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

Allows small businesses 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

Are individuals who are not signers on an account. Signers can create user profiles in online banking for delegates and assign "view-only" or "initiator" permissions. Initiator status allows delegates to create transactions but not process them.

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

► My Accounts
► Payments
► Transfers
► Business Services
► Account Services
Messages and Alerts
  ► View Messages
  ● Manage Alerts
  ► Manage Alerts Contacts and Mobile Nicknames
  ► View Alerts History
► Profile and Preferences
► Direct 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 [All Alerts ▾]   [Update View]

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 mobile device or desktop computer.

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	Account Summary	
► View Account Activity	**MemberCard Number:** 1234567891234567891	
► Rename Accounts	**Notifications**	
► View e-Statements		
► Statement Preferences	Messages	
► Payments	(2) Transactions require your approval	
► Transfers		
► Business Services	**Membership 123456**	
► Account Services	Account Name	Balance
► Messages and Alerts	Commercial 1	$100.00
► Profile and Preferences	Plan 24	$200.00
► Direct Alerts		

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 be 4 to 8 digits, numeric only.**

- 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. ***4 to 8 digits, numeric.**

- Click *submit* and confirm the change.

Desktop Access
Delegates can only sign in to online banking using a desktop computer.

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.

▶ <u>My Accounts</u>
▶ <u>Payments</u>
▶ <u>Transfers</u>
▶ <u>Business Services</u>
  ▼ <u>Add/Modify Delegates</u>
▶ <u>Account Services</u>
▶ <u>Messages and Alerts</u>
▶ <u>Profile and Preferences</u>
▶ <u>Direct Alerts</u>

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.

Personal Information

Member Number   D1234567

*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)   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.

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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.

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	Edit	Delete

Delegates Created By Others

Delegate	Delegate Status		
Jane Smith Initiator	Active	Edit	Delete

Navigation:
My Accounts
Payments
Transfers
Business Services
Add/Modify Delegates
Account Services
Messages and Alerts
Profile and Preferences
Direct Alerts

Sudbury Credit Union
Community Banking Services