



*smart.
simple.
seamless.*

Small Business Online Banking
User Guide

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Overview

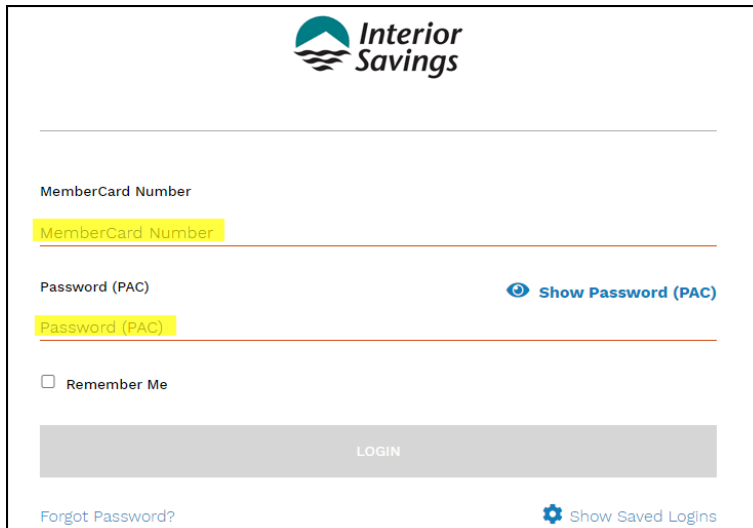
In addition to all of the standard online banking features, such as Transfers, Bill Payments, eTransfers, etc., **Small Business Online Banking** provides:

- Ability to setup additional users with access to online banking who are not signers on the business account, known as Delegates
- Ability to consolidate up to 3 additional memberships (business or personal) under one login
- Dual-signature approval on transactions
- Alert reminders for pending transactions that require approval

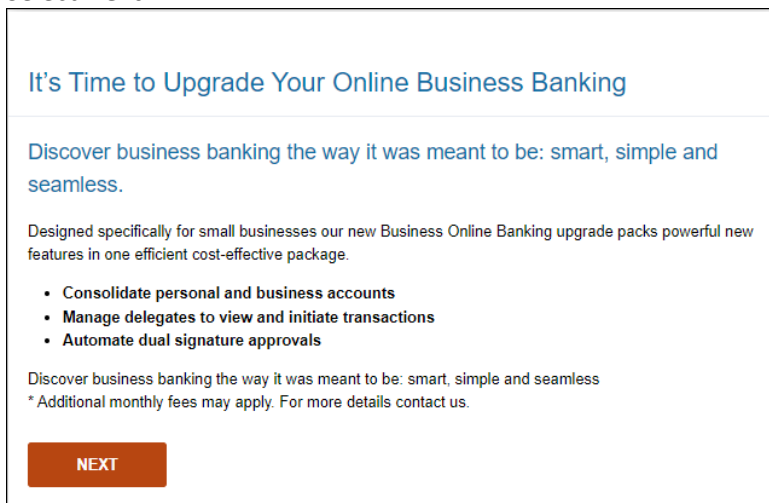
Login to Small Business Online Banking

Use the orange **Login** button on our [website](#) to login to *Small Business Online Banking* Complete the following steps for the first-time login.

1. Each signer must login using their full Member Card number, issued under the business, and their temporary Password (PAC).
 - Will be prompted to change the PAC. The new PAC must meet the strong PAC format of 9-30 alphanumeric characters and must include at least one uppercase letter, one lowercase letter and one number.



2. Select **Next**.



3. Review the **Disclaimer** and select **Read Access Agreement**.

Terms and Conditions

[Disclaimer](#) [Access Agreement](#)

Use of Small Business Online Banking is subject to the terms and conditions of the Direct Services Agreement -- Small Business Accounts. Before you can accept the terms of the agreement, you **MUST** read this agreement by clicking on the 'read access agreement' button below.

Only after reading the agreement and accepting the terms will you be allowed access to Small Business Online Banking through *MemberDirect*[®] services.

When you have read and understood the agreement, and if you agree to the terms and conditions of the agreement, please enter your Personal Access Code and press the Accept button to notify your financial institution of your agreement.

