MemberDirect Small Business User Guide

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Overview

In addition to the standard online banking features, such as Transfers, Bill Payments, and e-Transfers, MemberDirect Small Business provides:

- Access to both personal and business accounts with a single login
- Setting up users (Delegates) with access to online banking who are not signers on the business account
- Dual signature approval on transactions
- Alert reminders for pending transactions

MemberDirect Small Business is available for businesses with up to 9 signers. It is not available if there are more than 9 signers on the business account.

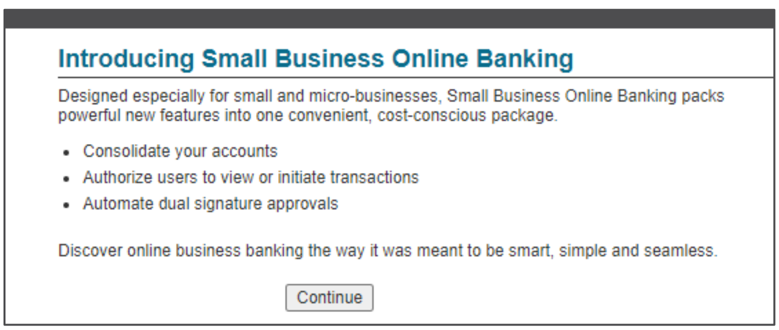
First Time Sign-On

First Time Sign-On for Authorized Signer (Single Signer)

When a member authorized as a signer signs on to MemberDirect Small Business for the first time, the member enters the unique Organization Member Number and PAC provided by LVCU.

1. The member logs in using the temporary PAC and then selects a permanent PAC for future sign-ons.

2. The system recognizes that the user ID is linked to MemberDirect Small Business and displays the Small Business introduction page.



3. When the member clicks continue, the disclaimer and online access agreement display with the terms and conditions for use of the service.

4. Once the member accepts the terms and conditions, the *Account Summary* page displays.

First Time Sign-On for Authorized Signer (Dual Signer Required)

If the business account has a dual-signature requirement, the process of upgrading to MemberDirect Small Business is the same as for a single signer, except that at least two signers must complete the registration procedure described above.

Note: Although signers do not need to upgrade all at the same time, transactions cannot be performed on the account until all signers are upgraded to MemberDirect Small Business.

Authorized User Access (Delegates)

Delegates are people such as an accountant, bookkeeper or spouse who require limited access to the business account online. Delegates can be added by any one of the signers that have access to MemberDirect Small Business and each signer can add up to three delegates. Signers can give delegates read-only access or allow them to initiate transactions for approval without making them an actual signer of the account(s).

- A read-only delegate can only view account information and activity on accounts that a signer designates.
- Initiator delegates can view accounts and initiate transactions that signers must approve.

For example, a receptionist might have read-only access to view transactions, while a bookkeeper will have initiator access to create bill payments and transfer transactions for approval.

Delegate Manager

Signers use the Delegate Manager to manage their delegate's access to Member Direct Small Business. This feature allows signers to:

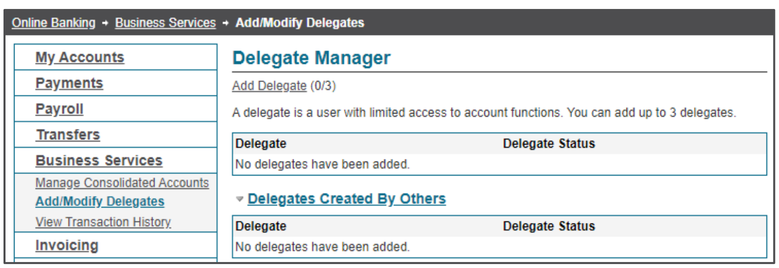
- Add, edit, or delete a delegate
- Re-set a delegate's Personal Access Code (PAC) if the delegate is locked out
- Remove or restore a delegate's access

Lake View Credit Union is not involved in delegate management and is not aware of a delegate's identity. The administration of delegates resides entirely with the signer as a self-serve function of Member Direct Small Business.

Note: Signers will be able to modify their own delegates, but they cannot edit the delegates of other signers. They will however be able to delete other signers' delegates.

Delegates only have access to business accounts; they do not have access to any personal accounts of the signer. Delegates only have access to MemberDirect Small Business via the full website; they cannot use our Mobile App or Mobile Web versions of online banking.

The Delegate Manager is accessed by clicking on **Business Services** and then selecting the **Add/Modify Delegate** link located on the left-hand menu. This page displays all of the signer's delegates along with their status. It will also display delegates that have been added by other signers.



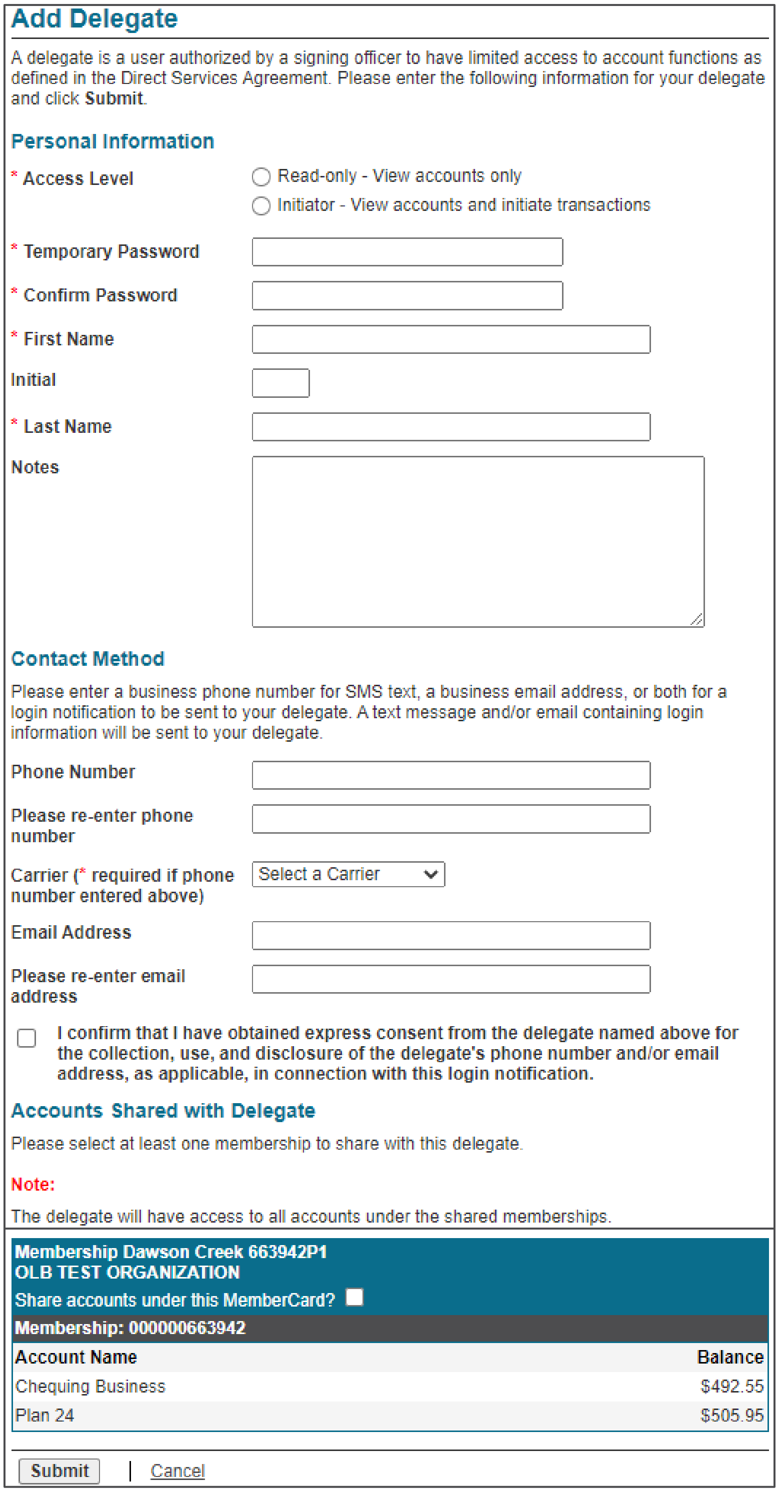
Add a Delegate

Signers can add delegates to a business using the self-serve function.

Note: Each signer can create up to *three* delegates. If the signer has already created three delegates, the **Add Delegates** linked will be disabled.

Members will complete the following steps:

1. Log in to MemberDirect Small Business.
2. Click the **Add/Modify Delegates** link on the Business Services page.
3. Click **Add Delegate**. The "Add Delegate" page will display.



Add Delegate

A delegate is a user authorized by a signing officer to have limited access to account functions as defined in the Direct Services Agreement. Please enter the following information for your delegate and click **Submit**.

Personal Information

* Access Level
  - Read-only - View accounts only
  - Initiator - View accounts and initiate transactions

* Temporary Password

* Confirm Password

* First Name

Initial

* Last Name

Notes

Contact Method

Please enter a business phone number for SMS text, a business email address, or both for a login notification to be sent to your delegate. A text message and/or email containing login information will be sent to your delegate.

Phone Number

Please re-enter phone number

Carrier (* required if phone number entered above) — Select a Carrier

Email Address

Please re-enter email address

I confirm that I have obtained express consent from the delegate named above for the collection, use, and disclosure of the delegate's phone number and/or email address, as applicable, in connection with this login notification.

Accounts Shared with Delegate

Please select at least one membership to share with this delegate.

Note:

The delegate will have access to all accounts under the shared memberships.

Membership Dawson Creek 663942P1
OLB TEST ORGANIZATION
Share accounts under this MemberCard?

Membership: 000000663942

Account Name	Balance
Chequing Business	$492.55
Plan 24	$505.95

Submit | Cancel

4. Enter or select the following profile and account information:

   - The delegate's access level – either *Read-only* or *Initiator*
   - A temporary password for the delegate and confirmation of it. The delegate will change the password when they log in for the first time.
   - The delegate's first name, initial, and last name.
   - Any miscellaneous information about the delegate in the **Notes** box.

The system will automatically assign a member number. The member numbers assigned to the delegates are unique and start with the letter "D" followed by seven digits, such as *D1234567*. This member number is the login ID/PAN that the delegate will enter to log in to MemberDirect Small Business.

The letter 'D' is case sensitive and must be entered as an upper case "D" when a delegate logs in to MemberDirect Small Business.

5. The **Contact Method** is optional:

- When a signer is Adding a new Delegate, they can choose to enter a phone number and/or email address to notify the Delegate of their login details, Member Number and PAC.
- The Member Number and PAC alert notifications are sent separately, approximately 15 minutes apart. This is a security measure to ensure the messages are not being picked up by someone else.
- The alert feature is only available when adding a new delegate, is **not** available when editing an existing delegate.
- If the signer chooses not to send the member number and password via email or text message, it is then signer's responsibility to give their delegates their member numbers and passwords over another secure channel.

In order to send the member number and password via email and/or text message the following information must be selected or entered:

- Phone Number (this must be a cell phone number)
- Carrier
- Email Address

The signer will click the checkbox beside the disclaimer for providing a delegate's email and/or cell phone number.

6. The **Accounts Shared with Delegate** section will show the Organization Member number. The signer will click the checkbox beside '**Share accounts under this Membership?**' under the Member number.

Note: Accounts are all shared at the login level. Thus, when giving access to the delegate, the signer cannot select some accounts and exclude others under a login.

Note: When giving access to the delegate, the signer's personal accounts will not be displayed. Delegates only have access

7. Click the **Submit** button. A confirmation page showing the delegate's information will be displayed.

8. The signer will need to notify the delegate of the login ID and temporary password combination using a secure and confidential method.

Edit a Delegate

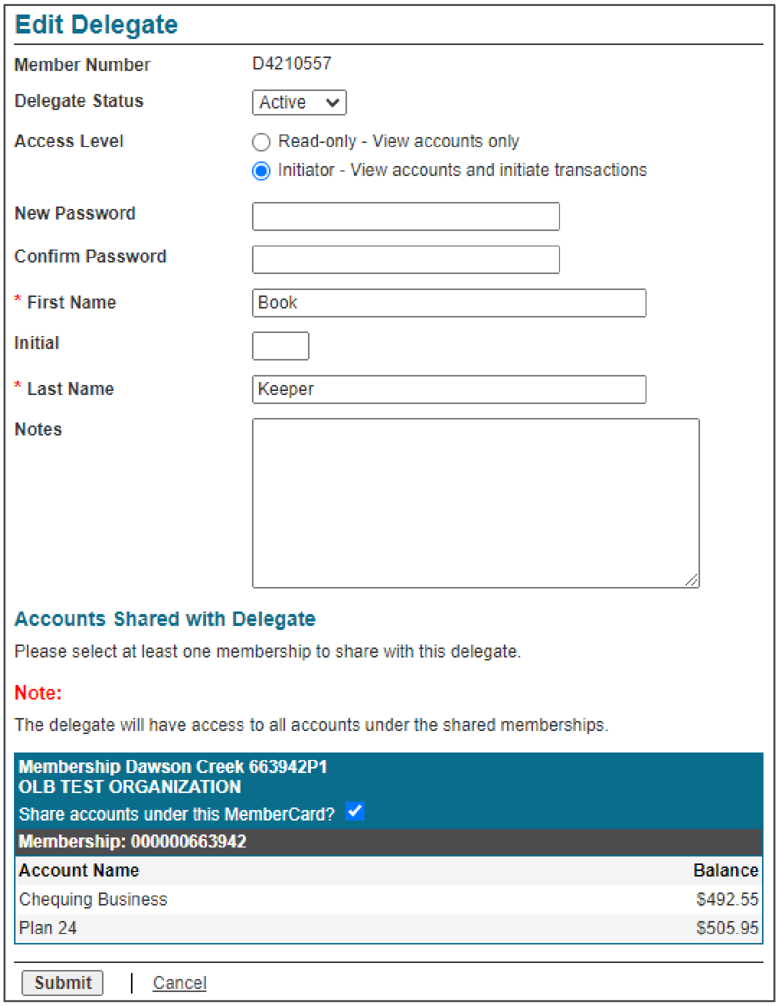
Once a delegate has been added to a business, a signer can edit the information in the delegate's profile, such as their password. For dual-signature accounts, another signer on the account does not need to authorize the change since the delegate "belongs" to the signer making the change.

