MEMBERDIRECT® SMALL BUSINESS USER GUIDE

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LOGGING IN

Go to our website **EKCCU.COM** to login. The first time you login you will need to approve the terms of use and set up a few security features. You will not need to share your login information with anyone so your security questions can be set up specific to yourself. This must be done either at a desktop computer or through our mobile site.

You will need your member number, followed by an UPPER CASE "P" and a number provided by StellerVista Credit Union. The temporary password will only be good for the FIRST time you login. The system will then prompt you to change your password (PAC). Your new password (PAC) must be between 8 and 30 characters and must have a mix of:
- Upper and lower-case alphabetic characters;
- Numeric characters;
- One or more of the following special characters **@ # - !**

Each authorized signer has his or her own individual Member Number and PAC. **Do not share your information with anyone.**

CONSOLIDATING ACCOUNTS

In addition to your business account, you may add up to three separate memberships. This allows for easy access and transfers between four memberships all with one convenient log in and PAC, rather than separate logins and PACs for each membership. These accounts may be other business accounts or personal accounts, whichever makes most sense for you and best suits your unique online banking needs.

Consolidated accounts are visible only to the signer who consolidates them. This ensures that even when there are multiple signers on a business account, each signer can only see his or her personal accounts.

If you are the authorized signer on more than one business membership, you will need to complete a one-time set-up to consolidate your accounts on MDSB. Once it is set up you will be able to use the same code for all of your accounts. Once a login is consolidated, you may perform transactions between the accounts under the consolidated logins.

Under the Business Services tab select **Manage Consolidated Accounts**, then **Consolidate Account** which will open a new screen. You will need the member number and PAC for each of the business and personal memberships you would like to consolidate.

MANAGING DELEGATES

Delegate functionality allows you to grant your employees and third parties, such as employees, bookkeepers, accountants, access to certain accounts. Delegates can be granted access to only view accounts, or to view accounts and to initiate transfers and/or payments. You can review and approve transactions initiated by delegates, at a time and place that is convenient.

The functions available to signers include:

- Adding, editing, and deleting a delegate
- Re-setting a delegate's password when they are locked out
- Removing and restoring a delegate's access
- Deleting delegates that other signers have created

NOTE: EKC is not involved in delegate management and is not aware of the delegate's identity. The administration of delegates resides entirely as a self-serve function within Member Direct Small Business Services.

Access the Delegate Manager by clicking the **Business Services** link and then the **Delegate Manager** link.

Adding 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 employee, bookkeeper or accountant) to access accounts under a specified login. There is no need to contact EKC to add a delegate to a business.

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

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 **5-digit password** (PAC) 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.

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.

Editing a Delegate's Profile

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.

Note: Signers cannot edit another signer's delegates, although they can delete another delegate. Thus if a delegate is locked out (due to exceeding the permitted number of unsuccessful login attempts) only the signer who created the delegate can unlock the locked out delegate.

To edit a delegate's profile, the signer will display the Delegate Manager and complete the following steps:
1. Click **edit** to the right of the delegate's name on the Delegate Manager. The Edit Delegate page will be displayed. Update the following information about the delegate:
   - The Delegate's status, either – **Active or Inactive**

If a delegate is locked out after a number of consecutive unsuccessful login attempts and can no longer access Member Direct Small Business, the delegate's signer can reset the delegate's status via the Delegate Manager, as follows:
   - Change the **Delegate Status** from *Locked to Active*
   - Click **Submit**
   - Inform the delegate that their access has been restored
   - 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 **5-digit password** to the delegate in this area.

If a delegate forgets their unique password, the delegate's signer can reset the delegate's password via Delegate Manager as follows:
   - Enter and confirm a new **5-digit password** for the delegate

- Click **Submit**
- Inform the delegate of the new **5-digit password** using a secure and confidential method.

Note: When a delegate logs in for the first time, the delegate must first change their temporary **5-digit password** *to their own password.*

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.

Temporarily Removing a Delegate Access

Signers can temporarily remove a delegate's access 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 signer will:
1. Display the Edit Delegate page
2. Change the Delegate Status from *Active* to *Inactive*
3. Click on **Submit**. A confirmation page will be displayed
4. Click on **Submit** on the confirmation page. A receipt 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.

Restoring a Delegate's Access

Signers can restore a delegate's access after it has been temporarily removed via the Delegate Manager.
1. Display the Edit Delegate page
2. Change the Delegate Status from In*active* to *Active*
3. Click on **Submit**. A confirmation page will be displayed
4. Click on **Submit** on the confirmation page. A receipt will be displayed showing the delegate's changed status.
5. Inform the delegate that their access has been temporarily removed.

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

Deleting a Delegate Created by another Signer

Signers can see the delegates created by other signers and delete them. However, signers cannot edit the profiles of delegates created by other signers.

