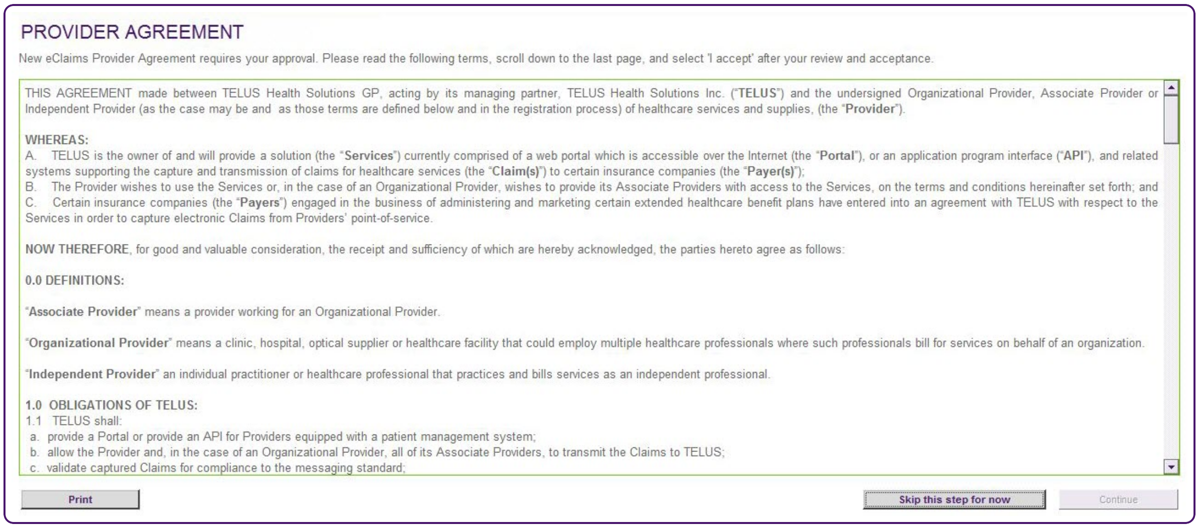


If you click the **Skip this step for now** button, you will be taken to the **Banking Information** page, but the **Add Account** button will be disabled, and you will not be able to add or edit any accounts. You will be able to click the **Legal agreement** button, which will provide you with another chance to accept the agreement.



Signing the legal agreement

1. From the **Banking information** page, click the **Legal agreement** button.



PROVIDER AGREEMENT

New eClaims Provider Agreement requires your approval. Please read the following terms, scroll down to the last page, and select 'I accept' after your review and acceptance.

THIS AGREEMENT made between TELUS Health Solutions GP, acting by its managing partner, TELUS Health Solutions Inc. ("**TELUS**") and the undersigned Organizational Provider, Associate Provider or Independent Provider (as the case may be and as those terms are defined below and in the registration process) of healthcare services and supplies, (the "**Provider**").

WHEREAS:
A. TELUS is the owner of and will provide a solution (the "**Services**") currently comprised of a web portal which is accessible over the Internet (the "**Portal**"), or an application program interface ("**API**"), and related systems supporting the capture and transmission of claims for healthcare services (the "**Claim(s)**") to certain insurance companies (the "**Payer(s)**");
B. The Provider wishes to use the Services or, in the case of an Organizational Provider, wishes to provide its Associate Providers with access to the Services, on the terms and conditions hereinafter set forth; and
C. Certain insurance companies (the "**Payers**") engaged in the business of administering and marketing certain extended healthcare benefit plans have entered into an agreement with TELUS with respect to the Services in order to capture electronic Claims from Providers' point-of-service.

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

0.0 DEFINITIONS:

"**Associate Provider**" means a provider working for an Organizational Provider.

"**Organizational Provider**" means a clinic, hospital, optical supplier or healthcare facility that could employ multiple healthcare professionals where such professionals bill for services on behalf of an organization.

"**Independent Provider**" an individual practitioner or healthcare professional that practices and bills services as an independent professional.

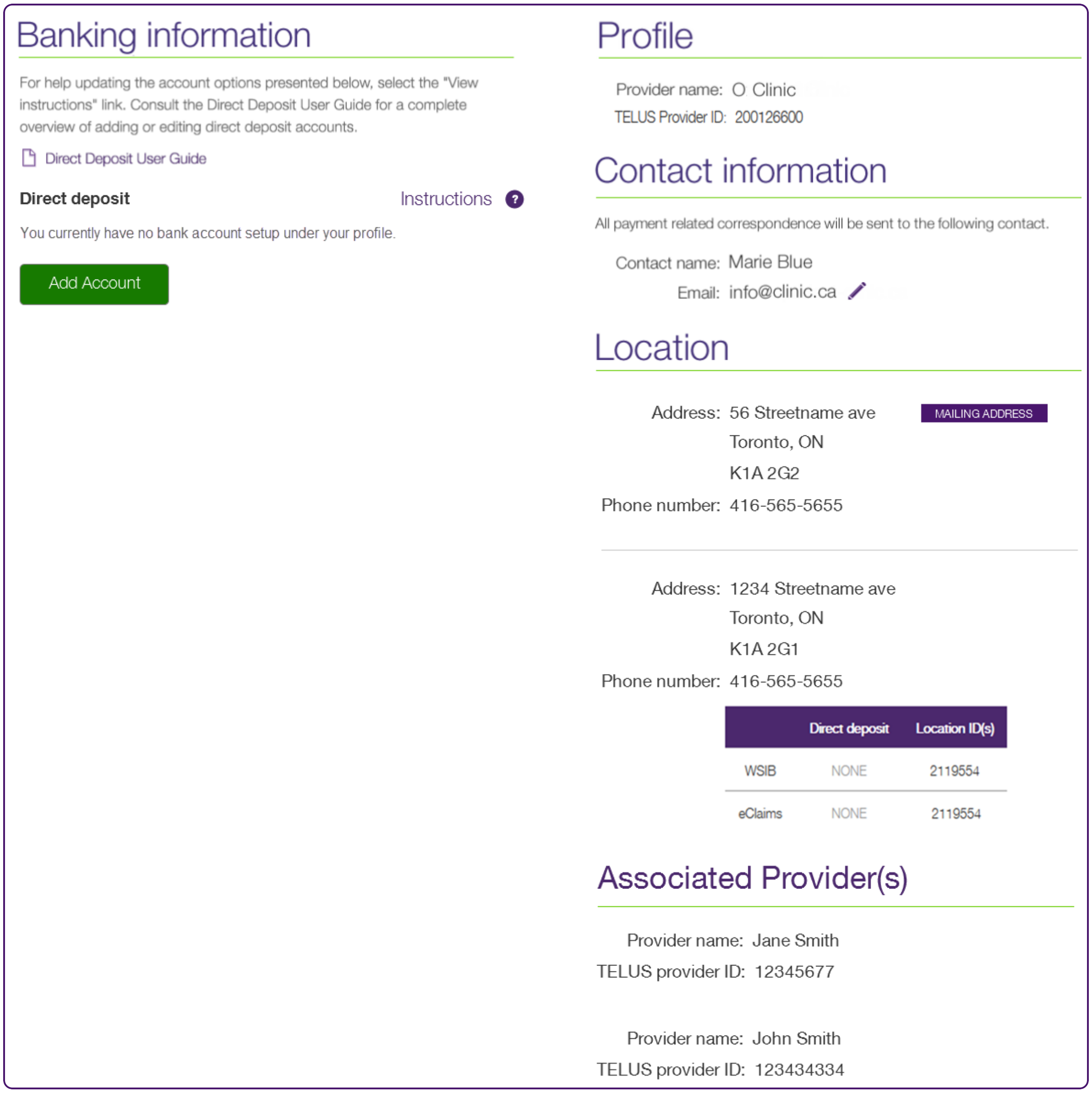
1.0 OBLIGATIONS OF TELUS:
1.1 TELUS shall:
a. provide a Portal or provide an API for Providers equipped with a patient management system;
b. allow the Provider and, in the case of an Organizational Provider, all of its Associate Providers, to transmit the Claims to TELUS;
c. validate captured Claims for compliance to the messaging standard;