The following information can be updated:

- The delegate's status either – *Active* or *Inactive* (the system changes the status to *Inactive* when the delegate is locked out)
- The delegate's access level – *Read-only* or *Initiator*
- The delegate's first name, initial, and last name
- The information about the delegate in the Notes box
- The accounts shared with the delegate
- The delegate's password

To edit a delegate's profile, the signer will go to **Manage Delegates** and complete the following steps:

1. Click **Edit** to the right of the delegate's name.



2. After updating the delegate's profile, click **Submit**. A confirmation page showing the delegate's information will be displayed. A receipt page will be displayed that shows the changes to the delegate's profile.

3. Click the **Submit** button if the revised delegate information is correct. A receipt page will be displayed that shows the changes to the delegate's profile.

Reset a Delegate's Password

If a delegate forgets their unique password and/or becomes locked out, the delegate's signer can reset the delegate's password via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Enter and confirm a new password for the delegate.
3. Click **Submit**. A confirmation page showing the delegate's updated status will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed.
5. Inform the delegate of the new password using a secure and confidential method.

Reset a Delegate's Status

If a delegate is locked out after a number of consecutive unsuccessful login attempts and can no longer access MemberDirect Small Business, the delegate's signer can reset the delegate's status via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Check the “unlock this account” box to change the delegate status from *Locked* to *Active*.
3. Click **Submit**. A confirmation page showing the delegate’s updated status will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate’s changed status.
5. Inform the delegate that their access has been restored.

Temporarily Remove a Delegate’s Access

Signers can *temporarily* remove a delegate’s access to MemberDirect Small Business services via the Delegate Manager. This situation may occur when a delegate is taking a temporary leave (such as maternity leave).

To remove a delegate’s access temporarily, the delegate’s signer will:

1. Display the Edit Delegate page for the delegate.
2. Change the **Delegate Status** from *Active* to *Inactive*.
3. Click **Submit**. A confirmation page will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate’s changed status.
5. Inform the delegate that their access has been temporarily removed.

Restore a Delegate’s Access

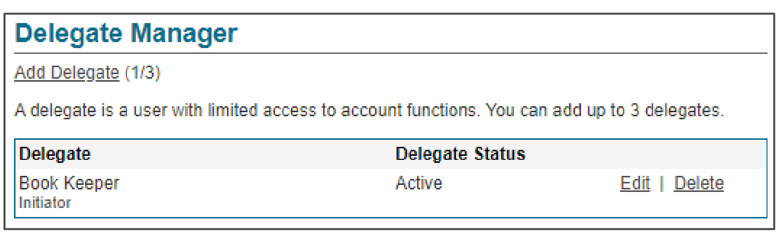
Signers can restore a delegate’s access after it has been temporarily removed via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Change the **Delegate Status** from *Inactive* to *Active*.
3. Click **Submit**. A confirmation page will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate’s changed status.
5. Inform the delegate that their access has been restored.

Delete a Delegate

Signers can delete their delegate’s profile as follows:

1. Click **Delete** to the right of the delegate’s name on the Delegate Manager page. A confirmation page is displayed.



2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate’s access to the business will be removed.

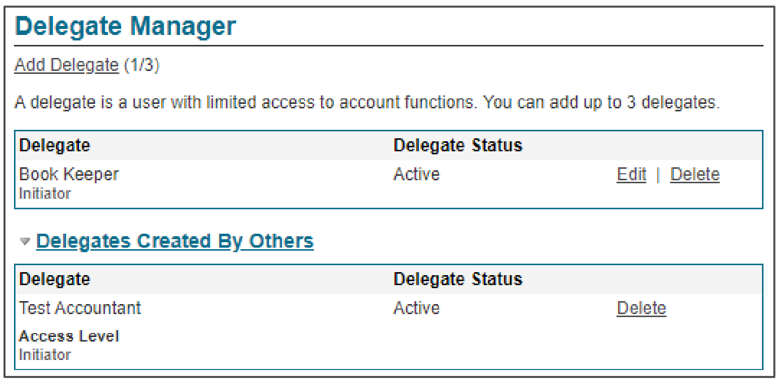
The delegate will then be unable to log into MemberDirect Small Business.

Delete Another Signer’s Delegate

In a multiple signer environment, signers can see the delegates created by other signers and delete them. However, signers cannot edit the profiles of delegates created by other signers.

In a multiple signer environment, the Delegate Manager will show the delegates created by other signers. To delete a delegate created by another signer, a signer will complete the following steps:

1. Display the Delegate Manager and then click Delete beside the delegate to be deleted under **Delegates Created By Others**. A confirmation page will be displayed.



2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate’s access to the business will be removed.

The delegate will then be unable to log into MemberDirect Small Business.

Delegate Functions

Delegates only have access to MemberDirect Small Business via the full website; they cannot use our Mobile App or Mobile Web versions of online banking.

Summary of delegate capabilities:

Online Banking Feature	Read Only	Initiator	Require signer(s) approval?
Account Summary	√	√	
Account Activity	√	√	
View e-Statements	√	√	
Business Services - Transaction Manager - View pending transactions - Recall transaction	X	√	
Pay Bills	X	√	Yes
Add/Delete Payees	X	√	
Pay Business Taxes	X	√	Yes
Transfer Funds	X	√	Yes
Send INTERAC e-Transfer	X	X	
Add/Delete e-Transfer Recipient	X	X	
Accept e-Transfer	X	X	
Create Stop Cheque	X	√	Yes
Change Personal Access Code (PAC)	√	√	
Change Security Questions	√	√	
Manage Memorized Accounts	√	√	
Manage Alerts	X	X	
Small Business Invoicing	√	√	
Small Business Payroll	√	√	Yes

Manage Transactions

Two steps are required to complete transactions on single-signature accounts that have initiator delegates. In the first step, an initiator delegate initiates and submits a transaction and in the second step, a signer approves or rejects the transaction. On dual-signature accounts that have initiator delegates, two signers must approve or reject a transaction.

Note: Transactions for single-signer small business accounts that do not have delegates, are completed without the approval of another user. However, on a dual-signature account without initiator delegates, two steps are also required to complete a transaction. In the first step, a signer initiates and submits a transaction and, in the second step, a second signer approves or rejects the transaction.

Immediate and Future-Dated Transactions

Signers and initiator delegates may perform both immediate and future-dated transactions. Immediate transactions are processed after a signer has approved them. They include the following transactions:

- Immediate fund transfers and bill payments
- Debit messages (Interac e-Transfers)
- Stop cheque requests

Future-dated transactions (such as future-dated and recurring funds transfers and bill payments) are processed on a specified date (or dates) after a signer has approved them.

Transactions on Dual-Signature Accounts

One of the main features of MemberDirect Small Business that distinguishes it from regular MemberDirect is dual-signature support. For accounts that require two signers to approve transactions, one signer can initiate a transaction, while another approves or rejects it. Signers on small business accounts requiring dual signatures can initiate and approve, decline, or edit a transaction. Delegates on small business accounts who have been granted initiator rights by their signers can initiate transactions and wait for both signers to approve.

Inter-member transfers: For accounts with a dual signature requirement, all signers must have the inter-member transfer role set up on the transfer to account. Also, the transfer to account must be selected on each signer's Small Business e-agreement.

Initiating Transaction Requests

Transaction requests are initiated by signers and initiator delegates. To initiate a transaction, a signer or initiator delegate will perform the following steps:

1. Select the transaction to be initiated such as a payment or transfer.
2. Enter the required information needed to complete the transaction.
3. Confirm the transaction when the details are presented.
4. Submit the transaction and, if required, wait for it to be approved.

The system will save the submitted transaction for a signer to approve. If a signer initiates a transaction when there is only one signature required, no additional approval is required, and the transaction is processed either immediately or on a future date. On a dual-signature account, the approval of one of the other signers is required in order to complete transactions that the first signer initiates.

If a delegate initiates a transaction when there is only one signature required the approval of the signer is required to process transaction either immediately or on a future date. On a dual-signature account, the approval of two signers is required in order to complete transactions that the delegate initiates.

The same approval structure applies for stop payments.

An immediate transaction must be approved by the signer(s) within 10 days, or it will expire. It will only be processed 'immediately' upon approval. For example: Delegate creates an immediate bill payment on 02JAN. First signer approves transaction on 06JAN. Second signer approves transaction on 08JAN. Bill payment is processed 'immediately' upon final approval, on 08JAN.

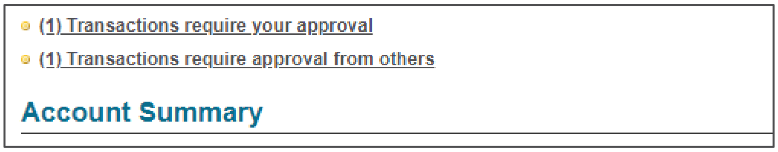
Pending Transactions

Transactions created by delegates or that require dual authorization are held in pending status by MemberDirect Small Business until approved.

Signers and initiator delegates will see pending transactions listed on their Account Summary page. The following transactions will display:

1. Transactions requiring the signer's approval.
2. Transactions requiring approval from other signers.
3. Rejected, expired, and recalled transactions.

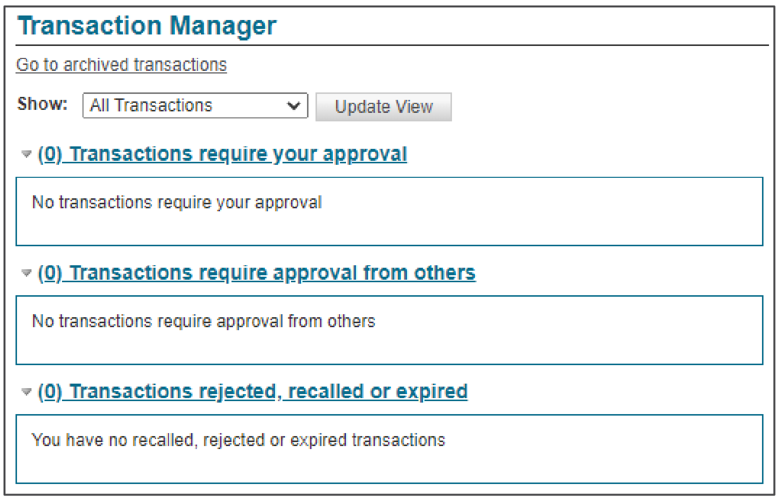
Signers will click a link to open the Transaction Manager to view the transaction and take the appropriate action.



Note: When a transaction is created and requires approval, it is assigned a pending number. When the action or transaction is approved, it is considered to be completed and is then assigned a confirmation number.

Transaction Manager

The Transaction Manager page allows signers to review and approve or reject transactions or other actions. It also displays rejected, expired, and recalled transactions and allows signers and initiator delegates to create similar transactions.



Users can show or filter transactions to display:

- All transactions
- Transfers
- Bill payments and stop cheques
- Accounts opened
- Transactions created within the last seven days

When the Transaction Manager is displayed, signers can display the history of a transaction by clicking **Show history** in the drop-down menu.

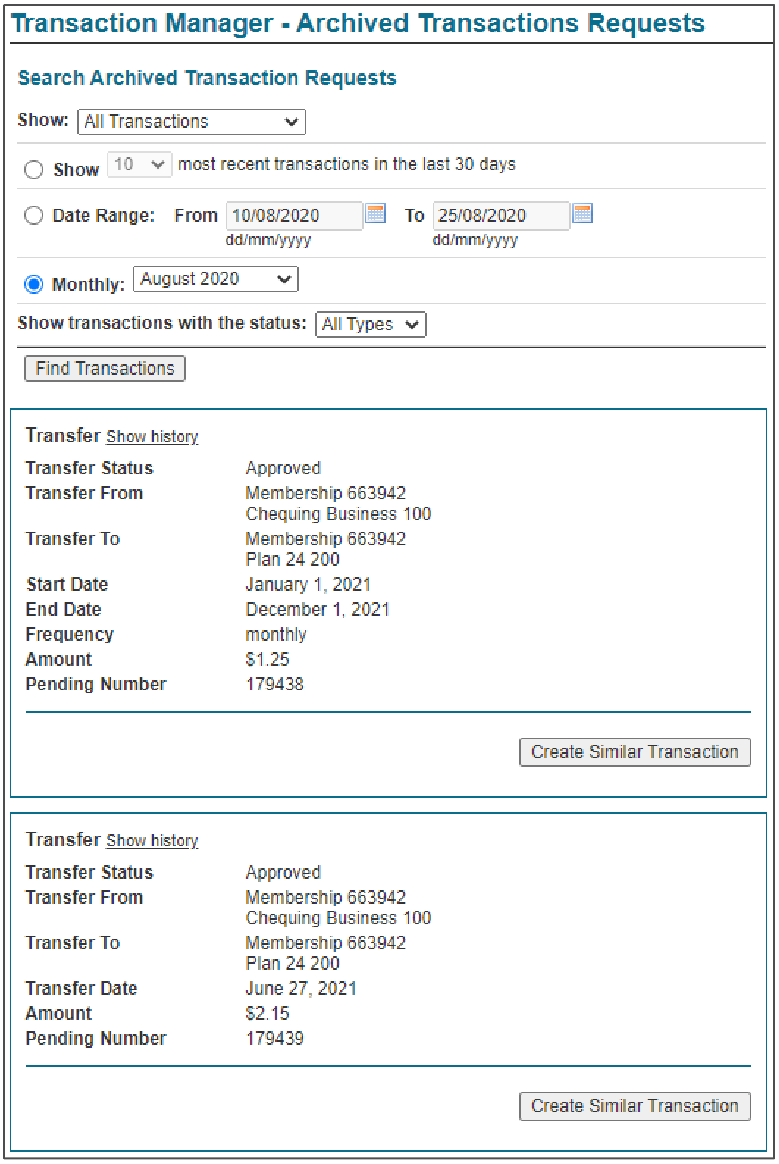
Archived Transactions

Signers can also view archived transactions by clicking **Go to archived transactions**. This page displays all rejected, recalled, and expired transactions. These transaction types will appear in the Archived Transactions area for up to twelve months. After twelve months, these transactions will be deleted.

