MemberDirect® Small Business Member Guide

Updated: June 2021

CREDIT UNIONS

Contents

Welcome to *MemberDirect®* Small Business

Running a small business isn't always easy but your everyday business banking doesn't need to be complicated. Whether you need to pay bills, send or receive money, or want to make sure your employees have the right level of access to keep operations running smoothly, *MemberDirect®* Small Business (MDSB) makes it easy to do your business banking online whenever and wherever works best for you.

This guide will introduce you to *MemberDirect®* Small Business and will walk you through the details on getting set up and how to use MDSB to get the most out of your online business banking.

Getting Started

What's included in *MemberDirect®* Small Business?

Like personal online banking, *MemberDirect®* Small Business allows you to access your accounts securely and easily from a mobile device or desktop computer, giving you the flexibility to manage your money on your schedule. Although MDSB shares some features with personal online banking, it also offers some extra functions designed specifically with running a small business in mind.

MDSB Highlights

- ✓ Up to three signers to access accounts online
- ✓ Allows two signatures on transactions, making it easy and safe for a second signer to review and approve transactions.
- ✓ Ability to give an employee or bookkeeper limited access to view accounts or start transactions
- ✓ Receive transaction alerts to keep approvals running smoothly
- ✓ Download account activity to use with most popular accounting software

Logging into MDSB for the first time

Getting started with MDSB is easy. To begin, each person who has signing authority on your business accounts (signers) will need to follow the steps below to sign in:

1. Click the ***Login*** button located on your credit union's main website. Once on the login screen, the signer will need to enter their unique login ID and temporary personal access code (PAC) and click ***Submit.***

   Tip: Signers who already use personal online banking will use same login ID and personal access code they currently use to sign in.

2. After entering their login credentials, the signer will be offered the option to upgrade to *MemberDirect®* Small Business. The signer needs to accept this offer to continue with the upgrade.

   Tip: If your signer doesn't receive the offer to upgrade, please contact your credit union.

3

After accepting the upgrade offer, the signer will be given a copy of the *Direct Services Agreement* outlining the terms and conditions for using MDSB. The signer should review the terms and will need to click ***Accept*** to continue. Signers who reject the terms will be taken into personal online banking.

If the signer is new to online banking, they will be prompted to update their personal access code (PAC) and to register for 2-Step Verification for added security.

After the signer has accepted the terms and conditions, and if applicable, has updated their temporary personal access code and registered to 2-Step Verification, they will be taken into MDSB.

Important Note: If your business accounts are set up to require two signatures to approve transactions, at least two of your business's signers will need to log in and set up MDSB before transactions can be completed. MDSB allows for up to three signers to approve transactions, but a maximum of two authorizations per transaction. If your business has more than three signers, decide who will be responsible for approving transactions. Once these signers accept the MDSB offer, they can create and approve transactions. Signers beyond the three approvers can still view accounts and create transactions for further approval.

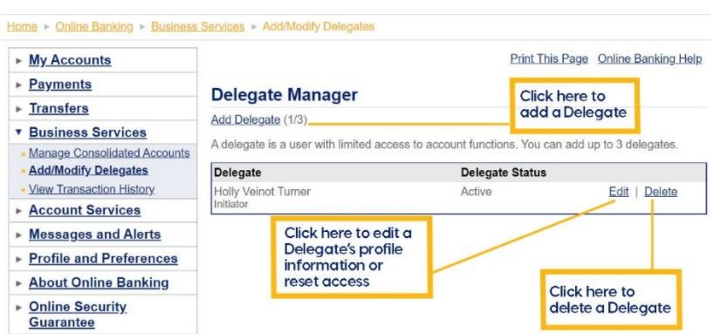
Setting up and managing access

What is a delegate?

Whether it's an accounting clerk, bookkeeper or another trusted employee, there may be people within an organization other than a business's signers who need to view accounts or start transactions. MDSB offers signers the ability to set up these individuals as delegates. Once set up, a delegate can see business accounts by logging into MDSB and, if given access, can start transactions for signers to approve. Each signer can create up to three delegates.

Managing delegates within *MemberDirect*® Small Business

Delegates are fully managed by your signers within MDSB using the ***Delegate Manager*** tool, making it easier to edit their information and manage their access when needed. Signers can find the Delegate Manager under the ***Business Services*** heading by clicking ***Add/Modify Delegates.***



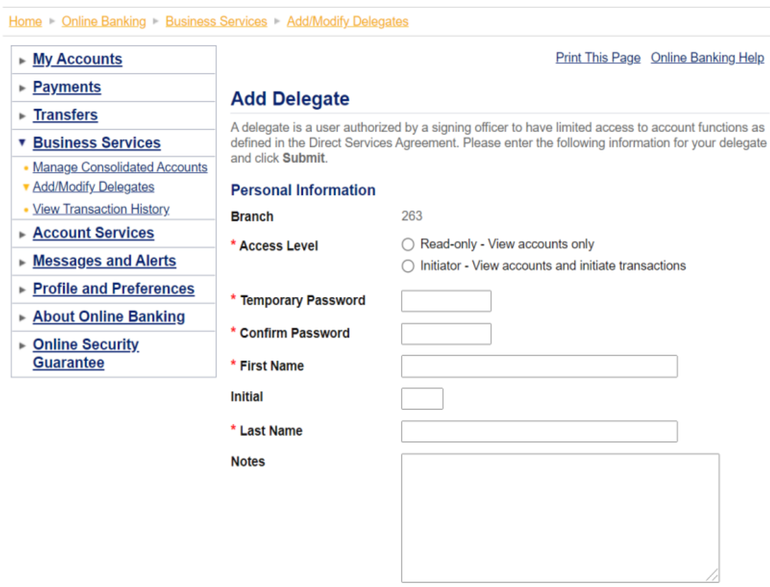
Signers can use the Delegate Manager to:

- Add a new delegate
- Edit a delegate's profile information
- Reset a delegate's MDSB password
- Temporarily suspend or reinstate a delegate's access
- Delete a delegate

Adding a new Delegate

To add a delegate, a signer will need to begin by logging into MDSB and navigating to the ***Delegate Manager Tool*** (located under the ***Business Services*** heading).

Once inside the ***Delegate Manager***, the signer will click ***Add Delegate***. This will take the signer to a new page where they will be prompted to enter the following information:


Home ▸ Online Banking ▸ Business Services ▸ Add/Modify Delegates

My Accounts
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Manage Consolidated Accounts
Add/Modify Delegates
View Transaction History
Account Services
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Print This Page   Online Banking Help

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

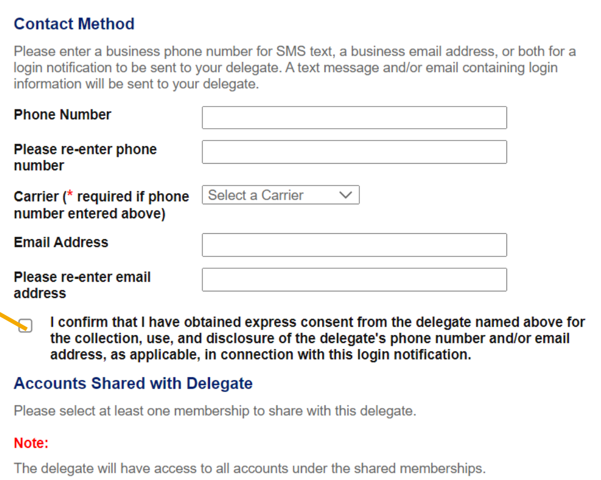
Branch: 263
* Access Level: Read-only - View accounts only / Initiator - View accounts and initiate transactions
* Temporary Password
* Confirm Password
* First Name
Initial
* Last Name
Notes

1. **Access level**. This determines whether the delegate can simply view accounts or has permission to create transactions for approval
2. **Temporary Password.** This is the personal access code the new delegate will use to log in for the first time.
3. **Delegate's first and last name**

Once the information above is entered, MDSB will automatically assign the new delegate a unique login ID (this is case sensitive and will begin with an uppercase "D" followed by 7-digits) and will fill in the new delegate's credit union branch number. The delegate will use their unique login ID to sign into MDSB.

Continuing down the ***Add Delegate*** page, the signer will be prompted to enter a delegate's mobile phone number and mobile phone carrier or email address. This information is necessary for the delegate to receive email or text alerts about the account.

Click here to confirm that the delegate has given permission to enter their contact details


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.