Please note: If you do not agree to the terms and conditions of the Direct Services Agreement -- Small Business Accounts, **DO NOT TYPE IN YOUR PERSONAL ACCESS CODE.**

READ ACCESS AGREEMENT

4. Scroll down the page to read the **Access Agreement**.

Terms and Conditions

[Disclaimer](#) [Access Agreement](#)

Direct Services Agreement

Small Business Accounts

TERMS & CONDITIONS

This agreement (the "Agreement") outlines the terms and conditions governing the Depositor's use of Direct Services for Small Business (defined below). The Financial Institution does not offer Direct Services for Small Business other than in accordance with these terms and conditions. By requesting and using Direct Services for Small Business, the Depositor acknowledges their acceptance of these terms and conditions.

In consideration of the Financial Institution providing access to any of the Depositor's Accounts using Direct Services for Small Business, the Depositor agrees as follows:

1. INTERPRETATION - ANY DEFINED TERM USED IN THIS AGREEMENT, DEFINED IN THE SINGULAR, IS DEEMED TO INCLUDE THE PLURAL AND VICE VERSA.

"Access Terminal" means any device used to access any of the Depositor's Accounts, including, without limitation, an ATM, a computer, a portable hand-held device, or a telephone, including any form of mobile telephone.

"Account" means any of the Depositor's accounts or subaccounts (if applicable) that the Depositor may have now or in the future at the Financial Institution


NEXT

5. Agree to the terms and conditions by entering your Password (PAC), select **Next**.

43. CHOICE OF LANGUAGE - It is the express wish of the parties that this Agreement and any related documents be drawn up and if execution is required, to be executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.

Enter password to agree to terms and conditions

6. Enroll for 2-Step Verification by registering your mobile phone number and/or email address.



Enable 2-Step Verification

2-Step Verification adds an extra layer of protection to your account. To enable it please enter your phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security.

Phone numbers can be entered in 10-digit format (604 555 1234) for Canada/US numbers or international format (+44 7911 123456).

TEXT MESSAGE (Recommended)

MOBILE PHONE NUMBER

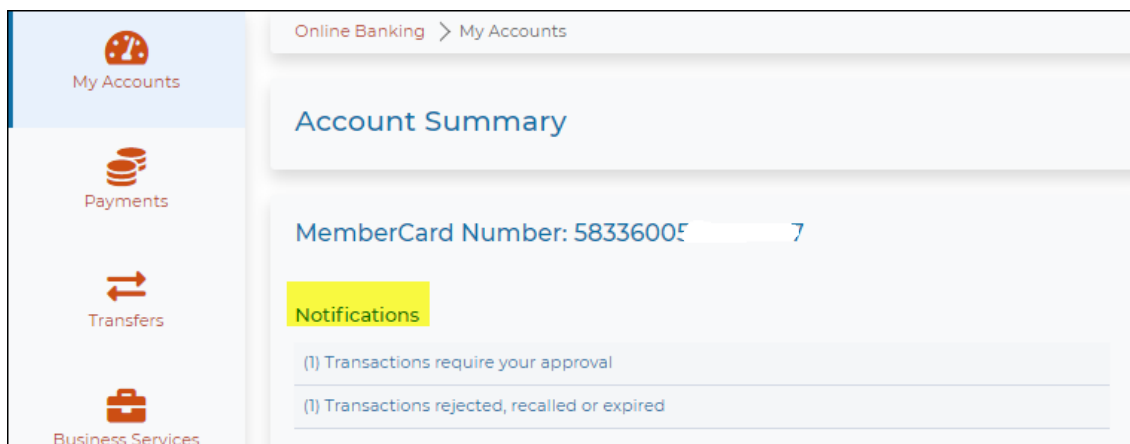
EMAIL

MEMBER EMAIL

Manage Transactions

Transactions that require dual-signature approval or were created by a Delegate are held in a pending status until they receive the required approval(s).

Pending transactions will generate a message under the **Notifications** section on the Account Summary page. Signers can also register to receive Alert notifications of pending transactions that require approval, refer to the [Transaction Alerts](#) section of this guide.