Print | Skip this step for now | Continue

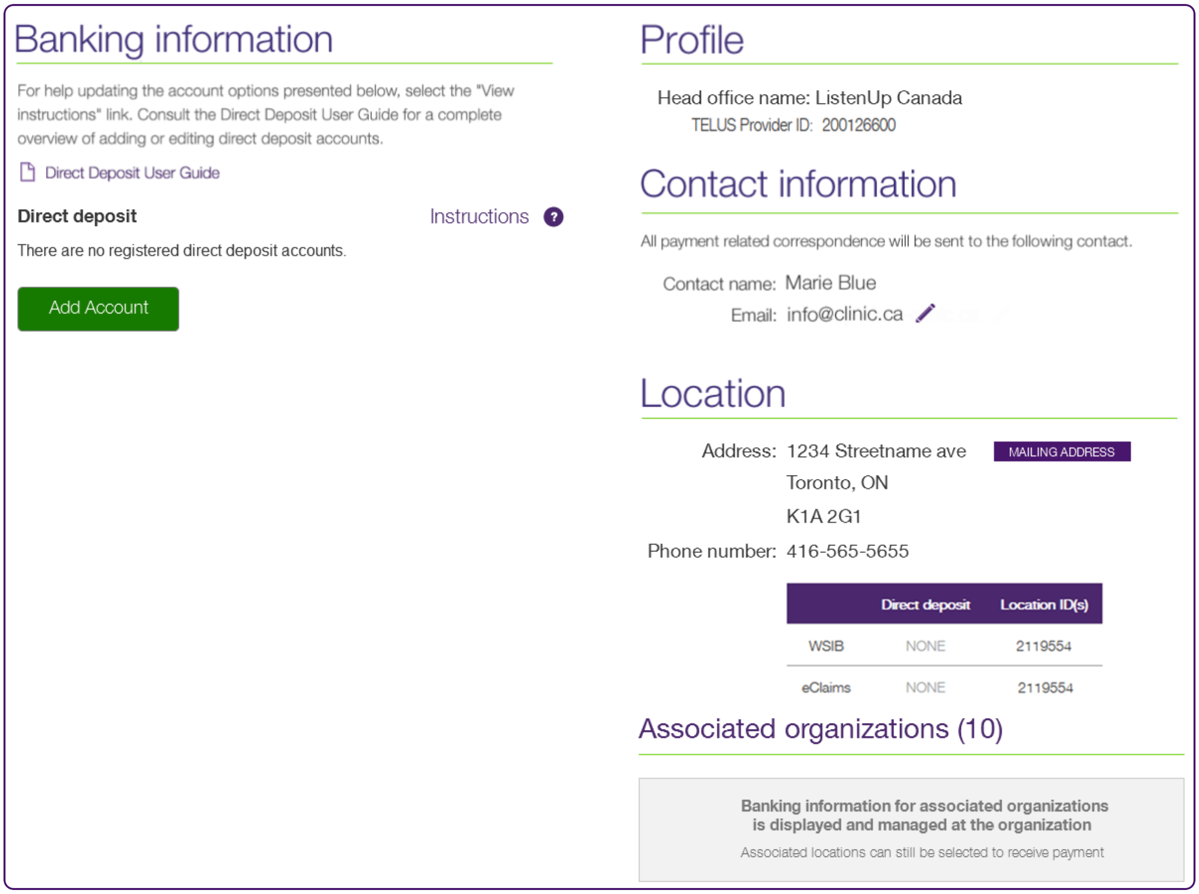
2. Review the legal agreement.
3. Click the **I accept** check box, then click the **Continue** button.

No bank account registered

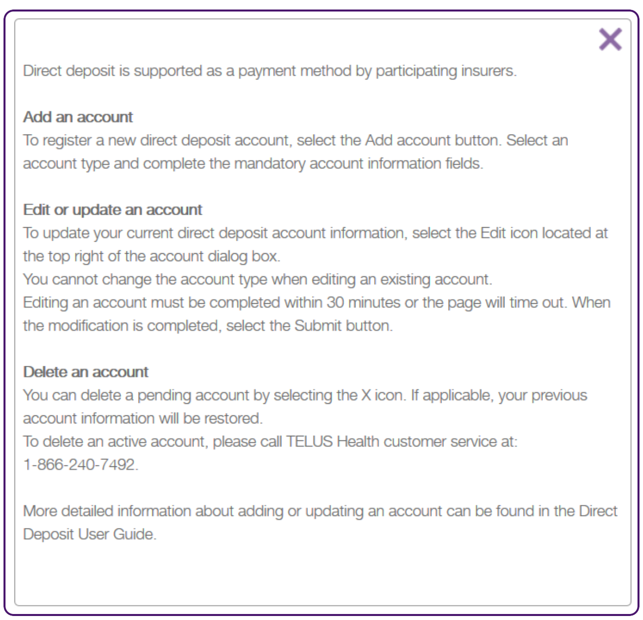
If you have no bank account information registered with TELUS Health, you will see an **Add account** button. The instructions are specific to the case wherein there are no registered accounts. For information on the possible messages, see "Messages" (page 30).



If you are a head office user, you can view your address, contact information, and any banking information you have set up. The number of associated organizations is presented, but the details are not. This image only applies to WSIB services.



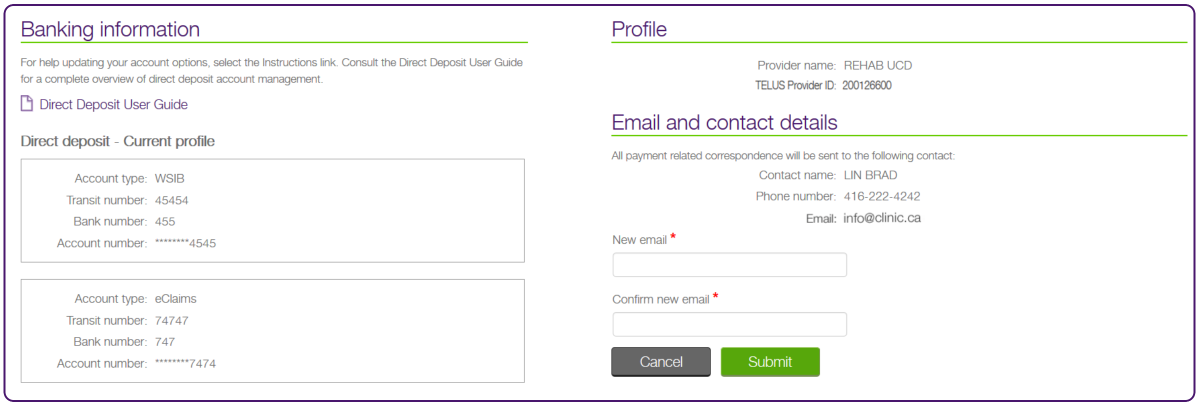
The following image illustrates the profile tooltip as it appears before you add an account.



Editing contact information

You can update or add the contact information you want to use for banking correspondence.

1. Click the Edit button.

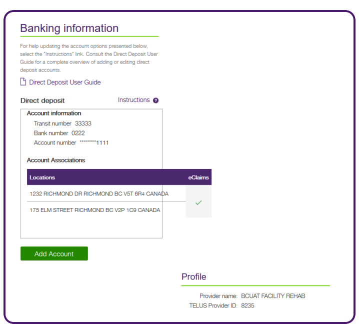


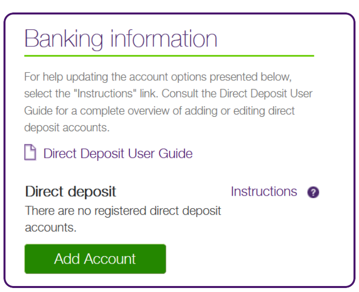
2. Edit the information.
3. Click **Submit**.

Adding a bank account

1. From the Provider Portal, click the Menu button, then select **Banking information**.

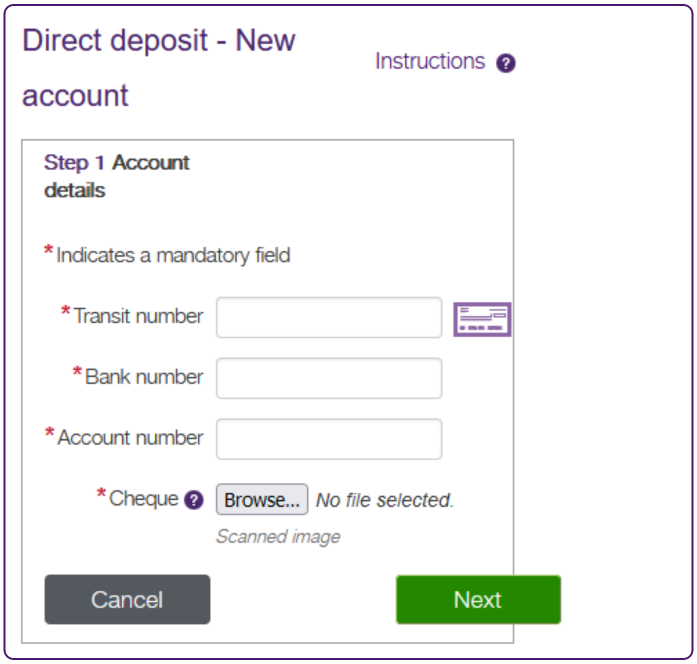
   The **Banking information** window is displayed. Its appearance depends upon whether an account exists or if you are creating your first account.





2. Click **Add Account**.

   A second **Banking information** window is displayed. This window contains a **Step 1 Account details** section.

3. In the **Transit number** field, enter your five-numeral transit number.

   Your bank may also refer to this number as the branch number.