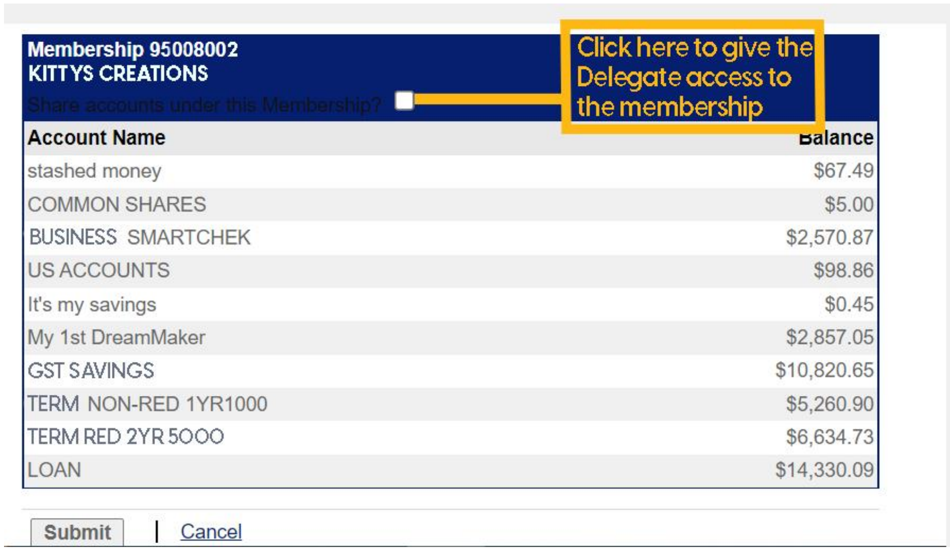
Accounts Shared with Delegate

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

Note:

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

After inputting the delegate's contact information and ticking the contact consent checkbox, the signer will see a list of the accounts associated with the business under their member number. The signer will need to share these accounts with the delegate by ticking the *Share Accounts under this Membership* checkbox. This will allow the delegate to view all of the accounts associated with the business under this member number.



Account Name	Balance
stashed money	$67.49
COMMON SHARES	$5.00
BUSINESS SMARTCHEK	$2,570.87
US ACCOUNTS	$98.86
It's my savings	$0.45
My 1st DreamMaker	$2,857.05
GST SAVINGS	$10,820.65
TERM NON-RED 1YR1000	$5,260.90
TERM RED 2YR 5000	$6,634.73
LOAN	$14,330.09

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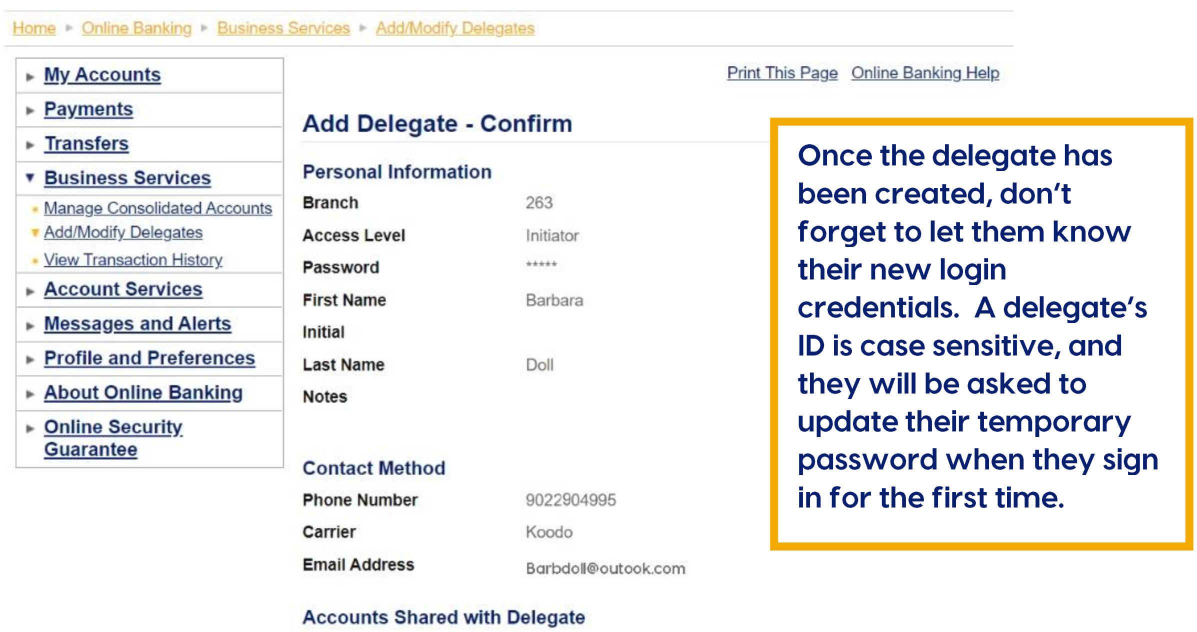
Clicking ***Submit*** will bring the signer to a confirmation screen that will summarize the information they have input for the delegate and will show the list of business accounts that the delegate will be able to view. The signer should review this information to make sure it's correct and, once satisfied, can click ***Submit*** to finish creating the new delegate.

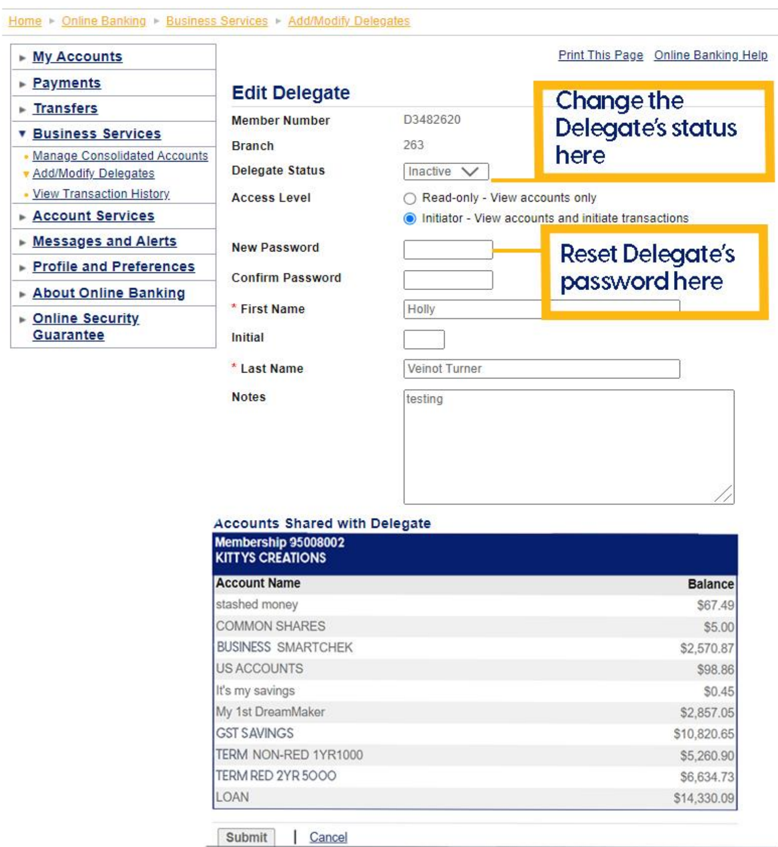


Editing an existing delegate's profile

After a delegate has been created, the signer who added the delegate can edit their basic information, adjust their MDSB access and status, assign a new temporary password or reset a locked account, in cases where the delegate has been locked out of MDSB due to unsuccessful sign-in attempts.

Note: Information for delegates is fully managed by the signer who added them. While a signer can see or delete another signer's delegates, they are not able to edit their information or reset their access. Where delegates are created and managed within MDSB, credit union employees also can't see or access a delegate's profile or information.

To begin editing a delegate's profile, the signer will need to navigate to the ***Delegate Manager*** tool and click ***Edit*****.**



After making edits, click *Submit*. This will take the signer to a confirmation screen to review the changes. Once the signer is satisfied, they can click *Submit* again to finalize the updates.

How do I...

Reset a delegate's password

If a delegate forgets their password, use the ***Edit Delegate*** screen to input and confirm a new temporary password. Don't forget to let the delegate know their new password.

Reset a delegate's status

If a delegate unsuccessfully attempts to login three times in a row, their access will show as ***Locked.*** To reset their access, use the ***Delegate Status*** dropdown menu to change their status back to ***Active.***

Temporarily remove or restore a delegate's access

If a delegate is taking a temporary leave of absence (ex. parental leave), use the ***Delegate Status*** dropdown menu to change their status from *Active* to ***Inactive.***

Once the delegate has returned to work, simply change their status from Inactive to Active.

