

# Business Online Banking

## Member User Guide

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# Introduction

This guide has been created to provide general information about Business Online Banking and step-by-step instructions for using specific features of the product.

You don't have to read it from front to back, you can use it to help you trouble shoot problems or learn how to complete a task. But we do recommend reading the **Product Overview** and **All About Signers and Delegates** as it will give you a general foundation of knowledge about the product before you get started.

There is a list of acronyms and abbreviations that will help you as you go through the guide.

The guide will be updated as upgrades occur and enhancements are added.

**NOTE:** Some of the screen shots included in this guide are generic and may not reflect exactly what you will see on screen but do give good representations of the topics they are related to.

# Definitions, Acronyms and Abbreviations

<b>Term / Acronym</b>	<b>Definitions</b>
Accounts	Personal accounts and/or business accounts that exist under a membership.
Alert	Notification provided by the internet banking application to notify members of a certain situation/activity.
Banking system	The combination of software and hardware used by ACU to provide banking to our members.
Business	An incorporated entity (including Not-For-Profit organizations)
Business account	An account that is registered to a business.
Delegate	A person appointed by a signer to view and/or initiate transactions on the member's business accounts.
Direct Service Agreement (DSA)	Outlines the terms and conditions of use for Business Online Banking.
Dual signer account	A business account that requires two signers to authorize transactions or actions on the business account.
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.
Login	A character string that uniquely identifies a user to the system; ACU assigns MemberCard numbers to use for the login.
Personal Access Code (PAC)	Your own unique alphanumeric password, used to log into online banking.
Signer	A member who has signing authority on business accounts and the ability to perform certain transactions on those business accounts as authorized by ACU, including viewing accounts and performing any transactions.
User	A signer or delegate with access to Business Online Banking.

# Product Overview

Business Online Banking is designed specifically for businesses and organizations. It is a convenient and secure way to do everyday banking at the office, at home or on the go with a smart phone. For members who own a business, the enhanced features support their needs, unlike personal online banking systems.

## Features of Business Online Banking

### Dual Signature Approval Capabilities

This feature enables business members who require two or more signatures to process transactions to conduct transactions online. Transactions will automatically require the appropriate number of approvals; once a transaction is created, it will sit in pending status, until the other signer approves or rejects it.

### Multiple User Support

Set up users, or *delegates*, to view accounts or initiate transactions such as transfers and bill payments. This bonus feature allows businesses the flexibility to choose who can perform tasks and who can view only.

### Account Consolidation

Enjoy the convenience of seeing all your business in one view and move money between personal and business accounts easily. All of this can be done in one glance, without having to log in more than once.

### Online Tax Filing

Businesses can pay and file government taxes as well as paying other bills online, directly from their accounts.

### Interac e-transfers

Interac e-Transfer<sup>+</sup> service enables a fast, secure, and convenient way to send and receive funds using just an email address or a mobile phone number. Even dual signature accounts are able to use this feature with Business Online Banking.

### Mobile App

Our Mobile App *ACU Anytime* is as secure as using online banking from your home computer, and offers quick and easy access to your accounts, as well as the ability to approve transactions on the go from your smartphone. Our app is free to download and use, though data rates may apply depending on your provider. In addition to all the standard online banking functionality, the app allows businesses to take advantage of remote deposit, in order to deposit cheques by taking a picture.

### Alerts

Alerts are a feature on Business Online Banking that allows members to receive notifications about banking activity and other events. The alerts are chosen and set up by the user and can be received by either email, text message or both.

# Getting Started

To get started, you will have to visit your branch or talk to your account manager to get the business set up and arrange for all users\* to receive their login information. Once your business has been set up, you can follow these instructions to access the system.

## Registering for Business Online Banking

1. Log in to online banking through the Assiniboine website. The banking system will detect that this is a business account and will direct you to this screen:

### Introducing Small Business Online Banking

Designed especially for small and micro-businesses, Small Business Online Banking packs powerful new features into one convenient, cost-conscious package.

- Consolidate your accounts
- Authorise users to view or initiate transactions
- Automate dual signature approvals

Discover online business banking the way it was meant to be smart, simple and seamless.