Online Banking > My Accounts

Account Summary

MemberCard Number: 58336005 [redacted] 7

Notifications

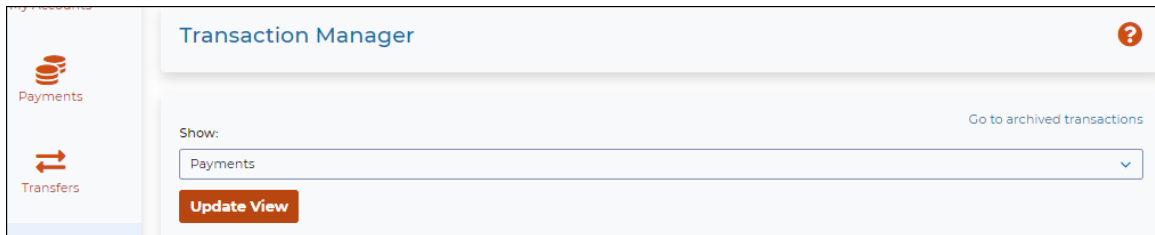
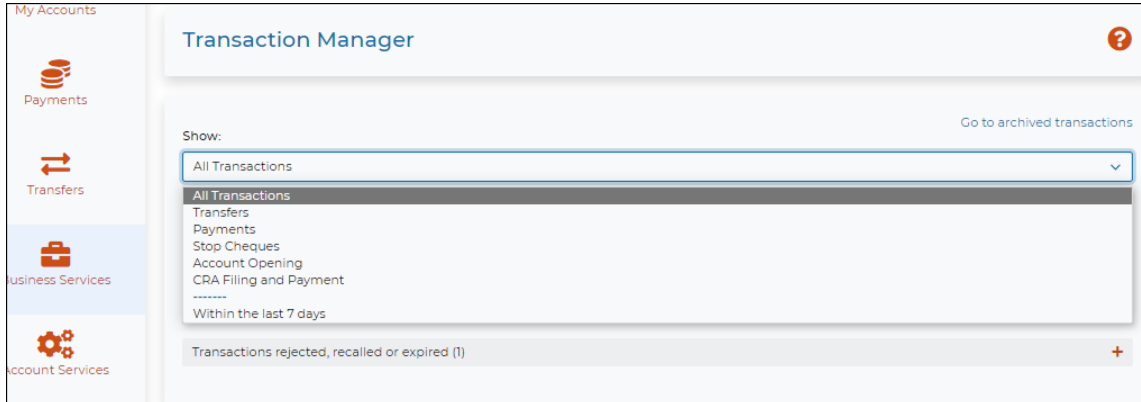
- (1) Transactions require your approval
- (1) Transactions rejected, recalled or expired

Transaction Manager

All pending transactions are managed on the **Transaction Manger** page - select **Business Services** then select **Business Transaction Manager** page. Transactions will appear under three main headings:

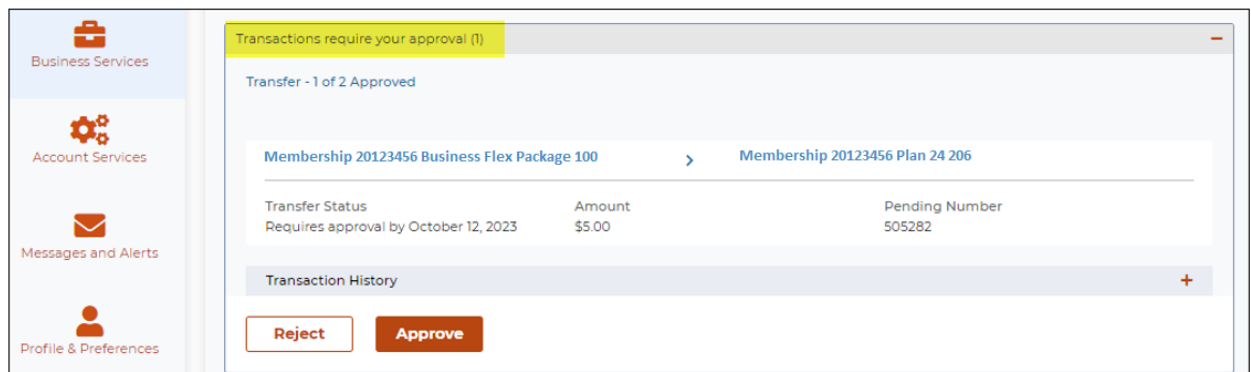
- [Transactions require your approval](#)
- [Transactions require approval from others](#)
- [Transactions rejected, recalled or expired](#)

