



MemberDirect®
Small Business (MDSB)
User Guide

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Definitions, Acronyms and Abbreviations

Term / Acronym	Definitions
Accounts	Personal accounts and/or business accounts that exist under a membership
Banking system	The combination of software and hardware used by the credit union to provide Banking to its customers
Business account	An account with the credit union that is registered to a small business
Business ID	A unique number/code provided by the credit union's banking system for each small business using Small Business Services to identify the small business.
Delegate	A person who is not a customer or member of the credit union, appointed by a customer (or member) through the Small Business Services (online) to view and/or perform other transactions on the customer's business accounts.
Dual signer	A business account that requires two signers to authorize transactions or actions on the business account.
FI	Financial credit union or credit union
Initiating a transaction	Initiating a transaction involves setting up the transaction by entering information such as the type of payment, payee, amount, and the payment date. If a delegate has initiated a transaction, all required signers must approve it in order for the transaction to be processed. If a signer on a dual-signature account has created or initiated a transaction, the second signer must approve it.
Login	A character string (PAN) that uniquely identifies a user to the system.
PAN	A PAN (Personal Account Number) is a personal identifier that enables a consolidated view of accounts.
PAC	Personal Access Code. A PAC can be 5 to 8 digits in length.
Signer	A customer who has signing authority on business accounts and the ability to perform certain transactions on those business accounts as authorized by the credit union, including viewing and editing business accounts as well as performing any transactions.
Small business	A sole proprietorship, partnership, corporation, or other business organization carrying on a commercial activity, including but not limited to society, holding corporation, and joint venture.
User	A customer/member or delegate authorized to perform transactions or actions on the membership.

Small Business Upgrade

Upgrading to *MemberDirect*® Small Business Services:

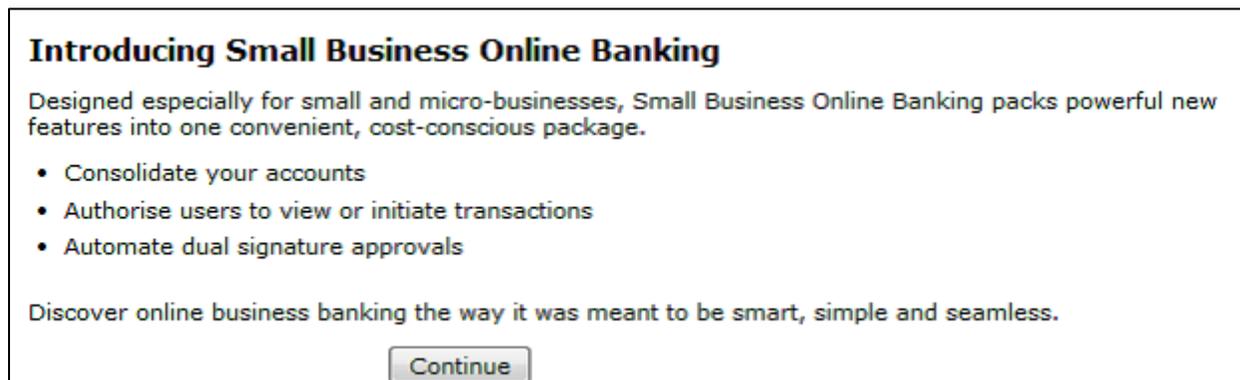
The process of upgrading from *MemberDirect*® Online Services to *MemberDirect*® Small Business Services is the same. There is a slight difference in the process, depending on whether the account has a single-signer or dual-signer requirement.

Single Signator Upgrade

The user who is a designated signer on an active *single-signature* account completes the process of upgrading to *MemberDirect*® Small Business Services as follows:

1. The signer logs in to *MemberDirect*® Online Services. The banking system will detect that the signer has been set up for *MemberDirect* Small Business option. It then requests the signer to upgrade to *MemberDirect*® Small Business Services.

For *MemberDirect*® Online Services the upgrade screen will display.



When the signer accepts the request to upgrade to *MemberDirect*® Small Business Services, the system presents the Disclaimer and the Online Access Agreement that contains terms and conditions for use of the service.

2. The signer accepts the Disclaimer and the Online Access Agreement and is presented with the Change PAC screen (if a temporary PAC has been assigned).
3. The signer changes the temporary PAC, if applicable.
4. The signer is presented with the setup screen for Increased Authentication where the member will select an image & caption, plus 3 questions with answers.
5. The signer is presented with the Account Summary page.

Dual Signator Upgrade

If the business account has a dual-signature requirement, the process of upgrading from *MemberDirect*® Online Services to *MemberDirect*® Small Business Services is the same as for a single signer, except that all of the signers must complete the registration procedure described above. Although signers do not need to upgrade all at the same time, transactions cannot be performed on the account until all signers are upgraded to *MemberDirect*® Small Business Services.