Continue

2. Once you click continue, you will be directed to the Direct Service Agreement (DSA) that contains terms and conditions for use of the service.
3. **NOTE:** All signers *must* accept the terms and conditions contained in the DSA. If a signer chooses not accept these terms and conditions they will not be able to access Business Online Banking.
4. You will be presented with the Change PAC screen. Your PAC must be alphanumeric, and we recommend you choose a unique password that only you know.
5. You will then be directed to the Set Up Increased Authentication screen to choose security questions and answers.
6. Once you've completed all these steps, the Account Summary page will display.

\*If the business account has a dual-signature requirement, a minimum of two signers must complete the registration procedure described above, before transactions can be performed.

# All About Signers and Delegates

There are three main roles in Business Online Banking: Signers, Initiator Delegates and Read-Only Delegates.

## Signers

These are the people who have all authority on accounts. They are ACU members who have signing authority for all of their business banking needs. Examples of tasks:

- open new accounts
- add delegates
- approve transactions
- pay bills
- transfer funds

## Delegates

Delegates are people who are assigned, *by signers*, access to Business Online Banking either to initiate transactions or have read-only access to record and report business finances.

**NOTE:** Delegates do not have authority to make changes or inquire with credit union staff about accounts.

## Initiator Delegates

These people can be bookkeepers, accountants, employees and/or family members who need to perform banking transactions on specified accounts. They may or may not be members of ACU and have limited authority on accounts. All transactions 'initiated' by these delegates must be approved by the applicable number of signers. Examples of tasks:

- pay bills
- transfer funds
- prepare financial statements
- reconcile statements

## Read-Only Delegates

These people are employees and/or family members who only need access to view specified accounts. They may or may not be members of ACU and are typically bookkeepers or accountants who record financial transactions for reporting purposes only. Examples of tasks:

- prepare financial statements
- reconcile statements



## The Delegate Manager

Signers use the Delegate Manager to manage their delegate's access to Business Online Banking. It will list all of the signer's delegates and each delegate's status once they are created. Delegates created by other signers 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 online banking
- 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

## Adding a delegate

Signers can add delegates to a business to allow staff or associates without signing authority (such as a bookkeeper or accountant) to access accounts under a specified login. There is no need to contact ACU to add a delegate to a business – just complete the following steps:

1. Log in to Business Online Banking.
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](#)

**Note:** 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 numeric or alphanumeric password (between 5-8 characters) 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 the delegate's **Login ID** that the delegate will enter to log in to Business Online Banking.

**Note:** When a delegate is added, the ID 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 Business Online Banking.

5. The **Contact Method** section on the Add Delegate page is an optional feature that allows you to have your Delegate's login information automatically sent to them via email or SMS Text. If entering a contact method, you must check the box indicating you have obtained consent to use your Delegates' contact information. Alternatively, you can choose to leave this section blank, and communicate the login information to your Delegate directly.
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 membership level. Thus, when giving access to the delegate, the signer cannot select some accounts and exclude others within that membership. Click the **Submit** button. A confirmation page showing the delegate's information will be displayed.

## Editing 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:

1. 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](#)

2. Update the following information about the delegate:
  - Status - either Active or Inactive
  - Access level – Read-only or Initiator
  - First name, initial, and last name
  - Extra information about the delegate in the Notes box
  - Accounts that are shared with the delegate
  - Signers can also assign a new password to the delegate in this area.
3. 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.

## Resetting 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 alphanumeric 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.

## Resetting a Delegate’s Status

If a delegate is locked out after a number of consecutive unsuccessful login attempts and can no longer access Business Online Banking, 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 Removing a Delegate’s Access

Signers can *temporarily* remove a delegate’s access to Business Online Banking 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
5. Delegate’s changed status.
6. 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 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.

## 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 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 Business Online Banking.

### 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	<a href="#">Edit</a>   <a href="#">Delete</a>

## Deleting 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	<a href="#">Edit</a>   <a href="#">Delete</a>
David [REDACTED] Initiator	Active	<a href="#">Edit</a>   <a href="#">Delete</a>
▼ <a href="#">Delegates Created By Others</a>		
Delegate	Delegate Status	
Charles [REDACTED] Initiator	Active	<a href="#">Delete</a>

2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate's access to the business will be removed.
3. The delegate will then be unable to log in to Business Online Banking.