Deleting a Delegate

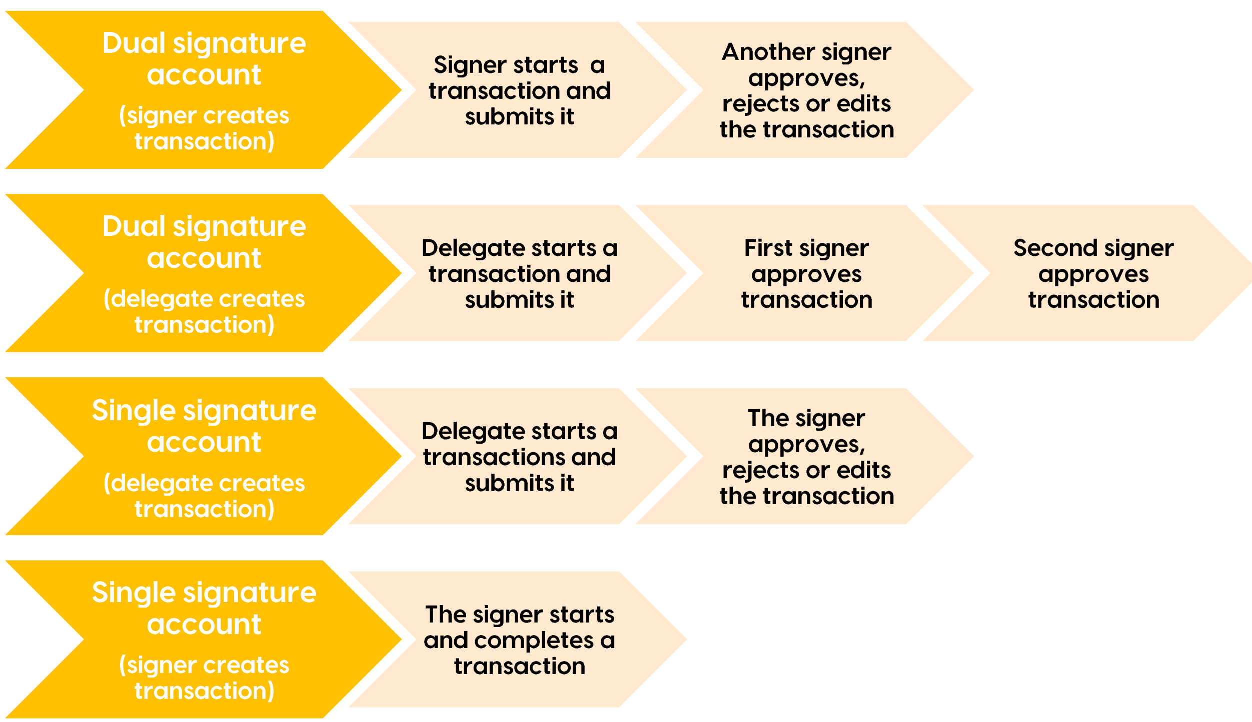
As staff or access requirements change, you may need to delete a delegate. A signer can delete a delegate that they have created, or a delegate created by another signer. To delete a delegate:

1. Navigate to the *Delegate Manager* Tool
2. Click **Delete** next to the name of the delegate that needs to be removed.
3. The signer will see a **Delete Delegate** confirmation page and will need to click *Submit* on this page to remove the delegate.

Managing Transactions

Unlike personal banking, where transactions are completed by one person, business accounts may be set up to require two signers to complete a transaction or may want to have an employee who can start transactions requiring a signer's approval. MDSB makes it simple for these businesses to use online banking by allowing a signer or delegate with initiator privileges to start a transaction which is then approved or rejected by another signer.

How transaction approvals work with different business account structures



Initiating a Transaction

Starting transactions within MDSB is very similar to creating a transaction in personal online banking:

1 A signer or delegate starts by choosing what type of transaction they will be starting (ex. bill payment, transfer between accounts, stop cheque requests, *Interac*® e-transfer etc.,)

2

Once the signer or delegate has chosen their transaction, they will need to enter the details (dollar amount, date, payee, or recipient etc.) needed to complete the transaction.

3

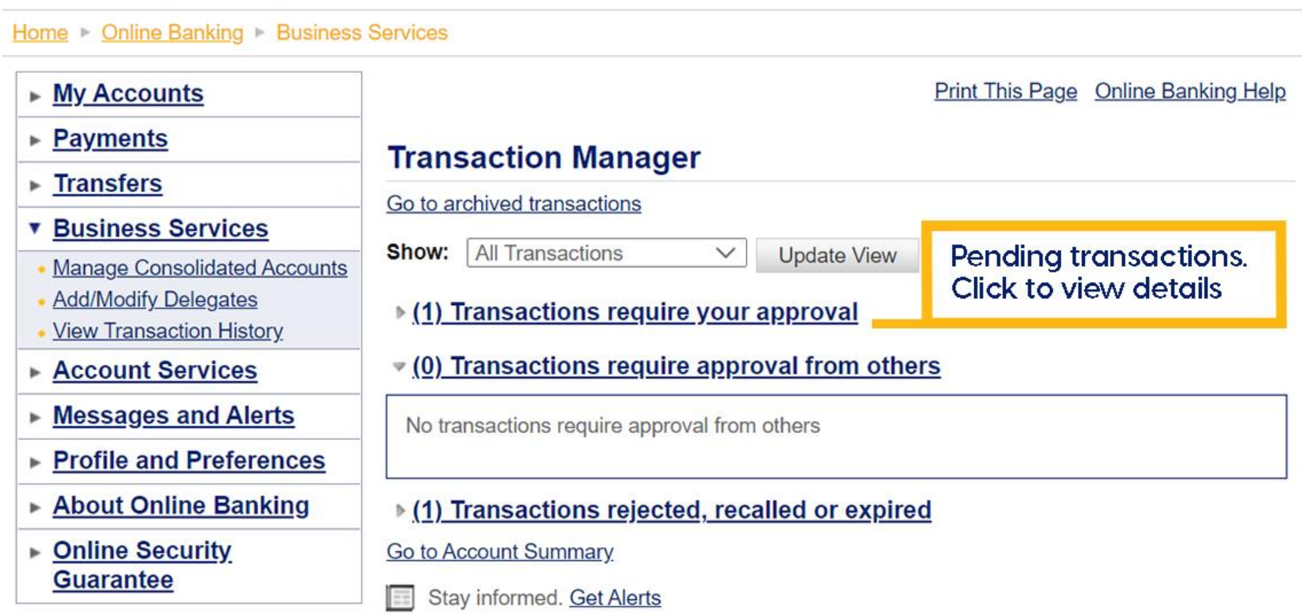
The signer or delegate should then review and confirm the details of their transaction. Once they are satisfied, they can submit the transaction

If the transaction was submitted on an account requiring two signatures or was started by a delegate, MDSB will hold the transaction as pending until the required signers log into MDSB and approve or reject the transaction. For single signature accounts without delegates, transactions are processed without additional approval.

Note: Future-dated transactions, such as scheduled bill payments, can also be created and approved within MDSB. Once the necessary signers approve the transaction, it will be processed on the future date specified in the transaction.

Pending Transactions

When transactions are pending approval, signers will see a link to transactions requiring approval on the ***Account Summary*** screen in MDSB. When clicked, this link connects to the ***Transaction Manager*** tool, which will display a list of any transaction requiring signers' approval and any rejected, recalled, or expired transactions.



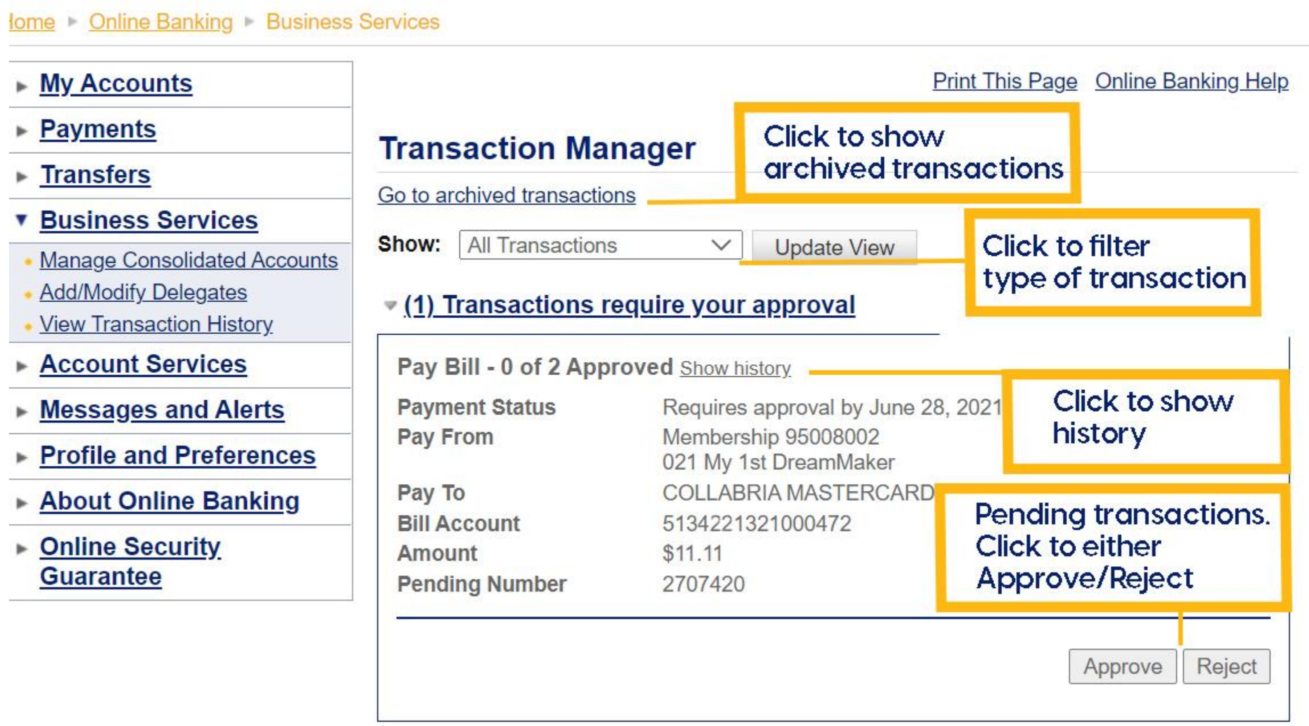
The Transaction Manager

In addition to being able to view pending transactions, the ***Transaction Manager*** acts as a central hub for signers to:

- Review, approve, or reject transactions

- See rejected, recalled, or expired transactions
- View and filter transaction history
- See archived transactions
- Create similar transactions

The Transaction Manager can be found by clicking ***View Transaction History*** under the ***Business Services*** heading.



