

MemberDirect® Small Business

User Guide for Small Business Members

**TAILORED
TO SAVE
TIME AND
MONEY FOR
EVEN THE
SMALLEST
BUSINESS.**



about online banking for
small business.



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Terms and Abbreviations

Accounts – Personal and/or business accounts that exist under a membership.

Authorization – The process of gathering the required approvals or signatures to approve or reject an action.

Banking System –The combination of software and hardware used by the credit union to provide Banking to its members.

Business Account – An account with the credit union that is registered to a Small Business.

Delegate –A person that is appointed by a member through *MemberDirect®* Small Business to view and/or initiate transactions on the member's business accounts.

Dual-Signature Authorization – A business account that requires two signers to authorize transactions or actions on the business account.

Initiating a Transaction –Initiating a transaction involves setting up the transaction by entering information such as the type of payment, payee, amount, and the payment date. If a delegate has initiated a transaction, all required signers must approve it in order for the transaction to be processed. If a signer on a dual-signature account has created or initiated a transaction, a second signer must approve it.

Login – A unique ID that uniquely identifies a user to the system.

***MemberDirect®* Integrated (MDi)** – The online banking platform for non-business members.

***MemberDirect®* Small Business (MDSB)** – The online banking platform for small business members.

Signer – A member who has signing authority on business accounts and the ability to perform certain transactions on those business accounts as authorized by the credit union , including viewing and editing business accounts as well as performing any transactions.

Small business services – A sole proprietorship, partnership, corporation, or other business organizations, including but not limited to society, associations, holding corporations, and joint venture.

User – A member or delegate authorized to perform transactions or actions on the membership.

Small Business Accounts

Small Business accounts can have multiple signers within either a single or dual signature requirement. A single signature account has one or more signers where only one of them is required to approve transactions on the account. Dual signature accounts have two or more signers, two of whom are required to approve transactions on the accounts.

Small Business Upgrade

The process of upgrading from *MemberDirect* Consumer Online Banking to *MemberDirect* Small Business will be differ based on the whether the account has a single-signer or a dual-signer requirement.

Note: The credit union must configure the banking system before a business account will be able to upgrade to *MemberDirect* Small Business. If your business has not been offered the upgrade during the login process, contact your branch for more information.

Single Signature Upgrade

The user who is a designated signer on an active single-signature account will complete the process of upgrading to *MemberDirect* Small Business as follows:

1. The signer logs in to *MemberDirect* Online Banking. The banking system has been configured to offer *MemberDirect* Small Business and will request the signer to upgrade to *MemberDirect* Small Business.
2. When the signer accepts the request to upgrade to *MemberDirect* Small Business, the system presents a disclaimer and the Direct Services Agreement that contains terms and conditions for use of the service.
3. The signer accepts the Direct Services Agreement's terms and conditions and is presented with the Account Summary.

Dual Signature Upgrade

Three signers are supported on *MemberDirect* Small Business, however, a maximum of two authorizations per transaction are permitted. If the business account has a dual signature requirement, the process for upgrading is the same; however, a minimum of two signers must complete the upgrade process before transactions can be completed.

Terms and Conditions are Rejected

If a signer does not accept the terms and conditions of the Direct Services Agreement required to use *MemberDirect* Small Business, the *MemberDirect* Consumer Online Banking Account Summary page will be displayed.

A Signer Logs In for the First Time

The following is the process business members will use when they log in to Online Services for the very first time. Once the credit union has offered *MemberDirect* Small Business to the business account member, each signer will be assigned a unique login ID and PAC. Each signer on the business account will register for *MemberDirect* Small Business as follows:

1. The signer logs in to *MemberDirect* Small Business by entering their unique ID in the Account Number field and selects Login. See Figure 1.

2. The banking system has been configured to offer *MemberDirect* Small Business and will request the signer to upgrade to *MemberDirect* Small Business.
3. When the signer accepts the request to upgrade to *MemberDirect* Small Business, the system presents a disclaimer and the Direct Services Agreement that contains terms and conditions for use of the service and is prompted to change the temporary PAC.
4. The signer is presented with the setup screen for Increased Authentication where the member will select an image, enter a caption, and provide answers to three selected questions, if applicable.
5. The signer is presented with the Account Summary.

Login

[Online Banking Help](#)

[Browser Requirements](#)

CUA has added new Increased Authentication features to the login process. These features provide members with an additional layer of protection. Please login to set up the new security features.

[Tell me more about the set up of the new security features.](#)

Welcome to MemberDirect Internet...

By clicking the Login Button, the member agrees to abide by the most current access agreement. To view the Access Agreement, please click on Legal.

Branch 337
 Account Number
 Access Code (PAC)

Login

[Add a Memorized Account](#)

This information is secure. If you do not have an Access Code, please contact your Credit Union and reference MemberDirect Internet. For assistance, please call 1.888.CREDIT-U (273.3488) or email [Sonoma Online Technical Support](#)

Figure 1 Login Page

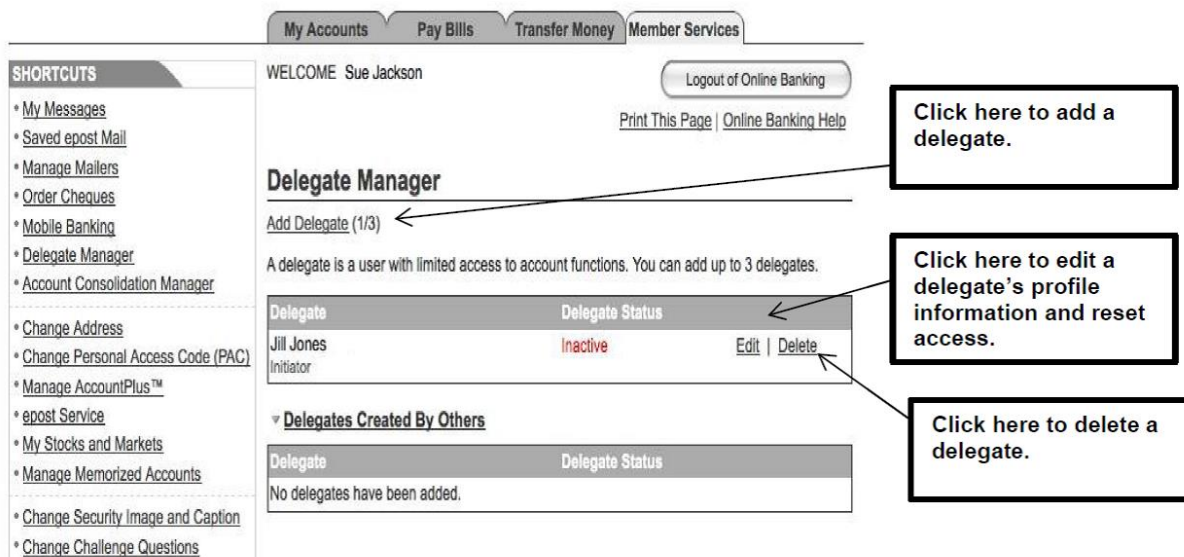
Delegate logs in to *MemberDirect* Small Business for the First Time

