



WHERE SMART MONEY GROWS®

Digital banking for your business

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Your guide to digital banking for your business

Our digital banking platform is a secure, user-friendly solution for your business needs. In business digital banking, there are two types of users — signers and delegates. Signers are the account holders, while delegates are appointed by signers to perform certain transactions on their behalf. This guide is intended for account signers, and will help you get started with many of the great digital banking features available to you.

Most of these features are available only through online banking on your browser. Any features that are also available in the mobile app will be noted in the guide.

Please note, this guide is for business digital banking users, not for enterprise banking offered through our *MemberDirect*® Business Services platform. If you have any questions about enterprise banking, you can call us at **1.800.728.6440**.

SEE ALL OF OUR DIGITAL BANKING RESOURCES

Visit our resource centre to view helpful tutorials, how-to guides, and answers to your frequently asked questions at scu.mb.ca/digitalbanking.



DIGITAL BANKING

Used to describe our overall online banking and mobile app experience. Some business banking features, including adding delegates or making CRA payments, can only be conducted in online banking and not our mobile app.

Logging in for the first time

As a signer, you'll need to log in to digital banking using the steps outlined below. If your business has more than one signer, each signer will need to log in and create their own username and password.

How to sign in if you've never used SCU business digital banking before

1. To get started with digital banking, simply call us at **1.800.728.6440** or visit us at one of our branches and we'll get you set up.
2. Log in to online banking by going to **scu.mb.ca** or download the app from your favourite app store.
3. Type in your 16-digit debit card number and select **Continue**.
4. Select the calendar icon to enter your date of birth.
5. As an extra layer of security, we'll send an authentication code through email or text to confirm your request. Select either the **Mobile phone number** or **Email** field and enter your information.
6. If your information is correct, select **Confirm** and enter the seven-digit authentication code you received through email or text.
7. Select **Continue**.
8. Enter a new **Username**.
Your username can be anything, but there can't be two members with the same username, so your choice may already be taken. Once selected, usernames are permanent and cannot be changed.
9. Enter a new password.
10. Re-enter the password to verify.
11. Our Direct Service Agreement outlines the terms and conditions governing your use of Direct Services. If you wish, you can click this link to review the agreement and download a copy. If you accept these terms, select the checkbox and press **Continue**.
12. Confirm your account details and press **Create user profile**. You will now be able to sign in to digital banking with your new username and password.



USE SCU DIGITAL BANKING FOR YOUR PERSONAL AND BUSINESS NEEDS?

First, use our instructions to log in under both of your memberships. Then, turn to **page 8** to learn more about profile consolidation.



USE SECURE DIGITAL BANKING PASSWORDS

Your digital banking password must be at least 10 characters long and have at least one capital letter, lowercase letter, and number. You can also choose special characters, but this isn't required.



DIRECT SERVICE AGREEMENT

This outlines what we do and what you need to do to keep your accounts and information safe when using a computer, telephone, mobile phone, wearable technology, or ATM to access your SCU accounts.

How to sign in if you've used SCU business digital banking before

1. Log in to online banking by going to scu.mb.ca.
2. Type in your 16-digit debit card number and select **Continue**.
3. Enter your existing Personal Access Code (PAC) and press **Continue**.
4. Enter a new **Username**.

Your username can be anything, but there can't be two members with the same username, so your choice may already be taken. Once selected, usernames are permanent and can't be changed.

5. Enter a new password.
6. Re-enter the password to verify.
7. Our Direct Service Agreement outlines the terms and conditions governing your use of Direct Services. If you wish, you can click this link to review the agreement and download a copy. If you accept these terms, select the checkbox and press **Continue**.
8. As an extra layer of security, we'll need to confirm either your mobile phone number or email address. Select either the **Mobile phone number** or **Email** field and enter your information.
 - If the contact information you entered matches the information we have on file, you can proceed to step 9.
 - If the contact information you entered does not match the information we have on file, you will need to confirm your identify by entering an authentication code. To do so, select **Confirm** and enter the seven-digit authentication code you received either to your mobile phone number or email address. Your information will be updated.
9. Press **Continue**.
10. Confirm your account details and press **Create user profile**. You will now be able to sign in to digital banking with your new username and password.