Signers select the archived transactions by specifying:

- The type of transaction (all transactions, transfers, payments and stop cheques, account opening) selected in the **Show** drop-down box.
- The month for which archived transactions are to be displayed in the **Monthly** field.
- A date range over which to include archived transactions in **Date Range: From/To** boxes
- The transaction status (rejected, expired, recalled, or all three statuses) elected in the **Show transactions with the status** drop-down box.

After specifying the above values, signers will click **Find Transactions** to display the requested transactions.



Approving and Rejecting Transactions

Signers approve or reject transactions that require their approval by completing the following steps:

1. Click the **Transactions require your approval** link on the Account Summary.
2. Click **Approve** or **Reject** on the Transaction Manager. A confirmation page will be displayed showing the details of the transaction.
3. Confirm the transactions by clicking **Submit** on the confirmation page.

A receipt page will be displayed showing the transactions status (Approved, Rejected or Created). The updated transaction status will be included in the number of approved or rejected, recalled, or expired transactions on both the Transaction Manager and above the Account Summary.

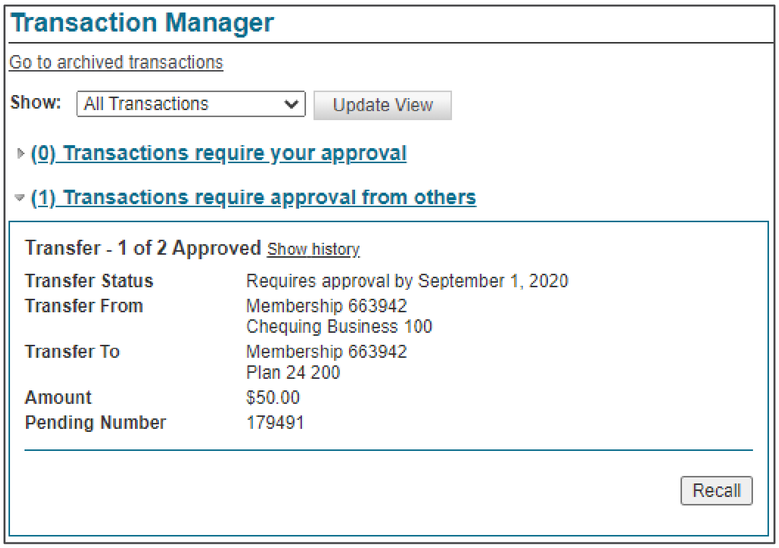
Recalling Transactions

On single-signature accounts, initiator delegates can recall transactions or actions they have submitted for approval if the signers have not yet approved or rejected the transaction or action. For dual-signature accounts, if an initiator delegate submits an action or transaction, it can be cancelled up until a signer approves it. If a signer submits a transaction on a dual- signature account, it can be cancelled up until the other signer approves or reject it.

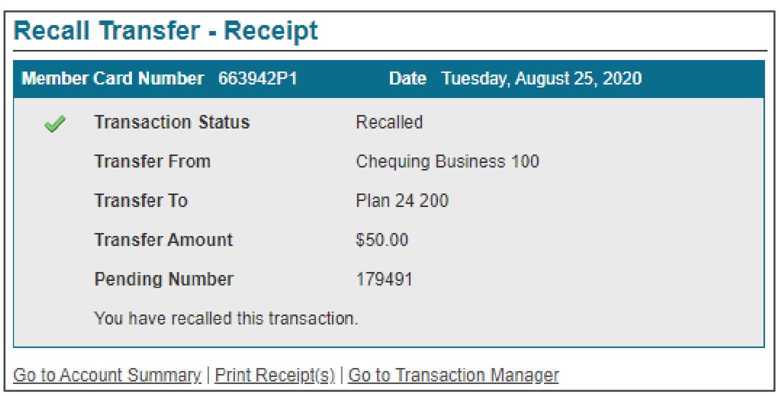
Signers and initiator delegates can recall (or cancel) their pending transactions as follows:

1. Display the Transaction Manager and then click **Recall**. A confirmation page will ask the user to confirm the action.

2. Click **Confirm** on the confirmation page.



3. A receipt page will be displayed that shows Recalled as the transaction status and a transaction confirmation number.



Note: Recalled transactions will be included in the list of “transactions require approval” until the user accesses this link.

Deleting Transactions

On single signature accounts, when a transaction is created by the single signer it does not require any additional approval. When a transaction is created by a delegate it requires approval by the single signer. On dual signature accounts, when a transaction is created by one of the dual signers it requires the approval of the other signer. If a transaction is created by a delegate it requires approval by both signers.

Once approved by all applicable signers:

- A scheduled bill payment will appear on the Account Summary page in the “scheduled bill payments” section. If Same Day Bill Payment Reversal has been enabled an immediate bill payment will also display on the Account Summary page in the “scheduled bill payments” section.
- A scheduled transfer will appear on the Account Summary page in the “scheduled transfers” section.

On the Account Summary page there will be a DELETE link to the right of each scheduled transaction. By clicking on this link, a DELETE transaction will be created. It will require the same approvals as described above.

All transactions (created, rejected or deleted) are pending until approved by all applicable signers. For deleted transactions, this means that until approved, they remain on the Account Summary page. It is possible to delete the scheduled transaction more than once because it remains on the Account Summary page until all approvals are provided. Applicable approvals will be required for EACH deleted transaction created. Note that if a transaction is deleted more than once only the first approval(s) will actually delete the transaction. Subsequent approvals will display an error.

Transactions rejected, recalled or expired will display for 30 days in the Transaction Manager page. After 30 days, the transaction will be moved to the Archived Transaction page where they will be visible for 12 months.

Creating Similar Transactions

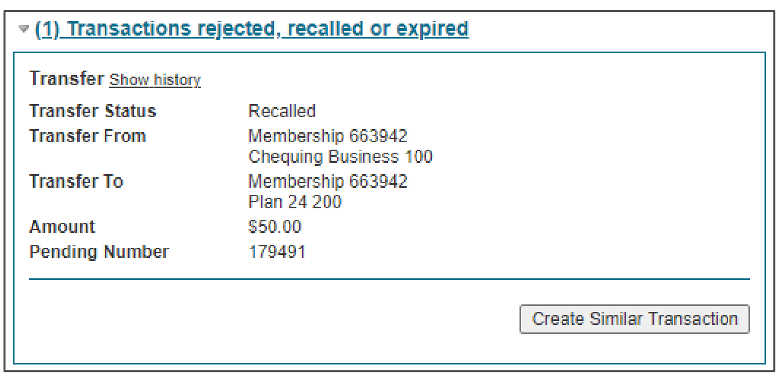
Users can create transactions that are similar to transactions that have been rejected, recalled, or expired. This function allows the signers to re-create a transaction quickly by only changing the details that need to be changed, such as the amount. The other details do not change unless the user changes them.

To create a transaction similar to another one, signers will complete the following steps:

1. Navigate to the Transaction Manager and scroll down to display the rejected, recalled, and expired transactions and find the transaction to be re-created.

2. Click **Create Similar Transaction**. The transaction page for the transaction such as “Pay Bills” will be displayed showing the original details of the transactions.

3. Change the details as needed, if required, submit the transaction for approval.



Expired Transactions

Immediate transactions will expire seven days after they are created, if not approved.

Scheduled transactions will expire the day after the scheduled date, if not approved.

Expired transactions appear as *Expired* on the Transaction Manager page.

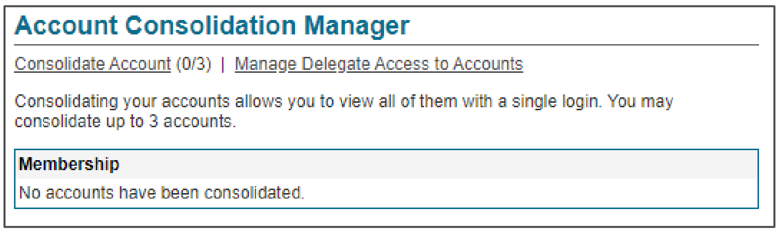
Consolidate Accounts

The Account Consolidation function in MemberDirect Small Business allows signers to log in only once and see all personal and business accounts together rather than logging in and out multiple times.

The Account Consolidation Manager allows signers to perform the following functions:

- Consolidate accounts
- Manage delegate access to consolidated accounts
- Re-link a consolidated account by updating the account’s PAC
- Remove consolidated accounts

Note: In discussing this function, consolidation implies the aggregation of logins. Also note that this function is not available to delegates. A signer will be able to consolidate up to three memberships.



Account Consolidation Manager

The Account Consolidation Manager will display all current consolidated accounts. If there are no consolidated accounts, it will display “No accounts have been consolidated” below the **Membership** heading.

If three logins have been consolidated, the **Consolidate Account** link will be disabled on the Account Consolidation Manager.

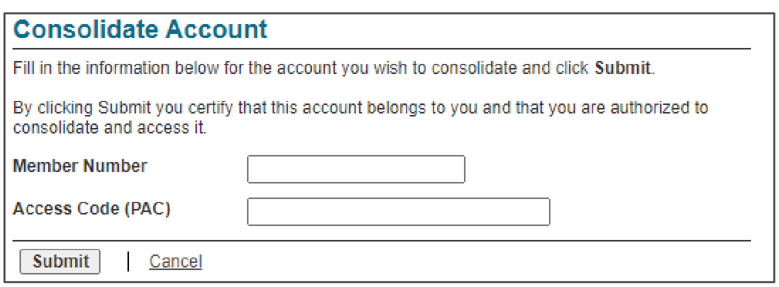
To access the Account Consolidation Manager, click on **Business Services > Manage Consolidated Accounts.**

Adding a Consolidated Account

To consolidate an account, signers will complete the following steps:

1. Click **Consolidate Account**. The Account Consolidation page displays. Signers will enter the following information about the account to be consolidated:

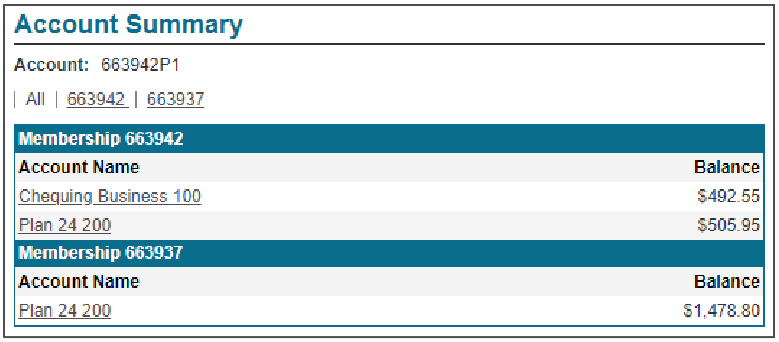
    - The Member Number to be consolidated.
    - The PAC for the Member Number to be consolidated.



2. Click **Submit**. A confirmation page will be displayed.

3. Confirm the consolidation details by clicking **Confirm**. The signer can also cancel the consolidation or edit the details.

Note: Once a login is consolidated, signers may perform transactions between the accounts under the consolidated logins.


Account Summary

Account: 663942P1

| All | 663942 | 663937

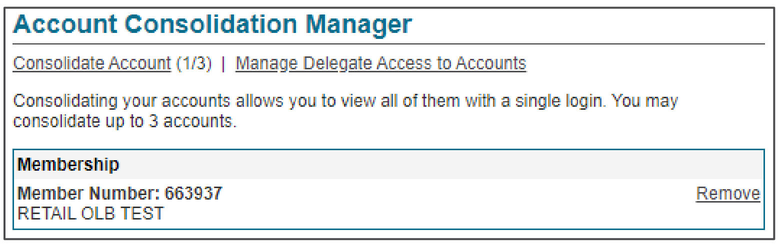
Membership 663942	
Account Name	**Balance**
Chequing Business 100	$492.55
Plan 24 200	$505.95
Membership 663937	
Account Name	**Balance**
Plan 24 200	$1,478.80

Removing Consolidated Accounts

Signers will remove a consolidated membership as follows:

1. Click **Remove** beside the Member Number to be removed on the Account Consolidation. A confirmation page will be displayed.
2. Click **Confirm** on the confirmation page.

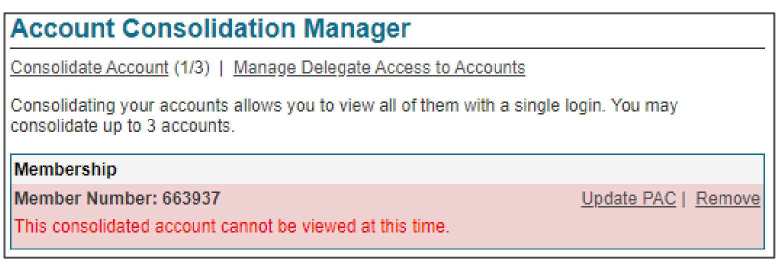
A receipt page will be displayed. The Member Number will no longer appear on the Account Consolidation Manager and the accounts will no longer display on the Account Summary screen.



Note: Removing a consolidated membership will not delete or close the accounts. It only removes the link to the login from the single view. The signer will still be able to access the account by logging in with the removed Member Number separately.

Re-linking an Account

Signers may re-link a consolidated account on the Account Consolidation Manager by clicking on **Update PAC**. This action may be required if the signer changed the PAC of the consolidated Member Number, which breaks the link between the Member Number and the login view. The **Update PAC** function recreates the link.



To re-link a PAN, signers will complete the following steps:

1. Click **Update PAC** on the Account Manager.
2. Enter the correct PAC for the consolidated PAN.
3. Click S**ubmit**. A receipt page is displayed when the new PAC is confirmed.