MemberDirect Small Business allows signers to create and assign logins to individuals who they want to have access to the account. The individuals that have been assigned this access are called delegates. Each signer can create up to three delegates on the account and designate them with read-only or initiator privileges. 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, an accounting clerk might have read-only access to view transactions, while a bookkeeper may have initiator access to initiate bill payments and transfers.

Signers add delegates via the Delegate Manager in *MemberDirect* Small Business. When a signer adds a delegate, the system automatically assigns a login ID to the delegate and the signer assigns a temporary password. When a delegate logs in for the first time, the delegate must first change the temporary password to their own permanent password before navigating to the Account Summary page. However, unlike signers, delegates are not asked to accept the Direct Services Agreement. Signers are responsible for all actions that their delegates perform, thus, delegates are not required to accept the legal agreement.

The Delegate Manager

Signers use the Delegate Manager to manage their delegate's access to *MemberDirect* Small Business. The Delegate Manager is accessed by clicking the **Member Services** tab and then the **Delegate Manager** link. Figure 2 shows the Delegate Manager. The Delegate Manager lists all of the signer's delegates and each delegate's status. Delegates created by other signers' will appear on the Delegate Manager in a separate table.



The screenshot shows the 'Member Services' tab selected, with the 'Delegate Manager' link highlighted in the left sidebar. The main content area displays the 'Delegate Manager' page for user Sue Jackson. It includes a 'Logout of Online Banking' button, 'Print This Page' and 'Online Banking Help' links, and an 'Add Delegate (1/3)' link. A table lists the current delegate, Jill Jones (Initiator), with an 'Inactive' status and 'Edit' and 'Delete' links. Below this is a section for 'Delegates Created By Others' which is currently empty. Three callout boxes provide instructions: 'Click here to add a delegate.' points to the 'Add Delegate' link; 'Click here to edit a delegate's profile information and reset access.' points to the 'Edit' link; and 'Click here to delete a delegate.' points to the 'Delete' link.

Figure 2 Delegate Manager

The Delegate Manager allows a signer to perform the following functions:

- add a new delegate to a business;
- edit a delegate's profile information;
- reset a delegate's access and/or password;
- delete a delegate from a business; and
- delete another signer's delegate from a business.

Adding a Delegate

Signers can add delegates to a business using the self-administration function. This feature allows another staff member of a business who is not a signer on the account (such as an accountant) to access accounts under a specified login. There is no need to contact the credit union to add a delegate to a business.

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

To add a delegate, a signer will complete the following steps:

1. Log in to the *MemberDirect* Small Business.

2. Click the **Delegate Manager** link on the Member Services page.

Click **Add Delegate** on the Delegate Manager. The Add Delegate page will be displayed as shown in Figure 3.

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

Member Number: D2941934
 Branch: 11
 * 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):
 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. The delegate will have access to all accounts under the shared Memberships.

Important note:
 The delegates will have access to all accounts under a selected Membership, including any personal accounts. [Contact us](#) for information on separating your accounts.

Membership 10435958 Branch 17
 Share this membership? Acme Stoneworks

Account Name	Balance
Easy Chequing Prestige 100	\$5,566.72
Easy Chequing Prestige 101	\$2,766.70
Membership (Share) 101	\$100.00

Click here to give the delegate access to a membership.

Figure 3 Add Delegate Page

Note: When a delegate is added, the member number is created with an upper case “D”. The letter ‘D’ is case sensitive and must be entered as an upper case “D” when a delegate logs in to *MemberDirect* Small Business.

3. Enter or select the following profile and account information under the Personal Information heading:
 - the delegate's access level – either Read-only or Initiator
 - a temporary password for the delegate and confirm 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 and fill in the delegate's branch number. Member numbers assigned to delegates are unique and start with the letter "D" followed by seven digits, such as D1234567. This member number is the delegate's login ID that the delegate will enter to log in to *MemberDirect* Small Business.

Note: The letter 'D' in the delegate's login ID is case sensitive and must be entered as an upper case "D" when a delegate logs in to *MemberDirect* Small Business.

4. To allow the delegate to receive email and/or phone alerts, signers will enter the following contact information for the delegate under the Contact Method heading:
 - delegate's phone for SMS text messages (re-entered for accuracy)
 - name of the delegate's mobile phone carrier from the drop-down list
 - delegate's email address (re-entered for accuracy)

After entering the above information, the signer will select the checkbox to confirm that they have obtained consent from the delegate to collect, use and disclose the delegate's contact information.

5. Signers will select at least one membership under *Accounts Shared with Delegate* to share with the delegate by selecting the checkbox beside the *Share accounts under this Membership?* under the Membership.

Note: A signer cannot select some accounts and exclude others from a delegates view if the signer has chosen to share accounts with a delegate.

6. Click Submit. A confirmation page showing the delegate's information will be displayed as shown in Figure 4.
7. Review and submit the information if it is correct or edit it if necessary. A receipt page will be displayed when the signer submits the information.
8. Notify the delegate of the login (member and branch numbers) and temporary password combination using a secure and confidential method.