DUAL SIGNATURE ACCOUNT

This is a business account that requires two signers to approve transactions on the account. Also known as "two to sign."



TWO-FACTOR AUTHENTICATION

This is an electronic security function in which a user is granted access to a feature or transaction only after successfully providing two distinct forms of identification. These codes are sent to your email or mobile phone and must be input into the platform when prompted.

HAVE MORE DIGITAL BANKING QUESTIONS?

Whether you do your daily banking from your computer or mobile phone, we offer video tutorials or written guides for many of our digital banking features at scu.mb.ca/digitalbanking/tutorials.

Managing your delegates

A delegate is an individual you allow to make digital banking transactions on your behalf. Only signers are able to update contact information, create delegates, and sign up for alerts. Using online banking on your browser, you can edit delegate details and access.

INITIATOR VS READ-ONLY DELEGATE ACCESS

Delegates with read-only access can only view transactions. Initiator delegates can access:

- **Bill payments:** Add bill payees, pay bills, schedule transactions, stop cheques, and pay business tax
- **Interac e-Transfer:** Send and accept funds
- **Accounts and profiles:** View all accounts, customize their own profile, and change their password

Adding a delegate

1. Sign in to online banking.
2. Under **Business services**, select **Delegate management**.
3. Press **Add delegate**. You can add an unlimited number of delegates.
4. As a signer, you will choose the **Delegate username** and **Delegate name**.
5. Assign your delegate's **Access level**. You can choose either **Read-only** or **Initiator access**.
6. Enter either your delegate's email address or mobile number so they can receive their password.
7. Press the check box to confirm your delegate has consented to be a delegate and select **Continue**.
8. **Confirm** delegate details. Select **Continue** if the information is correct. If not, press the **Back** button.
9. You will receive a seven-digit authentication code. Enter this code and press **Continue**.

Your delegate will now be added. A temporary password will be sent to your delegate, but for security purposes you'll also need to send the delegate their username in a separate communication.

Once created, delegates cannot be deleted (but you can lock their access). If you make any changes to your delegate access later, they will immediately come into effect.

PREFER TO WATCH A VIDEO?

See our video tutorial on how to add a delegate at scu.mb.ca/digitalbanking/tutorials/business.



DELEGATE

This is an individual who is able to make digital banking transactions on your behalf. Your delegates do not need to be members of SCU.



CHOOSING YOUR DELEGATE'S USERNAME

Your delegate's username can't be changed once it's created. Consider choosing the delegate's email address as a username, since it's easy to remember.

Locking and unlocking delegate access

1. Sign in to online banking.
2. Under **Business services**, select **Delegate management**.
3. Find the delegate in the list and toggle the lock access on or off. Your delegate will still be listed after they are locked, and you can reactivate them at any time.

Resetting a delegate password

After five failed password attempts, your delegate will be locked out of their account. If this happens, your delegate can choose **Forgotten password** on the login screen to reset their password. Or, you can use the **Reset password** feature shown here to allow your delegate additional login attempts with their existing password.

1. Sign in to online banking.
2. Under **Business services**, select **Delegate management**.
3. Find the delegate in the list and press **Reset password**.

Editing delegate details

1. Sign in to your business online banking account.
2. Under **Business services**, select **Delegate management**.
3. Find the delegate in the list and press the **Edit details** icon. You can edit:
 - Delegate **Name**
 - **Access level** (initiator or read-only)
 - Email and/or mobile phone number
 - **Delegate notes** (other owners can also have access)
4. Make the necessary changes and select **Continue**.
5. Verify details and press **Continue**.
6. As an extra layer of security, we'll send an authentication code through email or text to confirm your request. Once you enter the authentication code you received over email or text, your delegate's information will be changed.