Pending transactions can also be filtered by type using the **Show** drop down list and then select **Update View**.



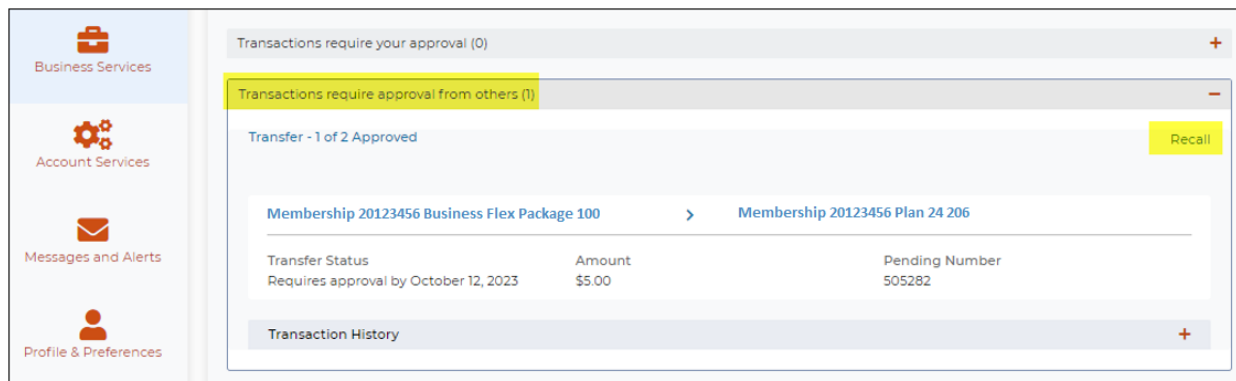
Transactions Require Your Approval

- Transactions on a dual- signature account or initiated by a Delegate that require your approval
- View full details of the transaction along with the "Requires approval by" date
- Select "Transaction History" to view who created the transaction, the date and other approvals, if applicable
- Option to **Approve** or **Reject** the transaction
 - **Approve** = transaction is processed
 - **Reject** = transaction is cancelled, will then appear under the *Transactions Rejected, Recalled or Expired* section.
- Once a transaction has been approved, the completed transaction will appear in the Account Activity.



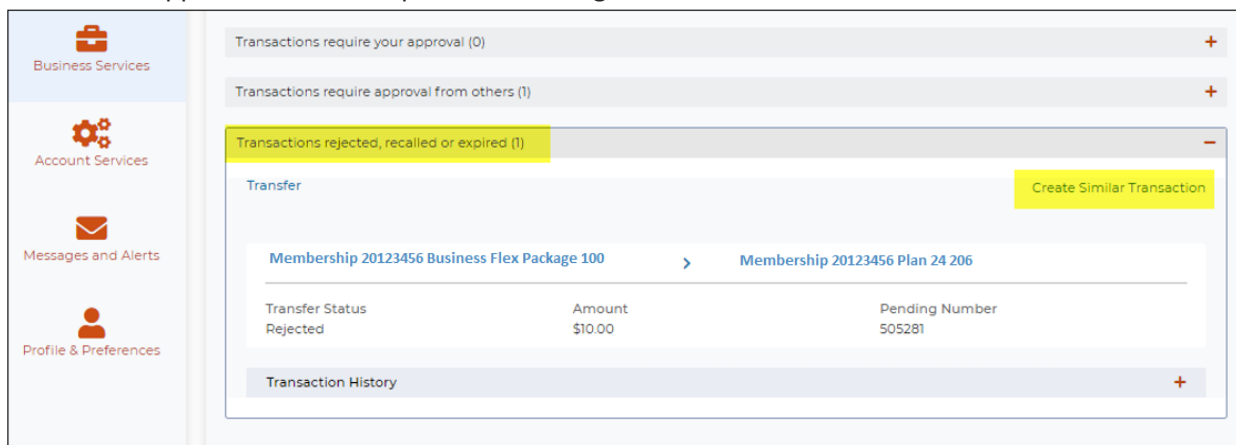
Transactions Require Approval from Others