[My Accounts](#) | [Pay Bills](#) | [Transfer Money](#) | [Member Services](#)

SHORTCUTS
 • [My Messages](#)
 • [Saved epost Mail](#)
 • [Manage Mailers](#)
 • [Order Cheques](#)
 • [Mobile Banking](#)
 • [Delegate Manager](#)
 • [Account Consolidation Manager](#)
 • [Change Address](#)
 • [Change Personal Access Code \(PAC\)](#)
 • [Manage AccountPlus™](#)
 • [epost Service](#)
 • [My Stocks and Markets](#)
 • [Manage Memorized Accounts](#)
 • [Change Security Image and Caption](#)
 • [Change Challenge Questions](#)

WELCOME Sue Jackson [Logout of Online Banking](#)
[Print This Page](#) | [Online Banking Help](#)

Add Delegate - Confirm

Member Number	D4577569
Branch	43
Access Level	Initiator
Password	*****
First Name	John
Initial	
Last Name	Smith
Notes	bookkeeper

Accounts Shared with Delegate

Membership 1112222 Sue Jackson	
Account Name	Balance
INVESTMENT SAVINGS	0.00
TRAVEL	0.00
MEMBERSHIP SHARES	13.17
SPENDING	80.72

[Cancel](#) | [Edit](#) | [Submit](#)

Figure 4 Confirm Add Delegate Page

The signer may return to the delegate’s profile page and edit the delegate’s information if needed as described below.

Note: When a delegate logs in for the first time, they must change their password.

Editing a Delegate’s Profile

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 is managed by the signer making the change.

Note: Signers cannot edit another signer’s delegates, although they can delete another’s delegates. Thus, if a delegate is locked out (due to exceeding the permitted number of unsuccessful login attempts), only the signer who created the delegate, can unlock the locked-out delegate.

To edit a delegate’s profile, the signer will display the Delegate Manager and complete the following steps:

1. Click Edit to the right of the delegate’s name on the Delegate Manager. The Edit Delegate page will be displayed as shown in Figure 5.

Update the following information about the delegate:

- the delegate’s status either – Active or Inactive
- 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
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.

Resetting a Delegate's Password

If a delegate forgets their unique password, the delegate's signer can reset the delegate's password via the Delegate Manager as follows:

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

Note: When a delegate logs in for the first time, the delegate must first change their temporary password to their own permanent password.

Resetting a Delegate's Status

If a delegate forgets their unique password, 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. Change the **Delegate Status** from Locked to Active as shown in Figure 5.
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 Removing a Delegate's Access

Signers can temporarily remove a delegate's access to 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 as shown in Figure 5.
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.

The signer can enter the details for temporarily removing the delegate's access in the **Notes** section of the Edit Delegate page.

Restoring 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 as shown in Figure 5.
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.

WELCOME Sue Jackson

Logout of Online Banking

Print This Page | Online Banking Help

Edit Delegate

Member Number: D3351196

Branch: 43

Delegate Status: Inactive

Access Level:

 Read-only - View accounts only

 Initiator - View accounts and initiate transactions

New Password:

Confirm Password:

* First Name: Michael

Initial:

* Last Name: Jackson

Notes:

Accounts Shared with Delegate

Please select at least one Membership to share with this delegate. The delegate will have access to all shared accounts under the shared Memberships.

MemberCard	Account Name	Balance
1112222	INVESTMENT SAVINGS	0.00
	TRAVEL	0.00
	MEMBERSHIP SHARES	13.17
	SPENDING	80.72

Cancel Submit

Figure 5 Edit Delegate Page

Deleting 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. A confirmation page is displayed as shown in Figure 6.
2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate's access will be removed and the delegate will then be unable to log in to *MemberDirect* Small Business.



Figure 6 Confirm Delete Delegate Page

Deleting a Delegate Created by Another Signer

All signers can see the delegates created by other signers and delete them. However, signers cannot edit the profiles of delegates created by other signers. 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 under **Delegates Created By Others** as shown in Figure 7. The confirmation page shown in Figure 6 above will be displayed.
2. Click Submit on the confirmation page. A receipt page will be displayed and the delegate's access to MemberDirect Small Business will be removed.

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

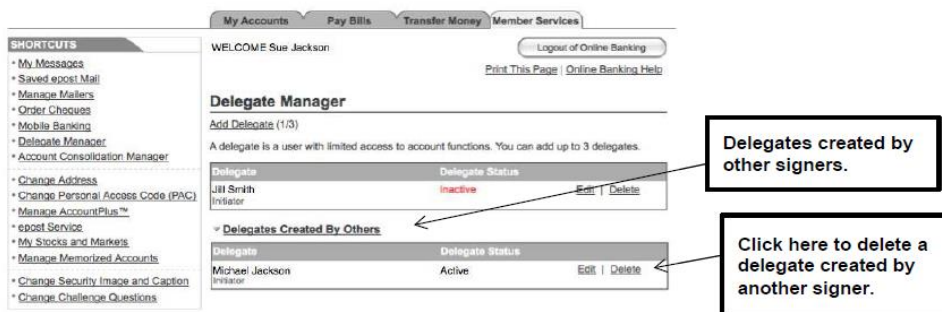


Figure 7 Delegate Manager Showing Delegates Created by Others

Managing Transactions

This section describes how transactions are managed in *MemberDirect* Small Business for accounts that have the following user set-ups:

- Single-signature Small Business accounts with initiator delegates.
- Dual-signature Small Business accounts (with and without initiator delegates).

Transactions on Single-Signature Accounts with Initiator Delegates

Two steps are required to complete transactions on single-signature accounts that have initiator delegates.

1. An initiator delegate initiates and submits a transaction.
2. A signer approves or rejects the transaction.

Note: Transactions for single-signer small business accounts that do not have delegates are completed without the approval of another user.

Transactions on Dual-Signature Accounts

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 two signers to approve or reject the transaction. The transaction will not be processed until two signers approve it.

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 a second signer 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.

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-Transfer, hyperWallet); and

- 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.

Interac® e-Transfer on Dual-Signature Accounts

The following points are specific to Interac e-Transfer that is initiated on dual-signature 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. Delegates cannot manage their Recipient List. They can only access lists belonging to the signer who created the delegate.
- Interac e-Transfers that delegates initiate are associated with the signer who created the delegate. Therefore, for actions related to an e-Transfer (such as cancelling or resending the e-Transfer), the details of the signer who created the delegate will appear on the Interac e-Transfer History page.
- Interac e-Transfers are associated with the signer who initiates the e-Transfer, not the signer who approves it. Therefore, for actions related to an 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 transfer recipients to accept the funds sent to them. If two approvals are required for an 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 e-Transfer and the signer who created the delegate can cancel an e-Transfer or Resend an Interac e-Transfer Notice pending pickup. If two approvals are required for e-Transfer, only the signer who initiated an e-Transfer can cancel it or Resend an Interac e-Transfer Notice.