Approving or Rejecting Transactions

To approve or reject transactions requiring a signer's approval, a signer will:

1. Click the ***Transactions require your approval*** link on the ***Account Summary*** page or can navigate to the ***Transaction Manager*** by selecting ***View Transaction History*** under the ***Business Services*** heading.

2. After clicking this link, the approving signer will see the details of the transaction and can choose to **Approve** or **Reject** the transaction.

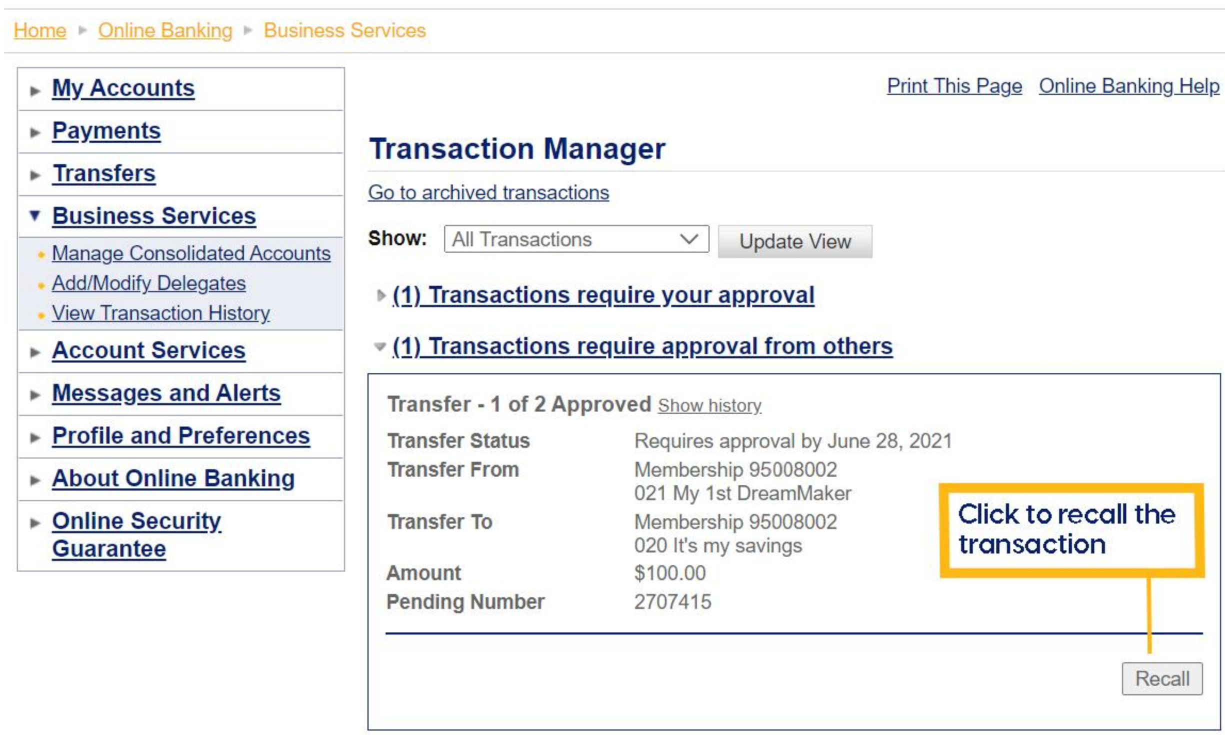
3. After selecting to *Approve* or *Reject* the transaction, a confirmation page will be displayed showing the details of the transaction for final review. Once the signer is comfortable, they can click ***Submit*** to finish the transaction.

Once the transaction has been completed, a receipt page will display showing the transaction's status (Approved or Rejected). The completed transaction can be viewed in the approved or rejected, recalled, or expired transaction section of the ***Transaction Manager***.

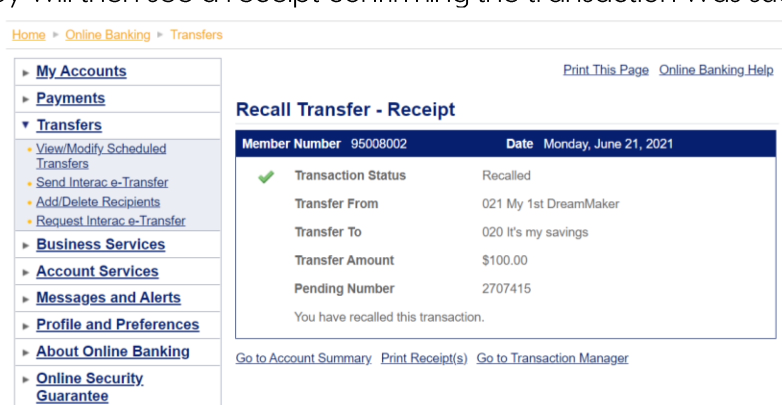
Recalling Transactions

A signer or delegate with initiator privileges can recall a transaction they've started, so long as the required signers have not yet approved or rejected the transaction. For accounts requiring two signatures where a delegate has created the transaction, the transaction can be recalled up until the second signer chooses to approve or reject the action.

To recall or cancel a transaction, signers or delegates can navigate to the ***Transaction Manager***, select the transaction, and click the ***Recall*** button.



After clicking ***Recall***, a confirmation page will be displayed. To continue, the signer or delegate will click ***Confirm***. They will then see a receipt confirming the transaction was successfully recalled.



Deleting a Transaction

If needed, certain types of approved transactions – bill payments or transfers scheduled for a future date – can be deleted within MDSB. Deleting a transaction requires the same approvals as any other transaction; if an account requires two signatures or a delegate has indicated they wish to delete the transaction, the deleted transaction will be held until the necessary signer (or signers) have approved the request.

To delete a transaction:

1. A signer or delegate will find the scheduled bill payment or scheduled transfer they wish to delete on the *Account Summary* page under ***Scheduled Bill Payments*** or ***Scheduled Transfers***.

2. Next to the transaction, they can click ***Delete***.

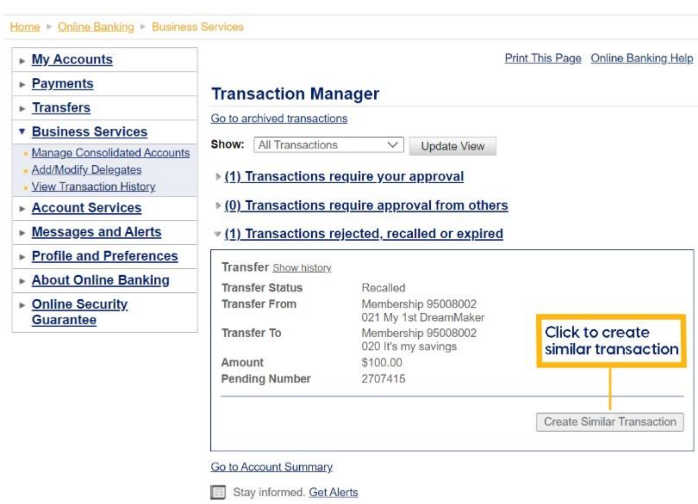
Note: If the deleted transaction requires a signer's (or more than one signer's) approval, it will still be visible on the *Account Summary* screen as *Scheduled* until the required approval has been given. This means it is possible to attempt to delete a transaction more than once. In cases where two requests to delete a transaction have been created, the first approval will delete the transaction. Any additional approvals will create an error message indicating the bill payment or transfer is no longer active.

Creating Similar Transactions

In instances where a transaction has been rejected, recalled, or has expired, a signer or delegate can easily recreate the transaction and adjust only the details that need to be updated (ex. the amount), saving time and effort.

To create a similar transaction, the signer or delegate will:

1. Navigate to the ***Transaction Manager*** scroll down to show ***Rejected, Recalled, or Expired Transactions***, and will choose the transaction they wish to recreate.



2. Once the transaction has been found, the signer or delegate can click ***Create Similar Transaction***.

3. This will take the signer back to the appropriate transaction page (ex. Pay Bills) where they can edit details and ***Submit*** the transaction for approval.

Note: While similar transactions can be created in most cases, fulfilled requests via *Interac* E-Transfer® are not able to be recreated in this way.