If the Terms and Conditions are Rejected

If the signer does *not* accept the terms and conditions of the Online Access Agreement required to use *MemberDirect*® Small Business Services, the signer will be redirected to the login page. The setup in Lakeland Credit Union Retail Banking system mandates the use of *MemberDirect*® Small Business Services. All required signers *must* accept the terms and conditions contained in the Online Access Agreement.



The upgrade to *MemberDirect*® Small Business Services is mandatory.

Member Login

Signer Logs in for First Time

When a signer logs in to *MemberDirect*® Small Business Services for the *first time*, the signer enters their Small Business PAN and PAC on the Login page. The login process is the same as for *MemberDirect*® Online Services.

Delegate Logs in for First Time

Signers add delegates via the Delegate Manager in *MemberDirect*® Small Business Services. When a signer adds a delegate, the system automatically assigns a member number to the delegate and the signer assigns a temporary password. When a delegate logs in for the first time, the delegate must first change the temporary password to their own permanent password before navigating to the Account Summary page. However, unlike signers, delegates are not asked to accept the Online Access Agreement. Signers are responsible for all actions that their delegates perform, thus, delegates are not required to accept the legal agreement.

Delegate Manager

Signers use the Delegate Manager to manage their delegate's access to *MemberDirect*® Small Business Services. It will list all of the signer's delegates and each delegate's status once they are created. If the Business ID is supported, other signers' delegates will appear on the Delegate Manager in a separate table.

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.	

The Delegate Manager allows a signer to perform the following functions:

- Add a new delegate to a business
- Edit a delegate's profile information
- Reset a delegate's access and/or password
- Reset a delegate's status
- Temporarily remove a delegate's access
- Restore a delegate's access
- Delete a delegate
- Delete another signer's delegate

Add a Delegate

Signers can add delegates to a business using the self-administration function. This feature allows another staff member of a business who is not a signer on the account (such as an accountant) to access accounts under a specified login. There is no need to contact the credit union to add a delegate to a business.

Members will complete the following steps:

1. Log in to *MemberDirect*® Small Business Services.
2. Click **Business Services>Add/Modify Delegates**
3. Click **Add Delegate** on the Delegate Manager page. The Add Delegate page will display.

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 D4676611

* 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 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)

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 MemberCard to share with this delegate. The delegate will have access to all memberships under the shared MemberCard.

Important note:

The delegate will have access to all memberships under a selected MemberCard, including any personal Memberships. [Contact us](#) for information on separating your memberships.

MemberCard

Share accounts under this MemberCard?

Member:

Account Name	Balance
Maximizer - Business	4040.43

| [Cancel](#)

Each signer can create up to *three* delegates. If the signer has already created three delegates, the **Add Delegate** link will be disabled.

4. Enter or select the following profile and account information:
 - The delegate's access level – either *Read-only* or *Initiator*
 - A temporary password for the delegate and confirm it. The delegate will change the password when they log in for the first time.
 - The delegate's first name, initial, and last name
 - Any miscellaneous information about the delegate in the **Notes** box

The system will automatically assign a member number and fill in the delegate's branch number. The member numbers assigned to the delegates are unique and start with the letter "D" followed by seven digits, such as *D1234567*. This member number is what the delegate will enter to log in to *MemberDirect®* Small Business Services.

Note: When a delegate is added, the member number is created with an upper case "D". The letter 'D' is case sensitive and must be entered as an upper case "D" when a delegate logs in to *MemberDirect®* Small Business Services.

5. The **Contact Method** information will need to be filled out for the delegate if the member number and temporary password should be sent to the Delegate via email or text message. Either of the methods, both or none can be used. If the signer chooses not to send the member number and password via email or text message, it is then signer's responsibility to give their Delegates their member numbers and passwords over another secure channel.

In order to send the member number and password via email and/or text message the following information must be selected or entered:

- Phone Number (this must be a cell phone number)
- Carrier
- Email Address

The signer will click the checkbox beside the disclaimer for providing a Delegates email and/or cell phone number.

6. The **Accounts Shared with Delegate** section on the Add Delegate page will show the MemberCard number. The signer will click the checkbox beside **'Share accounts under this MemberCard?'** under the MemberCard number. Note that accounts are all shared at the login level. Thus, when giving access to the delegate, the signer cannot select some accounts and exclude others under a login.
7. Click the **Submit** button. A confirmation page showing the delegate's information will be displayed.