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. Click **Delete** to the right of the delegate's name on the Delegate Manager
2. Click **Submit**. A confirmation page will be displayed.

3. 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 Member Direct Small Business.

MANAGING TRANSACTIONS

Transactions on Dual Signature Accounts

One of the main features of MemberDirect® Small Business 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.

On a **dual signature** account **without** initiator delegates, two steps are required to complete a transaction:
1. A signer initiates and submits a transaction
2. A second signer approves or rejects the transaction

On a **dual signature** account **with** initiator delegates, three steps are required to complete a transaction:
1. A delegate initiates and submits a transaction
2. A signer approves or rejects the transaction
3. A second signer approves or rejects the transaction

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 to be approved

The system will save the submitted transaction for a signer to approve. 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 an initiator delegate initiates the transaction, the approval of two signers is required for dual signature accounts.

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:
- Immediate fund transfers
- Debit messages
- 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.

Note: Please ensure you have sufficient funds in the account you are making the payment from on the payment date or your transaction will not be processed.

INTERAC® E TRANSFERS ON DUAL SIGNATURE ACCOUNTS

Interac® e-Transfer allows business customers, including those with dual-signature authorization, to send and receive transfers quickly, conveniently and securely to anyone with an email or phone number.

- Interac e-Transfer Recipient Lists are not shared among signers. Each signer is responsible for their list and cannot see the list of another signer. Delegates cannot manage their Recipient List. They can only access lists belonging to the signer who created the delegate.
- Interac e-Transfers that delegates initiate are associated with the signer who created the delegate. Therefore, for actions related to an e-Transfer (such as cancelling or resending the e-Transfer), the details of the signer who created delegate will appear on the Interac e-Transfer History page.
- Interac e-Transfers are associated with the signer who initiates the e-Transfer, not the one who approves it. Therefore, for actions related to an e-Transfer (such as cancelling or resending the e-Transfer), the details of the signer who initiated the action will appear with the action on the Interac e-Transfer History page.
- Delegates who initiate an e-Transfer can remind the transfer's recipients to accept the funds sent to them.
- If two approvals are required for an e-Transfer, only the initiating signer can remind recipients to accept a transfer sent to them. Approving signers cannot send reminders to recipients.
- Only delegates who initiated an e-Transfer and the signer who created can cancel an e-Transfer or Resend Interac e-Transfers Notice pending pick up. Two approvals are required for e-Transfer, only the signer who initiated an e-Transfer can cancel it or Resend Interac e-Transfer Notice pending pickup.
- Delegates cannot accept an e-Transfer. This must be done by a signer as it is considered to be conducting a transaction.

ELECTRONIC STATEMENTS

These statements look like your existing paper statement but are in .pdf format. They can easily be saved to your hard drive or downloaded into your accounting system. To keep paperless, we recommend you opt out of receiving printed statements in the mail. Contact your branch to opt out of receiving paper statements in the mail.

ALERTS

To receive alerts via email or mobile phone, members must register an email or mobile phone number via MemberDirect® Small Business. Under **Messages and Alerts** click **Manage Alerts** to be presented with a list of available alerts.

We recommend as a best practice that the initiator or delegate immediately contact the signer to advise of the transaction that is pending approval with a description of the transaction. This ensures the signer knows what he/she is approving and that the transaction can be approved on or before the payment date that was entered by the initiator.

PAYING BUSINESS TAX

Disclaimer: EKC does not provide support for businesses to register their Business numbers and program accounts OR complete their remittances. It is recommended that any remittance and filings be conducted by (or in the presence of) a professional who is qualified and has experience with such reporting. EKC is not responsible for any damages or misrepresentations conducted from use of this function. Further it is suggested that the user review the legal "CONDITIONS OF USE" for MemberDirect and all software and functions contained within before using the function.

You can file and pay ("remit") the following business tax payments in MemberDirect® Small Business:
- GST/HST 34
- GST/HST Amount Owing Remittance (RC 159)
- GST/HST Interim Payments Remittance (RC 160)
- Corporation Tax (RC 159/RC 160)
- Payroll & Source Deduction - Current Year

You can also view and print the payment history for each of these types of payments. Filing information is sent automatically to the Canada Revenue Agency (CRA) for processing.

Business tax payments (CRA) is only for business use. For personal payments use the pay bills and search for Revenue Canada. You may pay taxes for the current tax year, tax installments and previous years owing (tax arrears).

How to file and pay business tax payments
1. Log in to MemberDirect® Small Business. *This must be done via a computer. CRA cannot process payments via the app.*
2. Click the **Payments** tab.
3. Click **Pay Business Taxes**
4. Select the type of bill you wish to pay and click **Remit** or **File**.
5. Enter your remittance and payment information and click **Continue**.
6. Confirm your payment information, click **Remit**.