# Managing 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 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.

## Performing Immediate and Future-dated Transactions

Signers and initiator delegates may perform both immediate and future-dated transactions. Immediate transactions are processed after they have been approved. They include the following transactions:

1. Immediate fund transfers
2. Bill payments
3. CRA Remittances and Payments
4. *Interac*<sup>†</sup> E-Transfers
5. 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 they have been approved. Transactions will not show on the Account Summary (below Account Info) until they have been authorized by the required signer(s).

## Creating Transactions on Dual-Signature Accounts

One of the main features of Business Online Banking 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 business accounts requiring dual signatures can initiate and approve, decline, or edit a transaction. Delegates on business accounts who have been granted *initiator* rights by their signers can initiate transactions and wait for both signers to approve.

## Initiating Transactions

Transaction requests are initiated by signers or 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.



## Viewing Pending Transactions

Signers will see a notice of pending transactions listed on their Account Summary page, above the Account Summary title. The following notices will display:

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

Signers can click on any of these links to open the Transaction Manager page, or access the page via the left-side Navigation Bar under Business Services.

- [\(1\) Transactions require approval from others](#)
- [\(3\) Transactions rejected, recalled or expired](#)

## Account Summary

**Card Number:**

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

## The Transaction Manager

The Transaction Manager page allows signers to review and approve or reject transactions. 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
- Payments
- Stop Cheques
- CRA Filing and Payment
- Transactions created within the last seven days

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

## Approving or 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](#)

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

3. 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
<b>Transaction Status</b>	Recalled
<b>Pay From</b>	Commercial Chequing 101
<b>To</b>	12 Mile Storage #A111
<b>Payment Date</b>	March 19, 2012
<b>Amount</b>	\$2.10
<b>Pending Number</b>	2503

You have recalled this transaction.

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

## 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. 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](#)

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

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[Create Similar Transaction](#)

## Expired Transactions

Immediate transactions will expire seven days after they are created if not approved. Scheduled transactions will expire the day after the scheduled date if not approved.

Expired transactions appear as *Expired* on the Transaction Manager page.

## Viewing Archived Transactions

Signers can also view archived transactions by clicking **Go to archived transactions**. This page displays all rejected, recalled, and expired transactions. 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:

#### Payroll and Source Deduction [Show history](#)

Payment Status	Rejected
Payment Date	July 24, 2013
Amount	\$444.00
Pay From	Membership [REDACTED] Community Builder 101
Vendor	CRA Payroll: Current Year
Bill Account	[REDACTED] RP0001
End of Remitting Period	June 30, 2013
Pending Number	8332

#### Pay Bill [Show history](#)

Payment Status	Expired on August 2, 2013
Payment Date	July 25, 2013
Amount	\$200.00
Pay From	Membership [REDACTED] Community Builder 101
Vendor	Red River Co-operative Ltd
Bill Account	[REDACTED]

Signers select the archived transactions by specifying:

1. The type of transaction (all transactions, transfers, payments, etc.) from the **Show** drop-down box.
2. The date range if applicable by using the **Date Range: From/To** boxes or by selecting a month in the **Monthly** field.
3. 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.

# Consolidating Accounts

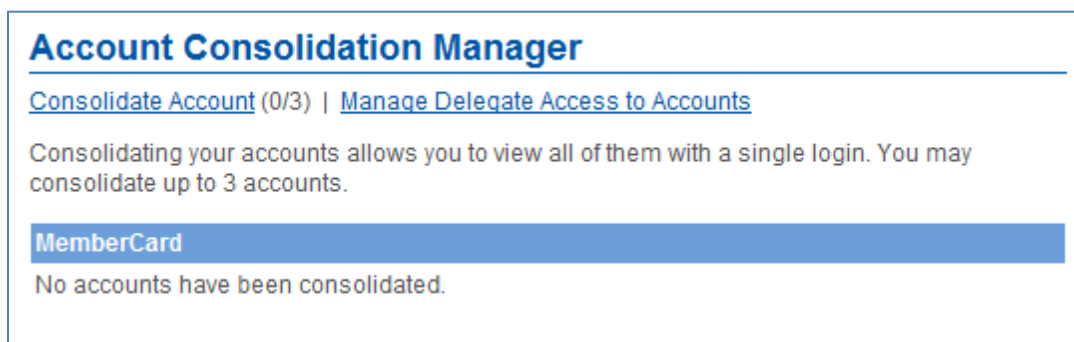
The Account Consolidation function in Business Online Banking allows signers to log in only once and see all personal and business accounts together rather than logging in and out multiple times. The Account Consolidation Manager allows signers to perform the following functions:

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

Note that delegates cannot consolidate their own accounts, but they can view a signer's consolidated accounts if the signer chooses to give them access. A signer can consolidate up to *three* memberships.

## 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.



**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.

If three logins have already 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:
  - a. The Login ID to be consolidated
  - b. The corresponding PAC
2. Click Submit. A confirmation page will be displayed.

### 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](#)

- 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: ██████████

| All | ██████ | ██████ | ██████

**Member** ██████

Account Name	Balance
<a href="#">Maximizer - Business 101</a>	-\$74,130.22
<a href="#">Commercial Mortgage 701</a>	\$130,926.44

**Member** ██████

Account Name	Balance
<a href="#">Maximizer 104</a>	\$2,050.89
<a href="#">Maximizer - Business 101</a>	\$2,709.85
<a href="#">Maximizer - Package Plan 103</a>	\$350.60
<a href="#">CUSAVE 201</a>	\$14,689.31
<a href="#">Plan 24 202</a>	\$34.03
<a href="#">Residential Mortgage 801</a>	\$99,642.09

**Member** ██████

Account Name	Balance
<a href="#">Business - Pay as you Go 101</a>	\$285,779.40
<a href="#">CUSAVE 201</a>	\$63.00

## Removing a Consolidated Account

Signers can remove a consolidated membership as follows:

- Click **Remove** beside the Login ID that is to be removed from the Account Consolidation. A confirmation page will be displayed.
- Click **Confirm** on the confirmation page.

A receipt page will be displayed. The Login ID 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 Login ID 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 membership by logging in with the removed associated Login ID 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]	<a href="#">Remove</a>
MemberCard Number: [REDACTED] [REDACTED]	<a href="#">Remove</a>
MemberCard Number: [REDACTED] [REDACTED]	<a href="#">Remove</a>

## Re-linking a Consolidated 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 membership, which breaks the link between the primary membership and the consolidated one. 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]	<a href="#">Remove</a>
MemberCard Number: [REDACTED] [REDACTED]	<a href="#">Remove</a>
MemberCard Number: [REDACTED] [REDACTED]	<a href="#">Update PAC</a>   <a href="#">Remove</a>

**This consolidated account cannot be viewed at this time.**

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

1. Click **Update PAC** on the Account Consolidation Manager.
2. Enter the correct PAC for the consolidated membership.
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 that specific membership.

## **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 membership to access on the Add Delegate page.

Delegates will have access to *all* accounts under the selected MemberCard(s), including any personal accounts. If the signer does not want delegates to access their personal memberships, the signer must leave the corresponding box unchecked.

# Alerts in Business Online Banking

Alerts are notifications sent by the online banking application to notify signers of a particular situation. In addition to a variety of security-related alerts, business members now have the ability to receive an email and/or text message notification any time a transaction is created by another signer or delegate and is pending approval. For a listing of the various alerts available for use, please review them while logged in to Business Online Banking under Messages and Alerts > Manage Alerts.

## Components of an Alert

### Alert Contact

An alert contact is a mobile phone number or email address set to receive the selected alerts via text message or email message. Each signer has the option of adding up to three (3) alert contacts. Creating an alert contact is the first step to setting up an alert.

### Alerts History

Signers registered to receive alerts can view all the alerts that the system has sent to them during the last thirty days. This list indicates that an attempt was made to send an alert. It does not indicate whether the signer received the alert notification.

### Alert Preferences

Alert preferences refer to the conditions that a signer specifies to receive alerts, such as which contacts to send alerts to, or which alerts they would like to receive. Edits to these preferences can be made within Business Online Banking.