Expired Transactions

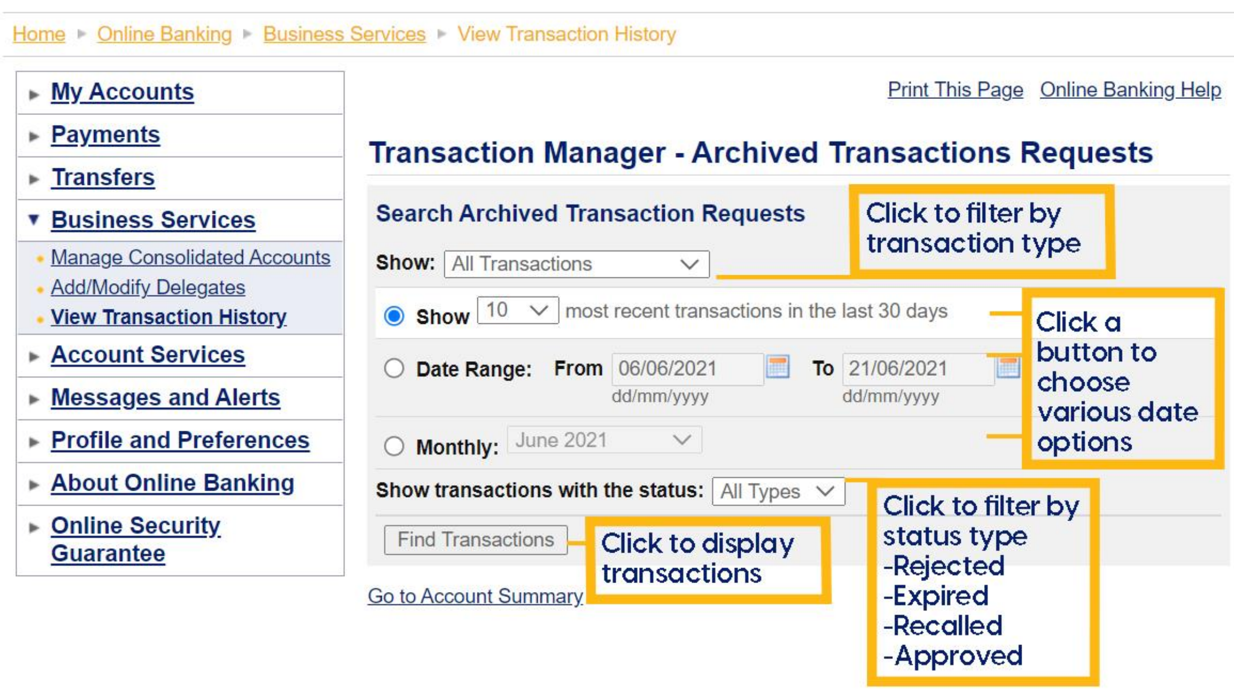
Pending transactions which have been submitted for approval can expire if:

- The transaction hasn't been approved or rejected by the payment date included in the transaction (ex. a scheduled bill payment or transfer).
- The transaction hasn't been approved or rejected **within 7 days** of being submitted.

Any transactions that have expired can be viewed using the ***Transaction Manager***.

Archived Transactions

Any approved, rejected, recalled, or expired transactions **older than 30 days** will be archived. Archived transactions can be filtered by transaction type, status and dates using the ***Transaction Manager.*** Transactions older than 12 months will be deleted.



Interac E-Transfers®

Businesses with accounts requiring two signatures on transactions or accounts with delegates can use *Interac* e-transfer® to send, request and receive funds. While *Interac* e-transfers® follow the same approval processes as other transactions, there are a few key differences to keep in mind:

- *Interac* e-transfer® recipient lists are unique to individual signers. This means signers can't see or manage a recipient list created by another signer. Delegates can access the recipient list belonging to the signer who created their delegate access.

- *Interac* e-transfers® belong to the signer who created the transaction and not the signer who approves it. The *Interac* e-transfer® history page will show the details for the signer to created transaction.

- Delegates or signers who create *Interac* e-transfers® can remind e-transfer recipients to accept the funds sent to them.

- Only the delegate or signer who created an *Interac* e-transfer® can cancel the transaction or resend an *Interac* e-transfer® notice pending pickup.

Interac® e-transfer Autodeposit®

Businesses can use MDSB to register for Autodeposit®, so funds received via *Interac* e-Transfer® can be automatically deposited into an account. Businesses can register up to 100 emails for Autodeposit® and the business name will be displayed when it's selected as a recipient.

Payments made using *Interac®* Online

Businesses can use *Interac* Online® to make purchases from participating online retailers; however, where these payments are made in real-time (similar to using a debit card in-store), this option is only available for business accounts set up to approve transactions with a single signer.

Account Consolidation

Signers with other personal and/or business accounts set up with personal online banking can use MDSB to streamline their online banking by consolidating their accounts. This allows a signer to use MDSB to see and perform transactions on up to three different memberships in one place without needing to manage multiple online banking sessions or sets of login credentials.

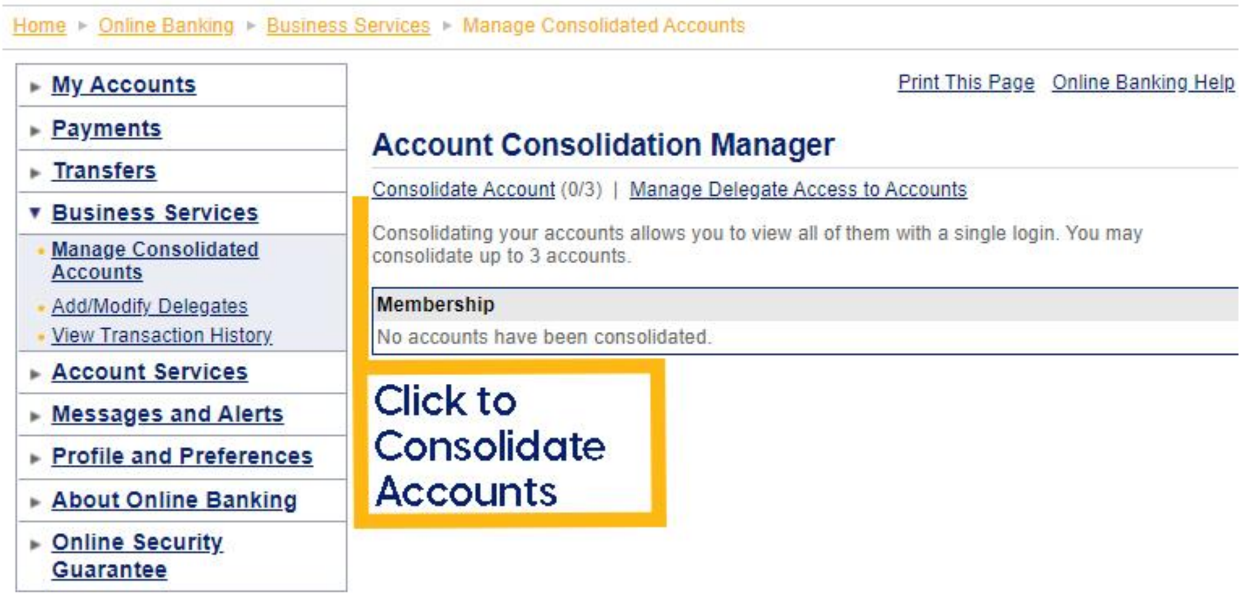
Consolidated accounts are added and managed using the ***Accounts Consolidation Manager*** which can be found under the ***Business Services*** heading by selecting ***Manage Consolidated Accounts.***

Note: For account consolidation to work, the accounts being added must be set up for personal online banking. MDSB doesn't allow consolidation of accounts that are already registered for MDSB.

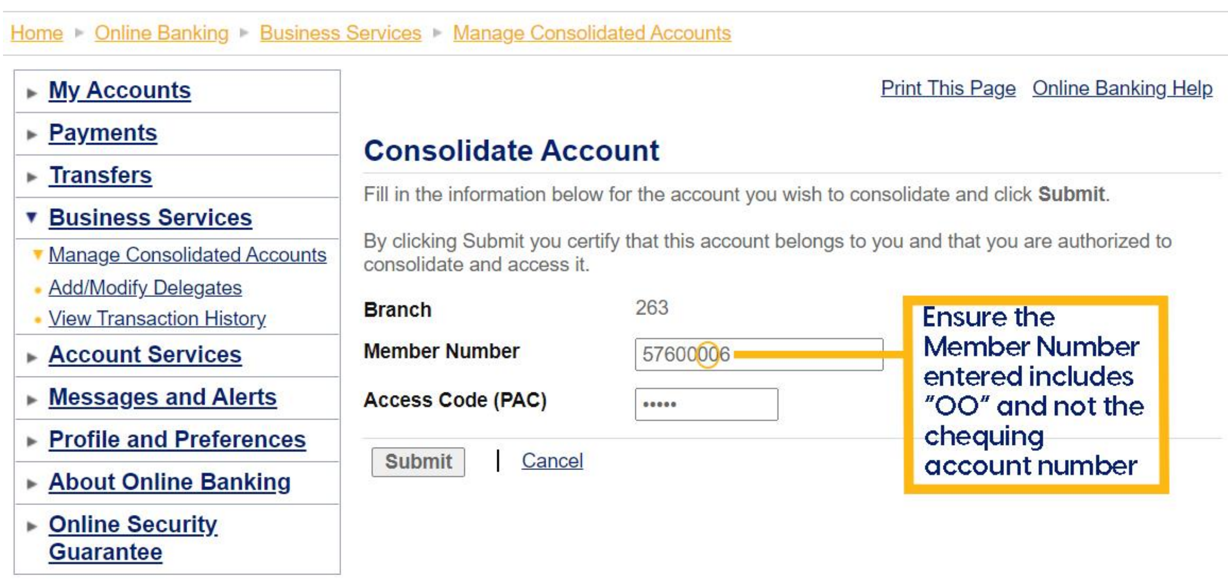
Adding a Consolidated Account

:

1 In the ***Account Consolidation Manager***, the signer will click ***Consolidate Account***

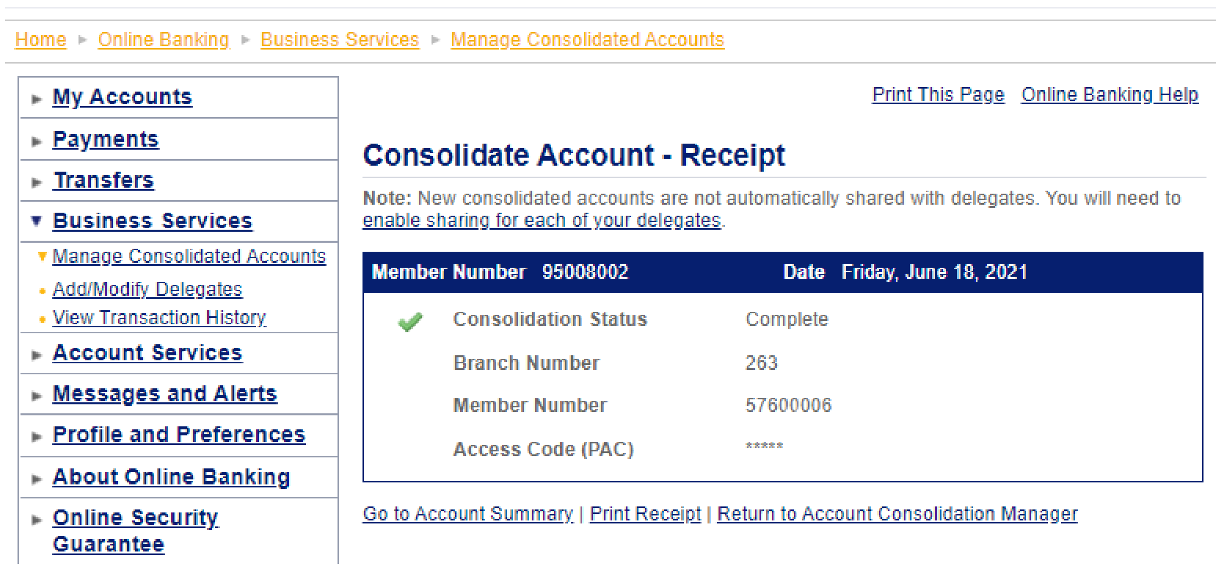


2 Next, the signer will need to enter the member number (this is the login ID used to sign into online banking) and the Personal Access Code (PAC) for the account being consolidated



3 The signer will then click ***Submit*** and will see a confirmation page showing the details on the account about to be consolidated and should click ***Confirm*** to continue.

The accounts are now consolidated. The signer will see a receipt page showing the consolidation was successful. The next time the signer accesses MDSB, they will be able to see both accounts.



Removing a Consolidated Account

If a signer no longer wants to see or access their accounts in the same place, they can remove a consolidated account. Removing a consolidated account doesn't delete online banking access or close the account. Once removed, the signer can continue to view the removed account by logging into online banking separately.

To remove the account, the signer will need to navigate to the ***Account Consolidation Manager***. Inside the ***Account Consolidation Manager***, the signer will:

1 Click ***Remove*** next to the account. Clicking *Remove* will display a confirmation page.

2 On the confirmation page, the signer should click ***Confirm*** to remove the consolidated account. A receipt page will be displayed, and the removed account will no longer appear on the *Account Consolidation Manager* screen.

Relinking a Consolidated Account

If a signer has updated the personal access code they use to sign into an account they have consolidated to access within MDSB, they may need to re-establish the link to their account.

To relink the account, a signer will begin by navigating to the ***Account Consolidation Manager*** and will:

1 Click ***Update PAC*** next to the consolidated account

2 The signer will then be prompted to enter the correct PAC used to sign into online banking for the unlinked account and will click ***Submit***.

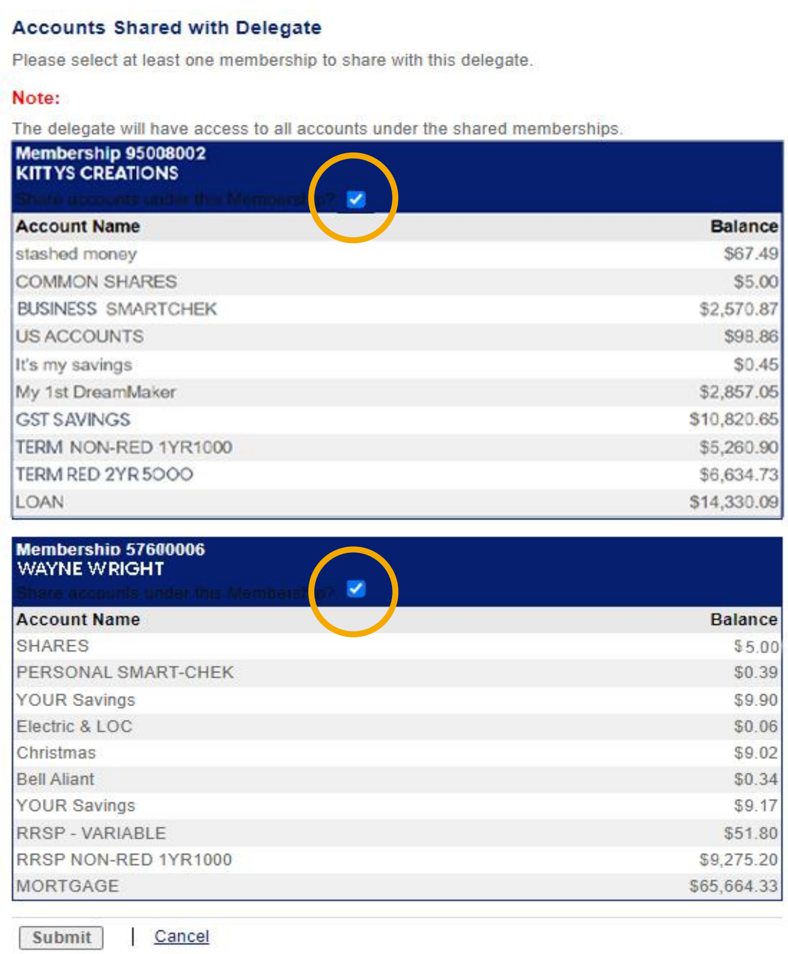
The accounts will now be relinked, and a receipt page will be displayed.

Note: Entering a PAC to re-link accounts doesn't change the personal access code for MDSB or the consolidated account, but simply re-establishes the link between the two accounts.

Giving a Delegate Access to a Consolidated Account

Delegates can only view or start transactions on the accounts they're given access to. When a signer adds a consolidated account, their delegates won't automatically be able to see the added account when they sign into MDSB.

A signer can choose to give a delegate access to view or start transactions on a consolidated account using the ***Delegate Manager*** and selecting ***Edit*** next to the delegate's name. Once in the ***Edit*** menu, the signer simply needs to tick the ***Share accounts under this Membership*** box for the consolidated account and click ***Submit.***


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 95008002
KITTYS CREATIONS
Share accounts under this Membership?

Account Name	Balance
stashed money	$67.49
COMMON SHARES	$5.00
BUSINESS SMARTCHEK	$2,570.87
US ACCOUNTS	$98.86
It's my savings	$0.45
My 1st DreamMaker	$2,857.05
GST SAVINGS	$10,820.65
TERM NON-RED 1YR1000	$5,260.90
TERM RED 2YR 5000	$6,634.73
LOAN	$14,330.09

Membership 57600006
WAYNE WRIGHT
Share accounts under this Membership?

Account Name	Balance
SHARES	$5.00
PERSONAL SMART-CHEK	$0.39
YOUR Savings	$9.90
Electric & LOC	$0.06
Christmas	$9.02
Bell Aliant	$0.34
YOUR Savings	$9.17
RRSP - VARIABLE	$51.80
RRSP NON-RED 1YR1000	$9,275.20
MORTGAGE	$65,664.33

Submit | Cancel

Alerts

Setting up alerts using MDSB can save a business a lot of time and can add an extra layer of security, as signers who use alerts will receive real-time email and/or text message notifications about important activity on their business accounts.

