



Sunshine Coast
CREDIT UNION

Together, we enrich lives.

MemberDirect[®] Small Business Services

Customer Quick Guide

April 2020

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1 Introduction

1.1 Overview

Simple, Innovative & Fully Integrated

small business banking solutions

Whether you're a consultant or freelancer, a small corner shop or a larger start-up with fewer than 20 employees, we all need solutions that save time and money and provide us peace of mind.

With *MemberDirect*® Small Business Services (MDSB), you are well on your way with managing your banking regardless of where you are.

With features such as delegates and dual approvals, you can say goodbye to business bottlenecks. MDSB allows staff, partners, accountants, and anyone with permissions to make or approve payments or money, or simply view accounts, according to their role. Your business will be both more efficient and more secure, using delegates for your day-to-day business transactions and dual approvals for sound financial oversight. Plus, permissions can be restricted or rescinded as quickly as they were set up, so nothing happens outside your purview or control.

This quick guide will walk you through key small business features such as:

- moving money between business and personal accounts within the same financial institution,
- accessing personal and business accounts with a single login,
- setting up users who are not signers with either read-only or initiator privileges and allowing them to access online personal and business accounts,
- granting single or dual signer access to business accounts for initiating and approving transactions, and

provide screen examples*** and easy to follow, step by step instructions.

Let's get started!

****Screen examples in this guide were taken from real MDSB implementations. Your financial institution's specific implementation of MDSB may vary in its look and feel, naming of features, and feature set provided.*

1.2 Single-Signature versus Dual-Signatures

Business accounts can be set up for single-signature or dual-signature authorizations. There can be any number of signers associated with your business accounts but a maximum of two authorizations are required per transaction if your business accounts are configured for dual-signature authorizations.

1.3 Signers versus Delegates

A signer is an individual who can perform and/or approve actions on your business accounts. This includes viewing and editing business accounts and performing any transactions.

A delegate is an individual who, depending on how they are setup and on the account access granted to them, can either initiate actions (an Initiator delegate) on your business accounts or only view (a View-Only delegate) your business account information. A delegate is either a View Only delegate or an Initiator delegate, as defined when their delegate profile is set up. A delegate profile is set up by a signer and each signer can appoint up to three delegates. Delegates are managed by signers in MDSB using the Delegate Manager.

2 Logging In

To log into MDSB:

1. Go to the login page of your financial institution's *MemberDirect*® website.
2. Enter your assigned credentials.
3. For first time logins, change your Personal Access Code (PAC).
4. Accept the option to upgrade to *MemberDirect* Small Business Services if it presented.

Note: Login and upgrading to MDSB must be performed from a desktop computer. There is no option to upgrade to MDSB from the Mobile App.

5. Accept the Online Access Agreement if it presented.
6. Arrive at your financial institution's MDSB home page. This is usually the My Accounts screen. See Figure 2.1.

ONLINE BANKING

My Accounts

- View account summary
- View account activity
- Rename accounts
- e-Statements
- Statement preferences
- CRA tax slip preferences
- e-Documents

Payments

Transfers

Business Services

Account Services

Messages and Alerts

Profile and Preferences

Account Summary [? Online Banking Help](#)

Access Card number: 5818090533361210

All | 93051522 | 93051523

Relationship 93051522	
Account Name	Balance
Membership Equity Shares 003	\$0.00

Relationship 93051523	
Account Name	Balance
BOB Test Chequing 002	\$3.50
Business Investment Savings 003	\$0.27
TEST CEM JUN 5 006	\$0.00

Scheduled Bill Payments			
From Account	To Payee	Date	Amount
You currently do not have any Bill Payments Scheduled.			

Scheduled Transfers			
From Account	To Account	Date	Amount
You currently do not have any Transfers Scheduled.			

Figure 2.1: My Accounts Home Page

Functional areas in MDSB are accessed as shortcuts as seen on the left-hand side of the page. They included My Accounts (the usual default page seen on first logging into MDSB), Payments, Transfers, Business Services, Account Services, Messages and Alerts, and Profile and Preferences.

3 Managing Delegates

3.1 Overview

A delegate is anyone who, depending on the permissions granted to them, can initiate actions on an account of the business (an Initiator delegate) or only view business account information (a View-Only delegate).