Note: Updating the PAC on a consolidated login does not change the PAC. Rather, it updates the information about the PAC used to log in directly to a specific PAN.

Managing Delegate Access to Consolidated Accounts

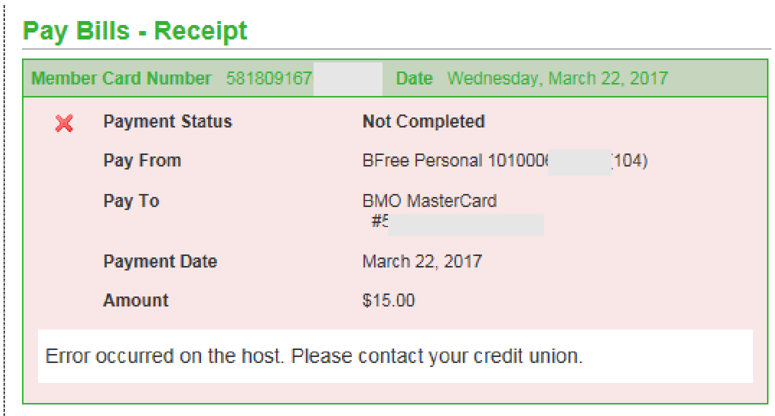
Signers can manage their delegate's access to consolidated accounts by clicking on **Manage Delegate Access to Accounts**. The Delegate Manager will be displayed. When a login is consolidated, the delegates are not automatically given access to it. Thus, to give a delegate access to a consolidated account, the signer must check the appropriate box beside the account to access on the Add Delegate page.

Known Issue with Bill Payments on Consolidated Accounts

When membership logins are consolidated in MemberDirect Small Business, members have the option of paying bill payees linked to their business profile as well as the profile of the consolidated membership (usually personal profile). Occasionally there are issues if a member attempts to pay a personal bill from a business account or vice versa. The error messages generated in these cases are:

Error Message:

"Error occurred on the host. Please contact your credit union." "Account failed vendor validation."



Note: To avoid the error above, the member should pay business bills only from the business accounts and personal bills from personal accounts only.

MemberDirect Small Business INTERAC e-Transfer

Members utilizing MemberDirect Small Business will have the INTERAC e-Transfer functionality available to them. INTERAC e-Transfer functionality for *MemberDirect®* Small Business functions the same as INTERAC e-Transfer for personal members. The following points are specific to INTERAC e- Transfer initiated on Small Business accounts:

- INTERAC e-Transfer recipient lists are not shared among signers. Each signer is responsible for their list and cannot see the list of another signer. Initiator delegates cannot manage their recipient list. They can only access lists belonging to the signer who created the initiator delegate.
- An INTERAC e-Transfer initiated by a delegate is associated with the signer who created the initiator delegate. Therefore, for actions related to an INTERAC e-Transfer (such as cancelling or resending the e-Transfer), the details of the signer who created initiator delegate will appear on the INTERAC e-Transfer history page.
- INTERAC e-Transfer is associated with the signer who initiates the e-Transfer, not the one who approves it. Therefore, for actions related to an INTERAC e-Transfer (such as cancelling or resending the e-Transfer), the details of the signer who initiated the action will appear with the action on the INTERAC e-Transfer history page.

- Delegates who initiate an INTERAC e-Transfer can remind the transfer's recipients to accept the funds sent to them. If two approvals are required for an INTERAC e- Transfer, only the initiating signer can remind recipients to accept a transfer sent to them. Approving signers cannot send reminders to recipients.

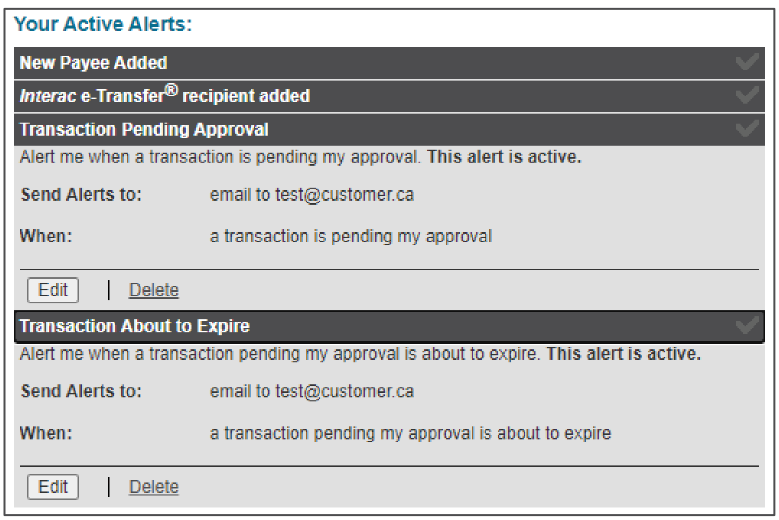
- Only delegates who initiated an INTERAC e-Transfer and the signer who created the delegate can cancel an e- Transfer or a resend the notice pending pickup. If two approvals are required for an INTERAC e-Transfer, only the initiating signer can cancel it or a resend the notice pending pickup.

Note: If a signer edits the details of a recipient on their INTERAC e-Transfer recipient list while there is an e-Transfer pending approval for that recipient, an error will occur if another signer attempts to approve the transfer. This situation might occur if the recipient's phone or email address is changed after the e-Transfer is submitted for approval. If this occurs, a new e-transfer must be created and submitted.

Transaction Alerts

Signers can register to receive alerts notifications for pending transactions that require approval and for transactions that are about to expire. Alerts are located under **Messages and Alerts → Manage Alerts**.

Note: Delegates do not have access to Alerts.



Transaction Pending Approval

- Alert is applicable for all new transactions which require second approval
- Alert is sent out immediately
- Alert is sent to all signers that have registered to receive the alert, which may include the signer that created the transaction
- Alert is only sent once

Transaction About to Expire

- Alert is applicable for pending transactions which still require second approval
- Alert is sent 2 days prior to the expiry date of the transaction, at 9:00am
- Alert is sent to all signers that have registered to receive the alert, which may include the signer that created the transaction
- Alert is only sent once per pending transaction

Mobile Banking Access

MemberDirect Small Business signers can perform many of the same online banking functions with our Mobile Banking options: Mobile App and Mobile Web banking. Mobile App also offers Deposit Anywhere for cheque deposits.

Note: The full desktop functionality can be accessed on a mobile device by accessing MemberDirect Small Business through your device's browser. The Mobile Banking platform will load automatically, and you can simply click the "Desktop Version" link in the menu to be directed to full online banking experience.

Note: Delegates do not have access to Mobile Banking.

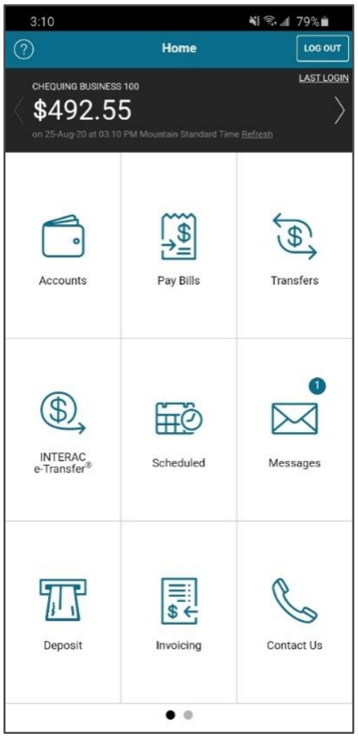
Summary of Mobile Banking features:

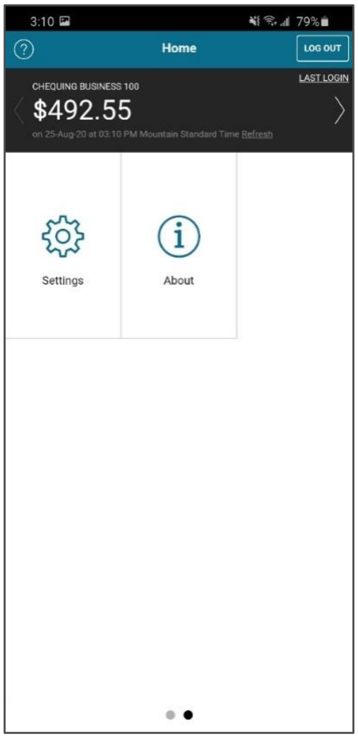
Online Banking Feature	Mobile App	Mobile Web
Account Balances	√	√
Account Activity	√	√
View cheque images	√	X
Transaction Manager* • Access to transactions requiring your approval and approval by others • Approve or reject transactions • Access to view rejected, recalled and expired transactions	√	√
Deposit Anywhere (cheque deposit)	√	X
Dual authorization on transactions	√	√
Pay Bills	√	√
View/Manage scheduled bill payments	√	√
Add/Delete Payees	√	X
Transfer Funds	√	√
View/Manage scheduled transfers	√	√
INTERAC e-Transfers	√	√
View Messages Includes notifications for pending transactions that require approval	√	√
Manage Alerts	√	X
Change Personal Access Code (PAC)	√	X
Change Security Questions	√	X
Manage Memorized Accounts	√	√
Small Business Invoicing	√	X
Small Business Payroll	X	X

***Note**: Cannot approve transactions for Business Taxes or Stop Cheques, must use full site.

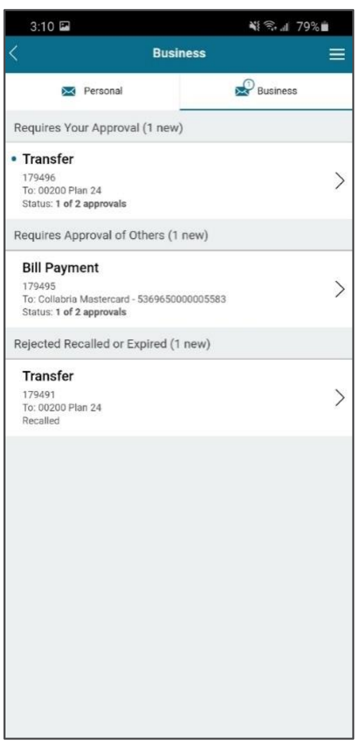
Mobile App

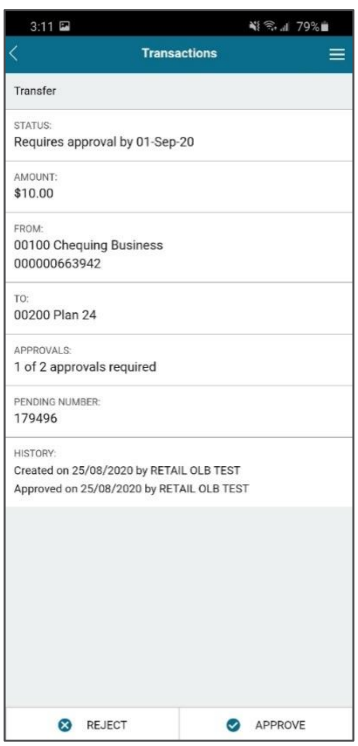
Mobile App is available for iPhone, iPod Touch, iPad, and Android devices. It gives you secure access to your money anytime, anywhere. You can download our Mobile App from the iTunes App Store or Google Play.





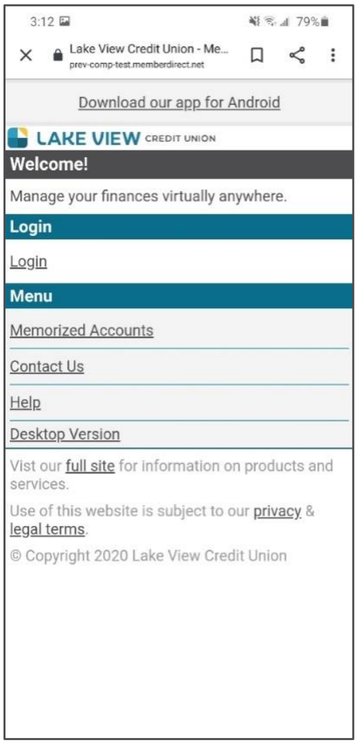
View Business Messages to see pending transactions and use click the messages to access transactions for approval.

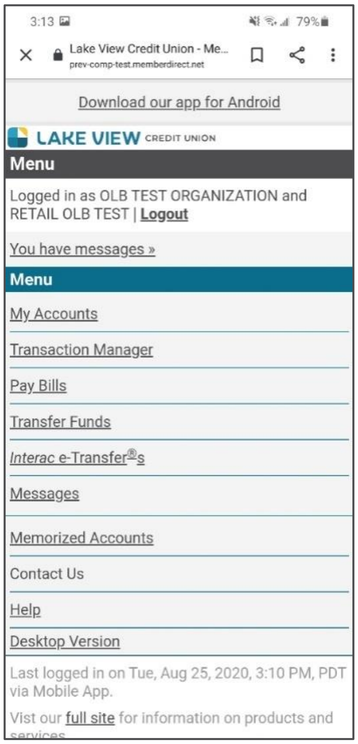




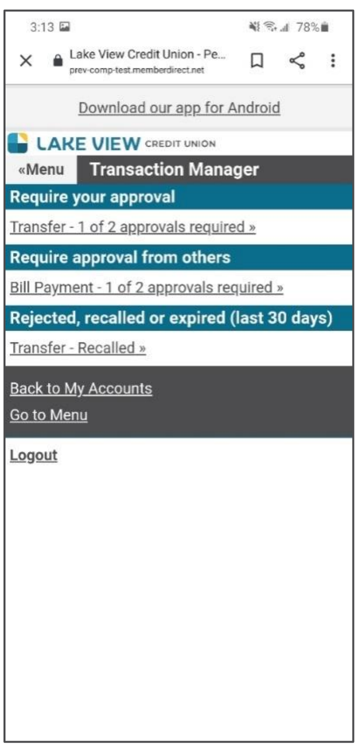
Mobile Web Banking

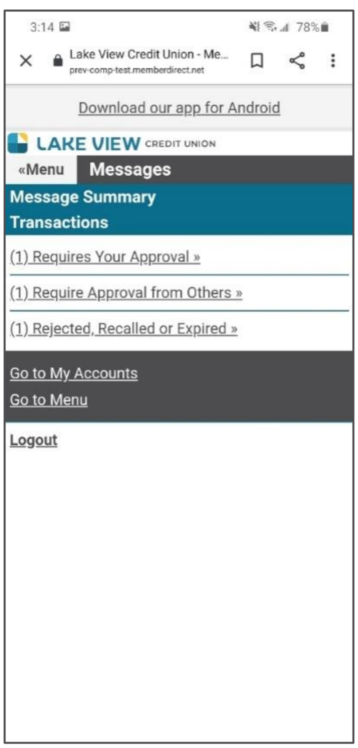
Mobile Web is a browser-based version of online banking that is optimized for smartphones and tablets running on any platform (Android, Apple, Blackberry or Windows). This product offers mobile users a clear, simple interface designed for smaller screens.