   For help locating your **Transit number**, **Bank number**, and **Account number**, click the Cheque  button to display an image of a generic sample cheque that illustrates the position of transit number, bank number, and account number. If you bank with TD Canada Trust, exclude the 4-digit designation number that precedes your 7-digit account number.

4. In the **Bank number** field, enter your 3-digit bank number.

   Your bank may also refer to this number as the institution number.

5. In the **Account number** field, enter the number of your chequing or savings account.

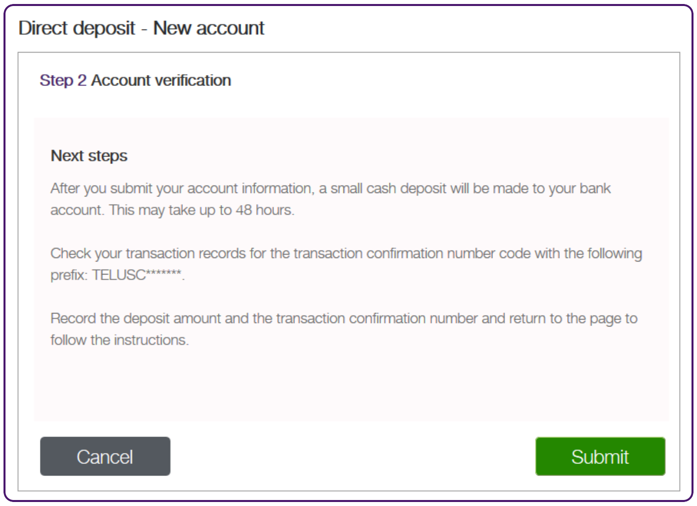
   This number has up to 12 numerals. If you bank with TD Canada Trust, exclude the 4-digit designation number that precedes your 7-digit account number.

6. Click the **Browse** button to the right of the **Cheque** field, then select a legible image of a void cheque or a bank form from any type of bank account.

   The following file types are supported: .pdf, .doc, .docx, .jpg, .gif, .bmp and .png. The image's file name must contain alphanumeric characters only, and its size cannot exceed 5 MB. Your request will not be processed if a void cheque or bank form is not uploaded.

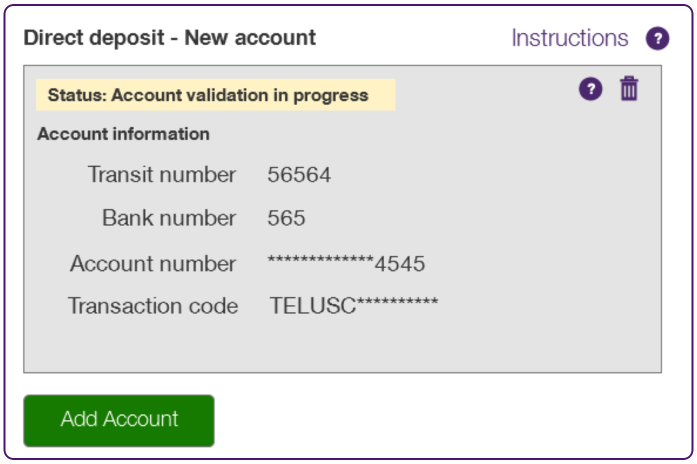
7. Click **Next**.

   A third **Banking information** window is displayed. This window contains a **Step 2 Account verification** section.



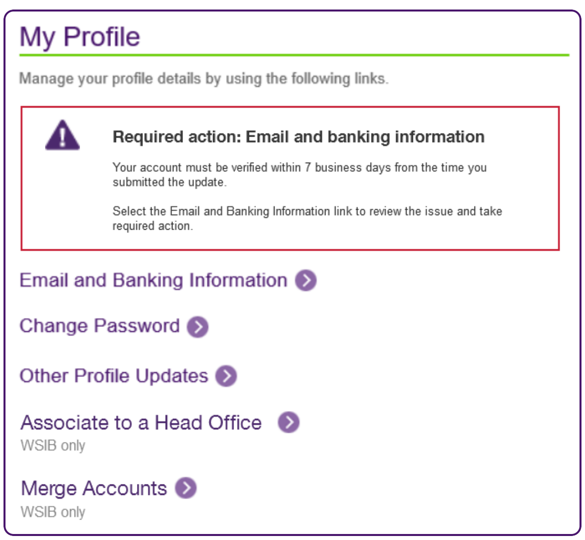
8. Review the text, then click **Submit**.

   The account validation in progress panel appears.



   Within an hour, you should receive an email from TELUS confirming that you have provided your account information. The email also outlines the next steps for you.

   A confirmation email is sent once the deposit has been recorded by your bank. Reminder emails will also be sent after 3 and 6 business days. Up to 48 hours after the account is set up, a notification is displayed on the home page identifying the deadline for completing the penny transaction. If you fail to confirm the deposit within 7 business days after you receive the email from TELUS, the account will be marked as expired, and you will need to reinitiate this process.

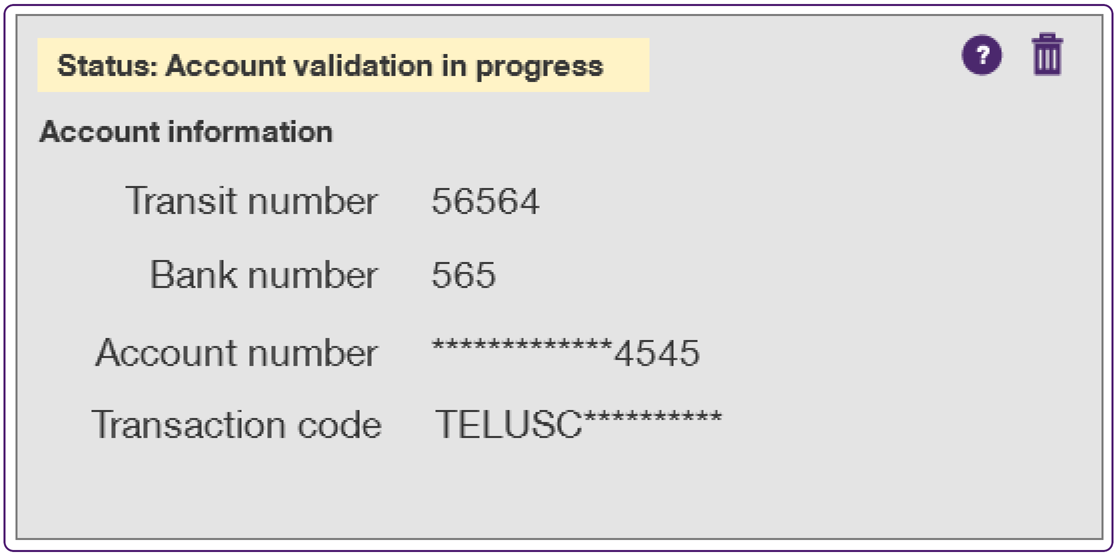


Account statuses

Accounts may be active or inactive.

- Activated accounts have a white background.
- Inactive accounts have a grey background, and the top line of the text is always one of the following:
  - Account validation in progress
  - Account confirmation in progress
  - Expired

Following is an example of an inactive account.

