



# MemberDirect Small Business

AN ONLINE BANKING SOLUTION  
FOR SMALL BUSINESS MEMBERS

**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.

**Alerts**

[Add Contacts](#)

You have not setup any Alerts. Get started with Alerts today with a few simple steps:

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

**Your Active Alerts:**

You currently do not have any active alerts. Please choose an alert in the list below.

**Add a New Alert**

Showing

**Security Alerts**

- New Payee Alerts
- Personal Access Code (PAC) Changed
- Online Banking Account Locked Out - Incorrect response to Security Question
- Online Login
- Interac® Online payment authorized

**Balance and Activity Alerts**

- Interac e-transfer® recipient added

**Small Business Alerts**

- Transaction Pending Approval
- Transaction About to Expire

## MOBILE AND DESKTOP ACCESS

**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.

**My Accounts**

- ▶ [View Account Activity](#)
- ▶ [Rename Accounts](#)
- ▶ [View e-Statements](#)
- ▶ [Statement Preferences](#)
- ▶ [Payments](#)
- ▶ [Transfers](#)
- ▶ [Business Services](#)
- ▶ [Account Services](#)
- ▶ [Messages and Alerts](#)
- ▶ [Profile and Preferences](#)
- ▶ [Direct Alerts](#)

### Account Summary

**MemberCard Number:** 1234567891234567891

**Notifications**

Messages

**(2) Transactions require your approval**

**Membership 123456**

Account Name	Balance
Commercial 1	\$100.00
Plan 24	\$200.00

# 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.

## DESKTOP ACCESS

**Delegates** can only sign into online banking using a desktop computer.

## 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](#)
- ▶ [Business Services](#)
  - ▼ Add/Modify Delegates
- ▶ [Account Services](#)
- ▶ [Messages and Alerts](#)
- ▶ [Profile and Preferences](#)
- ▶ [Direct Alerts](#)

### 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

\*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, 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.

## 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.

[My Accounts](#)  
[Payments](#)  
[Transfers](#)  
**[Business Services](#)**  
  [Add/Modify Delegates](#)  
[Account Services](#)  
[Messages and Alerts](#)  
[Profile and Preferences](#)  
[Direct Alerts](#)

### Delegate Manager

[Add Delegate](#) (1/3)  
A delegate is a user with limited access to account functions. You can add up to 3 delegates.

Delegate	Delegate Status	
John Smith Read-only	Active	<a href="#">Edit</a> <a href="#">Delete</a>

[Delegates Created By Others](#)

Delegate	Delegate Status	
Jane Smith Initiator	Active	<a href="#">Edit</a> <a href="#">Delete</a>