Pending transactions are available under Transaction Manager and in Messages. Use the links to access transactions for approval.





Small Business Invoicing

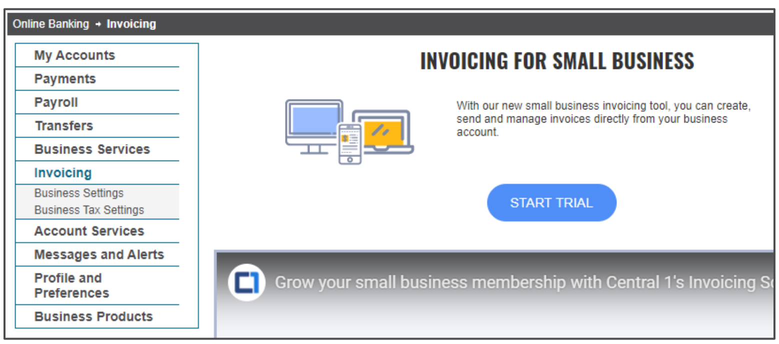
Small Business Invoicing allows MemberDirect Small Business users to manage all their invoices and accounts receivable within online banking. Small Business Invoicing features include:

- Create and email custom invoices
- Get notifications when invoices are paid
- Reconcile invoices
- Collect payment for invoices using Interac e-Transfer Request Money
- Access online banking and invoicing services with a single log-in

Registering for Small Business Invoicing

Register for 30-Day Free Trial

1. Login to MemberDirect Small Business.
2. Select **Invoicing** in the left-side menu.
3. Click **Start Trial**. The “Create an Invoice” page will be displayed with a prompt to confirm the business name and address. Click **Yes** to confirm or click **No** to edit the information.



The Small Business Invoicing service can now be used, and invoices can be created and sent.

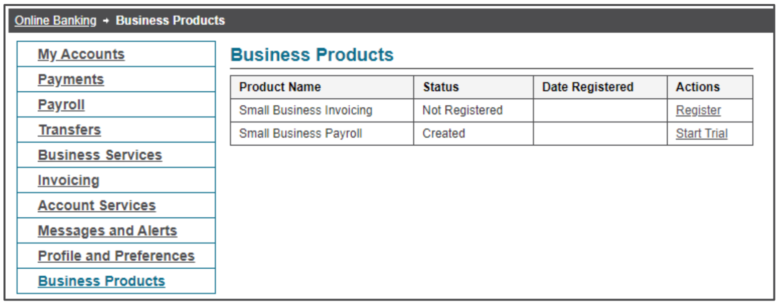
When the 30-Day Free Trial expires, users will be prompted to register for Small Business Invoicing in order to continue using the service.

The Business Products page in the left-side menu will now display the status and expiry date of the free-trial.

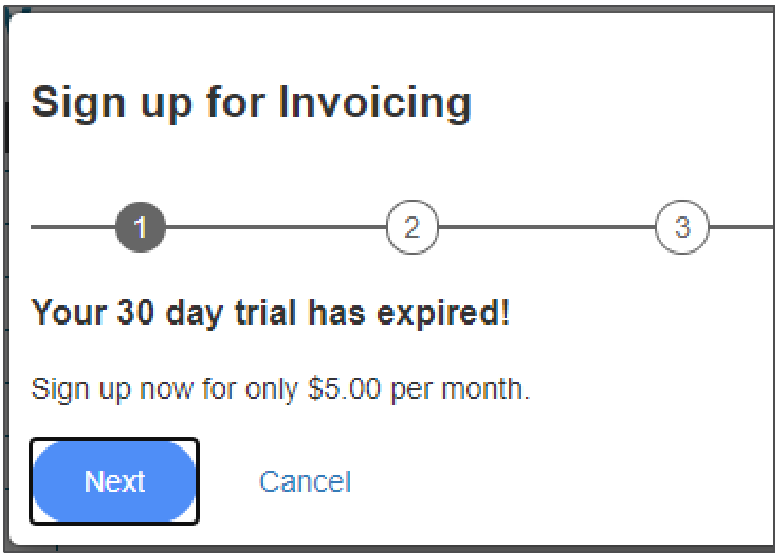
Registering for Small Business Invoicing

Each business is eligible for the 30-day trial of Small Business Invoicing. To continue using Small Business Invoicing, register for the services as follows:

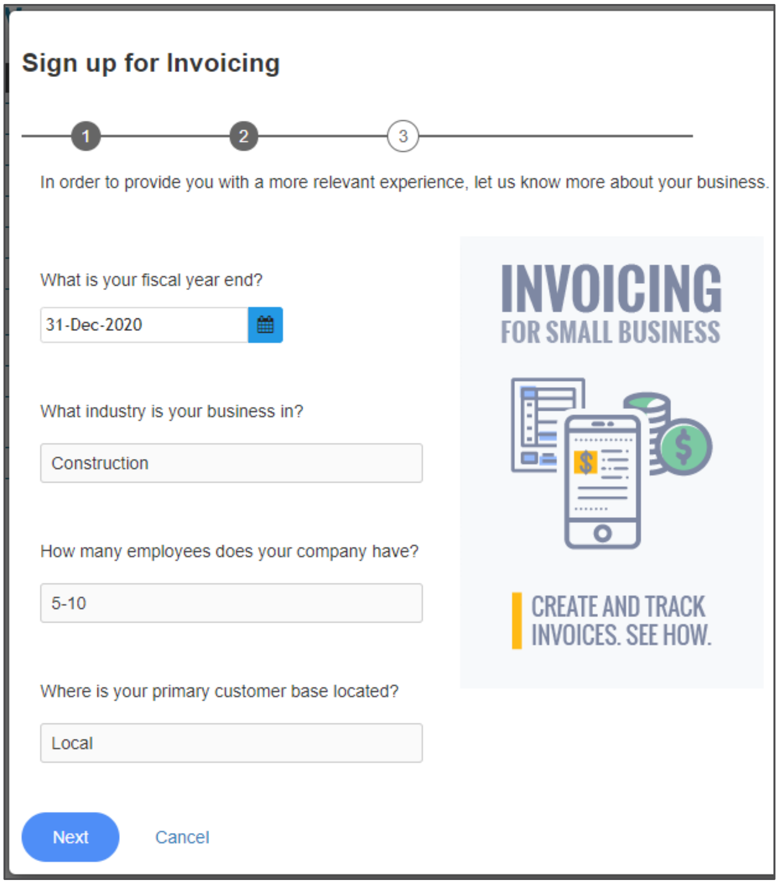
1. Login to MemberDirect Small Business.
2. Select **Business Products** in the left-side menu.



3. Select **Register** under the **Actions** menu for Small Business Invoicing. A sign-up prompt will be displayed informing that the subscription has expired.



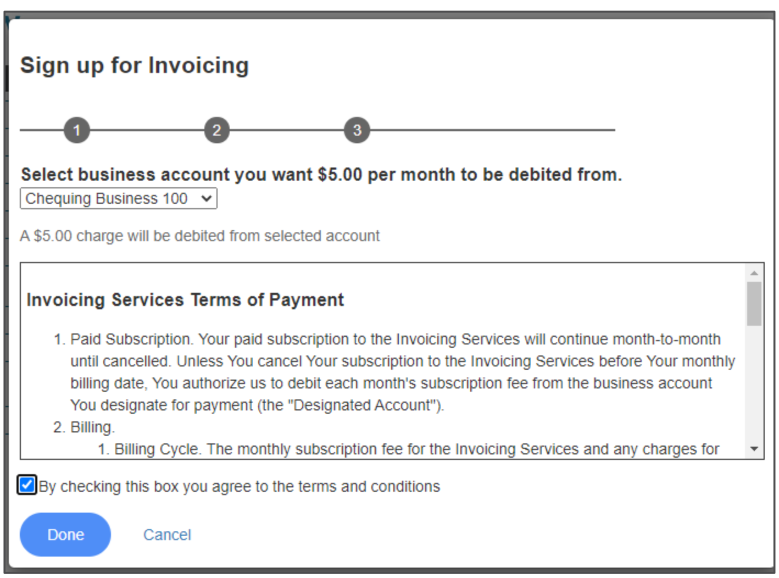
4. Select **Next**. The Business Insights Questions are displayed in Step 2.



5. Select or enter answers to the Business Insights Questions and click **Next**. The “Sign up for Invoicing” page will be displayed.

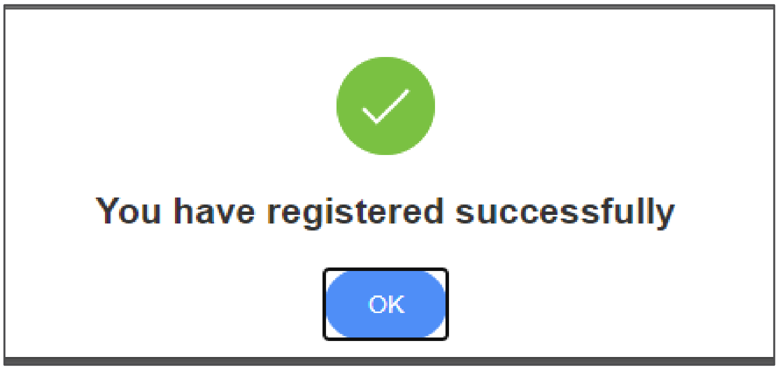
6. Select the business account to be debited with the Invoice Servicing fee from the drop-down menu.

7. View the terms of payment and click the checkbox to agree to the Small Business Invoicing terms and conditions.



8. Click **Done**. A confirmation window will be displayed to inform that the registration for Small Business Invoicing has been successful.

9. Click **OK**.



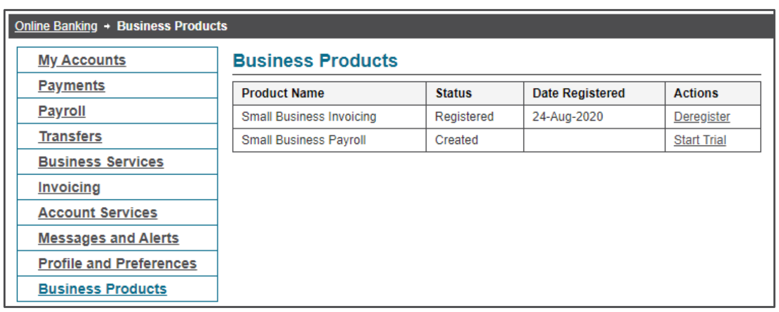
The Business Products page in the left-side menu now shows:

- The status is “Registered”
- The date of registration
- The available action is **Deregister**

Deregistering from Small Business Invoicing

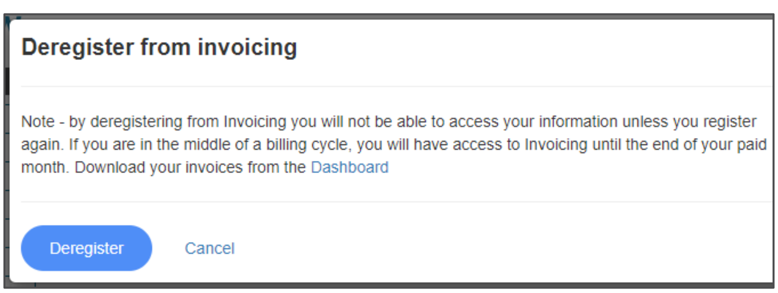
To deregister from Small Business Invoicing, complete the following steps:

1. Select **Business Products** in the left-side menu.



2. Select **Deregister** under the **Actions** menu for Small Business Invoicing.

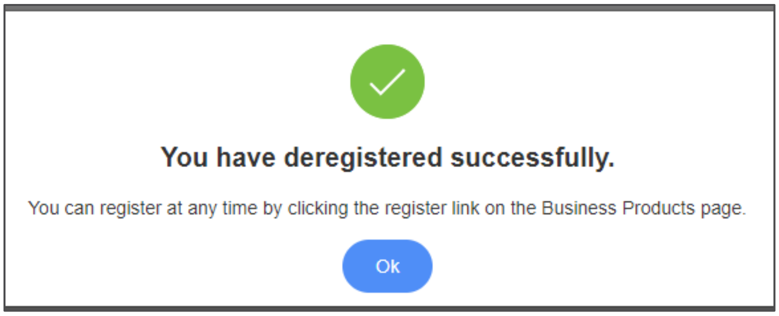
Note: A pop-up will display stating that once deregistered invoices will no longer be accessible. It also provides a link to the Dashboard where invoices can be downloaded. If the Dashboard is accessed from this link, the process to deregister will need to be restarted.



3. Click **Deregister**. A confirmation window will be displayed to inform that the deregistration from Small Business Invoicing was successful.

Click **Cancel** to end the deregistration and keep using Small Business Invoicing services.

4. Click **OK**.



The Business Products page will be displayed and will show the following:

- The status is “Not Registered”
- No date of registration
- The available action is **Register**

Note: Each business member is only eligible for one 30-Day Free Trial. If they choose to deregister and then reregister at a later time, they will not be eligible for a free trial and will be billed as per the Small Business Invoicing terms and conditions from the date of reregistration. If a member deregisters during their 30-Day Free Trial they will not be eligible for the remaining trial period.