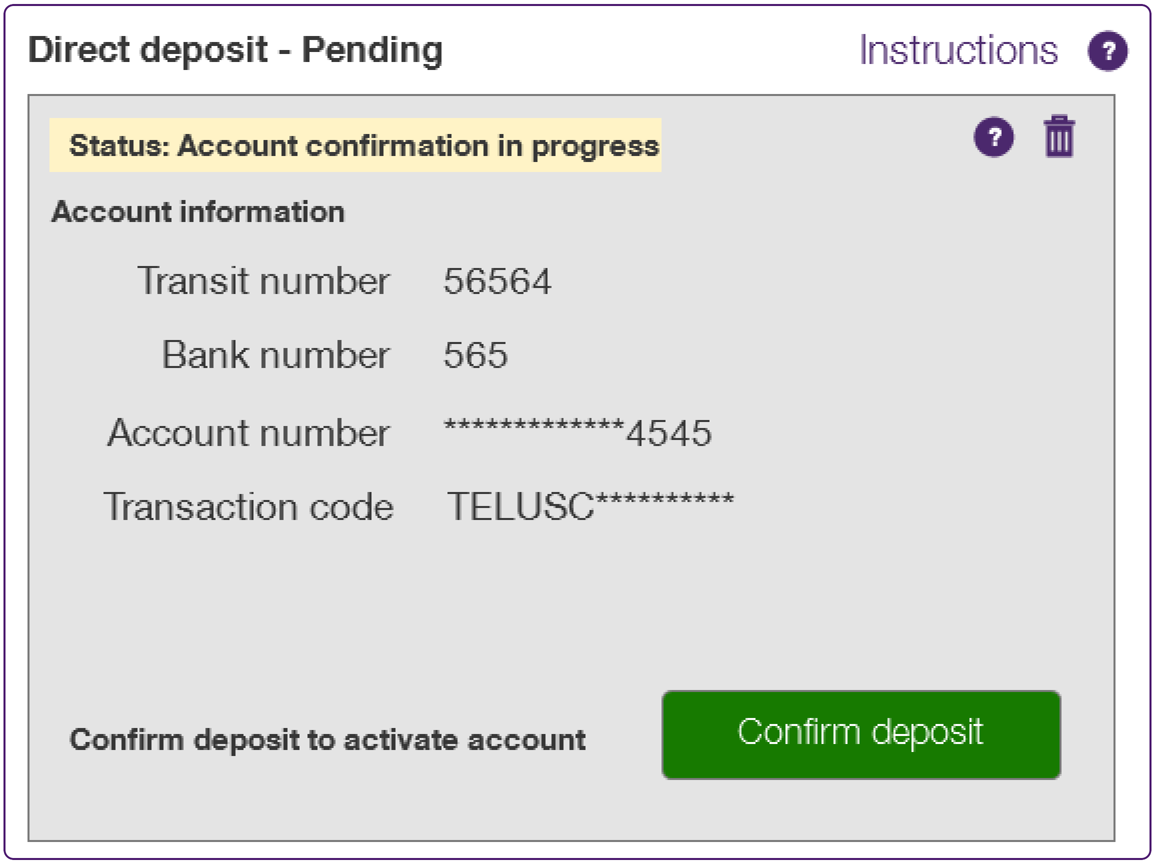


If an account is pending validation (a grey background), your next action should be:

- Do nothing (wait for TELUS Health to validate the account information)

Other possible actions:

- Edit the account—see "Editing a bank account" (page 27).
- Delete the account—see "Deleting a bank account" (page 28).
- Add another account—see "Account statuses" (page 17)

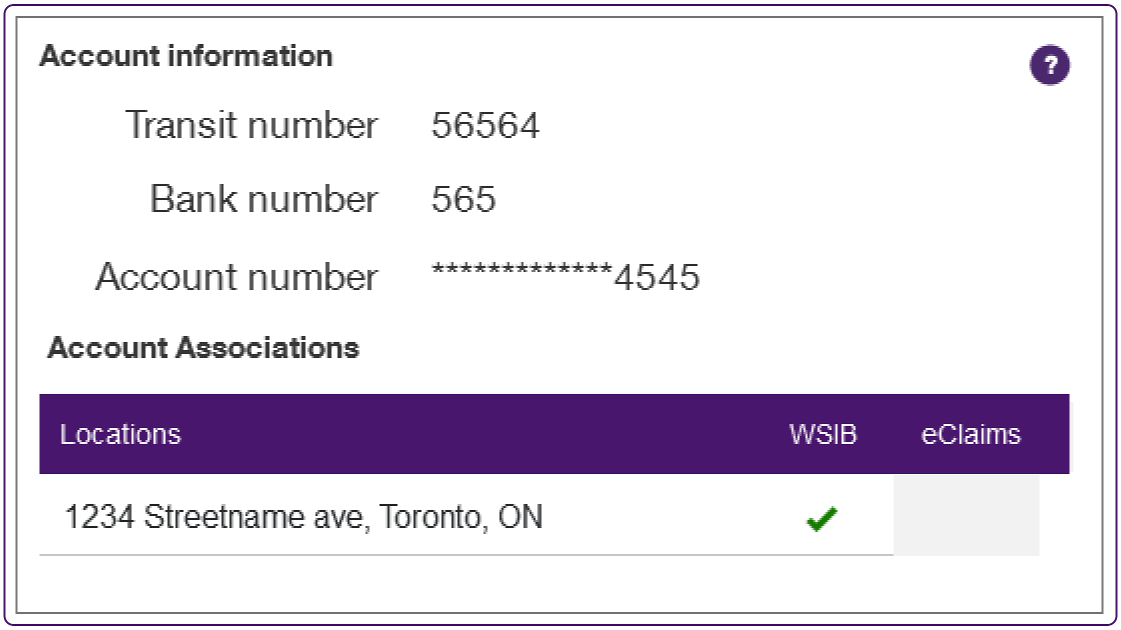


If an account is pending confirmation (a grey background), your next action should be:

- Confirm the deposit—see "Confirming a deposit" (page 19).

Other possible actions:

- Edit the account—see "Editing a bank account" (page 27).
- Delete the account—see "Deleting a bank account" (page 28).
- Add another account—see "Account statuses" (page 17)



If an account is activated (a white background), your next action should be:

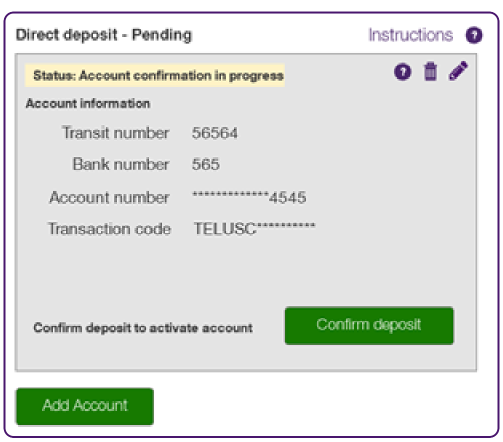
- Do nothing—the account is ready to start receiving reimbursements

Other possible actions:

- Edit the account—see "Editing a bank account" (page 27).
- Delete the account—see "Deleting a bank account" (page 28).

Confirming a deposit

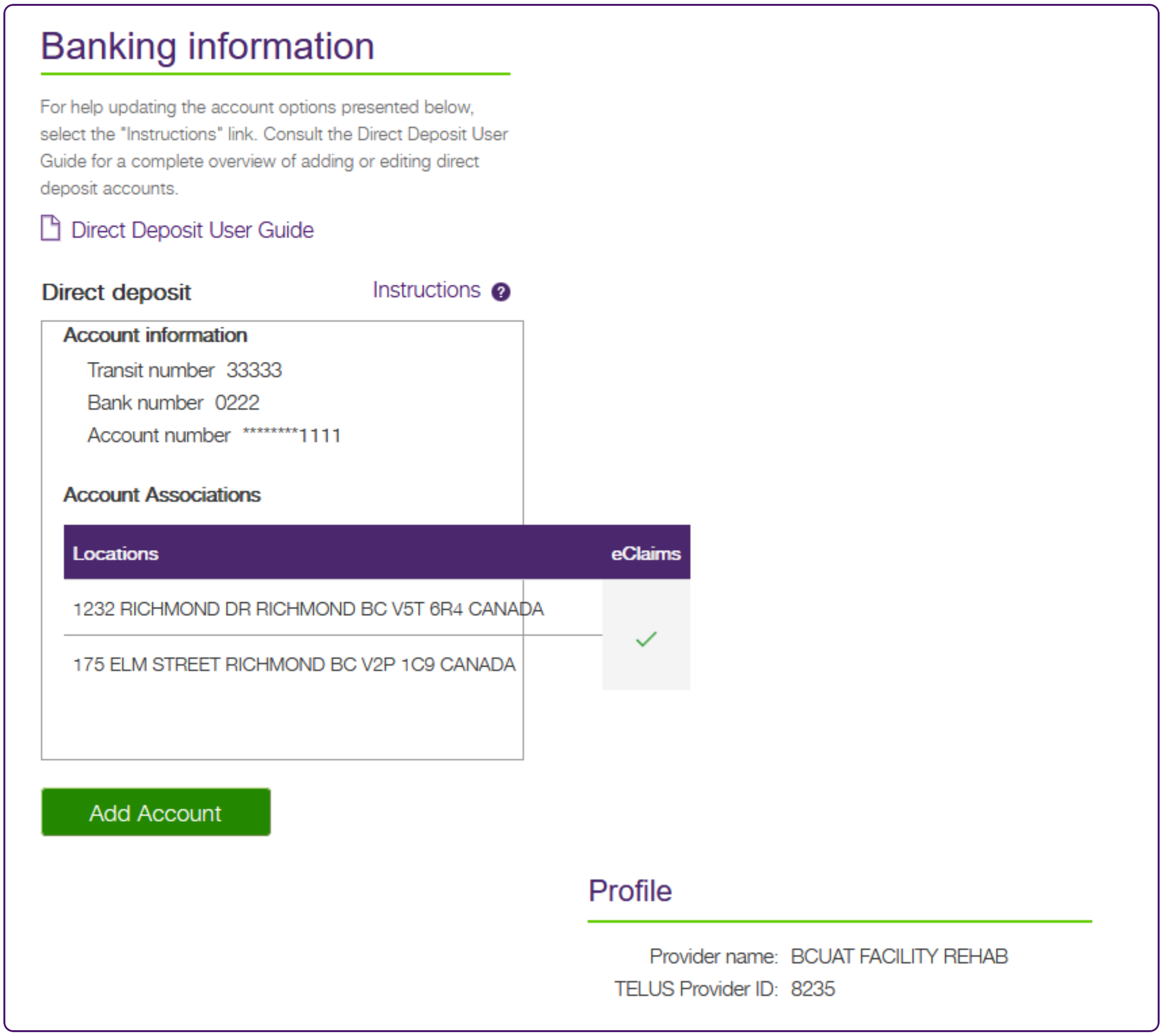
Once you have provided your bank account information, TELUS Health will attempt to make a small deposit to your account; this is known as a penny deposit, as the amount will be under a dollar—“just pennies”. When TELUS Health is notified that the deposit was made, it will update the status of your account to Account pending confirmation in progress. This process can take up to 48 hours.



