

QUESTIONS & ANSWERS (Q & A) | Small Business Online Banking

If you own a small business, time is probably one of your most valuable commodities. No matter what you do, you never seem to have enough of it.

We can help. Upgrade to Small Business Online Banking and discover online banking the way it was meant to be: smart, simple and seamless.

Account Consolidation Manager 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. The link will become inactive after you have added the maximum number of three consolidated card numbers.

How many accounts can I consolidate?

You can consolidate up to three card numbers.

How do I remove a consolidated account?

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

How do I use the 'Update PAC' link?

The PAC link will appear when a membership cannot be accessed, probably because of an incorrect PAC. Click the link and enter the PAC used to log directly into this card number. Your PAC will be updated and you will be able to view the accounts and your other consolidated accounts.

How do I change to electronic statements for all of my other consolidated card numbers?

Due to privacy and regulatory requirements, opting out of paper statements is only available for the card number you are signed on to at the time. In order to update all of the personal and business cards you are joined to, please log in to each individual card.

How do I view the electronic statements of all the other consolidated card numbers?

Viewing electronic statements can only be done by logging in under the card number that the statement information belongs to. Another option is to view the account activity under the *Accounts Tab*.

Delegate Manager

What is a delegate?

Delegates are people within a business who have limited access to online banking accounts. Signers can provide delegates with the ability to either read-only or initiate transactions.

How do I choose a delegate's member number and PAC?

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 login credentials 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.

Why can't I change my delegate's member number?

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

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

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

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

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

Will my delegate see my personal accounts?

Delegates can only see the accounts you have given them access to. If you don't want delegates to view the personal accounts you added to the Consolidation Manager, make sure the associated card number is not selected for delegate access.

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. Your partner will also be able to view any delegates you add; however, he/she cannot remove any delegates from your list.

What should I do if my delegate forgets his/her member number or PAC?

In *Delegate Manager*, click 'Edit' beside your delegate's name to access the *Edit Delegate* page. You will see your delegate's member number at the top of the page. You can then enter a new temporary PAC for your delegate. We recommend that you give the delegate the 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.

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. Select the 'Unlock this account' checkbox to restore your delegate's access.

How can I permanently remove a delegate's access?

In *Delegate Manager*, select 'Delete' beside the delegate's name to remove the user permanently.

How can I temporarily remove a delegate's access?

In *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.

Transaction Manager

How do I recall a transaction?

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

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'.

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. Transactions created by a delegate become Pending Transactions and require approval from a signer. Once the signer approves a transaction, the banking system completes the action.

What does the Payment Date need to be when a transaction is being initiated?

The Payment Date of an initiated transaction can be anything you want it to be. However, the signer must approve the transaction before the Payment Date passes or the transaction expires.

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

No, the signer only has to approve the recurring transaction upon its initial set-up.

How do I view archived transactions?

Under *Transaction Manager* select 'Go to Archived Transactions'. You can search for archived transactions by transaction type, recent transactions, month, or date range.

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.

Where can I see my approved transactions?

You can view approved transactions in *Account Activity* of the account from which funds were taken.

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

Yes, a dual-signature account requires approval from two authorized signers. If your delegate initiates a transaction to transfer funds, both signers must give their approval.

What is a Pending Number?

A Pending Number is a reference number assigned to all transactions initiated. It appears on the receipt page of the initiated transaction. Once the transaction is approved by a signer, the action is completed by the banking system. The transaction is then assigned a confirmation number.