Modifying Recipients on Interac® e-Transfer for Dual-Signature Accounts

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 transfer is submitted for approval. If this occurs, a new e-transfer must be created and submitted.

Pending Transactions

Signers and initiator delegates will see pending transactions listed above their **Messages** on their Account Summary which will display:

- transactions requiring the signer's approval;
- transactions requiring approval from other signers; and
- rejected, expired and recalled transactions.

Figure 8 shows the Account Summary page with pending transactions appearing above the account information. Signers will click a link to open the Transaction Manager to view the transaction and take the appropriate action.



My Accounts | Pay Bills | Transfer Money | Member Services

WELCOME Sue Jackson Logout of Online Banking

Last logged in on Thu, Apr 23, 2009, 10:13 AM, PDT Print This Page | Online Banking Help

- (4) Transactions require your approval ←
- (1) Transactions rejected, recalled or expired

Account Summary

Account: 1112222

Account Name	Balance
INVESTMENT SAVINGS 00001	\$10.00
MEMBERSHIP SHARES 00001	\$56.56

Pending transactions. Click here to view transaction details.

Figure 8 Pending Transactions in the Account Summary

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

The Transaction Manager

The Transaction Manager is shown in Figure 9. It allows signers to review, 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.

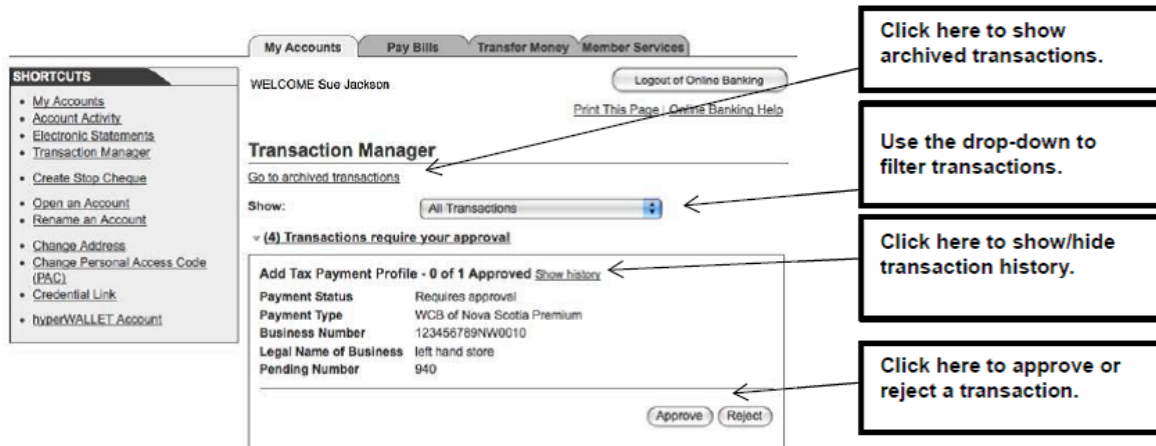


Figure 9 Transaction Manager

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** as shown in Figure 9.

Archived Transactions

From the Transaction Manager, signers can also view archived transactions by clicking **Go to archived transactions**. The Archived Transactions page will be displayed as shown in Figure 10. This page displays all rejected, recalled, and expired transactions that are older than 30 days. These transaction types will appear in the Archived Transactions area for up to twelve months. After twelve months, these transactions will be deleted.

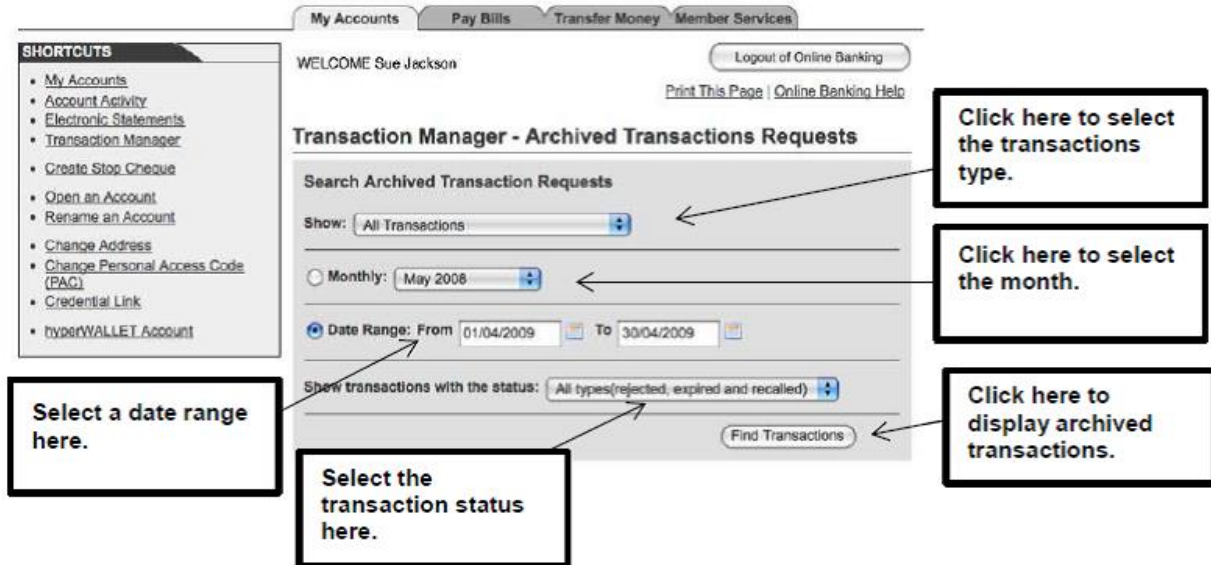


Figure 10 Archived Transaction Requests

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** as shown in Figure 11. A confirmation page will ask the user to confirm the action.
2. Click **Confirm** on the confirmation page.

A receipt page will be displayed that shows Recalled as the transaction status and a transaction confirmation number as shown in Figure 12.