Entering Business Information

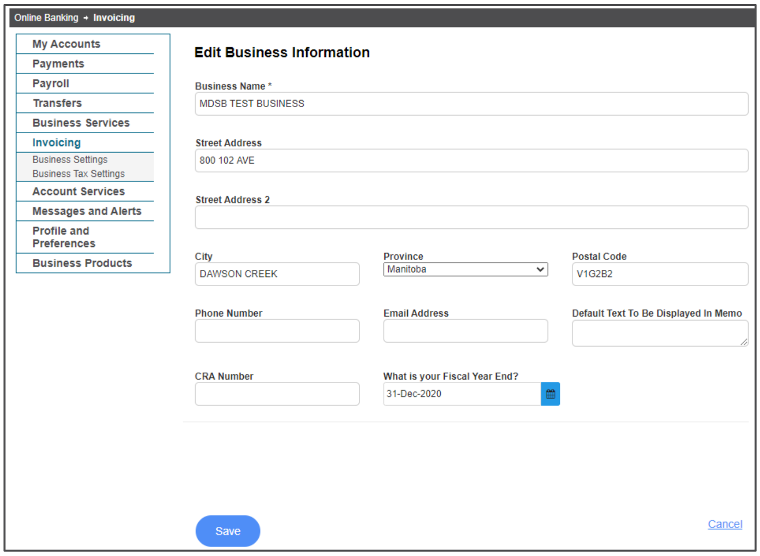
Business information can be entered and updated on the Edit Business Info page. The following business information can be entered and/or updated:

- Name
- Address
- Phone Number and email address
- Default text to be displayed in the memo field
- CRA number
- Fiscal year end

To enter or update business information, complete the following steps:

1. Select **Invoicing > Business Settings** in the left-hand menu.

2. Enter or update the business information and click **Save**. Click **Cancel** to discard changes.



The Dashboard

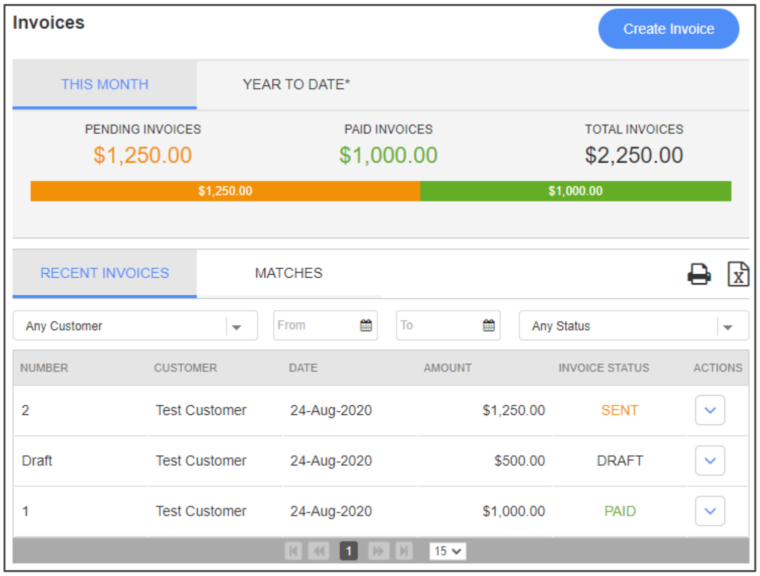
The Invoices dashboard is displayed when **Invoicing** is selected in the left-side menu. It displays the following information for invoices for the current month and year-to-date:

- Pending invoices
- Paid invoices
- Total invoices (pending plus paid)

Note: For reporting purposes, dashboard information either to Microsoft Excel (.csv) or PDF by select the printer icon (for PDF) or the Excel icon.

The following functions can be performed on the dashboard:

- View recent invoices
- Create a new invoice
- Match an invoice to a deposit
- Cancel an invoice
- Copy an invoice
- Apply a payment to an invoice
- Add and delete taxes to an invoice
- Search for and display invoices by customer, date range, and status
- Print the dashboard



Dashboard Actions

Specific actions can be performed on invoices from the Recent Invoices and Matches tabs, depending on the status of the invoice as shown in the following table.

Actions are performed by selecting the drop-down menu for the invoice under **Actions** on the dashboard.

Invoice Status	Actions Allowed
OVERDUE or SENT	• **Make a copy –** This action displays the Create Invoice page where the user can create a copy of this invoice. • **Cancel invoice –** This action updates the invoice status to "CANCELLED." The user must alert the customer that this invoice has been cancelled as a notification is not sent to the customer. • **Apply payment –** The user can apply a manual payment to the invoice; the invoice status is updated to "PAID."
PAID	• **Make a copy –** This action displays the Create Invoice page where the user can create a copy of this invoice. • **Unmatch –** This action un-matches an invoice from a deposit. See Section 9.7.1, Un-Matching an Invoice from a Deposit.
CANCELLED	• **Make a copy –** This action displays the Create Invoice page where the user can create a copy of this invoice.
PARTIALLY PAID	• **Make a copy –** This action displays the Create Invoice page where the user can create a copy of this invoice. • **Cancel invoice –** This action updates the invoice status to "CANCELLED." The user must alert the customer that this invoice has been cancelled as a notification is not sent to the customer. • **Apply payment –** The user can apply a manual payment to the invoice; the invoice status is updated to "PAID." • **Unmatch –** This action un-matches an invoice from a deposit. See Section 9.7.1, Un-Matching an Invoice from a Deposit.
DRAFT	• **Make a copy –** This action displays the Create Invoice page where the user can create a copy of this invoice. • **Delete Draft –** This action deletes the draft of the invoice.

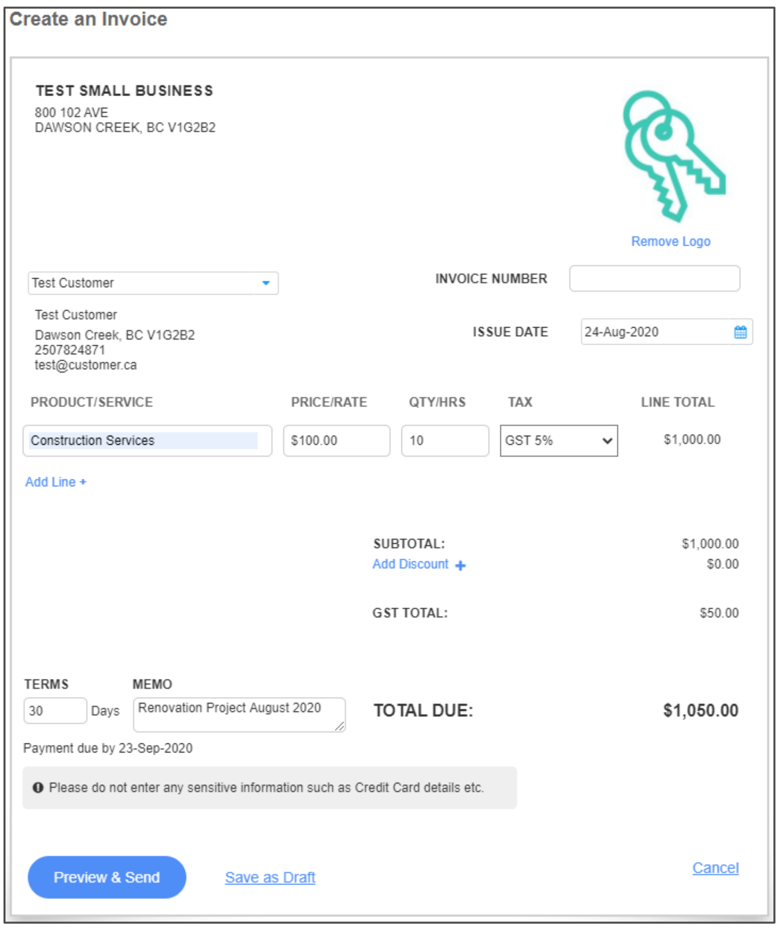
Creating an Invoice

Invoices for customers are created by selecting **Create Invoice** on the dashboard. The "Create an Invoice" page is displayed.

The business profile information appears on the left-side of the invoice. To change this information, select the box that contains the information and update it. It can also be updated on the Edit Business Info page (see the "*Entering Business Information"* section).

Enter or select the following information:

- Name of a new or existing customer
- Invoice number
- Date the invoice is issued (defaults to current date)
  Note: an invoice cannot be future-dated.
- Product sold or service provided
- Price or rate charged
- Quantity purchased or hours charged for the product or service
- Tax charged
- Discount amount by dollar value or percentage
- Invoice terms
- Optional information in the Memo field
- A logo can be uploaded by selecting the logo icon at the top-left of the invoice



After completing the invoice, the following actions can be performed:

- Preview and send the invoice by clicking **Preview & Send**
- Save the invoice as a draft by selecting **Save as Draft**
- Print the invoice

Note: Selecting **print this page** prints the web page. To print a PDF of the invoice, select **Preview & Send** and then **Save and Print**.

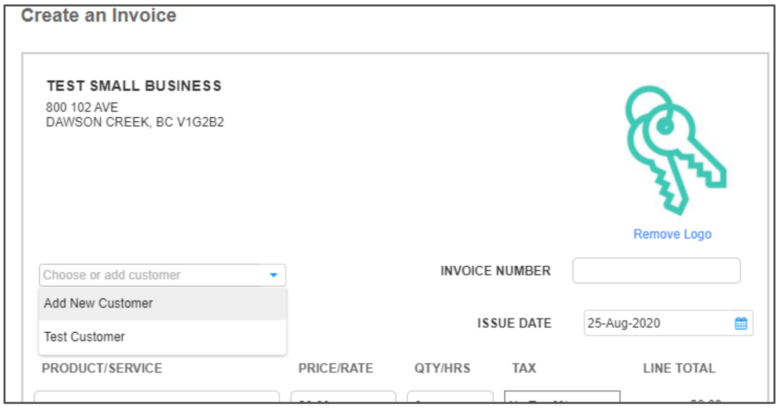
- Cancel the invoice

Adding a New Customer

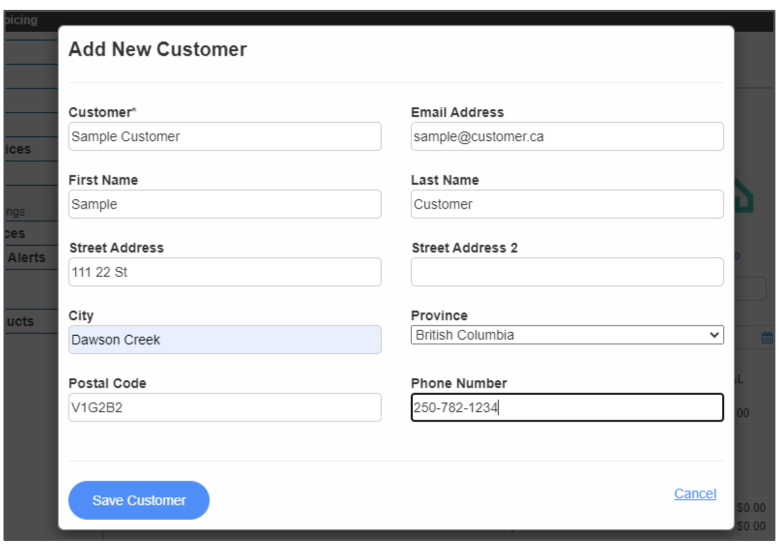
To add a new customer, complete the following steps:

1. Select **Invoicing** in the left-hand menu to display the dashboard.

2. Click **Create Invoice**.



3. Click the “Choose or add customer” drop-down and select **Add New Customer**. The “Add New Customer” window will be displayed.



4. Enter the customer information and click **Save Customer**. The “Create an Invoice” page will be displayed, and the new customer will be selected for the invoice.

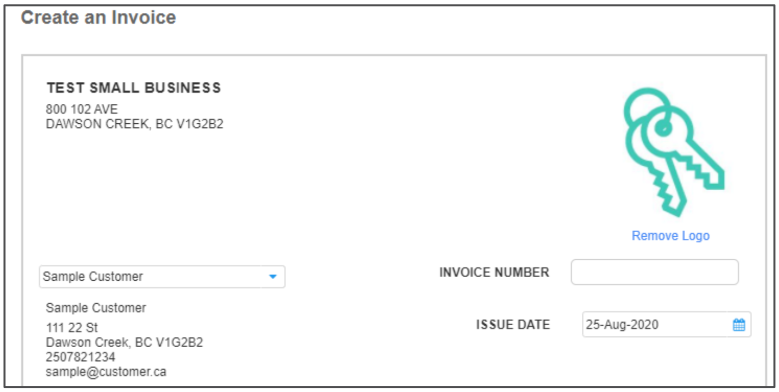
Edit Customer Information

To edit existing customer information, complete the following steps:

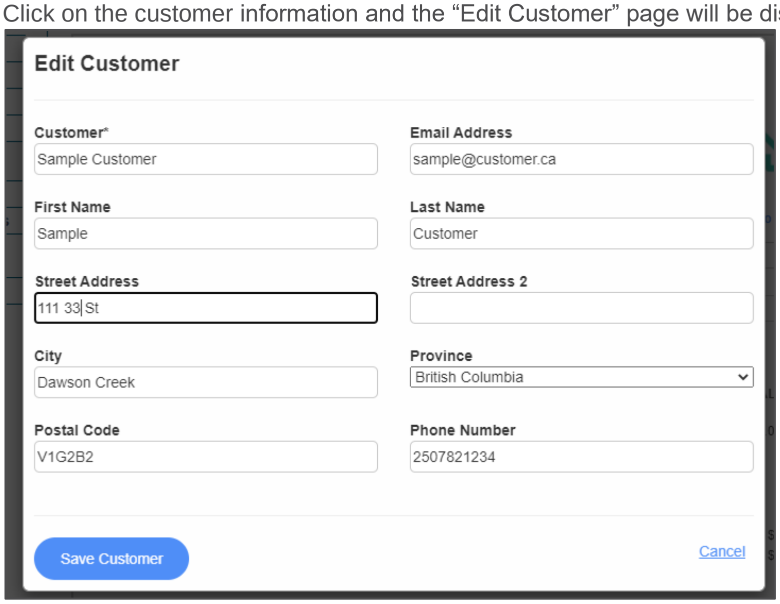
1. Select **Invoicing** in the left-hand menu to display the dashboard.