Before you can confirm your deposit, you must contact your bank to determine the exact amount of the deposit and the obtain the confirmation information associated with that deposit. If you use online banking, log in to your bank account and find the deposit in your list of transactions. If your bank provides a printed statement, look for the deposit there.

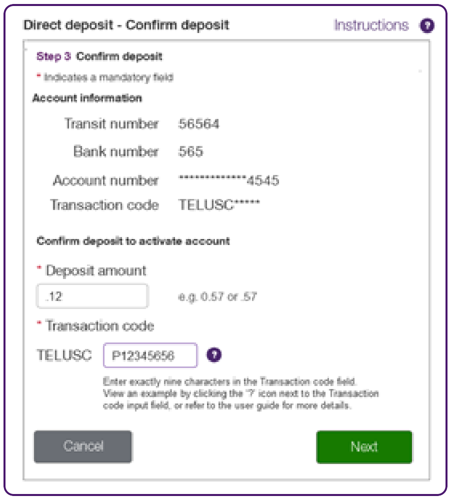
1. From the Provider Portal, click the Menu button, then select **Banking information**.

   The **Banking information** window is displayed.



2. Click the **Confirm Deposit** button.
3. In the **Deposit amount** field, enter the amount that was deposited to your account.
4. In the **Transaction code** field, enter the confirmation information that was associated with your deposit.

5. Click **Next**.

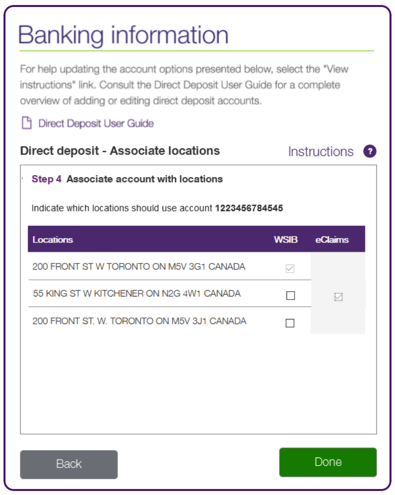


You will receive email reminders to activate your account. If you do not activate your account within 7 business days after you receive the initial email from TELUS, it will be marked as expired.

Associate locations

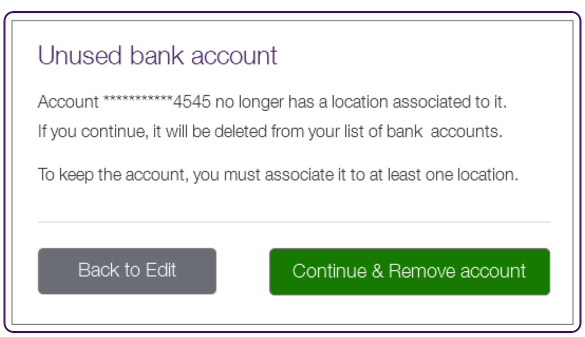
Once your account has been set up, you will be asked to identify which locations should be linked to it. All of the WSIB locations that are not yet associated to an account are checked off by default. You must deselect the locations that you don't want to be associated with the account. If a location has already been associated to another account, its check box is disabled for all other accounts. To switch which account is associated to it, you must clear the check box from the account it is associated with, then select it for the new account.

For eClaims accounts, there is one check box for all of the locations, for each account. When you select an eClaims check box for a specific account, that account is used for eClaims for all locations. You cannot use multiple accounts for eClaims services.



1. Select the check boxes for the locations and services you want to associate to the account.
2. Select the **Automatically associate new addresses to this account** check box, if applicable.
3. Click **Done**.

   If the account does not have any associations, when you click **Done**, you are asked to confirm if you would like to remove that account or continue editing.

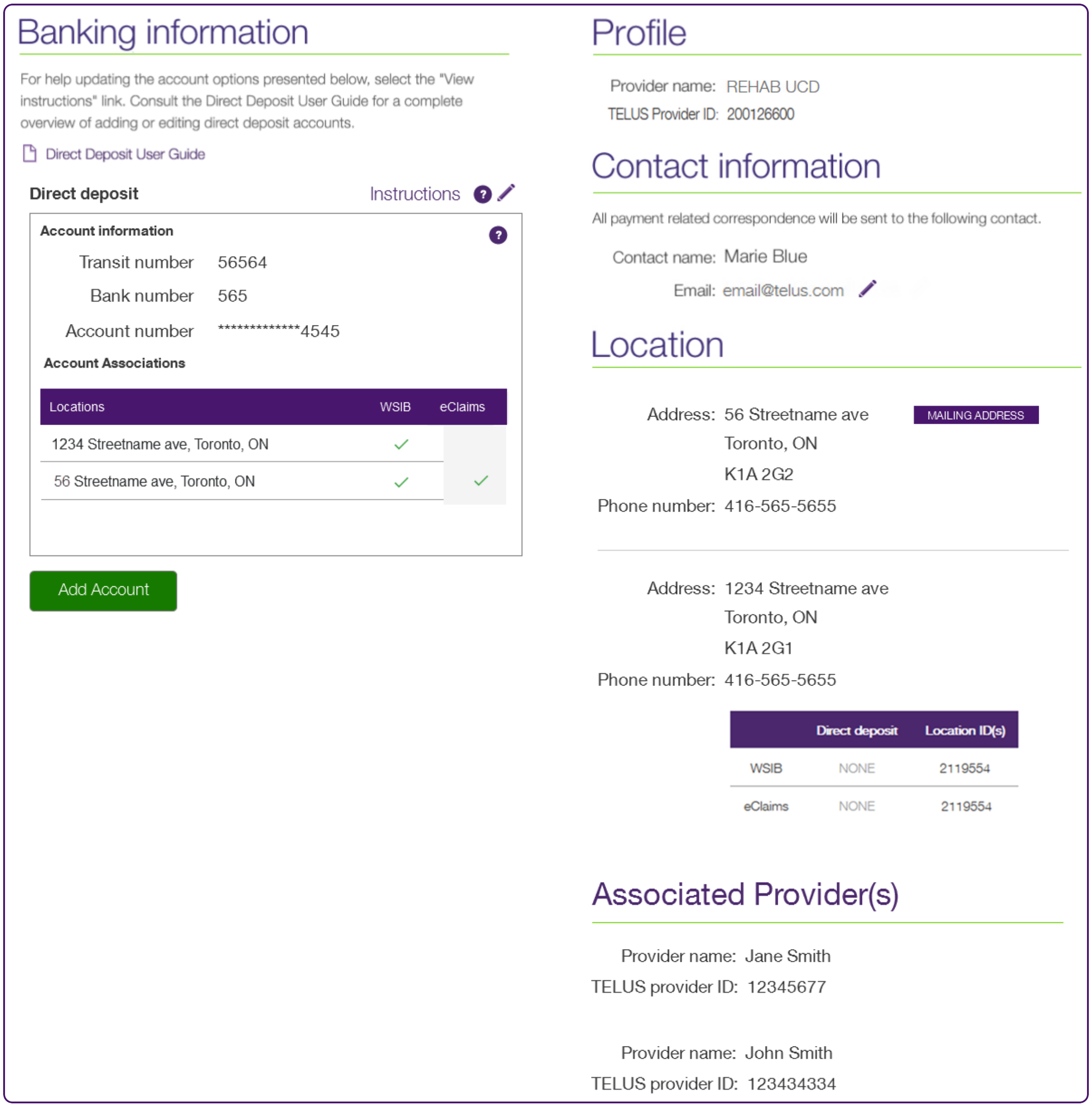
   

   Accounts cannot be saved if they do not have associations.