The screenshot shows the 'Transaction Manager' page for user JILL JONES. It features a 'SHORTCUTS' sidebar on the left and a main content area. The main area displays a list of transactions under the heading '(0) Transactions require your approval'. Below this, there is a section for '(1) Transactions require approval from others', which includes a 'Pay Bill - 0 of 1 Approved' entry. This entry has a 'Recall' button at the bottom right, which is highlighted by a red box. An arrow points from this box to a text box that says 'Click here to recall the transaction.'

Figure 11 Recall a Transaction

The screenshot shows the 'Recall Pay Bill - Receipt' page. It displays the following transaction details:

Account Number	111122	Payment Date	Thursday, April 30, 2009
Transaction Status	Recalled		
Pay From	CREDITLINE 001		
To	BC HYDRO #102030		
Payment Date	May 7, 2009		
Amount	\$150.00		
Pending Number	1822		

You have recalled this transaction.

At the bottom of the page, there are links: [Go to Account Summary](#) | [Print Receipt\(s\)](#) | [Go to Transaction Manager](#)

Figure 12 Recalling a Transaction - Receipt Page

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.
- 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.

Note: 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. See example of the errors below.

Delete Payment - Confirm

This transaction cannot be completed because the bill payment is no longer active.

Delete Scheduled Transfer

This transaction cannot be completed because the transfer is no longer active.

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** as shown in Figure 13. 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 and, if required, submit the transaction for approval.

▼ (1) Transactions rejected, recalled or expired

Pay Bill Show history	
Payment Status	Recalled
Payment Date	May 7, 2009
Amount	\$1.00
Pay From	Membership 332288 CREDITLINE 001
Vendor	BC HYDRO
Bill Account	102030
Pending Number	1822

[Create Similar Transaction](#)

Click here to create a similar

Figure 13 Create Similar Transaction on Transaction Manager

Expired Transactions

Submitted transactions will expire under the following circumstances:

- when a transaction with a payment date is not approved before its specified payment date; or
- when a transaction without a payment date is not approved within seven days. By default, all transactions without a payment date (such as a transfer) expire after seven days, unless the credit union has customized the expiry period.

Expired transactions appear as Expired on the Transaction Manager.

Account Consolidation

The Account Consolidation function 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 shown in Figure 14 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: With the Account Consolidation function, consolidation implies the aggregation of logins. This function is not available to delegates. Signers can consolidate up to three memberships.

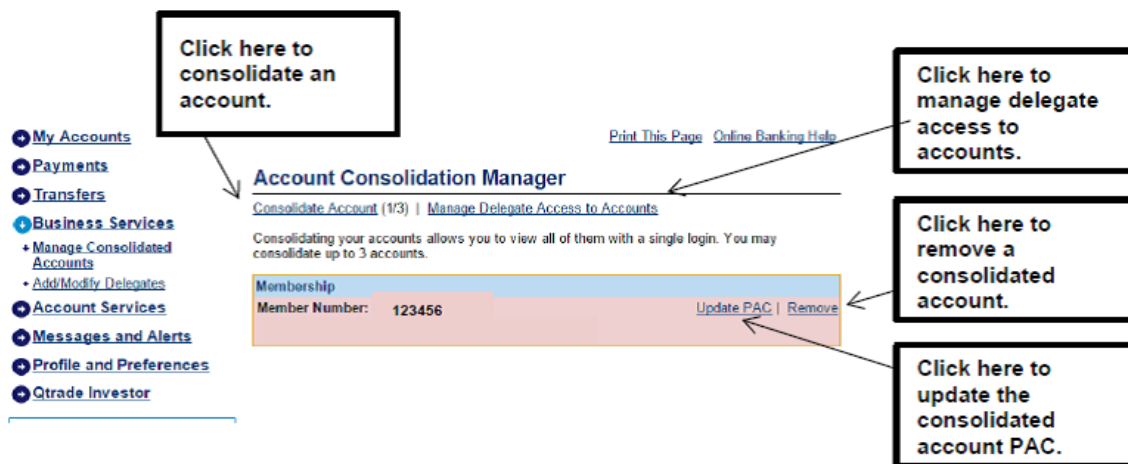


Figure 14 Account Consolidation Manager

The 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.

Adding a Consolidated Account

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

1. Click **Consolidate Account** as shown in Figure 14 above. The Account Consolidation page shown in Figure 15 will be displayed. Signers will enter the following information about the account to be consolidated:
 - the member number
 - the personal access code (PAC)
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.

A receipt page will be displayed when the action is confirmed. In addition, the account consolidation information will appear on the Account Summary.

Consolidate Account

Fill in the information below for the account you wish to consolidate and click **Submit**.

By clicking Submit you certify that this account belongs to you and that you are authorized to consolidate and access it.

Branch

Member Number

Access Code (PAC)

Submit

| [Cancel](#)

Figure 15 Consolidate Account Page

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

Removing Consolidated Accounts

Signers will remove a consolidated login as follows:

1. Click **Remove** beside the account to be removed on the Account Consolidation Manager as shown in Figure 14. A confirmation page will be displayed.
2. Click **Confirm** on the confirmation page.

A receipt page will be displayed and the account will no longer appear on the Account Consolidation Manager.

Note: Removing a consolidated login will not delete or close the account. It only removes the link to the login from the single view. The signer will still be able to access the account by logging into it separately.

Re-linking an Account

Signers may re-link a consolidated account on the Account Consolidation Manager by clicking **Update PAC** as shown in Figure 14. This action may be required if the signer changed the PAC of the consolidated account which breaks the link between the account and the login view. This function recreates the link.

To re-link an account, signers will complete the following steps:

1. Click **Update PAC** on the Account Manager. The page shown in Figure 16 is displayed.
2. Enter the correct PAC for the membership to be consolidated in the **Access Code (PAC)** field.
3. Click **Submit**.

A receipt page is displayed when the new PAC is confirmed.



My Accounts Pay Bills Transfer Money Member Services

WELCOME Sue Jackson [Logout of Online Banking](#)
[Print This Page](#) | [Online Banking Help](#)

Update PAC

Branch Number 43
 Member Number 559765
 Access Code (PAC)

SHORTCUTS

- [My Messages](#)
- [Saved epost Mail](#)
- [Manage Mollers](#)
- [Order Cheques](#)
- [Mobile Banking](#)
- [Delegate Manager](#)
- [Account Consolidation Manager](#)

- [Change Address](#)
- [Change Personal Access Code \(PAC\)](#)
- [Manage AccountPlus™](#)
- [epost Service](#)
- [My Stocks and Markets](#)
- [Manage Memorized Accounts](#)

- [Change Security Image and Caption](#)
- [Change Challenge Questions](#)

Figure 16 Update PAC Page

Note: Updating the PAC on a consolidated login does not change its PAC. It updates the information about the PAC used to log in directly to a specific membership.