### Registration Process

Signers must register to begin receiving any alerts. To register for Alerts, select Messages and Alerts > Get Started Today

Registration consists of three (3) steps:

1. Create an email and/or mobile contact.
2. Select the type of alert(s) you wish to receive.
3. Create the alert and receive confirmation of set up.

## Adding Alerts Contact(s)

In order to set up an alert, signers must first register an email address or mobile phone number as an Alert Contact. Only one type of contact is mandatory however; both options may be chosen to a maximum of three (3) contacts.

To add an alert contact, click on 'Add Contacts' on the Alerts page to be taken to the Alerts Contacts page OR Click on 'Manage Alerts Contacts and Nicknames' in the left hand navigation menu.

## Email Alert Contact

To add an email contact, click on Add Email to enter the email address to be registered and confirm the email address. Once all applicable information is entered, click Continue. The email address will now be registered and appear on the Alerts Contact(s) and Mobile Nicknames page. A confirmation email will be sent when the email alert contact has been successfully added.

NOTE: If this is a first time set up the signer must accept the User Agreement that contains the terms and provisions for use of the Alerts feature before the Add Email page will be displayed.

### Add Email

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Please enter the email address you would like alerts sent to.

**Email Address**

**Confirm Email Address**

---

| [Cancel](#)

## Mobile Alert Contact

To add a mobile phone contact, click on Add Mobile Phone to add the number of the phone to be registered and select the mobile phone carrier from the drop-down list. The alerts feature currently supports the following mobile service providers: Telus, Rogers, Fido, Bell, MTS, Virgin, and Sasktel.

Be sure to have the mobile phone on and easily accessible. Once all applicable information is entered click Continue.

### Register Phone

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To get started with *Mobile Banking*, you must have your mobile phone with you. Enter a valid Canadian mobile phone number, indicate your mobile carrier, and click Continue. Standard text messaging rates may apply.

**Phone Number**

**Carrier**

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| [Cancel](#)

You will be presented with the Passcode screen (below). Enter the passcode that is sent to your mobile phone, and click Continue. The mobile number will now be registered and appear on the Alerts Contact(s) and Mobile Nicknames page. A confirmation message will be sent when a mobile alert contact has been successfully set. If you have your mobile phone set up for Mobile SMS you will not receive a passcode via text message.

NOTE: If this is a first time set up the member must accept the User Agreement that contains the terms and provisions for use of the Alerts feature before the Register Phone page is displayed.

### Passcode

Please enter the passcode that was sent to your mobile phone.

**Phone Number** (306) 535-████

**Carrier** SaskTel Mobility

**Passcode**

[Didn't receive a passcode?](#)

[Edit](#) | [Cancel](#)

## Setting Up an Alert

Signers can click on Messages and Alerts > Manage Alerts to be presented with a list of available Alerts.

Example: To be notified of a transaction pending approval, click on the Transaction Pending Approval Alert then click Add.

### Alerts

[Manage Alerts Contact\(s\)](#) | [Alerts History](#)

**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 to 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

#### Security Alerts

- New Payee Added
- Personal Access Code (PAC) Changed
- Online Banking Account Locked Out - Incorrect response to Security Question
- Online Login

#### Balance and Activity Alerts

- INTERAC<sup>®</sup> e-Transfer recipient added

#### Payment Alerts

- Transaction Pending Approval  
Alert me when a transaction is pending my approval.

A confirmation screen will be displayed, providing details of the newly created Alert. Be sure to have a minimum of one alert contact set up to receive notifications.

## Alerts

[Manage Alerts Contact\(s\)](#) | [Alerts History](#)

It's easy to manage alerts:

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

Note that we will never ask for your account number, passwords or sensitive information in any of our alerts to you.

✓ The Transaction Pending Approval alert has been successfully added.