Your business tax payment (CRA) is now filed and paid. For scheduled payments, your account will be debited, and the filing information will be sent to the Canadian Customs and Revenue Agency.

Note: Please ensure you have sufficient funds in the account you are making the payment from or your transaction will not be processed.

GST/HST 34 Filing and Remittance
GST Form 34 allows you to file GST/HST owing to the CRA with or without remitting a payment.
- Click on **File**
- You will be prompted to enter information from your hard copy form (GST 34-2).
- You will have an opportunity before submitting the information to make edits should any of the information you have typed be incorrect.
- You will then be prompted for the option to **File and Pay** or **File Only**.

- You will be asked to confirm the transaction and will be provided with a confirmation number for the payment.
- You will be asked to confirm the transaction, if you click on **File and Pay** you will also be prompted for a payment date and the account to debit for the payment.
- At the end of your transaction you will receive a confirmation number

GST/HST Remittance (RC 159 & RC 160)

GST Form 159/160 is used to make remittances to CRA, regardless of whether you have filed the information with CRA.

- Click on **Remit**
- Enter information into the form provided
- You will then have the option to remit the payment to the CRA.
- At the end of your transaction you will receive a confirmation number

RC 159 allows for current payments
RC 160 allows for interim payments

Corporation Tax (RC 159/Rc160)

- Click on **Remit**
- Enter information into the form provided and select one of the 3 types of payments
  - Installment
  - Arrears
  - Payment of Filing
- You will then have the option to remit the payment to the CRA
- At the end of your transaction you will receive a confirmation number

Payroll and Source Deduction – Current Year

- Click on **File**
- Enter information into the form provided
- Select Remittance Type:
  - Regular – Last day of the month
  - Accelerated Threshold 1 – 15th or last day of the month
  - Accelerated Threshold 2 – 7th, 14th, 21st or last day of the month
- You will then have the option to remit the payment to the CRA
- At the end of your transaction you will receive a confirmation number

Making Future Dated Payments

As with other bill payments in online banking, you can set up future-dated CRA payments. If you cancel a future-dated GST 34 payment, the filing information will still be sent to CRA even though the payment itself will be cancelled. If a non-GST 34 payment is cancelled, no information will be sent to the CRA.

If there are insufficient funds in the source account when the future-dated payment is to be made, no payment will be made. If the payment was a GST 34 payment, the filing information will still be sent to the CRA.

DEPOSIT ANYWHERE™

Deposit Anywhere™ is a time-saving feature on our mobile app that allows you to deposit cheques remotely through a mobile device. Deposits may be subject to holds, contact your branch for more information.

Here's how it works:
1. Download Mobile Banking app
2. Open the app
3. Tap deposit
4. Enter your account and the amount of your deposit
5. Snap a photo of the front and back of your cheque
6. Tap submit

After you deposit:
- Write "deposited" across front of cheque
- Store it for 90 days (do not send it to us)
- Destroy cheque within 120 days
- Funds appear right away but normal hold times apply

TIPS FOR DELEGATES

- Keep your unique D-number and access code secret. Do not share it with anyone.
- After initiating any transaction, email the signer(s) to make sure they log on and approve the transactions.
- Any transaction must be approved by the signer(s) on or before the due date to prevent the transaction expiring.

TIPS FOR SIGNERS

- Keep your unique PAC secret. Do not share it with anyone.
- Log on each morning to check for messages.
- Review and approve pending transactions.
- Any transaction must be approved by authorized signer(s) on or before the due date to prevent the transaction expiring.

FAQS

How do I reset my password?
- If you are a signer, email admin@ekccu.com or contact your branch at Cranbrook 250.426.6666, Elkford Branch 250.865.4661, Fernie Branch 250.423.9222 or Sparwood 250.910.9222. The "Forgot Your PAC" option will not work for MemberDirect® Small Business.
- If you are a delegate, the signer who originally set you up must reset the password through the Delegate Manager.

How come I can't login?
- Did you ensure you have entered your member number followed by an UPPERCASE "P" and the number provided by EKC? Ie. 123456P1
- If you are a delegate, were there any changes to the signer who originally set you up? If he or she has been removed as a signer from the account it will disable your delegate access.

How do I sign up for MemberDirect® Small Business?
- Contact your branch at Cranbrook 250.426.6666, Elkford Branch 250.865.4661, Fernie Branch 250.423.9222 or Sparwood 250.910.9222.

What is a delegate?
- Delegates are people who do not have signing authority on the account but have been given permission to view or initiate transactions online such as a bookkeeper or employee. Delegates must be set up by the signer in MemberDirect® Small Business. The delegate management system is a self serve function of MemberDirect® Small Business and EKC does not have access to the delegate management system.

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.

What should I do if my delegate forgets his/her 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.

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.

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.