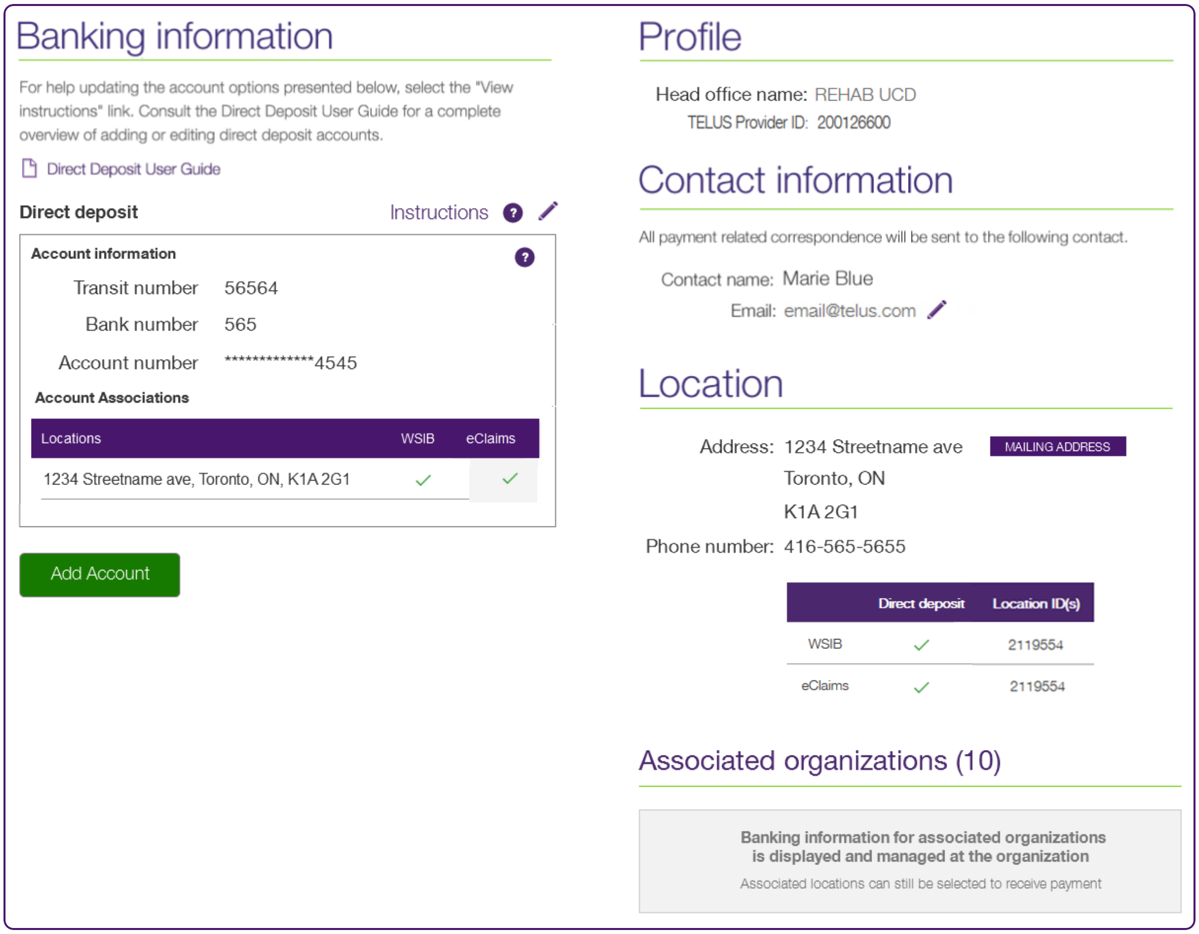
Direct deposit complete

Once the penny transaction activity has been confirmed, the account information is committed. It can be edited or removed if needed.

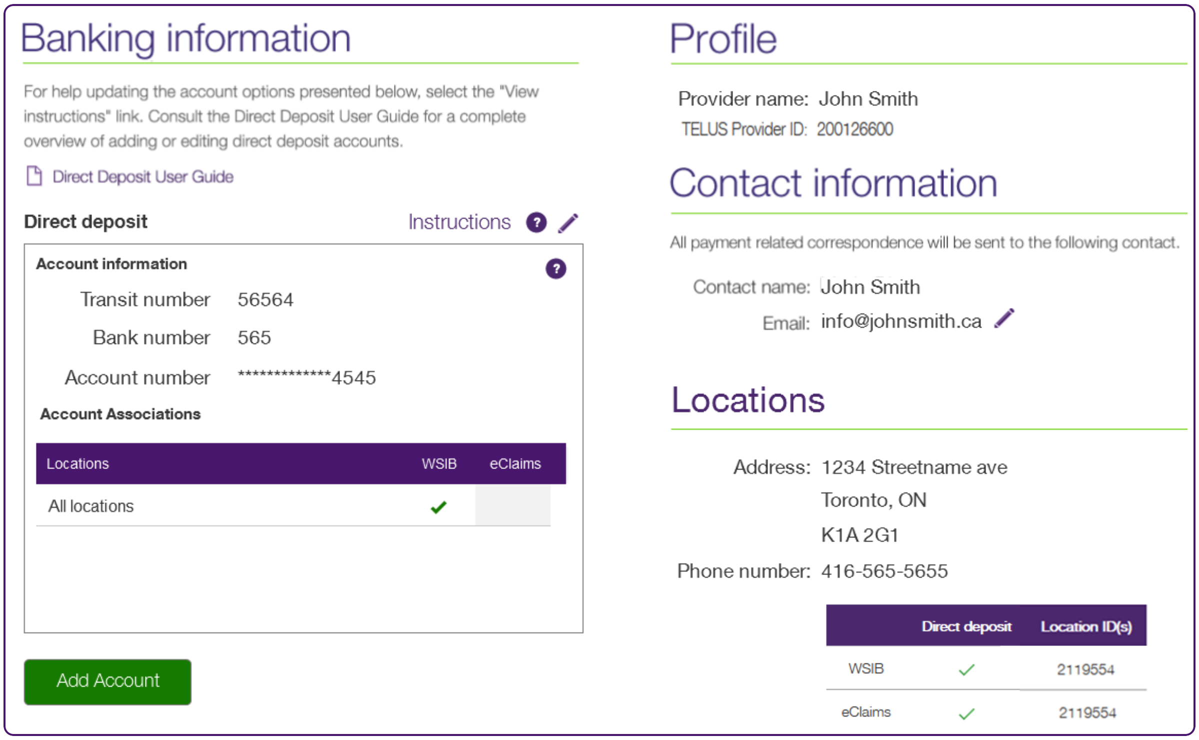
The following image illustrates the screen that is displayed when setting up direct deposit for an organization.



The following image illustrates the screen that is displayed when setting up direct deposit for a head office. This image only applies to WSIB services.



The following image illustrates the screen that is displayed when setting up direct deposit for a provider.



The following screen illustrates how an organization can set up two accounts in the banking information screen. You might, for example, use one bank account for the WSIB services and one for other TELUS services. Accounts cannot exist without being assigned to at least one location. The user will be asked to assign a location to each account; accounts without locations will be deleted.

Banking information

For help updating the account options presented below, select the "View instructions" link. Consult the Direct Deposit User Guide for a complete overview of adding or editing direct deposit accounts.

Direct Deposit User Guide

Direct deposit Instructions

Account information

Transit number 56564
Bank number 565
Account number *************4545

Account Associations

Locations	WSIB	eClaims
1234 Streetname ave, Toronto, ON, K1A 2G1	✓	

Account information

Transit number 34343
Bank number 343
Account number *************4556

Account Associations

Locations	WSIB	eClaims
1234 Streetname ave, Toronto, ON, K1A 2G1		✓

Add Account

Profile

Provider name: REHAB UCD
TELUS Provider ID: 200126600

Contact information

All payment related correspondence will be sent to the following contact.

Contact name: Marie Blue
Email: email@telus.com

Location

Address: 56 Streetname ave MAILING ADDRESS
Toronto, ON
K1A 2G2
Phone number: 416-565-5655

Address: 1234 Streetname ave
Toronto, ON
K1A 2G1
Phone number: 416-565-5655

	Direct deposit	Location ID(s)
WSIB	✓	2119554
eClaims	✓	2119554

Associated Provider(s)