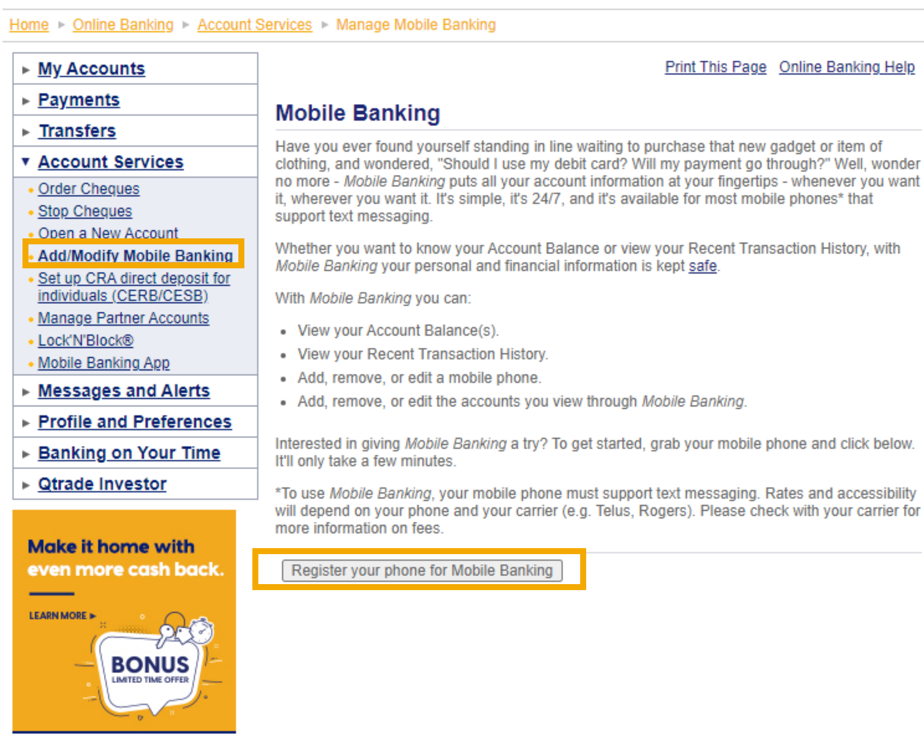
While most alerts, like security alerts notifying of changes to a personal access code or showing when a new payee has been added, are available and encouraged for both personal and business members, signers can also sign up to receive Small Business Alerts that will send notifications when:

- A transaction has been created which requires approval
- A pending transaction is about to expire

Registering a mobile phone number

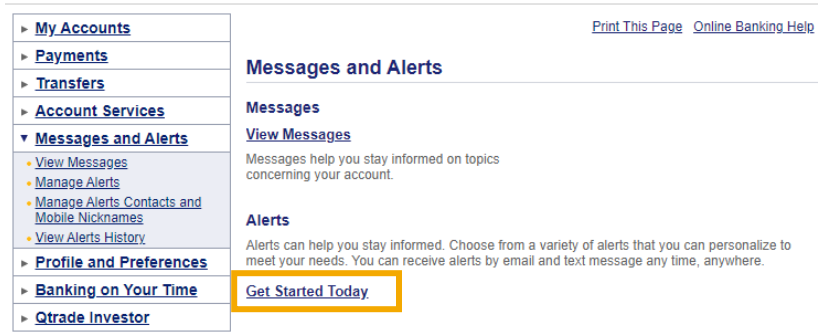
Signers who are new to alerts and who would like to receive notifications via text message will need to start by registering their phone number for mobile banking.

A signer can register their mobile phone number by navigating to ***Add/Modify Mobile Banking*** under ***Account Services*** and clicking ***Register your phone for Mobile Banking.***

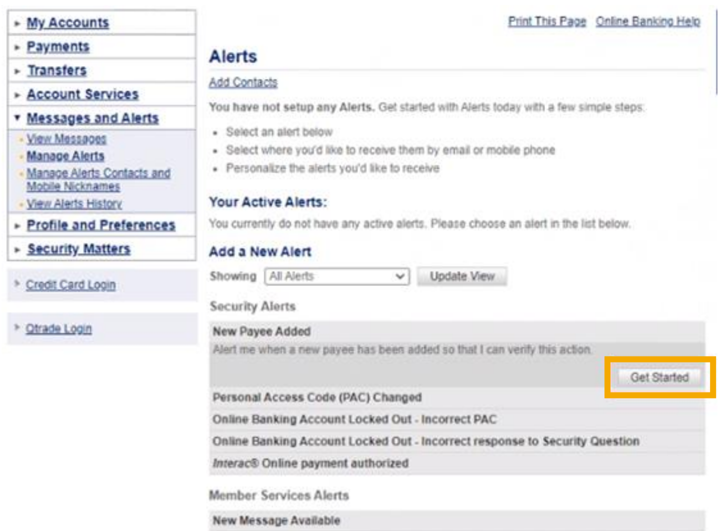


Adding a new alert

1. Under the ***Messages and Alerts*** heading (located in the left-hand navigation bar), the signer will click ***Manage Alerts.*** If this is the first time a signer has added an alert, they will need to click ***Get Started Today***.

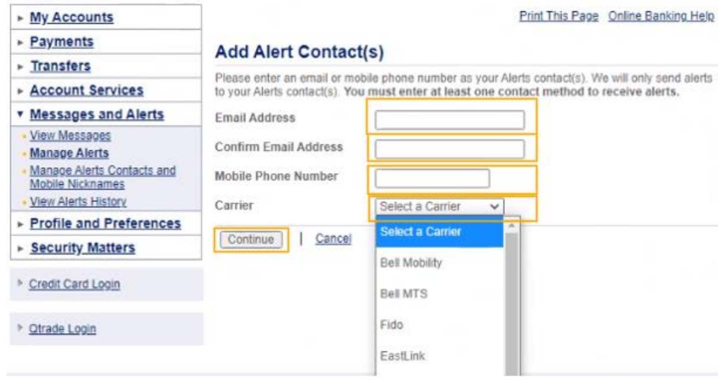


2. This will show a list of all of the available alerts. Once the signer has chosen the alert they wish to receive, they can click the **Get Started** button to continue.

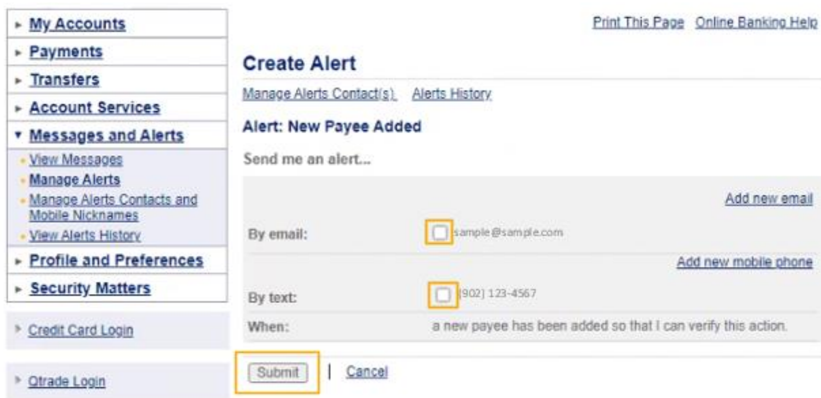


3. This will show the *Alerts Agreement*. The signer should select **Accept** to continue.

4. The signer will then need to enter their email and/or mobile phone number where they would like to receive email or text message alerts and will click **Continue**.



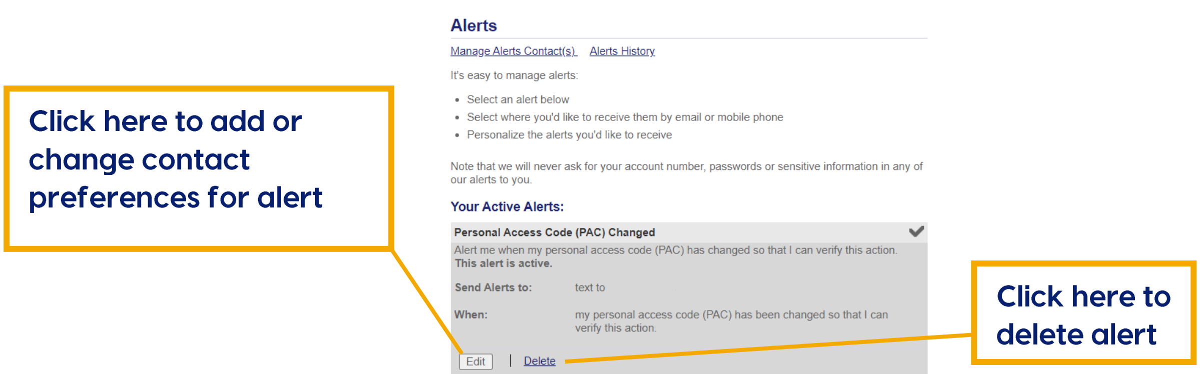
5 After inputting their contact details, the signer will be taken back to their chosen alert where they can choose how they would like to receive their alert. The signer will click ***Submit*** to finish adding the alert.



The signer will see a confirmation screen showing their newly added alert. The signer can add more alerts by clicking ***Add*** next to the alert they wish to add and following the same steps to create and confirm the alert.

Editing or deleting an existing alert

A signer can change or delete and existing alert easily by selecting ***Manage Alerts*** under the ***Messages and Alerts*** heading.



Managing alert contact information and account nicknames

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

Add new alert contact information

Manage my Alerts Contacts

Contact	Carrier	Status	Action
	Bell Mobility	**Enabled** | Disable	Delete

Manage My Mobile Nicknames

Account	Mobile Nickname
EQUITY SHARES 00007	SHR7
SURPLUS EQUITY SHARE 000??	SHR8
YOUR CHQ UNLIMITED 00010	CHQ10
YOUR SAVINGS 00020	SAV20
TAX ACCOUNT 00035	SAV35
MORTGAGE 00088	LN88

Edit Nicknames

Accounts with alerts are given nicknames for added security when sending notifications. Click here to edit the nickname.