ACCESS LEVEL

You can choose between initiator and read-only permission for your delegates. Read-only delegates can't make transactions. Initiator delegates can set up transfers and payments, but require a signer's approval.



LOCK ACCESS

Prevents a delegate from accessing digital banking. Your delegate will still be listed after they are locked, and you can reactivate them at any time.



UNLOCK TRANSACTION AUTHENTICATION

Allows the signer to reset a delegate's security credentials after they have been locked out of their account. Delegates will get locked out of their account if they enter an authentication code incorrectly three times.

Name	Username	Access level	Lock access	Unlock transaction authentication	Reset password	Edit details
Jonah	Jonah	Initiator	<input type="checkbox"/>			

Figure 1: You can manage each delegate's details in the *Delegate Management* screen shown here.

Managing pending transactions

Some of your accounts may require multiple approvals before a transaction can be processed. This includes delegate-initiated transactions and dual-signature accounts, which need two signers to approve transactions.

THERE ARE THREE TYPES OF PENDING TRANSACTIONS

- **Pending your approval:** Transactions that can't be processed until you give your approval.
- **Pending third-party approval:** Transactions initiated by a signer or delegate requiring another signer's approval.
- **Cancelled/expired:** Transactions that weren't approved in time or were cancelled.

Viewing transactions pending your approval

1. Sign in to your business online banking account.
2. Under **Business services**, select **Pending transactions**.
3. Under **Pending your approval**, you can view all transactions that are waiting to be approved.



AUTHORIZATION

This is the process of gathering the required approvals or signatures to approve or reject an action.

Pending Transactions

Transactions must be approved within seven days. After the seven-day period, the transactions will expire.

Pending your approval Pending third-party approval Cancelled / Expired

There are 2 pending transactions for your approval. Most recent

	Bill payment	Amount \$15.00	Expiration date Mar 16, 9:22 AM	
	Transfer to my accounts	Amount \$100.00	Expiration date Mar 16, 9:21 AM	

Figure 2: You can view and approve all pending transactions in the *My pending transactions* screen shown here.

HOW LONG DOES IT TAKE FOR PENDING TRANSACTIONS TO EXPIRE?

Pending transactions expire after seven days. You can set a business alert so after five days, you will receive a notification every day until the transaction expires.

You can still view expired and cancelled transactions. To approve or initiate an expired or cancelled transaction, select **Reuse** to pull up the transaction with its original details.

Profile consolidation

Profile consolidation gives you full access to all of your personal and business memberships with a single username and password, which means you can switch between profiles without logging out. Profile consolidation is only available to account signers. Before consolidating, you will have to log in separately under both personal and business online banking (see **pages 3 and 4** for instructions on how to log in). Also, you can only consolidate through your business profile, not your personal profile.

Username	Name	Consolidation date	
Jonah	Jonah Smith	Sep 22, 2020	

Figure 3: View and manage all of your consolidated profiles under *Profile consolidation*.

Adding a profile to your account

1. Sign in to your business online banking account.
2. Under **Business services**, select **Profile consolidation**.
3. Select **Add profile**.
4. Enter the username and password for the business or personal profile you would like to add and select **Continue**.
5. Confirm the account details and select **Continue**.



PROFILE CONSOLIDATION

This is a profile setting that allows you to view or initiate transactions for all your SCU memberships with a single username and password.

Deleting a consolidated profile

1. Sign in to your business online banking account.
2. Under **Business services**, select **Profile consolidation**.
3. Find the profile you'd like to delete, select the trash bin icon, and press **Continue**.
4. Confirm the account details and select **Continue**.

HAVE ANY OTHER QUESTIONS? WE'RE HERE TO HELP.

Our resource centre provides tutorials and how-to guides on many digital banking actions such as setting up bill payees, transferring funds, and more.

Visit scu.mb.ca/digitalbanking to learn more.

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