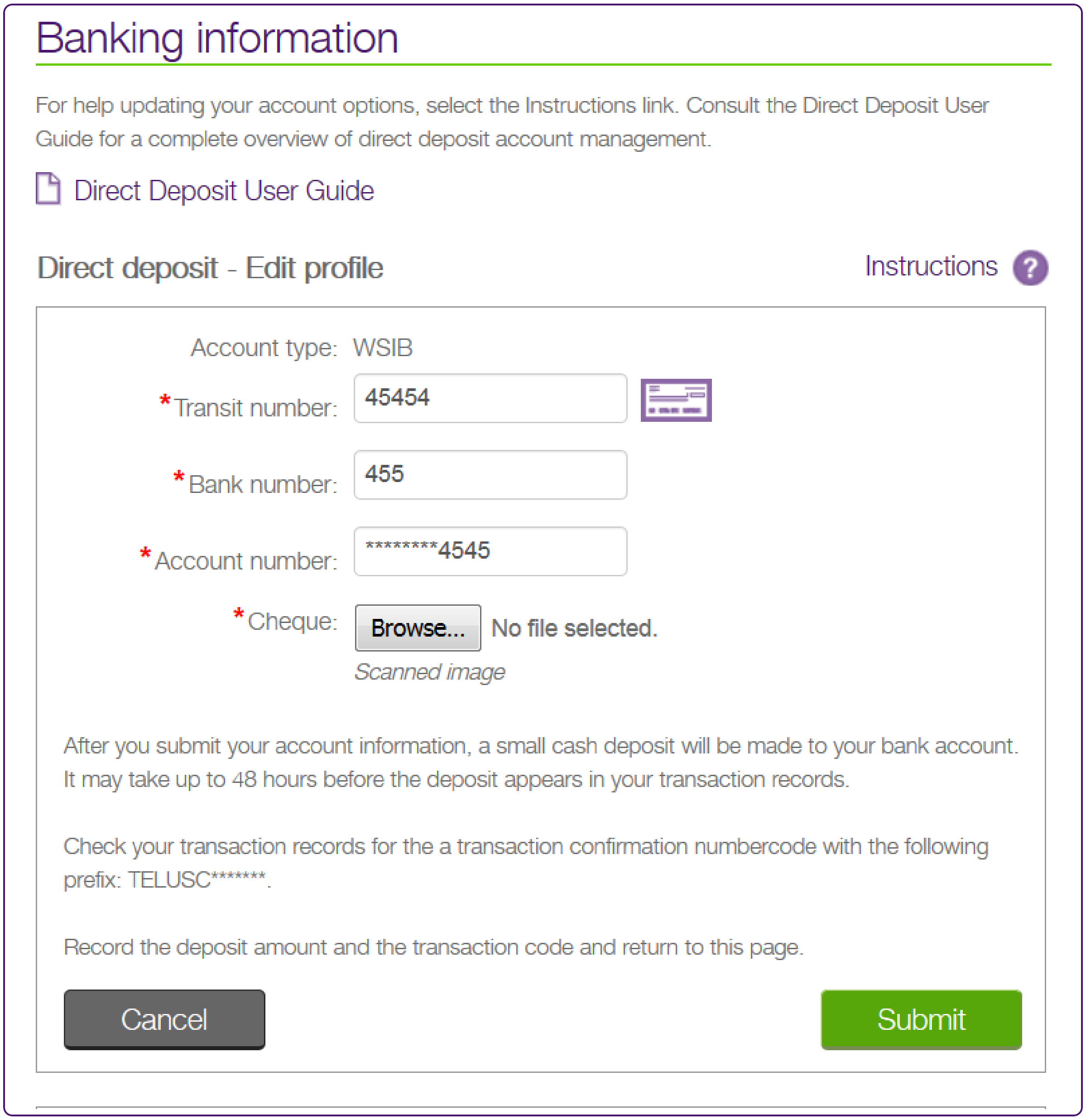
Provider name: Jane Smith
TELUS provider ID: 12345677

Provider name: John Smith
TELUS provider ID: 123434334

Editing a bank account

To edit an inactive account, click the Edit button within the panel for the account, then follow the procedure described in "Adding a bank account" (page 13).

> The account will have to be validated again. You will have to upload a void cheque, as you did when you added the account.



Banking information

For help updating your account options, select the Instructions link. Consult the Direct Deposit User Guide for a complete overview of direct deposit account management.

Direct Deposit User Guide

Direct deposit - Edit profile

Instructions ?

Account type: WSIB

*Transit number: 45454

*Bank number: 455

*Account number: *********4545

*Cheque: Browse... No file selected.

Scanned image

After you submit your account information, a small cash deposit will be made to your bank account. It may take up to 48 hours before the deposit appears in your transaction records.

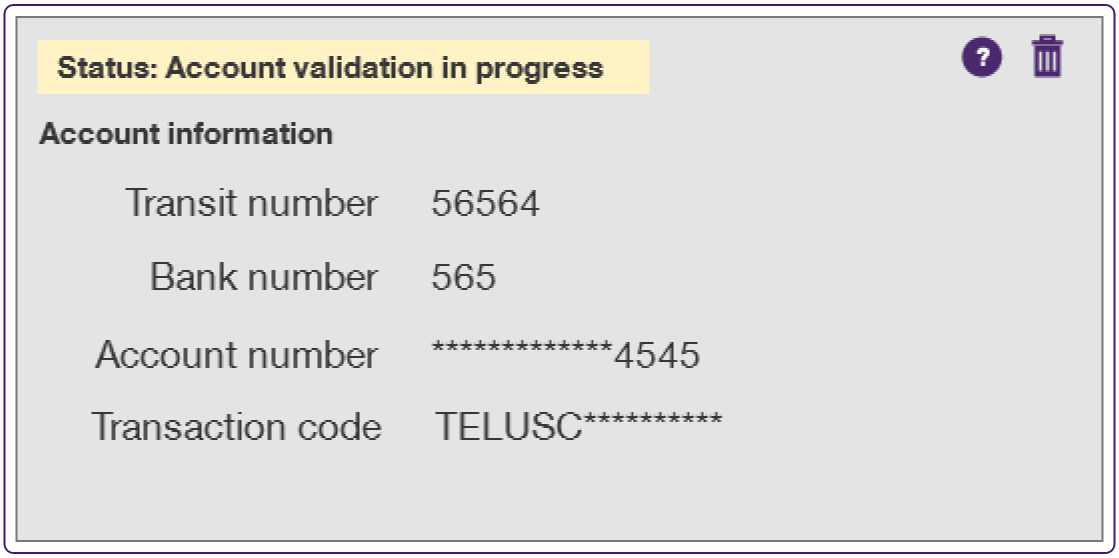
Check your transaction records for the a transaction confirmation numbercode with the following prefix: TELUSC*******.

Record the deposit amount and the transaction code and return to this page.

Cancel | Submit

Deleting a bank account

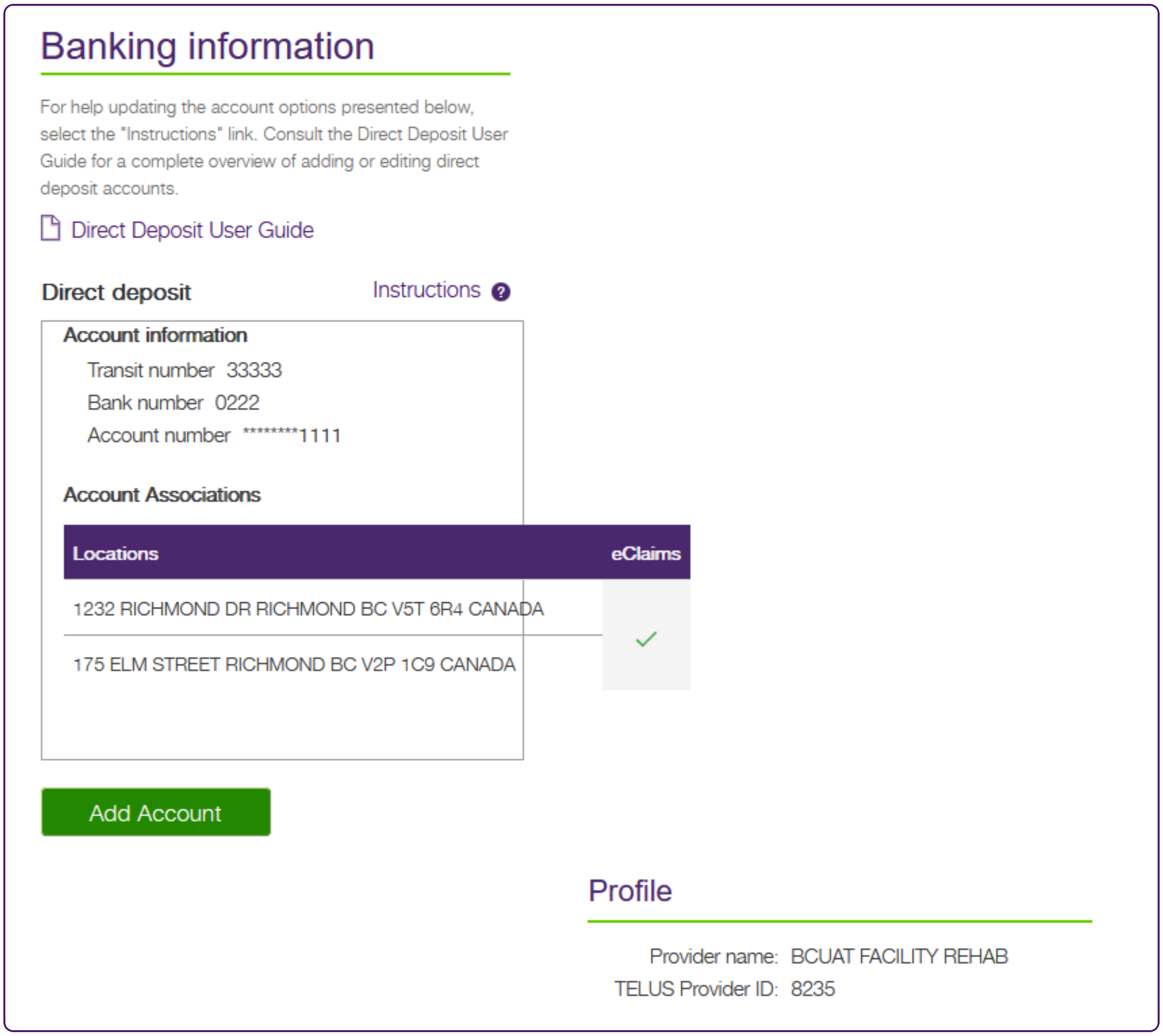
You can delete inactive (pending or expired) accounts, but not active accounts. Inactive accounts are shown with grey backgrounds and active accounts are shown with white backgrounds.