Edit a Delegate

Once a delegate has been added to a business, a signer can edit the information in the delegate's profile, such as their password. For dual-signature accounts, another signer on the account does not need to authorize the change since the delegate "belongs" to the signer making the change. To edit a delegate's profile, the signer will display the Delegate Manager and complete the following steps:

Click **Edit** to the right of the delegate's name on the Delegate Manager page. The Edit Delegate page will display.

Edit Delegate

Member Number D1454327

Delegate Status Active ▾

Access Level

Read-only - View accounts only

Initiator - View accounts and initiate transactions

New Password

Confirm Password

*** First Name**

Initial

*** Last Name**

Notes

Accounts Shared with Delegate

Please select at least one MemberCard to share with this delegate. The delegate will have access to all memberships under the shared MemberCard.

Important note:

The delegate will have access to all memberships under a selected MemberCard, including any personal Memberships. [Contact us](#) for information on separating your memberships.

MemberCard

Share accounts under this MemberCard?

Member:

Account Name	Balance
Maximizer - Business	6178.43

| [Cancel](#)

1. Update the following information about the delegate:
 - The delegate's status either – Active or Inactive
 - The delegate's access level – Read-only or Initiator
 - The delegate's first name, initial, and last name
 - The information about the delegate in the Notes box
 - The accounts shared with the delegate
 - Signers can also assign a new password to the delegate in this area.
2. After updating the delegate's profile, click **Submit**. A confirmation page showing the delegate's information will be displayed. A receipt page will be displayed that shows the changes to the delegate's profile.

Reset a Delegate's Access and/or Password

If a delegate forgets their unique password, the delegate's signer can reset the delegate's password via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Enter and confirm a new password for the delegate.
3. Click **Submit**. A confirmation page showing the delegate's updated status will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed.
5. Inform the delegate of the new password using a secure and confidential method.

Reset a Delegate's Status

If a delegate is locked out after a number of consecutive unsuccessful login attempts and can no longer access *MemberDirect*® Small Business Services, the delegate's signer can reset the delegate's status via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Check the "unlock this account" box to change the delegate status from *Locked* to *Active*
3. Click **Submit**. A confirmation page showing the delegate's updated status will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate's changed status.
5. Inform the delegate that their access has been restored.

Temporarily Remove a Delegate's Access

Signers can *temporarily* remove a delegate's access to *MemberDirect*® Small Business Services via the Delegate Manager. This situation may occur when a delegate is taking a temporary leave (such as maternity leave).

To remove a delegate's access temporarily, the delegate's signer will:

1. Display the Edit Delegate page for the delegate.
2. Change the **Delegate Status** from *Active* to *Inactive*.
3. Click **Submit**. A confirmation page will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate's changed status.
5. Inform the delegate that their access has been temporarily removed.

The signer can enter the details for temporarily removing the delegate's access in the **Notes** section of the Edit Delegate page.

Restore a Delegate's Access

Signers can restore a delegate's access after it has been *temporarily* removed via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Change the **Delegate Status** from *Inactive* to *Active*.
3. Click **Submit**. A confirmation page will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate's changed status.
5. Inform the delegate that their access has been restored.

Delete a Delegate

Signers can delete their delegate's profile as follows:

1. Click **Delete** to the right of the delegate's name on the Delegate Manager page. A confirmation page is displayed.
2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate's access to the business will be removed.

The delegate will then be unable to log in to *MemberDirect*® Small Business Services.

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	
Joe Black Initiator	Active	Edit Delete

Delete another Signer's Delegate

In a multiple signer environment, signers can see the delegates created by other signers and delete them. However, signers *cannot* edit the profiles of delegates created by other signers. In a multiple signer environment the Delegate Manager will show the delegates created by other signers. To delete a delegate created by another signer, a signer will complete the following steps:

1. Display the Delegate Manager and then click **Delete** beside the delegate to be deleted under **Delegates Created By Others**. A confirmation page will be displayed.

Delegate Manager

[Add Delegate \(2/3\)](#)

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

Delegate	Delegate Status	
Joanne [REDACTED] Initiator	Active	Edit Delete
David [REDACTED] Initiator	Active	Edit Delete

▼ **Delegates Created By Others**

Delegate	Delegate Status	
Charles [REDACTED] Initiator	Active	Delete

2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate's access to the business will be removed.

The delegate will then be unable to log in to *MemberDirect®* Small Business Services.

Manage Transactions

Two steps are required to complete transactions on single-signature accounts that have initiator delegates. In the first step, an initiator delegate initiates and submits a transaction and in the second step, a signer approves or rejects the transaction. On dual-signature accounts that have initiator delegates, two signers must approve or reject a transaction.