Managing Delegate Access to Consolidated Accounts

Signers can manage their delegate's access to consolidated accounts by clicking **Manage Delegate Access to Accounts** as shown in Figure 14. The Delegate Manager will be displayed. When a login is consolidated, the delegates are not automatically given access to it. 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 (see Figure 3).

MemberDirect® e-Documents

e-Documents allow members to view banking documents online that are otherwise mailed to the member or picked up at a branch. Members can view the following documents when logged in to online banking:

- tax documents (such as T5-Statement of Investment Income slip)
- other documents

Accessing MemberDirect e-Documents

Access to e-Documents can be obtained by clicking the **My Accounts** tab in the Main Navigation area and then **e-Documents**. The system will display the e-Documents page shown in Figure 17.

Categories and Subcategories

When members want to view an e-Document, they must specify a category and subcategory on the e-Document page such as the Tax category and T5 subcategory.

Note: Delegates will be able to view all e-documents available in *MemberDirect* Small Business.

My Accounts | Pay Bills | Transfer Money | Member Services

Print This Page | Online Banking Help

E-Documents

Select a membership here.

Search E-Documents

Membership: 332288

Show:

 20 most recent documents

 specific category

Category: Loans and Mortgages

Subcategory: Loans

Date Range: From [] To []

Select an e-Document category here.

Select an e-Document subcategory here.

Specify a date range here.

Click here to display the 20 most recent e-Documents or selected a category/subcategory.

Search

List of available e-documents.

20 most recent E-Documents Tuesday, May 25, 2010

Delegate	Date	Name	Comments
	15-Feb-2009	Charitable Donations 262009	
	15-Feb-2009	T4 232009	A note
	15-Feb-2009	UCP T5 242009	
	15-Feb-2009	T4RSP 252009	A note
	15-Feb-2008	T4RSP 252008	A note
	15-Feb-2008	Charitable Donations 262008	
	15-Feb-2008	T4 232008	A note
	15-Feb-2008	UCP T5 242008	
	15-Feb-2007	UCP T5 242007	
	15-Feb-2007	T4RSP 252007	A note
	15-Feb-2007	Charitable Donations 262007	

Click the document name to display the document.

Indicates a delegate can view the e-document.

Figure 17 e-documents Page

Specifying the Search Criteria for *MemberDirect* e-Documents

Enter and select the following criteria for the e-Documents you wish to view under **Search e-Documents** as follows.

Membership	Click on the drop-down arrow to select the membership you want to display e-Documents for.
Show	Click one of the radio buttons beside the following fields to display either the 20 most recent e-Documents or a specific e-Documents category/ subcategory and date range.
20 most recent documents	Click on the radio button beside this field to display the 20 most recent e-Documents.
specific category	Click on the radio button beside this field to select a category/subcategory and date range for displaying e-Documents as described below. Note that the following three fields are displayed only when this field is clicked.
Category	Click the drop-down arrow as shown in Figure 17 to select one of the following e-Documents categories: <ul style="list-style-type: none"> • tax documents such as T5 receipts • other documents
Subcategory	After selecting an e-Document category, click the drop-down arrow as shown in Figure 17 to select a subcategory of the selected category, such as T5 for the Tax category.
Date Range From/ To	Enter dates in the From and To boxes. A pop-up calendar will assist members in selecting the correct dates.

Viewing *MemberDirect* e-Documents

After the search criteria are entered, click **Search**. A list of the desired e-Documents will appear below the search criteria as shown in Figure 17. The list will show the document date and name as well as any comment about the document. The Comment column indicates if the credit union has provided a description or other information for a document.

By clicking on the document name, a copy of the document will be displayed as a PDF file in a separate window. Figure 18 shows an example of how a T5 appears when clicked on the list of e-Documents.

Canada Revenue Agency / Agence du revenu du Canada		PAID TO CLAIMANT IN 2009 / INCOME TAX DEDUCTED 303.33		Year / Année: 2007	T5 STATEMENT OF INVESTMENT INCOME / ÉTAT DES REVENUS DE PLACEMENTS	
24 Actual amount of eligible dividends / Montant réel des dividendes déterminés: 1,000.00	25 Taxable amount of eligible dividends / Montant imposable des dividendes déterminés: 1,450.00	26 Dividend tax credit for eligible dividends / Crédit d'impôt pour dividendes déterminés: 274.99	13 Interest from Canadian sources / Intérêts de source canadienne	18 Capital gains dividends / Dividendes sur gains en capital		
10 Actual amount of dividends other than eligible dividends / Montant réel des dividendes autres que des dividendes déterminés	11 Taxable amount of dividends other than eligible dividends / Montant imposable des dividendes autres que des dividendes déterminés	12 Dividend tax credit for dividends other than eligible dividends / Crédit d'impôt pour dividendes autres que des dividendes déterminés	21 Report Code / Code du feuillet: 0	22 Recipient identification number / Numéro d'identification du bénéficiaire: 123 456 789	23 Recipient type / Type de bénéficiaire: 1	
Other information (see the back) / Autres renseignements (voir au verso)			Payer's name and address – Nom et adresse du payeur AGENTS INC. 95 MAIN STREET ANYTOWN SK K1G 7G7 UNCLAIMED DIVIDEND ACCOUNT XYZ COMPANY LIMITED			
Recipient's name (last name first) and address – Nom, prénom et adresse du bénéficiaire			For information, see the back. / Pour obtenir des renseignements, lisez le verso.			
Currency and identification codes / Codes de devise et d'identification			27 Foreign currency / Devises étrangères	28 Transit – Succursale	29 Recipient account / Numéro de compte du bénéficiaire	

Figure 18 Example of a T5 Downloaded from e-documents.

Messages and Alerts

Small Business signers have the ability to receive an email and/or text messages when:

- a transaction is created and is pending approval
- a pending transaction is about to expire

Figure 19 shows the Alerts page with the two *MemberDirect* Small Business alerts as active alerts.

Note: This feature is only available from credit unions that participate in this service.