### Your Active Alerts:

Transaction Pending Approval ✓

Add a New Alert Showing

### Security Alerts

New Payee Added

Personal Access Code (PAC) Changed

Online Banking Account Locked Out - Incorrect response to Security Question

Online Login

### Balance and Activity Alerts

INTERAC® e-Transfer recipient added

### Payment Alerts

Transaction Pending Approval

Alert me when a transaction is pending my approval. **This alert is active. See your active alerts in the list above.**

## Alerts by email

If the member has chosen to receive an email, when a transaction is pending approval, they will receive an email similar to the one below:

-----Original Message-----

From: no-reply-alerts@xxxxx.ca [mailto:no-reply-alerts@xxxxx.ca]

Sent: Thursday, June 20, 2013 2:14 PM

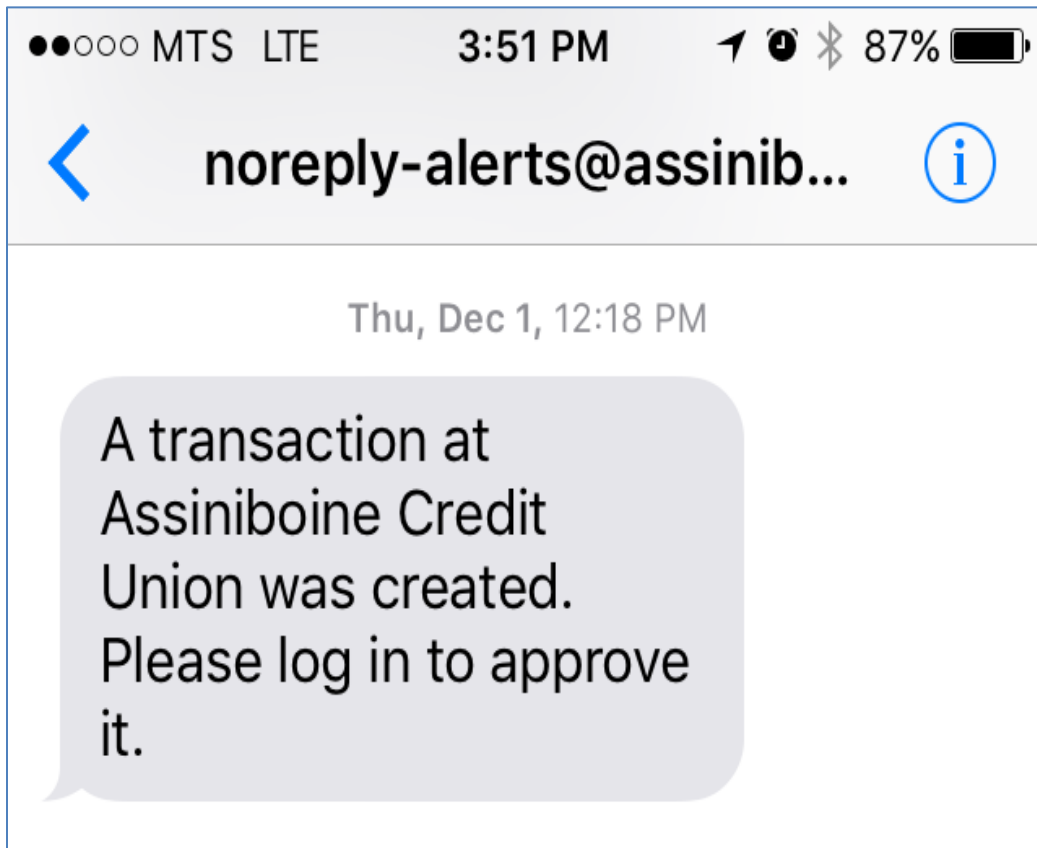
To: Test Member

Subject: Transaction Requires Your Approval

A transaction at [Credit Union Name] was created. Please log in to <http://www.xxxxxx.ca> to approve it.