Some key things to know about delegates:

- A delegate is appointed by a signer, where each signer can appoint up to three delegates.
- Delegates are added by signers using the Delegate Manager.
- Newly added delegates are automatically assigned a User ID by the system. The signer creating the delegate profile assigns them a temporary password (PAC) which they must change on their first login.
- Delegates can only see and view the features to which they have been granted access. If a delegate has not been granted access to a feature, it is not visible to them in MDSB.
- Since delegates have no signing authority on the business, they are not required to accept any terms and conditions, as signers do, on their first login.
- The financial institution is not involved in delegate management. Only signers manage delegates using the Delegate Manager.

3.2 The Delegate Manager

A signer accesses the Delegate Manager by selecting the **Business Services** shortcut and then selecting **Add/Modify Delegates**. See Figure 3.1.

You are here: Online Banking > [Business Services](#) > [Add/Modify Delegates](#)

Delegate Manager

[Add Delegate](#) (0/3)

A delegate is a user with limited access to account functions. You can add up to 3 delegates.

Delegate	Delegate Status
No delegates have been added.	

▼ **Delegates Created By Others**

Delegate	Delegate Status
No delegates have been added.	

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

ONLINE BANKING MAINTENANCE SCHEDULE
[Click here for information](#)

Figure 3.1: Delegate Manager

The Delegate Manager shows the delegates that you, as a signer, have added, along with their status (“Active” or “Inactive”).

Other signers' delegates may appear on the Delegate Manager in a separate table.

The Delegate Manager allows a signer to:

- Add a new delegate
- Edit a delegate's profile information
- Reset a delegate's access and/or password
- Delete a delegate
- Delete another signer's delegate

3.3 Adding a Delegate

To add a delegate:

1. Select **Add Delegate** from the Delegate Manager.
2. Complete the Add Delegate page:
 - Add the delegate's personal Information, including their access level and a temporary Personal Access Code (PAC), under the Personal Information section.
 - Add the delegate's contact Information, including your acknowledgement that you have permission from the delegate to use their personal information, under the Contact Method section.
 - Share accounts with the delegate under the “Accounts Shared with Delegate” section. This section will be different depending on the login method you use to log into MDSB, either through a membership login or a Member Card login (i.e., Personal Access Number (PAN)). If you use a membership login, share membership accounts by checking off the membership(s) you wish to share. If you use a PAN login, share Member Card accounts by checking off the Member Card(s) you wish to share.
3. Select **Submit** on the Add Delegate page.
4. Confirm the details on the Add Delegate – Confirm page and then select **Submit**. An Add Delegate – Receipt page displays confirming the addition of the delegate. The delegate now appears in your delegates list in Delegate Manager.
5. Provide the delegate with their login credentials (i.e., their member and branch numbers and temporary pass code) in a secure and confidential manner.

3.4 Editing a Delegate

Editing a delegate's profile might be required to reset their password and status if, for instance, they are deactivated due to failed login attempts. You may also need to deactivate a delegate's access, for instance because of extended absences, by setting their status to "Inactive."

Note: Only the signer who added the delegate can edit that delegate's profile.

Even for dual-signature accounts, another signer on the account does not need to authorize the change because the delegate is managed by the signer making the change.

To edit your delegate's profile:

1. Select **Edit** to the right of the delegate's name on the Delegate Manager.
2. Update information about the delegate on the Edit Delegate page and then select **Submit**.
3. Select **Submit** on the Edit Delegate – Confirm page. A final receipt page shows changes that were made.
4. Inform the delegate any new temporary password or restored access.

3.5 Deleting a Delegate

To delete your delegate's profile:

1. Select **Delete** to the right of the delegate's name on the Delegate Manager.
2. Select **Submit** on the Delete Delegate – Confirm page. A receipt page is displayed. The delegate no longer appears in your delegates list in Delegate Manager.

Note: You can also delete other signers' delegates if they are visible to you in Delegate Manager.

4 Creating Transactions

4.1 Overview

The type of transactions that can be performed in MDSB fall under two broad categories: transfers and payments.

4.1.1 Transfers

You can create regular transfers to move money between your own accounts or to the accounts of other customers at your financial institution.

With *Interac* e-Transfer® you can also transfer money to accounts with other financial institutions by either initiating a Send Money transaction or fulfilling a Request Money transaction initiated by another party. To use the *Interac* e-Transfer service you must first register an *Interac* e-Transfer profile by providing a valid email address or mobile phone number.

Transfers can be immediate or future-dated, one-time only or recurring.

4.1.2 Payments

With payments you can pay your bills after you define the payees to whom you send bill payment.

You can also file and remit your business taxes after you have registered your business tax account information in the system.

Like transfers, payments can be immediate or future-dated, one-time only or recurring.