Note: Transactions for single-signer small business accounts that do not have delegates are completed *without* the approval of another user. However, on a dual-signature account *without* initiator delegates, two steps are also required to complete a transaction. In the first step, a signer initiates and submits a transaction and, in the second step, a second signer approves or rejects the transaction.

Immediate and Future-dated Transactions

Signers and initiator delegates may perform both immediate and future-dated transactions. Immediate transactions are processed after a signer has approved them. They include the following transactions:

1. Immediate fund transfers and bill payments
2. Debit messages (Interac Email Money Transfers)
3. Stop cheque requests

Future-dated transactions (such as future-dated and recurring funds transfers and bill payments) are processed on a specified date (or dates) after a signer has approved them.

Transactions on Dual-Signature Accounts

One of the main features of *MemberDirect*® Small Business Services that distinguishes it from other retail online banking products is dual-signature support. For accounts that require two signers to approve transactions, one signer can initiate a transaction, while another approves or rejects it. Signers on small business accounts requiring dual signatures can initiate and approve, decline, or edit a transaction. Delegates on small business accounts who have been granted *initiator* rights by their signers can initiate transactions and wait for both signers to approve.

Initiating Transaction Requests

Transaction requests are initiated by signers and initiator delegates. To initiate a transaction, a signer or initiator delegate will perform the following steps:

1. Select the transaction to be initiated such as a payment or transfer.
2. Enter the required information needed to complete the transaction.
3. Confirm the transaction when the details are presented.
4. Submit the transaction and, if required, wait for it to be approved.

The system will save the submitted transaction for a signer to approve. If a signer initiates a transaction when there is only *one* signature required, no additional approval is required and the transaction is processed either immediately or on a future date. If there are two signers on the

business on a dual-signature account, the approval of the other signer is required in order to complete transactions that the first signer initiates.

If a delegate initiates a transaction when there is only *one* signature required the approval of the signer is required to process transaction either immediately or on a future date. If there are two signers on the business on a dual-signature account, the approval of *both* signers is required in order to complete transactions that the delegate initiates.

In addition, the same approval structure applies for stop payments.

Note: There is no automated notification for transactions requiring approval. Small Business users may choose to email the signer(s) to request approval of a newly created transaction. Alternately, signers can log in to Small Business each morning to check for transactions requiring approval.

Pending Transactions

Signers and initiator delegates will see pending transactions listed on their Account Summary page, above the Account Summary title. The following transactions will display:

1. Transactions requiring the signer's approval
2. Transactions requiring approval from other signers
3. Rejected, expired, and recalled transactions

Signers will click a link to open the Transaction Manager to view the transaction and take the appropriate action.

Card Number:	
Membership <input type="text"/>	
Account Name	Balance
<u>Commercial Chequing 00101</u>	\$1,186.09

<ul style="list-style-type: none">• (1) Transactions require approval from others• (3) Transactions rejected, recalled or expired <p>Account Summary</p>
--

When a transaction is created and requires approval, it is assigned a pending number. When the action or transaction is approved, it is considered to be completed and is then assigned a confirmation number.

The Transaction Manager

The Transaction Manager page allows signers to review and approve or reject transactions or other actions. It also displays rejected, expired, and recalled transactions and allows signers and initiator delegates to create similar transactions.

Transaction Manager

[Go to archived transactions](#)

Show:

▼ **(0) Transactions require your approval**

No transactions require your approval

▼ **(0) Transactions require approval from others**

No transactions require approval from others

▼ **(0) Transactions rejected, recalled or expired**

You have no recalled, rejected or expired transactions

Users can show or filter transactions to display:

- All transactions
- Transfers
- Bill payments and stop cheques
- Accounts opened
- Transactions created within the last seven days

When the Transaction Manager is displayed, signers can display the history of a transaction by clicking **Show history** in the drop down menu.

Archived Transactions

Signers can also view archived transactions by clicking **Go to archived transactions**. This page displays rejected, recalled, and expired transactions that are older than 30 days. These transaction types will appear in the Archived Transactions area for up to twelve months. After twelve months, these transactions will be deleted.

Transaction Manager - Archived Transactions Requests

Search Archived Transaction Requests

Show:

Show most recent transactions in the last 30 days

Date Range: From To
dd/mm/yyyy dd/mm/yyyy

Monthly:

Show transactions with the status:

Stop Cheque [Show history](#)

Stop Cheque Status	Recalled
Date	March 22, 2012
Amount	\$50.00
Account	Member 15866 Maximizer - Business 101
Reason	Lost or Stolen Cheque
Payee	Joe Black
Cheque Number	11
Pending Number	2836

Stop Cheque [Show history](#)

Stop Cheque Status	Rejected
Date	March 10, 2012
Amount	\$125.00
Account	Member 15866 Maximizer - Business 101
Reason	Lost or Stolen Cheque
Payee	Pam White
Cheque Number	9
Pending Number	2838

Signers select the archived transactions by specifying:

1. The type of transaction (all transactions, transfers, payments and stop cheques, account opening) selected in the **Show** drop-down box.
2. The month for which archived transactions are to be displayed in the **Monthly** field
3. A date range over which to include archived transactions in **Date Range: From/To** boxes
4. The transaction status (rejected, expired, recalled, or all three statuses) elected in the **Show transactions with the status** drop-down box.