- Transactions that you initiated on a dual-signature account and require approval from another signer
- Option to **Recall** the transaction
 - Using *Recall* will cancel the transaction before it can be approved.
 - The transaction will then appear under the *Transactions Rejected, Recalled or Expired* section



Transactions Rejected, Recalled or Expired

- List of all transactions that have been rejected, recalled, or expired
- Transactions will appear here for 30 days and then they are moved to the *Archived Transactions* section
- Option to **Create Similar Transaction**
 - A quick way to create the same transaction
 - Simply enter the new amount and select **Submit**
 - Approvals are still required on dual-signature accounts



Processing Transactions

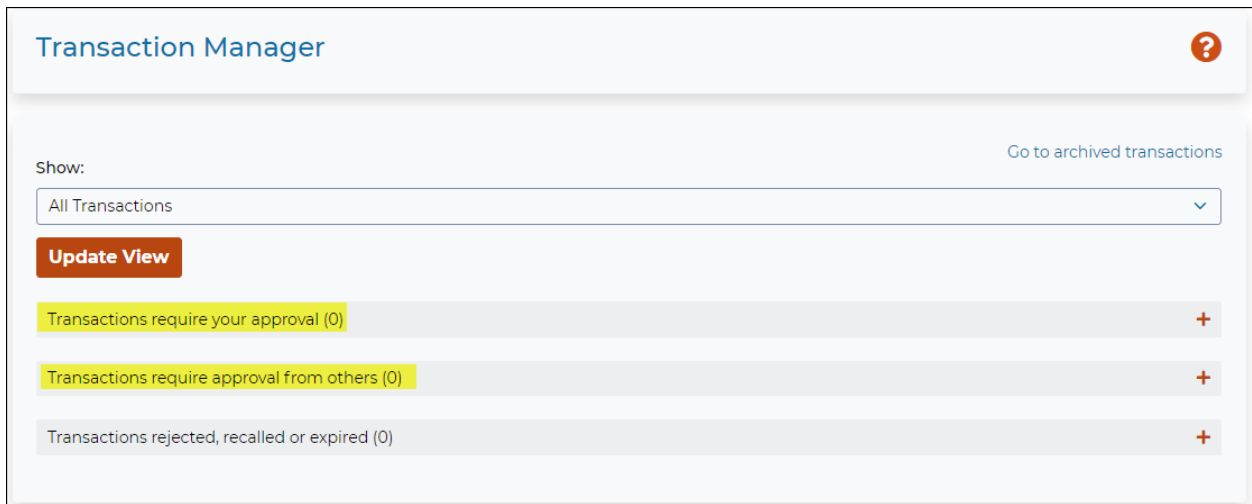
Signers and Delegates with “initiator” access, may create both immediate and scheduled (future dated) transactions.

- Immediate transactions are processed after it has been approved.
- Scheduled transactions are processed on the specified date after it has been approved.

Transactions	Immediate	Scheduled	Recurring Scheduled
Transfer funds	✓	✓	✓
Bill payments	✓	✓	✓
Business Tax Payments	✓	✓	✓
Interac eTransfers*	✓		
*Not available for Delegates			

Transactions Pending Approval

Signers and Delegates with “initiator” access, can view all pending transactions on the **Transaction Manager** page under the two sections: *Transactions require your approval* or *Transactions require approval from others*.