2. Click **Create Invoice** or choose a DRAFT invoice from the list.

3. Click the “Choose or add customer” drop-down and select the customer you want to edit. The customer information will now be displayed below the “Choose or add customer” drop-down.



4. Click on the customer information and the “Edit Customer” page will be displayed.



5. Enter the updated customer information and click **Save Customer**. The “Create an Invoice” (if creating a new invoice) or “Edit Invoice” (if editing a draft invoice) page will be displayed, and the updated customer information will be on the invoice.

Invoice Numbers

Invoice numbers are auto-generated when an invoice is sent or saved (completed). The first invoice will be numbered “1” and then incremented from that point. The invoice number is incremented based on the last letter or digit of the invoice number. The invoice number can be entered manually or edited.

Note: If invoices will be numbered using a different starting number than “1”, the invoice number on the first invoice completed must be manually updated as appropriate in order for future invoices to generate sequentially.

> *Example: A business is new to Small Business Invoicing but has other invoices on a different program. The next invoice should be number 1307. When the business creates their first invoice on Small Business Invoicing, they will need to change the invoice number manually to 1307 before completing the invoice. If not, the invoice number will auto-generate as “1” and each future invoice will need to be manually entered to maintain an existing numbering system.*

If the invoice is a draft, the invoice number displays as “Draft” until the invoice has been sent or saved. Once it is completed, the invoice is no longer a draft and the invoice number increments to the next number.

Updating and Deleting Taxes on a Draft Invoice

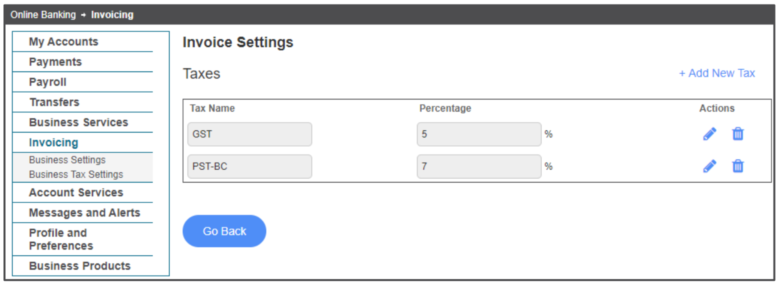
If a tax is updated or deleted in the Business Tax Settings when taxes are in use on a draft invoice, the draft invoice is impacted when:

- The status of the invoice is “DRAFT”
- The invoice has a line item with taxes applied to it

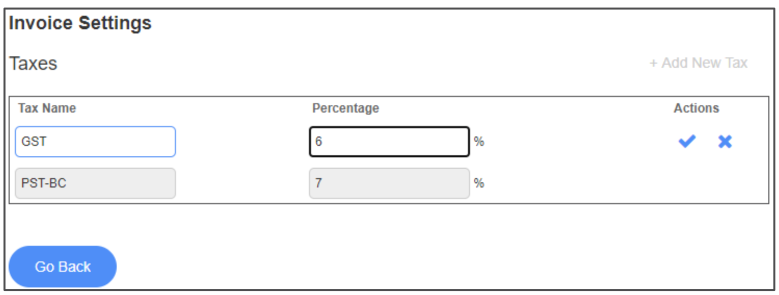
To update or delete taxes from a draft invoice, complete the following steps:

1. Select **Invoicing > Business Tax Settings** in the left-hand menu.

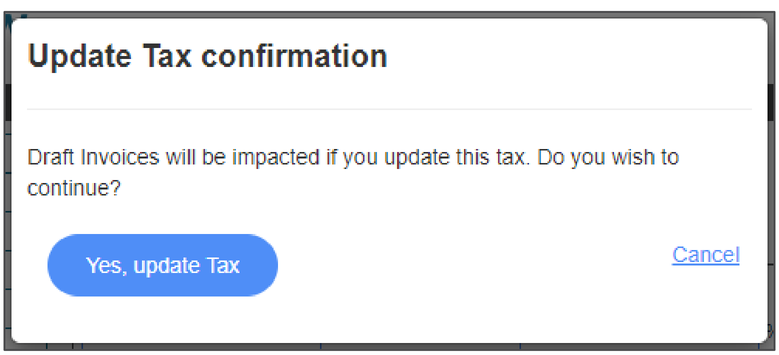
2. Click the pencil icon under **Actions** to update the tax or select the trashcan icon to delete the tax



3. Update the Percentage field for the tax to be changed.



4. Select the checkmark under **Actions** to save the settings. A confirmation window will be displayed advising that draft invoices will be impacted is this tax is updated.



5. Click **Yes, update Tax** to complete the update. The tax is now updated on the draft invoice.

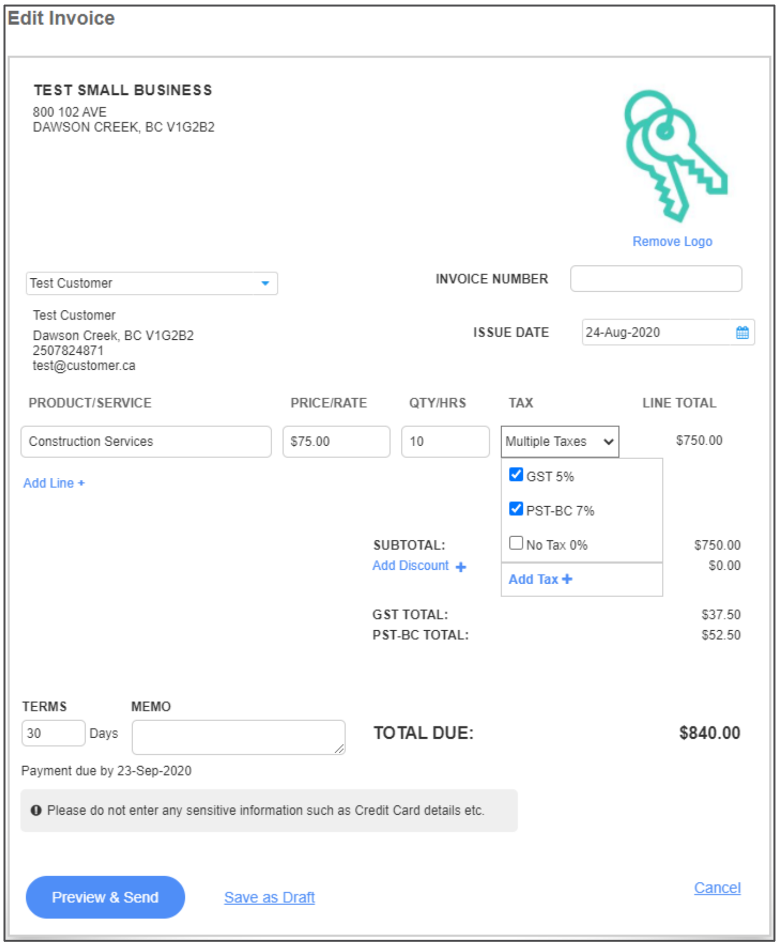
   Click **Cancel** to discard the changes.

Note: Changes made to taxes in the Business Tax Settings will also apply to new invoices created after the update.

Adding Taxes Directly to an Invoice

To add taxes directly to a line item on an invoice, complete the following steps:

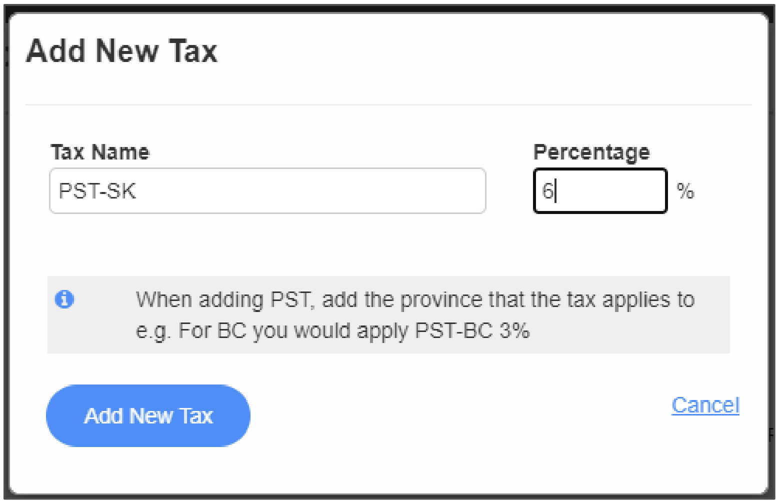
5. Select **Invoicing** in the left-hand menu to display the dashboard.
6. Click **Create Invoice** or choose a DRAFT invoice from the list.
7. Select the drop-down menu under **Tax** to view the available taxes. By default, “No Tax (0%)” appears in the drop-down menu.
8. Add up to three taxes to the line item. As taxes are added, they appear under the Subtotal.



Creating a New Tax on an Invoice Line Item

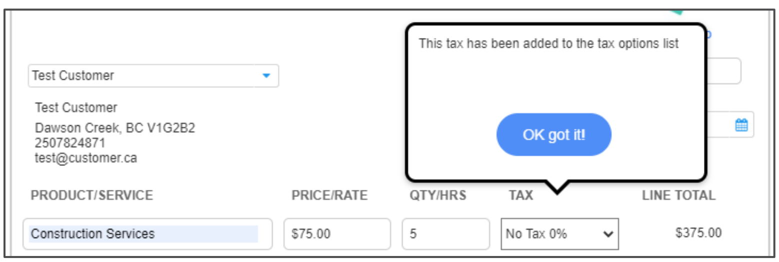
A new tax can be created directly on a line item from the **Tax** drop-down menu as follows:

1. Select **Add Tax +** from the **Tax** drop-down menu. The Add New Tax window will be displayed.



2. Enter the name of the tax and the percentage in the **Tax Name** and **Percentage** fields.

3. Click **Add New Tax** or click **Cancel** to discard the changes. When the tax is added, a speech bubble appears in the Add new Tax window confirming the tax is added to the invoice.



4. Click **OK got it!**.

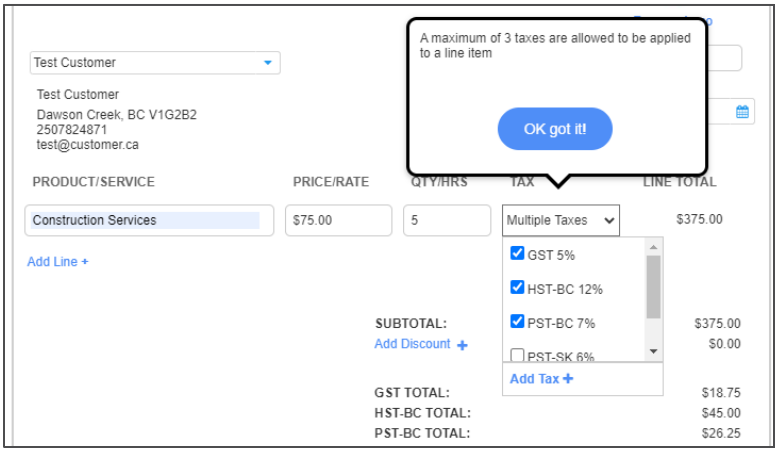
5. Select the **Tax** drop-down menu to confirm the new tax rate and select it.

Multiple Taxes on a Line Item

Up to three taxes can be applied to an invoice line item.

If more than three taxes are selected in the **Tax** drop-down menu, a pop-up will be displayed informing that a maximum of three taxes can be applied to a line item. The first three taxes will remain checked and the fourth tax will be unchecked.

Click **OK got it!** to close the pop-up and continue.

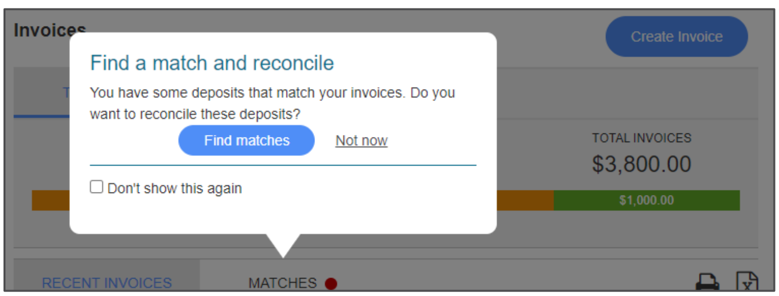


Matching and Un-Matching Invoices and Deposits

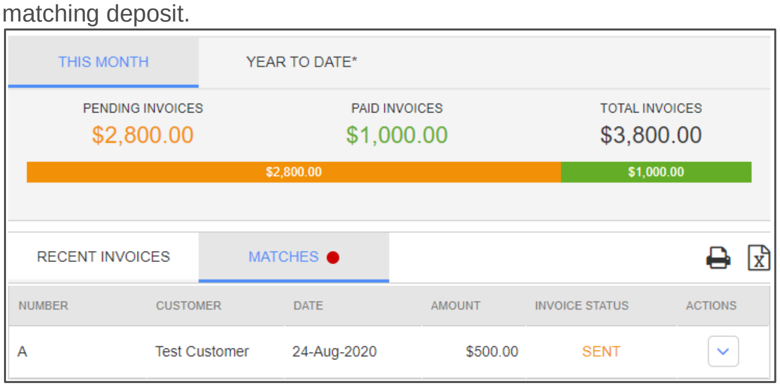
Matching an Invoice and a Deposit

To match a deposit to an invoice, complete the following steps:

1. Select **Invoicing** in the left-side menu. The dashboard will display a prompt informing that there are possible deposits matching invoices.

