



#### MEET ANYDAY

## Feel confident that your money is secure & protected

- ✓ AnyDay wallets are held by DCBank for all deposits
- ✓ Funds are in segregated restricted accounts\*
- ✓ Accounts are reviewed and filed on a quarterly basis and audited annually by RSM, LLP



## Canada's #1 *compliant* gratuity management solution

Our financial solutions are compliant with the following regulatory bodies across Canada



- ✓ Money Services Business, governed by Fintrac
- ✓ Office of the Superintendent of Financial Institutions of Canada (OSFI)
- ✓ Financial Consumer Agency of Canada (FCAC)

\*AnyDay wallets are not CDIC insured on their own. However, in the unlikely event that AnyDay ceases to exist, your funds will be returned to you by DCBank, our partnering bank who holds your funds.

## How are wallets protected by DCBank?

XTM Inc, AnyDay's parent company, uses DCBank as the deposit taking entity to hold all client funds and deposits. Founded in 2007, DCBank is a Schedule 1 Canadian chartered bank that provides innovative payment and banking solutions to clients. DCBank is a member of the Canada Deposit Insurance Corporation (CDIC), a federal Crown corporation that contributes to the stability of the Canadian financial system by providing deposit insurance against the loss of eligible deposits at member institutions in the event of failure.

## Who is RSM, LLP?

RSM, LLP, one of the largest full-service chartered professional accountancy and business advisory firms in Canada and the U.S.

## What is OFSI?

OSFI is an independent agency of the Government of Canada that supervises and regulates federally registered banks and insurers, trust and loan companies, as well as private pension plans subject to federal oversight.

## What is FCAC?

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct.



## More about CDIC

Canada Deposit Insurance Corporation (CDIC), a federal Crown corporation that contributes to the stability of the Canadian financial system by providing deposit insurance against the loss of eligible deposits at member institutions in the event of failure. CDIC insures Canadians' eligible deposits to a limit of \$100,000 per insured category at each CDIC member financial institution. CDIC is not a bank or a private insurance company.

**We're here to help!**

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