4.2 Entering Transactions

To enter transactions in MDSB, you generally follow some common steps:

1. Select the appropriate shortcut for the type of transaction that you wish to create:

Transaction Type	Shortcut
Regular Transfers	Transfers
<i>Interac</i> e-Transfer	Transfers, Send <i>Interac</i> e-Transfer
Bill Payments	Payments
Business Taxes	Payments, Pay Business Taxes, File or Remit*** *** <i>The transaction entry screen for Business Taxes is displayed after selecting File or Remit against a specific tax account defined on the Pay Business Taxes screen.</i>

2. Complete the transaction entry screen(s), specific to that transaction type, displayed when selecting a shortcut. Depending on the transaction entry screen you are working

with, you select a command such as **Continue**, **Confirm**, **Pay Bills**, **Remit**, **File Only** or **File & Pay** to proceed with the transaction after completing the transaction entry.

3. Confirm the transaction from a confirmation screen, if one is presented.
4. View the receipt screen that summarizes the transaction, if one is displayed after the transaction is confirmed.
5. Approve the transaction in the Transaction Manager, if further approvals are required.

Note: A transaction is fully approved if you created it as a signer and if a single signature is enough to approve a transaction in your MDSB system. Otherwise the transfer goes into a pending state and is visible and waiting to be approved in the Transaction Manager.

5 Authorizing, Recalling and Copying Transactions

5.1 Overview

In MDSB, transactions can be immediate or future-dated. Future-dated transactions can be one-time only or recurring.

Examples of the types of transactions that can be performed in MDSB include transfers (including *Interac* e-Transfer®), bill payments, and stop cheques.

How transactions are completed depends on whether MDSB is configured as a single-signature or a dual-signature system.

Note: Your personal *Interac* e-Transfer transactions are accessible to authorized delegates only if you use the same login for business and personal use. Otherwise, delegates or other business signers cannot view or access your personal *Interac* e-Transfer transactions.

5.2 Single-Signature Requirements

If you operate in a single-signature environment, transactions are completed in one or two steps depending on who initiates the transaction:

- **One-Step Transaction Completion** – If you are a signer who initiates a transaction, the transaction is approved and processed as soon as you confirm it.
- **Two-Step Transaction Completion** – If you are a delegate who initiates a transaction, the transaction goes into a pending state. A signer must approve the transaction before it is processed.

5.3 Dual-Signature Requirements

If you operate in a dual-signature environment, transactions are completed in two or three steps depending on who creates the transaction:

- **Two-Step Transaction Completion** – If you are a signer who initiates a transaction, the transaction requires a second signer to approve it before it is processed.

- **Three-Step Transaction Completion** – If you are a delegate who initiates a transaction, the transaction goes into a pending state. Two signers must approve the transaction before it is processed.

5.4 Transaction Manager Overview

Signers and delegates can see pending transactions awaiting approval. To view these transactions, select **My Accounts** from the left-hand menu and then select **Messages**. See Figure 5.1.

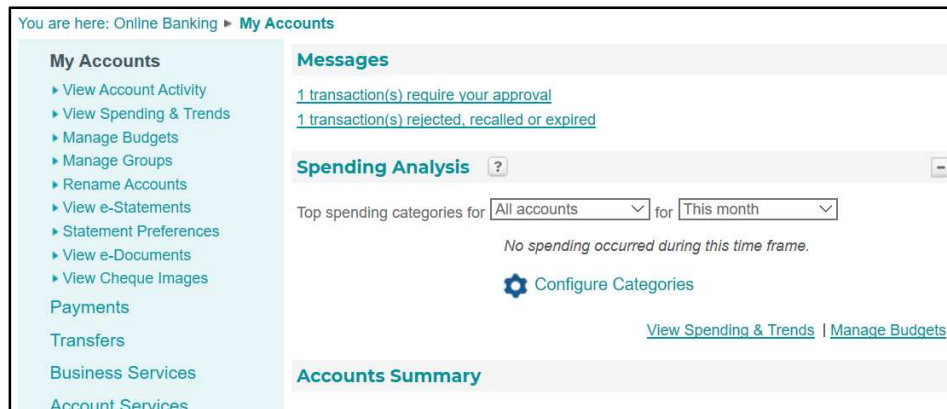


Figure 5.1: Accessing Pending Transactions from My Accounts

Transactions are summarized by category:

- Transactions you can approve as a signer
- Transactions requiring the approval of other signers
- Transactions that have been rejected, expired, or recalled

Selecting any transaction category under Messages displays the Transaction Manager page where details of the transactions can be viewed and where a transaction can be approved or rejected. See Figure 5.2.