## Alerts by text

If the member has chosen to receive a text message, when a transaction is pending approval, they will receive a text message similar to the one below:

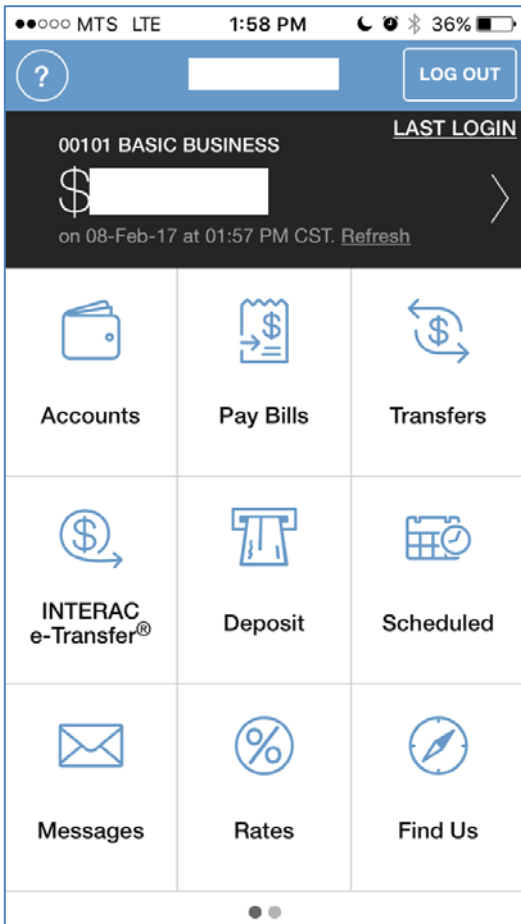


# Mobile Access

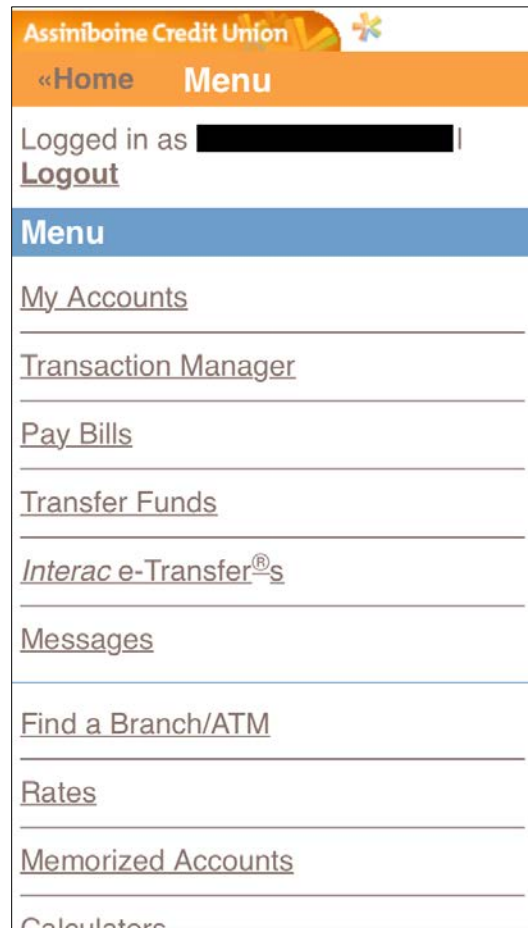
Business Online Banking users can access their accounts through their Mobile Web browser or by downloading our Mobile App on their Apple® or Android® device.

For Mobile Web access, visit [www.assiniboine.mb.ca](http://www.assiniboine.mb.ca) on your phone's web browser, and log in to online banking. To use the Mobile App, download ACU Anytime through your favourite app store.

## Mobile App



## Mobile Web



There are a few limitations if you are using the Mobile options for Business:

1. Delegates do not have access to Mobile Web or Mobile App. If a delegate attempts to log in through these channels, they may receive an error. In addition, the Delegate Management functionality is not available for signers to Add/Delete or Edit their Delegates.
2. CRA Payments cannot be created or approved on Mobile web or Mobile App.
3. Pending transactions cannot be recalled. They can be accepted or rejected only.
4. Immediate and scheduled/recurring bill payments or transfers cannot be deleted.
5. Similar transactions cannot be created.
6. Registration for alerts is not available.

All of the above functions are available when logged into Business Online Banking from a desktop computer.

There are also a few added features that you can make use of on the Mobile App:

1. Approve pending transactions on the go. On the Mobile App, you will find the Transaction Manager by clicking on the Messages icon.
2. Deposit cheques using remote deposit capture.
3. Enable “QuickView” to see your primary account balance at any time without needing to log in.
4. Find ATMs/Branches closest to you based on your current location.