Big News for Small Business.

User/Reference Guide | Small Business Online Banking

Introduction

To get a better understanding of the Small Business Online Banking features and what they are capable of, go to Online Banking and select Small Business from the list on the left-hand side of the screen to read about the Small Business Online Banking features. By reading through this guide, you will become familiar with Small Business Online Banking's potential and experience all of its benefits immediately.

Code Confidentiality

Small Business Online Banking changes the way you think about logging in to online banking. Each authorized signer will now have his or her own individual business card number and personal access code (PAC). You will no longer need to share one PAC.

You will be given a temporary PAC by credit union staff once you decide to upgrade to Small Business Online Banking. Log into online banking with your business card number and this temporary PAC and approve the terms of use. You will then be prompted to personalize your numerical PAC. Your new code should be as unique as your signature because it gives you the power to approve debits from the account or any other account you consolidate underneath it.

Start using Small Business Online Banking right away

As an authorized signer of the business, you are now ready to go. We encourage you and your delegate(s) to read the remainder of this guide to immediately start experiencing all of the Small Business Online Banking features.

Making the most of all Small Business Online Banking features

SIGNERS TO MULTIPLE BUSINESSES:

If you are an authorized signer on more than one business, you will need to complete a one-time set-up in order to consolidate your accounts in Small Business Online Banking. You will have an individual PAC for each business that you are authorized on. If you have not already done so, make sure you personalize all of your temporary PACs; this means that you need to log into every business with the applicable business card number, accept the terms of use, and update the PAC.

If your PAC is completely confidential to you it may be easiest to use the same code for all businesses that you are authorized on. Issue individual PACs to non-signers such as bookkeepers and accountants through the *Delegate Manager* feature.

ELECTRONIC STATEMENTS:
Electronic Statements are in a .pdf format and look like your existing paper statement. The electronic statement can be easily saved to your hard drive or downloaded to your accounting system.

ACCOUNT CONSOLIDATION MANAGER:
If you are an authorized signer for multiple business memberships, log into the one that you use the most. If all of the business memberships have not yet been upgraded to Small Business Online Banking, log into one that has been upgraded.

Up to three separate card numbers can be added through the *Account Consolidation Manager* function. As a result, you can access four accounts by logging in only once.

Under the *Business Services* Tab select *Manage Consolidated Accounts* from the list on the left hand side of the screen. You will need the card number and PAC for each of the business and
personal membership you would like to consolidate.

DELEGATE MANAGER:
Delegates are people such as your accountant, bookkeeper or spouse who you would like to have limited access to your bank accounts online. Delegates can be created by any one of the authorized signers that have Small Business access. You can give delegates read-only access or allow them to initiate transactions for you to approve without making them an actual signer on the account(s).

If you are an authorized signer for multiple business memberships, log into the one that you use the most. If all of the business memberships have not yet been upgraded to Small Business Online Banking, log into one that has been upgraded.

Under the *Business Services Tab* select *Add/Modify Delegates* from the list on the left-hand side of the screen. Click on *Add Delegate*. You will see a newly generated Member Number for your delegate that starts with the letter "D". Write the number down for your delegate and then fill in the required information. The PAC you create is your delegate's own temporary PAC.

Once you have entered all of the applicable information and issued a PAC, you have the option to send the delegate their Member Number and password via email or text message. If you choose either of these methods fill in the required information, then scroll down to the bottom of the screen and select the card numbers you would like your delegate to have access to. We recommend that the delegate logs in and updates their PAC to something that is completely confidential to him/her as soon as they receive their login credentials.

We recommend that you refer your delegate(s) to this guide.

Initiating and Approving Transactions
DELEGATE
As indicated in the Delegate Manager section of this guide, delegates may have the authority to initiate transactions.

DUAL SIGNATORY
Any one of the authorized signers on the account can initiate a transaction. Dual signatory accounts require two

signatures to authorize a transaction.

PENDING TRANSACTION

The person who initiated the transaction will receive a pending confirmation number. At this time, the transaction initiator should inform the applicable signer(s) so that the transaction can be approved before the pending transaction expires. Approvals must be given on or before the payment date that was entered by the initiator.

TRANSACTION MANAGER

We recommend you log into your membership daily to check for pending transactions requiring your approval. The first screen you'll see when you log in as an authorized signer is the *Account Summary* page. Items requiring your attention will appear beneath the card number in blue font. You may see the following headings: Transactions Require Your Approval; Transactions Require Approval from Others; or, Transactions Rejected, Recalled, or Expired.

Select one of these links to take action:

> *Transactions Require Your Approval*
> Transactions initiated by a delegate or by one of the signers of a dual signatory account that require your approval for completion are under this heading.
> *Transactions Require Approval from Others*
> Transactions that you initiated and require approval from others are under this heading.
> *Transactions Rejected, Recalled or Expired*
> Transactions that have been rejected by you or other signers, recalled by a delegate or other signers, or expired after a period of 7 days are under this heading.

Once a transaction has been approved, the cleared transaction will appear in the account.

Additional delegate user information

As an individual chosen to initiate transactions on behalf of a business that is using Small Business Online Banking, there are a few more things for you to know.

- When you log into the business, you will use a unique number given to you by the authorized signer who set you up as a delegate. Your number starts with the capital letter "D".
- The *Transaction Manager Messages are* a great way to track transactions; it will help you ensure that bill payments get posted to the account in time for their due date.
- Any transactions that are initiated by you must be approved before they become effective.
- Be conscious of the payment date that you enter when you initiate transactions. Approval by your signer(s) must be given on or before the payment date that was entered in the initiated transaction or it will expire.
- Although we recommend signers log into Small Business Online Banking each morning and check the *Transaction Manager Messages* we encourage you to send your signer(s) an email informing him/her of a pending transaction that requires his/her approval.

We hope that this guide has been helpful in getting started with Small Business Online Banking. Please review our Q&A or call your branch if you have any questions.