Figure 5.2: Transaction Manager

Use the Show drop-down list to filter transactions (transfers, bill payments, stop cheques, accounts opened, recent transactions, etc.) by transaction category.

Transaction Manager also provides a “Go to archived transaction” link which you can use to see older transactions. The Transaction Manager – Archived Transactions Requests page provides its own filtering capability that allows you to set search criteria.

5.4.1 Approving or Rejecting Transactions

As a signer, approve or reject transactions as follows:

1. Select **Transactions require your approval** from the My Accounts page.
2. Review the transaction on the Transaction Manager page. For each transaction, select **Approve** or **Reject** as required.
3. Select **Submit** on the confirmation page. A receipt page showing the updated transaction status (“Approved”, “Rejected”, “Created”) is displayed.

5.4.2 Recalling Transactions

Signers and delegates who initiate transactions can recall their transactions. Recalls are not possible if the transaction was approved or rejected or if the transaction is expired. Once recalled, a transaction cannot be edited and re-submitted.

To recall a transaction:

1. Select **Transactions require approval from others** from the My Accounts page.
2. Select **Recall** beside the applicable transaction on the Transaction Manager.
3. Select **Submit** on the confirmation page. A receipt page showing the updated transaction status as “Recalled” is displayed.

5.4.3 Copying Transactions

You can copy transactions that are rejected, recalled, or expired. This function allows you to re-create a transaction quickly by only changing necessary details (e.g., the amount).

1. Select **Transactions rejected, recalled or expired** from the My Accounts page:
2. Select the transaction to be copied and select **Create Similar Transaction**. A transaction page specific to type of transaction you are copying is displayed and shows the original details of the transaction.
3. Change the details as needed and submit the transaction for approval. The new transaction appears in the “Transactions require approval from others” section of the Transaction Manager.

6 Account Consolidation

6.1 Overview

The Account Consolidation function allows you to see your personal and business accounts together rather than having to log in and out multiple times. With Account Consolidation, you can consolidate up to three accounts. The Account Consolidation Manager allows you to:

- 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.

6.2 The Account Consolidation Manager

To access the Account Consolidation Manager:

1. Select **Business Services** from the left-hand menu.
2. Select **Manage Consolidated Accounts**. The Account Consolidation Manager page displays. See Figure 6.1.

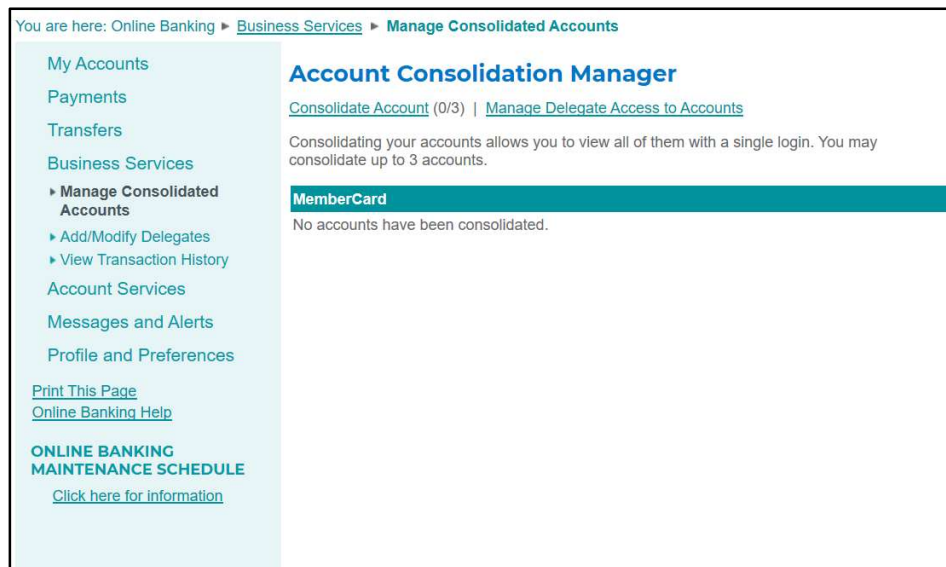


Figure 6.1: Account Consolidation Manager

6.2.1 Adding a Consolidated Account

To add a consolidated account:

1. Select **Consolidate Account** in the Account Consolidated Manager.

2. Enter the credentials for the account you want to consolidate on the Consolidate Account page.
3. Select **Submit** from the Consolidate Account page, and then select **Confirm** on the confirmation page. A receipt page is displayed, and the account appears in the Account Consolidated Manager.

