

MemberDirect® Small Business lets business members conveniently manage their accounts and transactions online, and streamline administration.

Features

DUAL SIGNATURE AUTHORIZATION

Dual signature authorization allows small businesses or organizations who require two signatures for their transactions to use online banking to complete transactions in the same way. With dual signature authorization, one signer can initiate the transaction and the second signer can approve it. Or a delegate can create the transaction and two signers can approve it.

DELEGATES

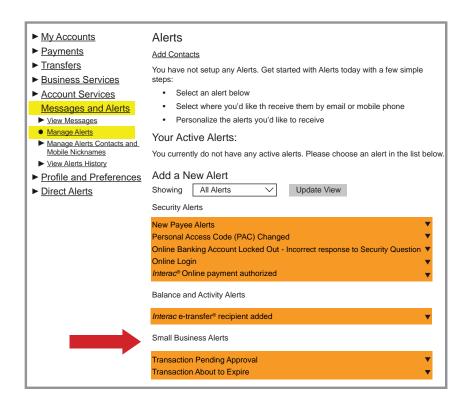
Delegate status is for individuals who are not signers on an account but who require read-only access to account information, or who are able to initiate transactions which will then require approval. This feature is ideal for your bookkeeper or accountant. Signers have control over creating delegates in online banking and assigning permissions.

Managing Dual Signature Authorization

With Dual Signature Authorization, signers, or delegates with initiator status, can initiate transactions such as payments, transfers or e-transfers. If a signer initiates the transaction, the second signer will receive a message of a pending transaction requiring their approval. If a delegate has initiated the transaction, two signers will have to provide approval for the transaction to be processed.

ALERTS

Account alerts can be set up to provide notifications to signers about transactions requiring approval, or transactions that are about to expire.



Signers can initiate, approve or reject transactions from a desktop computer or using the mobile app.

SETTING UP ALERTS

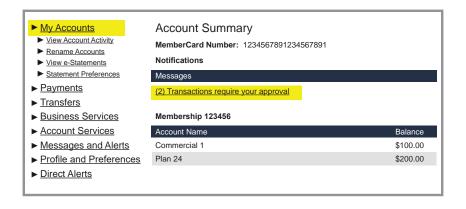
- Select Messages and Alerts from the menu on the left
- Select Get Started Today
- Select the alerts under *Small Business Alerts* and complete the steps to receive alerts by email and/or text message.

EDITING ACTIVE ALERTS

Once alerts have been set up, they can be viewed or changed on the *Manage Alerts* and *Manage Alerts Contacts and Mobile Nicknames* screens.

RECEIVING ALERTS

- When an alert is received, the recipient will have to log into online banking.
- On the *Account Summary* screen, *Messages* will appear above the accounts listing.
- Select the message to open the Transaction Manager where the transaction details will be shown.



Managing Delegates

Only signers can add/delete and manage delegates. Each signer can add up to 3 delegates.

ADDING A DELEGATE

- Log into MemberDirect Small Business through online banking.
- In the menu on the left, select Business Services, then Add/Modify Delegates to open the Delegate Manager screen.
- Click Add Delegate.
- A member number will be automatically generated. It will start with a 'D' (eg. D1234567).
- Set the Access level and assign a temporary password. *Password must meet these requirements:
 - 8 to 30 characters long
 - Contains at least one upper case letter
 - Contains at least one lower case letter
 - Contains at least one number
 - Contains at least one special character, for example @ # %! *." Spaces are allowed, but not required.
- Complete the rest of the form.
- If you would like the delegate to receive an email or text notification with their member number and their temporary password, enter an email address or mobile phone number. The member number and temporary password will be sent as two separate messages, one hour apart.

EDITING A DELEGATE

- *Signers can only edit delegates they have created, however, signers can delete another signer's delegate.
- In the Delegate Manager, click Edit to the right of the delegate's name.
- The Edit Delegate screen will appear. You can make changes to the following items: password, status, access level, name, notes and accounts shared.

RESETTING A DELEGATE'S PASSWORD

If a delegate forgets their password, the signer who created the delegate can reset the password in the Edit Delegate screen.

- Enter and confirm the new password (See requirements on previous page).
- Click submit and confirm the change.

RESETTING A DELEGATE'S STATUS

If a delegate becomes locked out of online banking after incorrectly entering their password, the signer who created the delegate can reset the status in the Edit Delegate screen.

- Change the Delegate Status from locked to active.
- Click submit and confirm the change.

► My Accounts ► Payments ► Transfers	Add Delegate A delegate is a user authorixed 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.	
► <u>Business Services</u> ▼ <u>Add/Modify Delegates</u>	Personal Information	
► Account Services	Member Number	D1234567
► Messages and Alerts	*Access Level	Read-only - View accounts only
► Profile and Preferences	(Initiator - View accounts and initiate transactions
► <u>Direct Alerts</u>	*Temporary Password	
	*Confirm Password	
	*First Name	
	Initial	
	*Last Name	
	Notes	
	Contact Method	
	Please enter a business phone number for SMS text, a business email, 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 V
	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.	

TEMPORARILY REMOVING A DELEGATE'S ACCESS

A delegate's access can be temporarily removed by the signer who created the delegate in the Edit Delegate screen.

- Change the Delegate Status from active to inactive.
- Click submit and confirm the change.

RESTORING A DELEGATE'S ACCESS

When a delegate's access has been temporarily removed, it can be restored by the signer who created the delegate in the Edit Delegate screen.

- Change the Delegate Status from inactive to active.
- Click submit and confirm the change.

DELETING A DELEGATE

Signers can delete delegates they created, as well as delegates created by other signers. Delegates created by other signers will appear under the heading Delegates Created By Others in the Delegate Manager.

- In the Delegate Manager, click Delete to the right of the delegate's name.
- Click submit to confirm.