Alert History

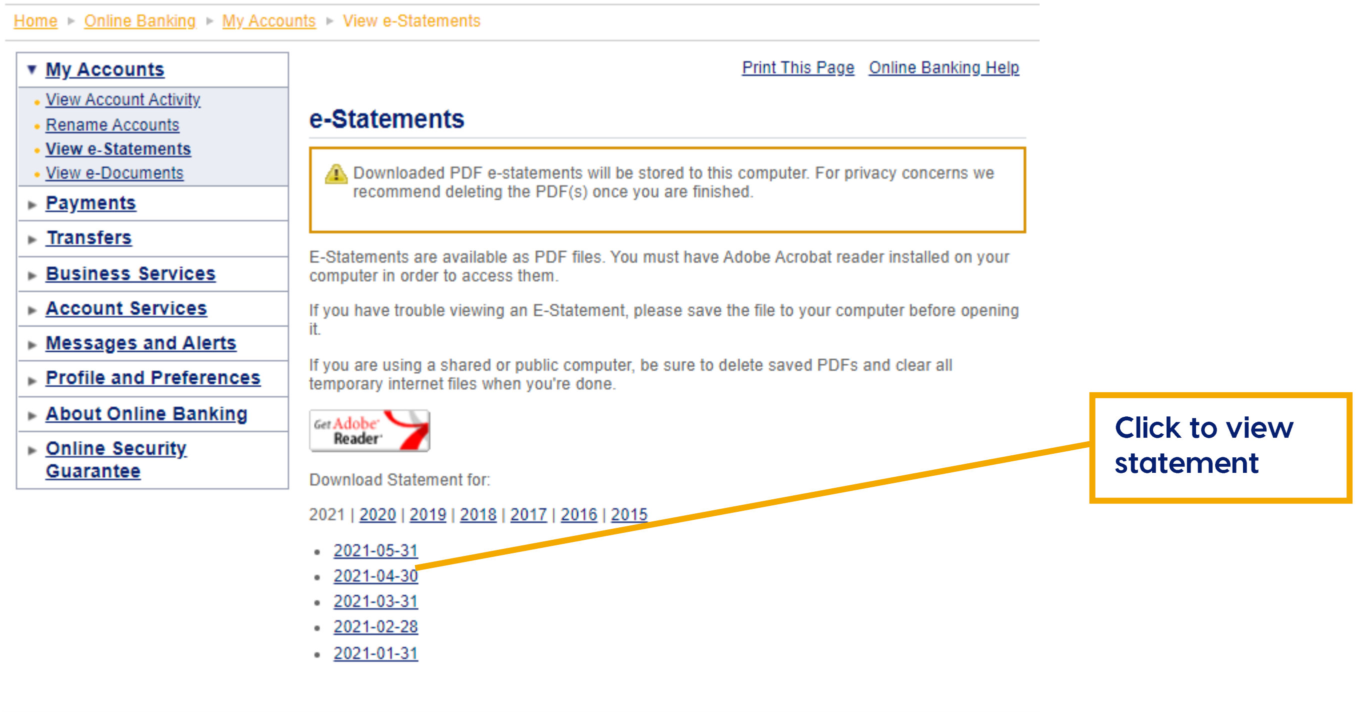
Alerts that are sent are stored in MDSB for 30 days. These alerts can be found under the ***Messages and Alerts*** heading by selecting ***Alert History***.

E-Statements and E-Documents

MDSB helps save time and paper by allowing signers and delegates to access account statements and other important documents, such as tax receipts or renewal notices, online. E-Statements and E-documents are available online for up to seven years, making it easier to find information from previous years.

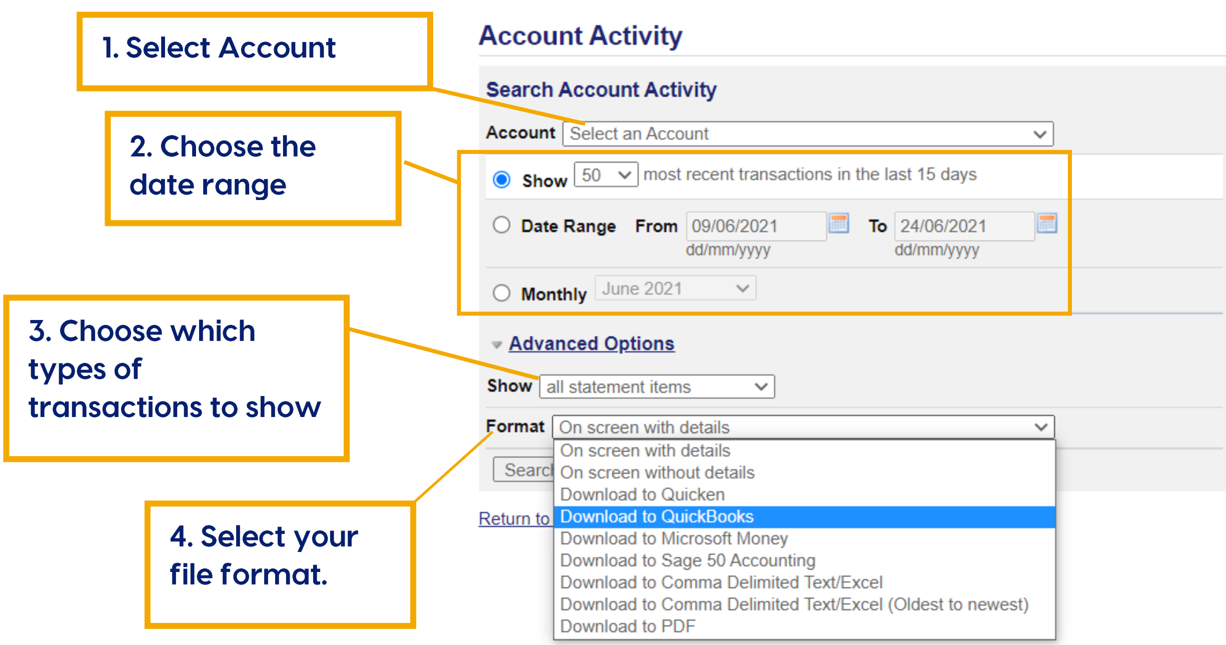
Accessing E-Statements

E-statements can be found under the ***My Accounts*** heading and selecting ***View e-Statements***.



Download Account Activity into Accounting Software

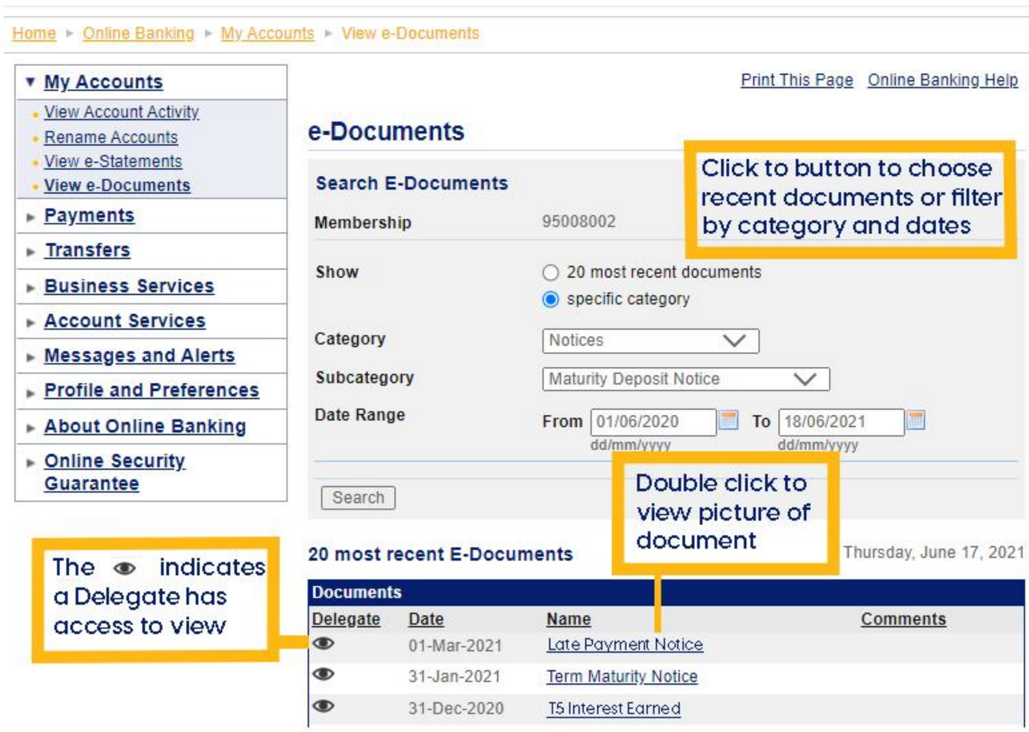
In addition to making e-statements available, account activity can also be downloaded in file formats that can be used with popular accounting software or worked with using spreadsheet software. ***Account Activity*** can be found under ***My Accounts***.



After choosing the details of the transactions to download, click ***Submit***.

Viewing e-Documents

MDSB allows your business to see and search for a variety of documents electronically. Documents can be found by clicking ***View e-Documents*** under ***My Accounts.***



Other ways to access accounts

Mobile Banking App

Business members aren't restricted to banking on a desktop computer. Signers can use their credit union's mobile banking app to start or approve most transactions, view consolidated accounts in one place, manage alerts and even deposit cheques.

Signers can download their credit union mobile app from the app store supported on their device.

Mobile Web Access

Haven't downloaded the online banking app? Signers can also use the mobile web version of MDSB from the browser on their mobile device. While some functions are limited, mobile web can be used to approve or reject transactions and view accounts on the go.

Questions?

We're here to help! If you're looking for information not covered in this guide or have more questions about MDSB, please connect with your credit union.