

<p>1. What is MemberDirect® Small Business?</p>	<p>MemberDirect® Small Business is an online banking feature designed to meet the needs of small businesses and community organizations. The user-friendly MemberDirect® Small Business Services has been designed for Credit Unions members.</p> <p>The key features that distinguish MDSB from other MDSB Services products are:</p> <ul style="list-style-type: none"> • Dual signature support • Delegates (multiple user support) • Account consolidation (consolidation of personal and business accounts) <p>In addition to the above key differentiating features, signers are able to approve transactions on the go from their mobile web device.</p>
<p>2. How do I get access to MemberDirect® Small Business?</p>	<p>MemberDirect® Small Business can be set up by contacting your local branch or calling our Contact Centre at 1.866.923.4778.</p>
<p>3. Can MemberDirect® Small Business be used on Personal accounts that require 2 signatures?</p>	<p>No, MemberDirect® Small Business can only be set up on Businesses and Organizations. It cannot be used on personal accounts that require 2 signatures for transactions.</p>
<p>4. Is MemberDirect® Small Business only for 2 to sign accounts?</p>	<p>No, all Small Business and Organization accounts are able to use MemberDirect® Small Business.</p>
<p>5. What is a delegate?</p>	<p>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'.</p>
<p>6. How do I choose a delegate's login and password?</p>	<p>When you select the 'Add Delegate' option, you are redirected to the Add Delegate page. Your delegate's member number is automatically generated and cannot be changed. You must enter a temporary password for your delegate. You have the option to send the delegate their member number and password via email or text message. If you chose neither method, we recommend that you give the delegate the member number and temporary password 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 password after logging in for the first time.</p>
<p>7. Why can't I change my delegate's login?</p>	<p>Your delegate's login is automatically generated to ensure that it remains unique and secure. It cannot be changed.</p>

<p>8. What is the difference between 'read-only' and 'initiator' access levels?</p>	<p>'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.</p>
<p>9. Why isn't the Add Delegate link working?</p>	<p>Each signer can add a maximum of three delegates. Once you have three delegates, the link becomes inactive.</p>
<p>10. Will my delegate see my personal accounts?</p>	<p>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.</p> <ul style="list-style-type: none"> • If your delegate is to have access to other business accounts, ensure that those business accounts have been consolidated separately. • Online access for other business accounts must already be in place in order to be eligible for consolidation.
<p>11. I have a dual-signature account. Does my partner need to approve the addition of my delegate?</p>	<p>No, but your partner must approve any transactions that your delegate may initiate.</p>
<p>12. What should I do if a delegate forgets their password?</p>	<p>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.</p> <p>Note: Only the signer that added the delegate can change the password.</p>
<p>13. How do I restore access for a delegate who is locked out of online banking?</p>	<p>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.</p> <p>Note: Only the signer that added the delegate has access the to Edit Delegate function for that person.</p>
<p>14. How can I permanently remove a delegate's access?</p>	<p>Click on 'Delete' beside the delegate's name in the Delegate Manager to remove the user permanently.</p> <p>Note: All signers have the ability to Delete delegates. It does not have to be the signer that originally set the delegate up.</p>



<p>15. How can I temporarily remove a delegate's access?</p>	<p>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.</p> <p>Note: Only the signer that added the delegate has the access to the Edit Delegate function for that person.</p>
<p>16. How do I recall a transaction?</p>	<p>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.</p>
<p>17. How do I create a similar transaction?</p>	<p>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'.</p>
<p>18. What does it mean to initiate a transaction?</p>	<p>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.</p> <p>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 processed. Once the signer approves a transaction, it is processed through the account.</p>
<p>19. Do signers have to approve a recurring transaction every time it occurs?</p>	<p>No, the signer only has to approve the recurring transaction once, when it is first initiated.</p>
<p>20. How do I view archived transactions?</p>	<p>Click Go to Archived Transactions in the Transaction Manager. Ensure 'All Types' is selected in the transaction status.</p> <p>Note: Currently the 'Transaction Status' filter does not function correctly if any other type is selected.</p>



<p>21. Why has my transaction expired?</p>	<p>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.</p>
<p>22. Where can I see my approved transactions?</p>	<p>Once a transaction is approved, it can be viewed in the deposit account history where the transaction was processed.</p>
<p>23. I have 4 signers accessing MemberDirect® Small Business. Why aren't we all receiving Alerts?</p>	<p>This is currently a restriction within MDSB.</p> <ul style="list-style-type: none"> • A maximum of 3 contacts can be set up with alerts via email or mobile text • If the business requires more than 3 individuals to receive alerts, it is recommended that a distribution email be set up through the email provider and include the necessary contacts • This distribution email can be set up as one of three contacts for alerts
<p>24. I can't see last month's transactions on the Transaction Manager page. Where are they?</p>	<p>You can view all transactions that are more than 30 days old by clicking Go to Archived Transactions.</p>
<p>25. I have a dual-signature account. Do all transactions require two approvals?</p>	<p>A dual signature account is used by businesses that require two signatures to approve a transaction. These accounts have two or more signers, and each signer can add up to three delegates. If you have appointed delegates, all initiated transactions that involve the transfer of funds require approval from two signers. For example: A bill payment requires two approvals while the account activity can be viewed by the delegate without any approvals.</p>
<p>26. How do I add a consolidated account?</p>	<p>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.</p> <p>Note: To ensure that delegates only see accounts for specific businesses, each business account must be consolidated separately prior to consolidating personal accounts.</p>



<p>27. How do I remove a consolidated account?</p>	<p>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.</p>
<p>28. Can I access my e-statements for all of my consolidated accounts from MemberDirect® Small Business?</p>	<p>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.</p>
<p>29. Does an initiated transaction expire if the authorized signers have not approved it by end of day?</p>	<p>The Authorized signers have 7 calendar days to act on a transaction prior to expiry. The authorized users will receive a daily notification of a transaction pending.</p>
<p>30. How do I use the Update PAC link?</p>	<p>This link will appear when a consolidated account could not be accessed, likely 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.</p>
<p>31. Why am I receiving an error message when I change my password?</p>	<p>Member Direct® Small Business requires that each signer have a unique password that is different from all other signers. If another signer has already chosen that password, you will need to select a different password.</p>