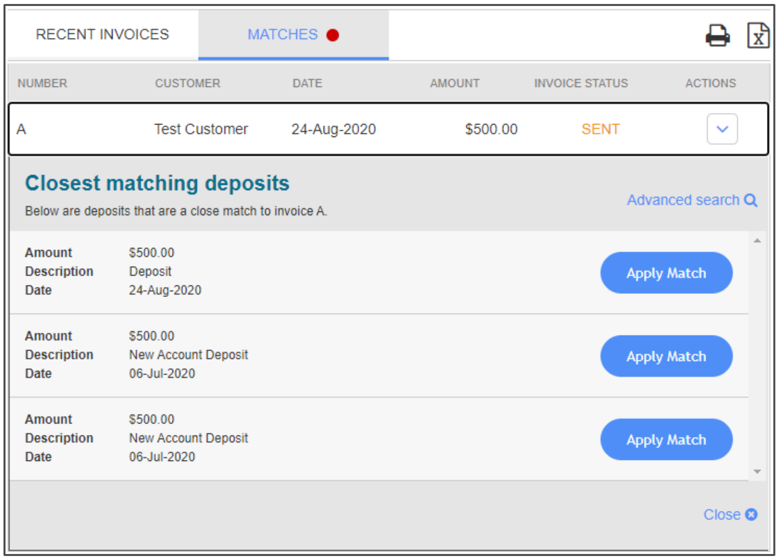


2. Click **Find matches** to display the Matches tab or **Not now** to display the dashboard. The red dot beside Matches indicates a matching deposit.

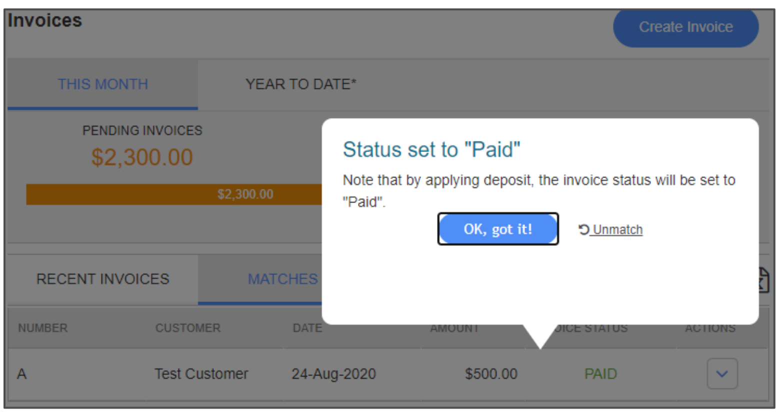


3. On the Matches tab, select the invoice to review the details on the deposit and ensure it is the correct matching deposit for the invoice.

   Note: Matches are based on the date and deposit amount.



4. If the match is correct, select **Apply Match**. A pop-up will display advising that the deposit has been successfully matched and the status of the invoice has been updated from “Sent” to “Paid”.



5. Click **OK got it!** to continue. If the deposit should not be matched to the invoice, click **Unmatch**.

When the pop-up closes, the Matches tab will be displayed. If the Recent Invoices tab is selected, the invoice will display with a status of “Paid”. The invoice has been reconciled to the deposit.

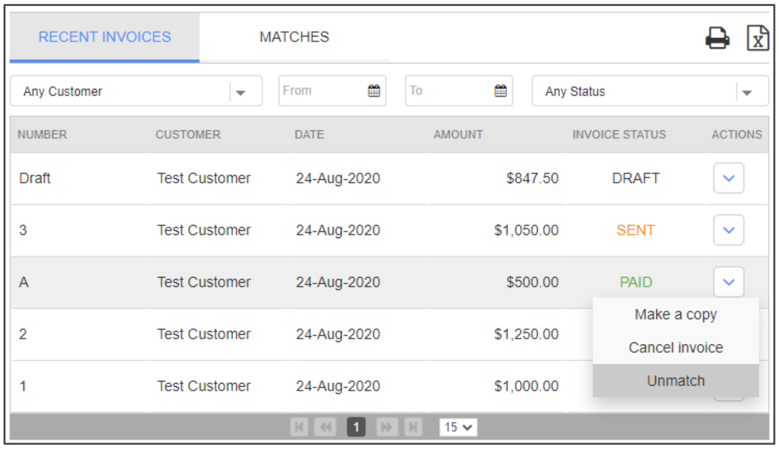
Un-Matching an Invoice and a Deposit

To un-match an invoice from a deposit, complete the following steps:

1. Select **Invoicing** in the left-side menu. The Recent Invoices tab displays by default on the dashboard.

2. Click the **Actions** drop-down for the invoice and select **Unmatch**. A confirmation window will display informing that the invoice has been un-matched from all payments.

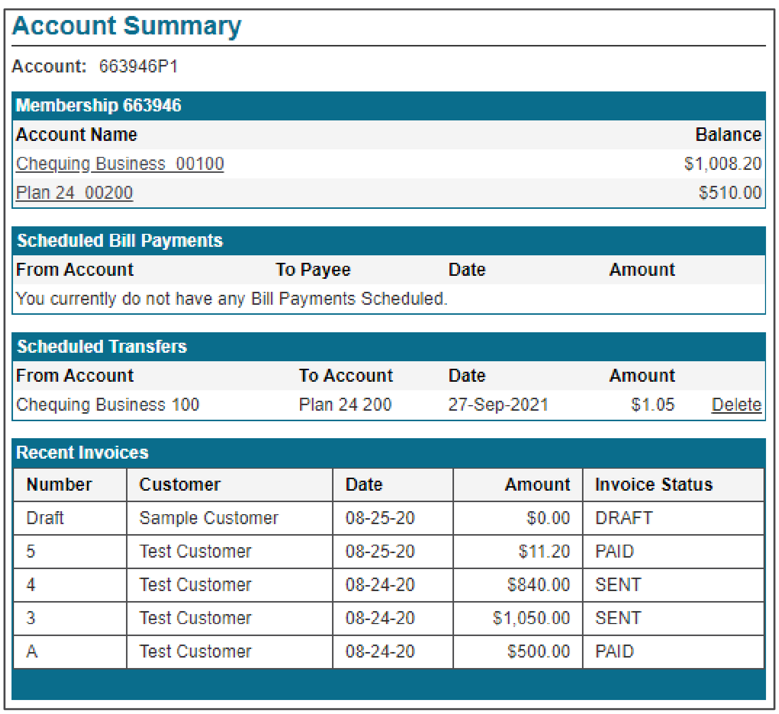
MemberDirect Small Business User Guide



Recent Invoices on the Account Summary

Recent invoices appear on the Account Summary after signing in to MemberDirect Small Business.

Note: Invoices cannot be accessed from this page.



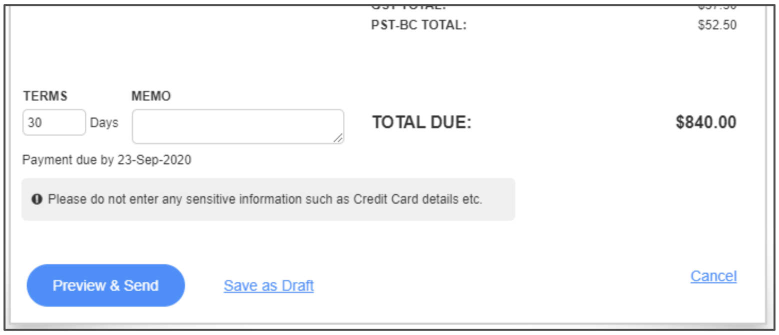
Requesting Money via Interac e-Transfer

After creating an invoice, amounts can be requested from customers using the Interac e-Transfer Request Money feature.

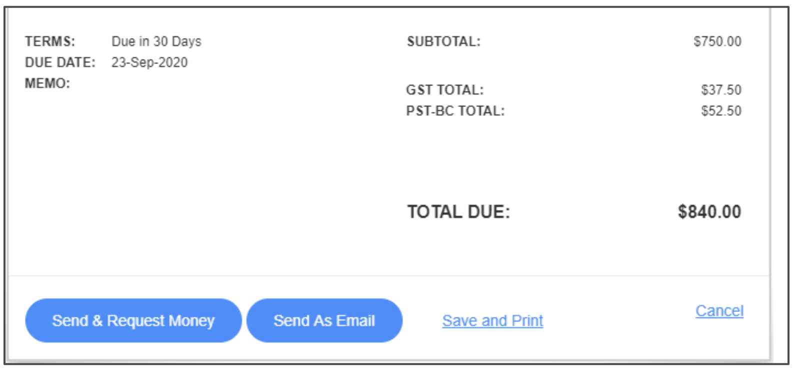
To request money from a customer, complete the following steps:

1. Display the invoice (either a new invoice through the Create an Invoice page or a draft invoice through the Edit Invoice page).

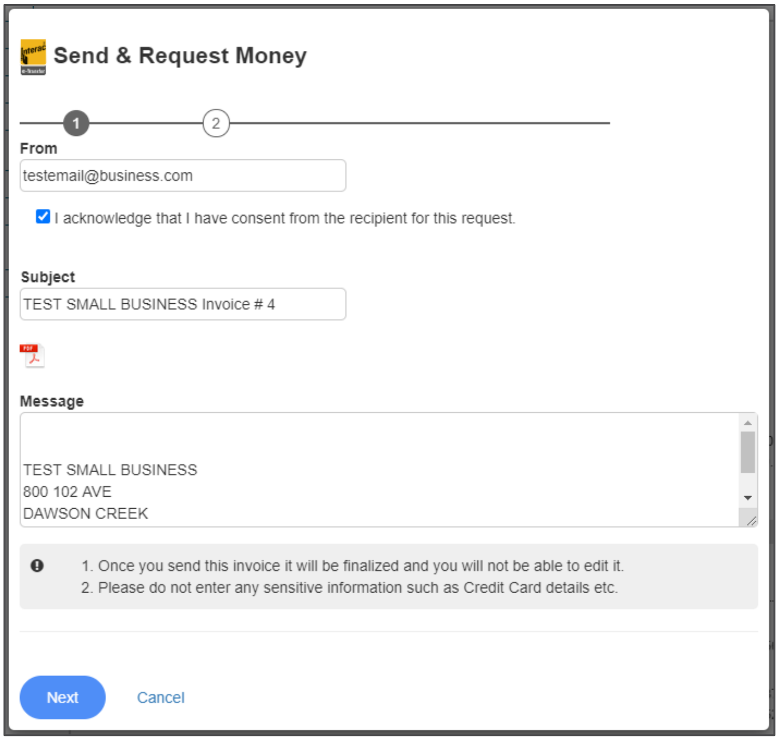
2. Click **Preview & Send**.



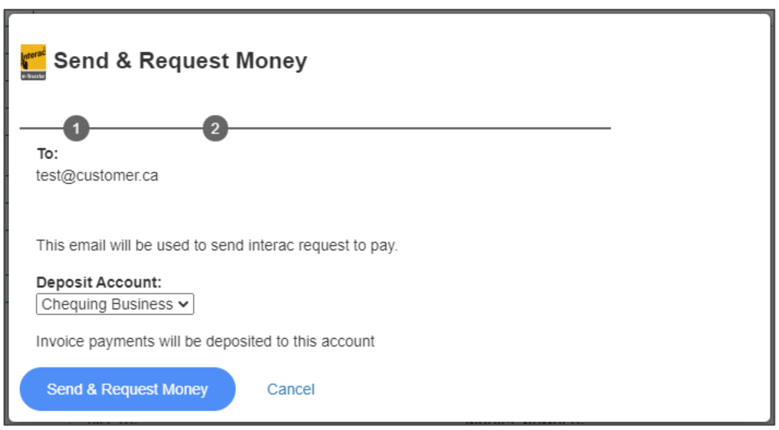
3. Click **Send & Request Money**.



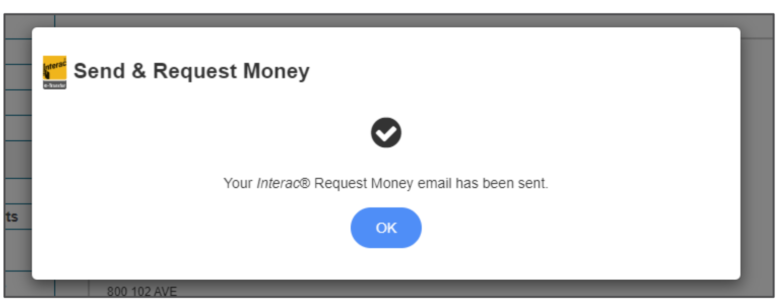
4. On the first Send & Request Money screen, enter the business email address in the **From** field.
5. Check the box to acknowledge consent from the recipient to send the request.
6. Edit the **Subject** and **Message** if desired.
7. Click **Next**.



8. From the **Deposit** Account drop-down on the second Send & Request Money screen, choose the account to which the requested money will be deposited.



9. Click **Send & Request Money**. A message confirming that the request has been sent will be displayed.



10. Click **OK** to continue.

After the Request Money email is sent to the customer, the Invoices dashboard is displayed.
The email sent to the customer has a PDF of the invoice attached to it. A second email is sent from Interac that displays the buttons for the customer to either accept or decline the request.

When the customer accepts the request and completes the e-Transfer, funds are auto-deposited to the selected business account. An email will be sent to the business and the customer confirming that the request has been completed and the funds have been deposited.

The deposit can then be matched to the invoice in the Matches tab (see the "*Matching an Invoice and a Deposit"* section).

Mobile App Access for Small Business Invoicing

The following Small Business Invoicing functions can be performed using the Mobile App for MemberDirect Small Business:

- Register or De-register for Small Business Invoicing
- Create and Edit Business Profile (except business logo)
- Add and Edit Customer Information
- Create and Edit an Invoice
- Preview and Send an Invoice
- View Pending Invoices
- Request Payment via Interac e-Transfer
- Create and Edit Taxes
- Add, Edit and Remove Taxes on an Invoice

Note: The full desktop functionality can be accessed on a mobile device by accessing MemberDirect Small Business through your device's browser. The Mobile Banking platform will load automatically, then click **Desktop Version** in the menu to be directed to full online banking experience.