6.2.2 Removing a Consolidated Account

To remove a consolidated account:

1. Select **Remove** beside the account in the Account Consolidated Manager.
2. Select **Confirm** on the confirmation page. A receipt page is displayed, and the account no longer appears in the Account Consolidated Manager.

6.2.3 Re-linking a Consolidated Account

The link between an individual account and the group of accounts that are consolidated is based on the PAC used to access the account. If you changed the PAC for an account that is part of such consolidation, the account no longer appears within the consolidation view. To re-link the account you need to update the PAC:

1. Select **Update PAC** in the Account Consolidated Manager.
2. Complete the Update PAC page. Enter the newest PAC in the Access Code (PAC) field.
3. Select **Confirm** on the Update PAC – Confirm page. A receipt page is displayed and the account now re-appears on the Account Consolidated Manager page.

6.2.4 Managing Delegate Access to Consolidated Accounts

You can manage your delegates' access to your consolidated accounts by selecting **Manage Delegate Access to Accounts** in the Account Consolidation Manager. This opens the Delegate Manager, from which you can modify your delegate's profile to allow them access to the consolidated account.

This is necessary because when an account is consolidated, your existing delegates are not automatically given access to it.

Note: For PAN (Member Card) logins, delegates have access to *all* memberships under the selected Member Card, including any personal memberships. If you do not want delegates to access your personal memberships under the Member Card debit card, you can request your financial institution to separate the personal memberships. That is, the institution can issue a separate Member Card for the personal memberships.

7 Mobile App

7.1 Overview

If you are newly upgrading to MDSB, before you can use the Mobile App for MDSB, you must first accept the upgrade to MDSB from a desktop computer.

Depending on which features your financial institution supports, the Mobile App provides you with the following features on a smartphone or device:

- View account balances, transaction history with enhanced account details, and advanced search and filtering tools for held, partner, and held-away accounts.
- View account balances at any time when the app is open even if have not logged in.
- Pay immediate, scheduled, and recurring bills, and add and delete billers.
- Transfer funds (immediate, scheduled, and recurring).
- View and manage scheduled bill payments and transfers.
- Send *Interac* e-Transfers® and add *Interac* e-Transfer recipients from your smartphone contact list.
- View, approve, and reject transfers and bill payments.
- Deposit cheques using Deposit Anywhere™.
- Receive personal messages and financial and urgent reminders.
- Manage and set up personal alerts.
- Keep your accounts secure with security features at the same level as the MDSB.
- Memorize accounts for managing multiple memberships.
- Refer to a Frequently Asked Questions section about using the app.
- View the latest rates.
- Contact your financial institution via phone, email, website and social media.

Note: Delegates on MDSB accounts cannot access Mobile App features that require authentication.

Note: To find the Mobile App in the Apple App Store or on Google Play, search for apps by your financial institution name. You must already have online banking access to log into online banking through the app. Your credentials used to log into MDSB are used to log into Mobile App.

7.2 Deposit Anywhere

While most of the features of the Mobile App listed earlier provide the same familiar functionality available in MDSB, one feature that deserves special mention is Deposit Anywhere™.

Deposit Anywhere is the Mobile App deposit feature that allows you to deposit cheques with your mobile device. Capture an image of a cheque and send it for deposit. The physical item does not need to be mailed to your financial institution.

To deposit a cheque, you capture images of both sides of the cheque and then submit them through the Deposit Anywhere feature for processing. Your financial institution's banking system accepts (or rejects) the deposit.

You can currently deposit Canadian Dollar cheques drawn on Canadian financial institutions. Your financial institution may place a hold on your account until funds are confirmed and/or cleared.

Your financial institution may also have limits on your use of remote deposits by setting a maximum deposit amount or maximum number of items that can be deposited per day or per week.

To use Deposit Anywhere:

1. Select **Deposit** on the Mobile App Home page. This opens the Deposit page.
2. Use **Select Account** to select the account to which the deposit is to be made.
3. Enter the Amount of the deposit.
4. Select **Take Photo** to capture an image of the front and then the back of the cheque.
5. Select **Continue** to submit the deposit.
6. Select **Confirm**. The Receipt page appears, confirming the deposit is completed.
7. Select **Deposit Another Cheque** if you have additional cheques to deposit or use the navigation arrows to navigate back to the Mobile App Home page.