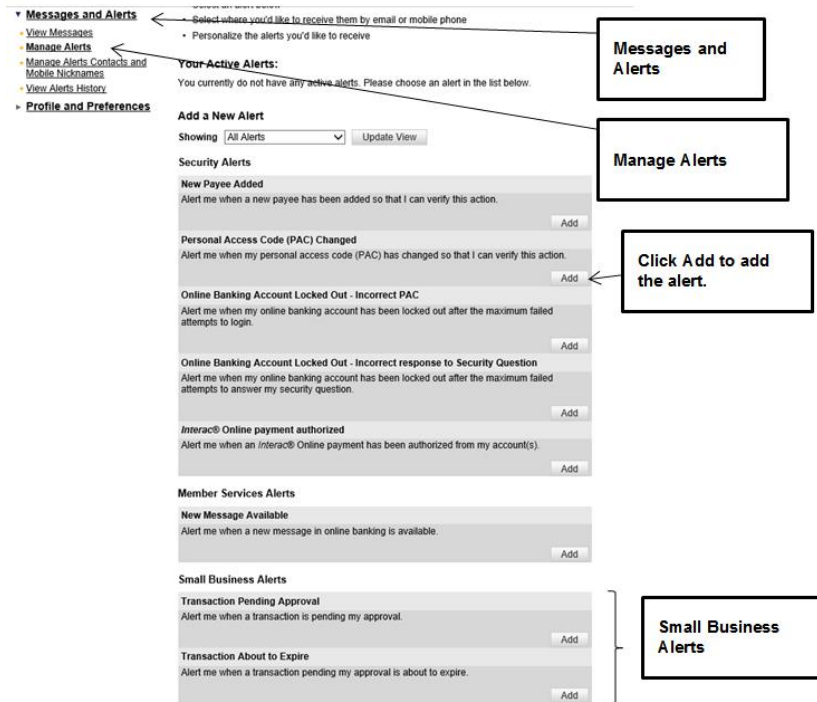
Adding a New Alert

To add a new Alert, complete the following steps:

1. Click on Messages and Alerts, and then Manage Alerts as shown in Figure 19.
2. Click on the Alert you wish to add. If this is the first Alert to be added, Click Get Started, otherwise Click Add.
3. Accept the terms of the Alerts Agreement. The Alerts Agreement will be presented each time Contact Information is added.
4. Add Contact Information. Both an Email and Mobile Phone can be added. **Note:** If you choose to add a mobile phone, a Passcode will be sent to you by text message as shown in Figure 23. Enter the Passcode to complete the registration of your mobile phone.
5. Customize the mobile account nickname, if desired and Click Submit or Personalize Later.
6. Select your preferred Alert Language.
7. Select the delivery method(s) you would like to receive Alert Notifications.

Once you have successfully added an Alert, you will receive a confirmation as shown in Figure 20.

Note: Repeat this process for each Alert you wish to add.



Alerts Figure 19 Shows the Alert page

[Manage Alerts Contact\(s\)](#) [Alerts History](#)

It's easy to manage alerts:

- Select an alert below
- Select where you'd like to receive them by email or mobile phone
- Personalize the alerts you'd like to receive

Note that we will never ask for your account number, passwords or sensitive information in any of our alerts to you.

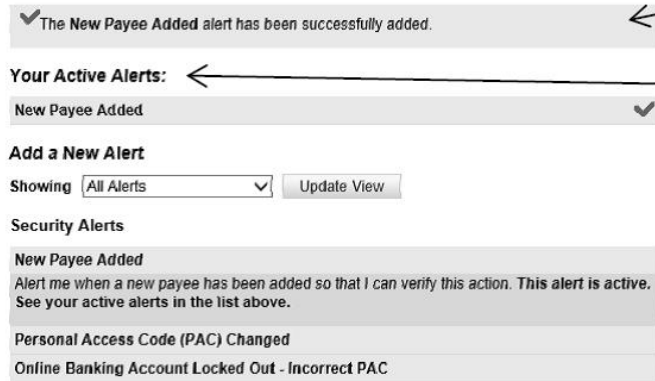


Figure 20 Shows Active Alerts

Editing Alerts

To edit an Alert, complete the following steps:

1. Click on Messages and Alerts, and then Manage Alerts as shown in Figure 19.
2. Click on the Alert you wish to edit. Click Edit.
3. Select the contact information you wish to add as shown in Figure 21. Click Submit.

Deleting Alerts

To delete an Alert, complete the following steps:

1. Click on Messages and Alerts, and then Manage Alerts as shown in Figure 19.
2. Click on the Alert you wish to delete. Click Delete.
3. Click Delete Alert.

Figure 21 Edit an Alert

Manage Contact Information and Nicknames

Contact Information can be added, disabled/enabled, and deleted. Mobile Nicknames are managed through Manage Alerts Contacts and Mobile Nicknames as shown in Figure 21.

Figure 22 Manage Alerts Contacts and Mobile Nicknames

Add New Contact Information

Up to three different contacts can be added per signer. To add a new email address or mobile phone number, complete the following steps:

1. Click the Messages and Alerts, and then Manage Alerts Contacts and Mobile Nicknames.
2. Click Add Email or Add Mobile Phone as shown in Figure 22.
3. Accept the terms of the Alerts Agreement. The Alerts Agreement will be presented each time Contact Information is added.
4. Add the new email address or mobile phone details. **Note:** If you choose to add a mobile phone, a Passcode will be sent to you by text message. Enter the Passcode to complete the registration of your mobile phone. See Figure 22.

Note: When new contact information is added, you must edit the alert to add the new contact information to receive alert notifications to the new contact information. See Figure 21.

Home > Online Banking > Messages and Alerts > Manage Alerts

[Print This Page](#) [Online Banking Help](#)

- ▶ [My Accounts](#)
- ▶ [Payments](#)
- ▶ [Transfers](#)
- ▶ [Account Services](#)
- ▼ [Messages and Alerts](#)
 - [View Messages](#)
 - [Manage Alerts](#)
 - [Manage Alerts Contacts and Mobile Nicknames](#)
 - [View Alerts History](#)
- ▶ [Profile and Preferences](#)

Passcode

Please enter the passcode that was sent to your mobile phone.