After specifying the above values, signers will click **Find Transactions** to display the requested transactions.

Approving and Rejecting Transactions

Signers approve or reject transactions that require their approval by completing the following steps:

1. Click the **Transactions require your approval** link on the Account Summary.
2. Click **Approve** or **Reject** on the Transaction Manager. A confirmation page will be displayed showing the details of the transaction.
3. Confirm the transactions by clicking **Submit** on the confirmation page.

A receipt page will be displayed showing the transactions status (*Approved, Rejected or Created*). The updated transaction status will be included in the number of approved or rejected, recalled, or expired transactions on both the Transaction Manager and above the Account Summary.

Recalling Transactions

On single-signature accounts, initiator delegates can recall transactions or actions they have submitted for approval if the signers have not yet approved or rejected the transaction or action. For dual-signature accounts, if an initiator delegate submits an action or transaction, it can be cancelled up until a signer approves it. If a signer submits a transaction on a dual-signature account, it can be cancelled up until the other signer approves or reject it.

Signers and initiator delegates can recall (or cancel) their pending transactions as follows:

1. Display the Transaction Manager and then click **Recall**. A confirmation page will ask the user to confirm the action.
2. Click **Confirm** on the confirmation page.

Transaction Manager

[Go to archived transactions](#)

Show:

(1) Transactions require approval from others

Pay Bill - 0 of 1 Approved [Show history](#)

Payment Status	Requires approval by March 19, 2012
Payment Date	March 19, 2012
Amount	\$2.10
Pay From	Membership 17307595 Commercial Chequing 101
Vendor	12 Mile Storage
Bill Account	A111
Pending Number	2503

- A receipt page will be displayed that shows *Recalled* as the transaction status and a transaction confirmation number.

Recall Pay Bill - Receipt

Member Card Number	Payment Date: Monday, March 19, 2012
---------------------------	---

	Transaction Status	Recalled
	Pay From	Commercial Chequing 101
	To	12 Mile Storage #A111
	Payment Date	March 19, 2012
	Amount	\$2.10
	Pending Number	2503

You have recalled this transaction.

[Go to Account Summary](#) | [Print Receipt\(s\)](#) | [Go to Transaction Manager](#)

Note: Recalled transactions will be included in the list of “transactions require approval” until the user accesses this link.

Deleting Transactions

On single signature accounts, when a transaction is created by the single signer it does not require any additional approval. When a transaction is created by a delegate it requires approval by the single signer. On dual signature accounts, when a transaction is created by one of the dual signers it requires the approval of the other signer. If a transaction is created by a delegate it requires approval by both signers.

Once approved by all applicable signers:

- A scheduled bill payment will appear on the Account Summary page in the “scheduled bill payments” section. If Same Day Bill Payment Reversal has been enabled an immediate bill payment will also display on the Account Summary page in the “scheduled bill payments” section.
- A scheduled transfer will appear on the Account Summary page in the “scheduled transfers” section.

On the Account Summary page there will be a DELETE link to the right of each scheduled transaction. By clicking on this link, a DELETE transaction will be created. It will require the same approvals as described above.

 All transactions (created, rejected or deleted) are pending until approved by all applicable signers. For deleted transactions, this means that until approved, they remain on the Account Summary page. It is possible to delete the scheduled transaction more than once because it remains on the Account Summary page until all approvals are provided. Applicable approvals will be required for EACH deleted transaction created. Note that if a transaction is deleted more than once only the first approval(s) will actually delete the transaction. Subsequent approvals will display an error. See example of the errors below.

Delete Payment - Confirm

This transaction cannot be completed because the bill payment is no longer active.

Delete Scheduled Transfer

This transaction cannot be completed because the transfer is no longer active.

Creating Similar Transactions

Users can create transactions that are similar to transactions that have been rejected, recalled, or expired. This function allows the signers to re-create a transaction quickly by only changing the details that need to be changed, such as the amount. The other details do not change unless the user changes them.