To delete an active account, call TELUS. The contact phone number is included in the Instructions at the top of the column next to the **Current profile** heading.

1. From the Provider Portal, click the Menu button, then select **Banking information**.

   The **Banking information** window is displayed.



2. Click the Delete button within the panel for the account.

   The account information is deleted from the profile and the account panel is removed from the window.

Messages

The following sections identify the messages that may be displayed within the **Email and Banking Information** application, and describe the situations under which they are displayed.

An account has been rejected.

This message is displayed if the bank account you submitted failed the TELUS bank account Assyst validation process.

You currently have no bank account setup under your profile.

This message is displayed if there are no bank accounts details for one of the following:

- An EFT banking client, at the default level
- A WSIB client, at the WSIB level
- An eClaims client, at the default and eClaims levels.
- An unmanaged EFT client, at the default level.
- Unmanaged EFT and EFT banking clients, at the default level.
- All clients, if a provider has only one service/client or more than one service/client with no bank accounts details.

You currently have no bank account setup under your profile {service}.

For this message, the {service} is "eClaims", "WSIB" or "default".

This message is displayed if a provider has more than one service/client (EFT, eClaims, WSIB or Unmanaged EFT), one of which is missing a bank account:

- If the two clients are EFT banking and WSIB, this message is displayed if the default account is missing. No message is displayed if the WSIB account is missing because the default EFT banking account exists and can also be used by WSIB.
- If both accounts are missing; see "You currently have no bank account setup under your profile." (page 30)
- If the two clients are eClaims and WSIB:
  - If the WSIB account level has EFT banking details but there are no EFT banking details at the default and eClaims levels, the {service} = eClaims.
  - If the eClaims account level has EFT details but there is no account at the default and WSIB levels, the {service} = WSIB .
  - If the default account is missing, no message is displayed since the eClaims and WSIB EFT banking accounts exist.
  - If both accounts are missing, see "You currently have no bank account setup under your profile." (page 30)

- If the two clients are Unmanaged EFT banking and WSIB:
  - If the default account is missing, the {service} = default.
  - If the WSIB account is missing, no message is displayed.
  - If both accounts are missing; see "You currently have no bank account setup under your profile." (page 30)
- If the three clients are Unmanaged EFT banking, EFT banking, and WSIB:
  - If the WSIB account level has EFT banking details and there are no EFT banking details at the default level, the {service} = default.
  - If the WSIB account is missing, no message is displayed.
- If both accounts are missing; see "You currently have no bank account setup under your profile." (page 30)

No contact email address on file.

This message is displayed if no contact email address is on file in the CPR.

Your account must be verified within 7 business days from the time you submitted the update.

This message is displayed if the bank account is ready for user confirmation. The account status is In Progress.

Unable to confirm account.

This message is displayed if no user confirmation was provided to the account penny transaction validation. The account status is either Expired, because it passed the confirmation deadline (seven business days), or Locked because the three attempts failed.

A new legal agreement must be accepted to access your account.

This message is displayed if the provider must accept a new legal agreement.

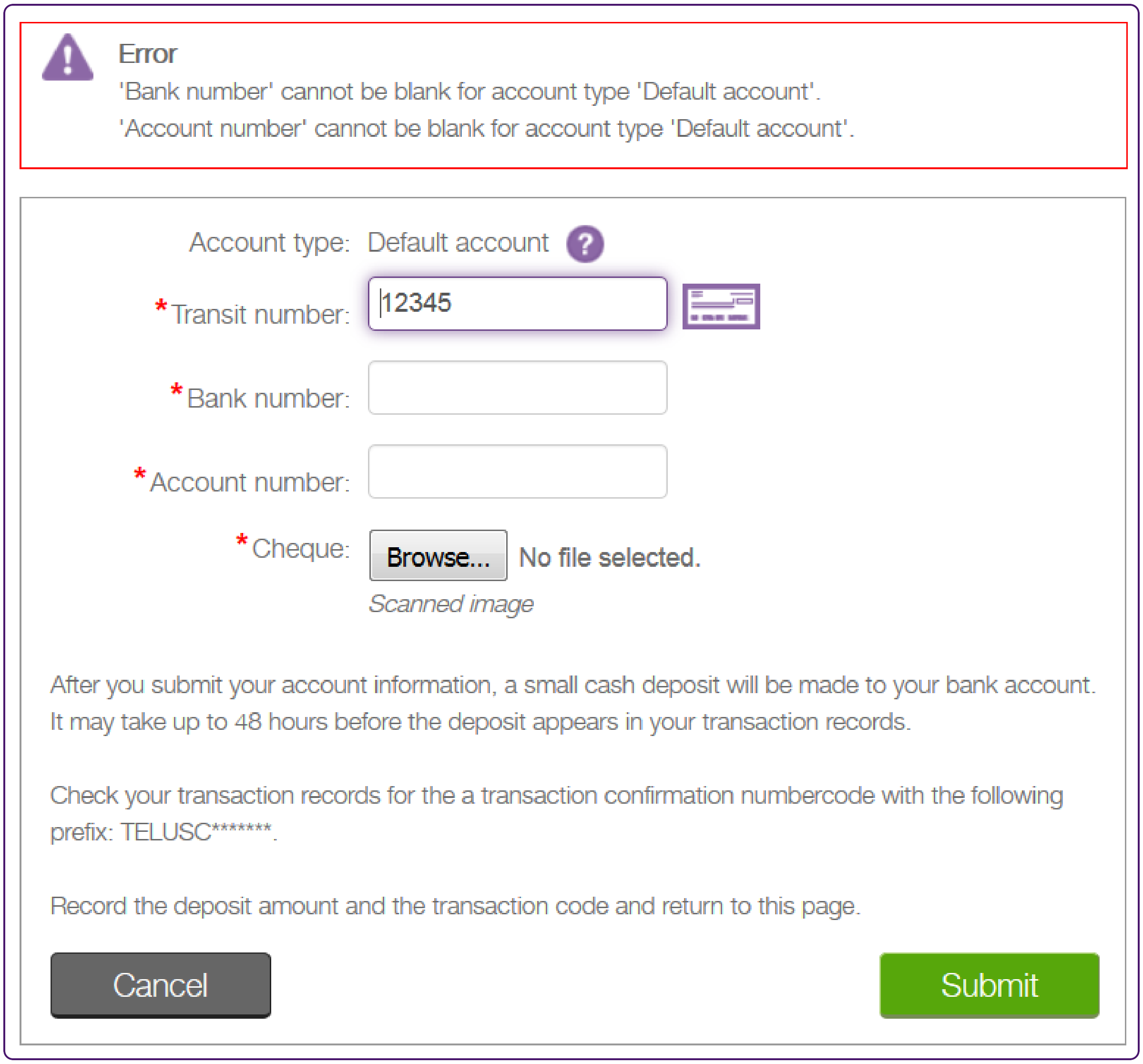
Select the Email and Banking Information link to review the issue and take required action.

This is generic (default) instruction text.

Error messages

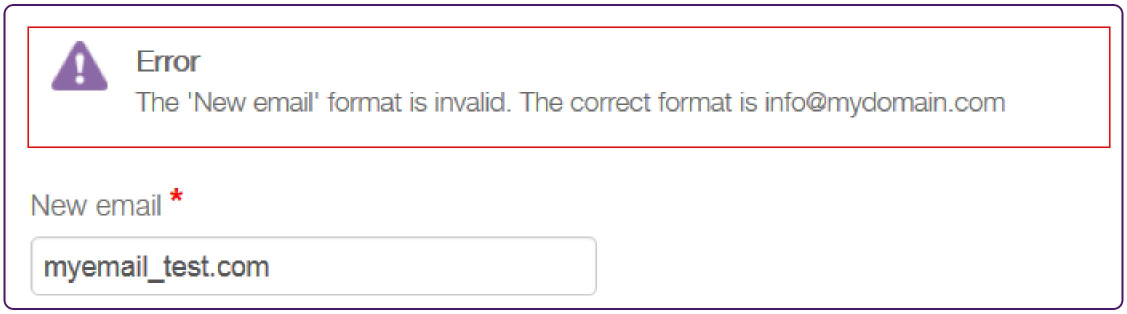
Error: Account data

If an issue is detected for an account, an error will appear above the edited account panel.



Error: email format

If an issue is detected for an e-mail address, an error will appear above the form.



Warning: profile being updated

You may see this page if you attempt to view or edit your profile while your profile is being updated by TELUS. For example, you may see it if you have requested that an active account be deleted. Your account can only be updated by one person at a time.