Phone Number	(902) 555-1212
Carrier	Bell Mobility
Passcode	<input style="width: 80%;" type="text"/>

[Didn't receive a passcode?](#)

 [Edit](#) |

Figure 23 Passcode Screen

Disable/Enable Contact Information

To Disable/Enable contact information, Click on the Disable/Enable link as shown in Figure 24.

Delete Contact Information

To Delete contact information that has been entered, complete the following steps:

1. Click the Messages and Alerts, and then Manage Alerts Contacts and Mobile Nicknames.
2. Click Delete for the contact information you wish to remove as shown in Figure 24.
3. You will be presented with a confirmation screen. Review the request and Click Continue to delete the contact information.

[Print This Page](#) [Online Banking Help](#)

Alerts Contacts & Mobile Nicknames

Alerts Contact(s): Manage your Alerts Contact(s), which can be your email or mobile phone number. You can add, delete, and even disable a contact temporarily. Note that we will only use the contacts below to send you alerts. To send an alert to the contact(s) below, please visit the Manage Alerts page and select a contact for that alert.

Mobile Nicknames: By default, your accounts are given short mobile nicknames to make it easy to identify them. Mobile account nicknames help keep your information secure by eliminating the need to display your account number(s). To change your nicknames, click the Edit Nicknames button below.

[Add Email](#) [Add Mobile Phone](#)

Manage my Alerts Contacts

Contact	Carrier	Status	
email@gmail.com		Enabled Disable	Delete
902-555-1212	Bell Mobility	Enabled Disable	Delete

Manage My Mobile Nicknames

Account	Mobile Nickname
COMMON SHARES 00007	SHR7
YOUR SENIOR CHEQ 40 00010	CHQ10

[Edit Nicknames](#)

Annotations:

- Manage Alerts Contact and Mobile Nicknames. (points to the top section)
- Add, Disable, Enable or Delete Contact Information here. (points to the table actions)
- Edit Nicknames here. (points to the Edit Nicknames button)

Figure 24 Alerts Contacts and Mobile Nicknames

Email Alert

If the signer has chosen to receive an email, when a transaction has been created, they will receive a similar email to the below:

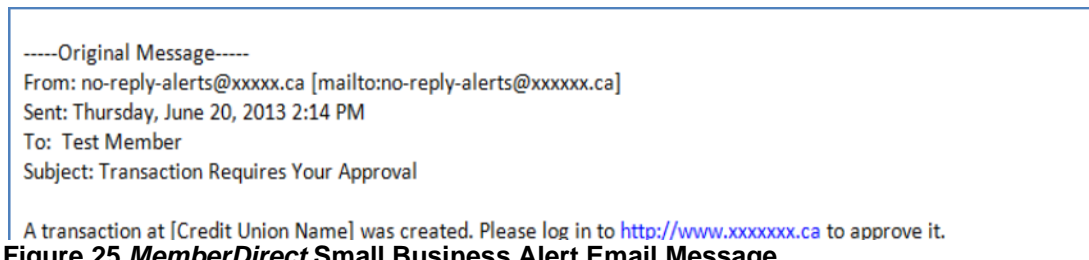


Figure 25 MemberDirect Small Business Alert Email Message

Text Message Alert

If the signer has chosen to receive a text message, when a transaction has been created, they will receive a similar text I to the below:



Figure 26 MemberDirect Small Business Alert Text Message

Alert History

All Alerts that are sent to users are stored for 30 days. To view you Alerts History, Click Messages and Alerts, and then View Alerts History.

Mobile Web Access for Small Business

Signers also have access to Small Business via Mobile Web. The Mobile Web menu will be similar to the one below.

Some Small Business functionality is only available in the desktop version of *MemberDirect Small Business*.

Menu
My Accounts
Transaction Manager
Pay Bills
Transfer Funds
Interac e-TransferSMs
Messages
Find a Branch/ATM
Rates
Memorized Accounts
Calculators
Contact Us
Help
Full Site

Discrepancies are noted below:

- Delegates do not have access to Mobile Web for Small Business. If a delegate attempts to log into Mobile Web they receive an error.
- Transactions cannot be recalled. They can be accepted or rejected only.
- Immediate and schedule/recurring bill payments and scheduled/recurring transfers cannot be deleted.
- Similar transactions cannot be created.
- Delegate management functionality is not available.

Figure 22 *MemberDirect Small Business* via Mobile Web

Mobile App Access for Small Business

Signers also have access to Small Business via either the Android or iPhone Mobile Apps. The following features are available to signers only and are not available to delegates.

When a signer logs in to the Mobile App they will be able to view any consolidated accounts and balances.

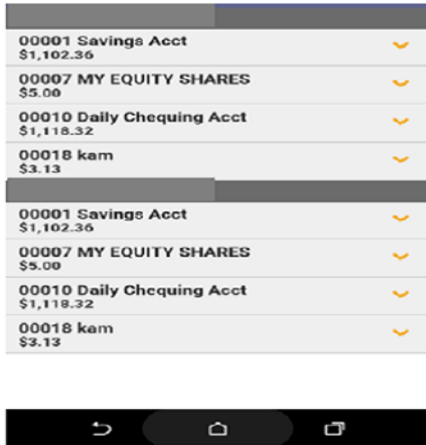


Figure 23 MemberDirect Small Business via Mobile App

Signers will be able to view any transactions they have pending approval(s) by selecting the messages icon and then selecting the Transaction Manager icon.

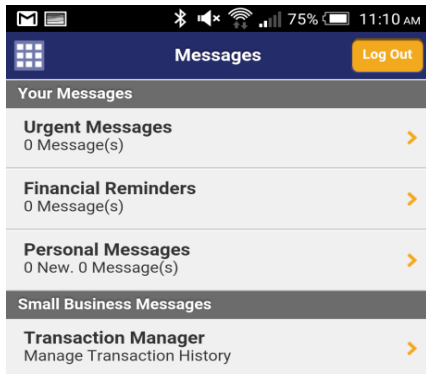


Figure 24 Mobile App Messages

From here signers can view any transactions waiting approval.

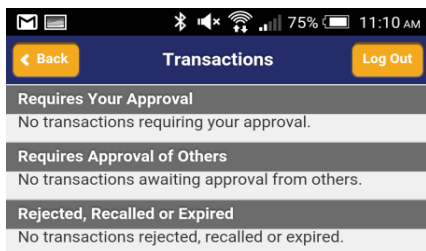


Figure 25 Mobile App Transactions