To create a transaction similar to another one, signers will complete the following steps:

1. Navigate to the Transaction Manager and scroll down to display the rejected, recalled, and expired transactions and find the transaction to be re-created.
2. Click **Create Similar Transaction**. The transaction page for the transaction such as Pay Bills will be displayed showing the original details of the transactions.
3. Change the details as needed and, if required, submit the transaction for approval.

▼ (2) Transactions rejected, recalled or expired

Pay Bill [Show history](#)

Payment Status	Rejected
Payment Date	March 27, 2012
Amount	\$1.00
Pay From	Member [REDACTED]
	CUSAVE 201
Vendor	Signal Direct Communication
Bill Account	33333
Pending Number	2721

[Create Similar Transaction](#)

Expired Transactions

Immediate transactions will expire the day after they are created if not approved. Scheduled transactions will expire the day after the scheduled date if not approved or within seven days, whichever occurs first. By default, all transactions expire after seven days. Expired transactions appear as *Expired* on the Transaction Manager.

Consolidate Accounts

The Account Consolidation function in *MemberDirect*® Small Business Services allows signers to log in only once and see all personal and business accounts together rather than logging in and out multiple times. The Account Consolidation Manager allows signers to perform the following functions:

- Consolidate accounts
- Manage delegate access to consolidated accounts
- Re-link a consolidated account by updating the account's PAC
- Remove consolidated accounts

Note: that in discussing this function, *consolidation* implies the aggregation of logins. Also note that this function is *not* available to delegates. A signer will be able to consolidate up to *three* PANs.

Account Consolidation Manager

[Consolidate Account \(0/3\)](#) | [Manage Delegate Access to Accounts](#)

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

MemberCard

No accounts have been consolidated.

The Account Consolidation Manager

The Account Consolidation Manager will display all current consolidated accounts. If there are no consolidated accounts, it will display *No accounts have been consolidated* below the **Membership** heading.

If three logins have been consolidated, the **Consolidate Account** link will be disabled on the Account Consolidation Manager.

To access the Account Consolidation Manager click on Business Services, Manage Consolidated Accounts.

Adding a Consolidated Account

To consolidate an account, signers will complete the following steps:

1. Click **Consolidate Account**. The Account Consolidation page displays. Signers will enter the following information about the account to be consolidated:
2. The PAN to be consolidated
3. The PAC for the PAN to be consolidated

Consolidate Account

Fill in the information below for the account you wish to consolidate and click **Submit**.

By clicking Submit you certify that this account belongs to you and that you are authorized to consolidate and access it.

Card Number

Access Code (PAC)

| [Cancel](#)

4. Click **Submit**. A confirmation page will be displayed.
5. Confirm the consolidation details by clicking **Confirm**. The signer can also cancel the consolidation or edit the details. A receipt page will be displayed when the action is confirmed. In addition, the account consolidation information will appear on the Account Summary page. Note that once a login is consolidated, signers may perform transactions between the accounts under the consolidated logins.

Account Summary

For your information:

- Currently scheduled (i.e. future-dated) transfers to loans cannot be displayed. However, they will be processed on the scheduled date.
- To review *required* loan payments, click on the Loan Account link, and then select **More Details**. To review and request changes to additional scheduled loan payments, please contact your credit union.
- Funds are automatically held for any MasterCard Global Payment Card purchases. These holds remain in place until the item clears your account, to a maximum of 5 calendar days.

Card Number: [REDACTED]

All [REDACTED] [REDACTED] [REDACTED]

Member [REDACTED]

Account Name	Balance
Maximizer - Business 101	-\$74,130.22
Commercial Mortgage 701	\$130,926.44

Member [REDACTED]

Account Name	Balance
Maximizer 104	\$2,050.89
Maximizer - Business 101	\$2,709.85
Maximizer - Package Plan 103	\$350.60
CUSAVE 201	\$14,689.31
Plan 24 202	\$34.03
Residential Mortgage 801	\$99,642.09

Member [REDACTED]

Account Name	Balance
Business - Pay as you Go 101	\$285,779.40
CUSAVE 201	\$63.00

Removing Consolidated Accounts

Signers will remove a consolidated PAN as follows:

1. Click **Remove** beside the PAN to be removed on the Account Consolidation. A confirmation page will be displayed.
2. Click **Confirm** on the confirmation page. A receipt page will be displayed. The PAN will no longer appear on the Account Consolidation Manager and the accounts will no longer display on the Account Summary screen.

Note: Removing a consolidated PAN will not delete or close the accounts. It only removes the link to the login from the single view. The signer will still be able to access the account by logging in with the removed PAN separately.

Account Consolidation Manager

Consolidate Account (3/3) | [Manage Delegate Access to Accounts](#)

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

MemberCard	
MemberCard Number: [REDACTED] [REDACTED]	Remove
MemberCard Number: [REDACTED] [REDACTED]	Remove
MemberCard Number: [REDACTED] [REDACTED]	Remove

Re-linking an Account

Signers may re-link a consolidated account on the Account Consolidation Manager by clicking on **Update PAC**. This action may be required if the signer changed the PAC of the consolidated PAN, which breaks the link between the PAN and the login view. The **Update PAC** function recreates the link.

Account Consolidation Manager

Consolidate Account (3/3) | [Manage Delegate Access to Accounts](#)

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

MemberCard	
MemberCard Number: [REDACTED] [REDACTED]	Remove
MemberCard Number: [REDACTED] [REDACTED]	Remove
MemberCard Number: [REDACTED] [REDACTED]	Update PAC Remove

This consolidated account cannot be viewed at this time.

To re-link a PAN, signers will complete the following steps:

1. Click **Update PAC** on the Account Manager.
2. Enter the correct PAC for the consolidated PAN.
3. Click **Submit**.
A receipt page is displayed when the new PAC is confirmed.

Note: Updating the PAC on a consolidated login does *not* change the PAC. Rather, it updates the information about the PAC used to log in directly to a specific PAN.

Managing Delegate Access to Consolidated Accounts

Signers can manage their delegate's access to consolidated accounts by clicking on **Manage Delegate Access to Accounts**. The Delegate Manager will be displayed. When a login is consolidated, the delegates are not automatically given access to it. Thus, to give a delegate access to a consolidated account, the signer must check the appropriate box beside the account to access on the Add Delegate page.

Delegates will have access to *all* memberships under the selected MemberCard, including any personal memberships. If the signer does not want delegates to access their personal memberships under the MemberCard, the signer can request the credit union to separate the personal memberships. That is, the credit union can issue a separate MemberCard to the signer for the personal memberships.

Mobile Web Access for Small Business

Signers also have access to Small Business via Mobile Web. The Mobile Web menu will be similar to the one below.

Menu
Logged in as [REDACTED] Logout
Menu
My Accounts
Transaction Manager
Pay Bills
Transfer Funds
Messages
Memorized Accounts
Contact Us
Help
Home

Some Small Business functionality is available in *MemberDirect®* Online Services only. Discrepancies are noted below.

1. Delegates do not have access to Mobile Web for Small Business. If a delegate attempts to log into Mobile Web they receive an error.
2. Transactions cannot be recalled. They can be accepted or rejected only.
3. Immediate and schedule/recurring bill payments and scheduled/recurring transfers cannot be deleted.
4. Similar transactions cannot be created.
5. Delegate management functionality is not available.
6. There is no HELP text in Mobile Web.

Frequently Asked Questions

1. What is *MemberDirect*® Small Business?

MemberDirect® Small Business is an online banking feature-set that completely integrates with our existing *MemberDirect*® Online Services. This MDSB service is designed to meet the needs of small and micro businesses. Small and micro businesses are most easily defined as those businesses with five or fewer employees. The user-friendly *MemberDirect*® Small Business Services has been designed for Credit Unions members.

The key features that distinguish *MemberDirect*® Small Business Services from other *MemberDirect*® Services products are:

- Dual signature support
- Delegates (multiple user support)
- Account consolidation (consolidation of personal and business accounts)

In addition to the above key differentiating features, signers are now able to approve transactions on the go from their mobile web device.

2. What is a delegate?

Delegates are people within a business who have limited access to online banking accounts. Delegates are created by signers and can be either read-only or initiators.

3. How do I choose a delegate's login and password?

When you select the 'Add Delegate' option, you are sent to the Add Delegate page; your delegate's member number is automatically generated and cannot be changed. You must enter a temporary PAC for your delegate. You have the option to send the delegate their member number and PAC via email or text message. If you chose neither method, we recommend that you give the delegate the member number and temporary PAC in a secure way. If you email your delegate, we recommend sending the information separately. Your delegate will be prompted to personalize his/her temporary PAC after logging in for the first time.

4. Why can't I change my delegate's login?

Your delegate's login is automatically generated to ensure that it remains unique and secure. It cannot be changed.

5. What is the difference between read-only and initiator access levels?

Read-only delegates can view account activity in accounts you give them access to. Initiator delegates can view accounts and initiate (or set up) transactions, which must be approved by signers. For example, your receptionist may have read-only access to look at transactions, while your bookkeeper will have initiator access to set up bill payments and transfers.

6. Why isn't the Add Delegate link working?

Each signer can add a maximum of three delegates. Once you have three delegates, the link becomes inactive.

7. Will my delegate see my personal accounts?

Delegate can only see the accounts you have given them access to. If you don't want delegates to view any personal accounts you have added to the Consolidation Manager, make sure those accounts are not selected for delegate access.

8. I have a dual-signature account. Does my partner need to approve the addition of my delegate?

No, but your partner must approve any transactions that your delegate may initiate.

9. What should I do if my delegate forgets his password?

You must assign a new password. In Delegate Manager, click Edit beside your delegate's name to access the Edit Delegate page. Enter a new temporary password. You should give your delegate the new password in a secure way. The delegate will be prompted to change the temporary password after logging in.

10. How do I restore access for a delegate who is locked out of online banking?

In Delegate Manager, click Edit beside your locked delegate's name to access the Edit Delegate page. Check the 'Unlock this account' checkbox to restore your delegate's access.

11. How can I permanently remove a delegate's access?

Click on Delete beside the delegate's name in the Delegate Manager to remove the user permanently.

12. How can I temporarily remove a delegate's access?

In the Delegate Manager, click Edit beside your delegate's name to go to the Edit Delegate page. Change the delegate's status to Inactive. When you want to restore delegate access, change the status back to Active.

13. How do I recall a transaction?

Recalling a transaction effectively cancels the transaction request. You can recall any transactions that appear under Transactions Requiring Review from Others. Any transactions that have already been approved or rejected cannot be recalled.

14. How do I create a similar transaction?

You can create similar transactions by clicking Create a Similar Transaction on any transactions listed under Rejected, Expired, or Recalled Transactions. Simply enter the new amount and click Submit.

15. What does it mean to initiate a transaction?

Delegates initiate transactions that require approval from signers. Initiating a transaction involves setting up the transaction by entering information such as the type of payment, account to transfer from, payee, amount and the payment date. A signer must approve it in order for the transaction to actually take place.

Transactions created by a delegate become Pending Transactions and require approval from a signer. These transactions must be approved by the date stated under "Transaction Status" on the receipt page; otherwise they will expire and will not be carried out. Once the signer approves a transaction, it is carried out by the banking system.

16. Do signers have to approve a recurring transaction every time it occurs?

No, the signer only has to approve the recurring transaction once, when it is first initiated.

17. How do I view archived transactions?

Click Go to Archived Transactions in the Transaction Manager. You can search for archived transactions by transaction type, recent transactions, month, or date range.

18. Why has my transaction expired?

Transactions such as bill payments must be approved by a certain date, otherwise they will expire. The expiry date can be found under "Transaction Status" on the receipt page when the delegate creates the transaction, and under "Payment Status" in the Transaction Manager.

19. Where can I see my approved transactions?

Once a transaction is approved, it can be in history of the account from which funds were taken.

20. I can't see last month's transactions on the Transaction Manager page - where are they?

You can view all transactions that are more than 30 days old by clicking > Go to Archived Transactions.

21. I have a dual-signature account. Do all transactions require two approvals?

A dual signature account is used by businesses that require two signatures to approve a transaction. These accounts have two signers, and each signer can add three delegates. If you have delegates, all initiated transactions that involve the transfer of funds require approval from both signers. For example, a bill payment requires two approvals while the account activity can be viewed by the delegate without any approvals.

22. How do I add a consolidated account?

To add a consolidated account, click the Consolidate Account link at the top of the page. Then complete the information on the Consolidate Account page. After you have added the maximum number of three consolidated accounts, this link will become inactive.

23. How do I remove a consolidated account?

To remove a consolidated account, click Remove to the right of the account in the Account Consolidation Manager. This does not affect the account itself. You can continue to access that account by logging directly into it.

24. Can I access my e-statements for all of my consolidated accounts from MemberDirect Small Business?

Yes – the Account Summary page default view is “ALL” which means all of your consolidated accounts will display. Click on a Consolidated Member Number to display only that membership > Click e - statements. Your e-statement for that particular membership will display.

25. Does an initiated transaction expire if the authorized signers have not approved it by end of day?

The Authorized signers have 7 days to act on a transaction prior to expiry. The authorized users will receive a daily notification of a transaction pending.

26. How do I use the Update PAC link?

This link will appear when an account could not be accessed, probably because of an incorrect PAC. Click the link and enter the PAC used to log directly into this account. Your PAC will be updated and you will be able to view the account along with your other consolidated accounts.

27. When a user’s card PAN changes (due to lost/stolen cards, etc.), will the user have to upgrade to Small Business again in MemberDirect® Services?

Yes. Credit union customers receiving a new card PAN will not be able to use certain features on *MemberDirect®* Services until they upgrade again.

These include:

- Increased Authentication
- *MemberDirect®* Small Business – Multiple User Support (Delegates)
- *MemberDirect®* Small Business – Account Consolidation