The screenshot shows the 'Transaction Manager' interface. At the top, there is a title 'Transaction Manager' and a help icon. Below the title, there is a 'Show:' dropdown menu currently set to 'All Transactions' and a link 'Go to archived transactions'. A red 'Update View' button is located below the dropdown. The main content area displays three categories of transactions, each with a count of 0 and a plus sign to expand:

- Transactions require your approval (0)
- Transactions require approval from others (0)
- Transactions rejected, recalled or expired (0)

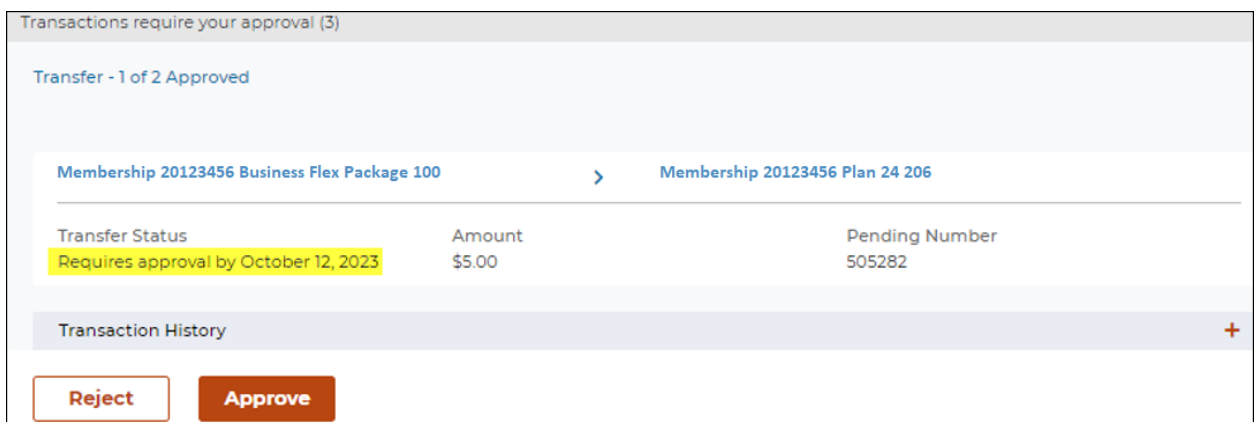
Pending Transaction Expiry Dates

All pending transactions have an expiry date of when they must be approved by. This applies to all transfer funds, bill payment and business taxes transactions.

- An immediate transaction expires 7 days from the date it was created
- A scheduled transaction expires on the due date (scheduled date)

Example Immediate Payment Pending Approval

- Transaction created on 05Oct2023
- Transaction requires approval by 12Oct2023 (7 days)
- The approval date will become the payment date
 - eg. If approved on 08Oct2023, that is the date the transaction is processed



The screenshot shows the details of a pending transaction. At the top, it says 'Transactions require your approval (3)'. Below that, it says 'Transfer - 1 of 2 Approved'. The transaction is between 'Membership 20123456 Business Flex Package 100' and 'Membership 20123456 Plan 24 206'. A table below shows the transaction details:

Transfer Status	Amount	Pending Number
Requires approval by October 12, 2023	\$5.00	505282

Below the table, there is a 'Transaction History' section with a plus sign to expand it. At the bottom, there are two buttons: 'Reject' and 'Approve'.

Example Scheduled Payment Pending Approval

- Transaction created on 05Oct2023
- Transaction scheduled payment date is 31Oct2023
- Transaction requires approval by 31Oct2023 (scheduled date)
- Once approved, the transaction will be processed on the scheduled date

Pay Bill - 1 of 2 Approved

Membership 20123456 Business Flex Package 100 > CIBC - VISA

Payment Status	Bill Account	Payment Date
Requires approval by October 31, 2023	4505123412341234	October 31, 2023
Amount	Pending Number	
\$12.00	505285	

Transaction History +

Reject Approve

Approving Transactions

Single Signature Business Accounts

- Transactions completed by the signer do not require additional approval.
- Transactions initiated by a Delegate requires approval by one signer.

Dual Signature Business Accounts

- Transactions completed by a signer requires one additional approval by another signer.
- Transactions initiated by a Delegate requires two additional approvals by other signers. The transaction will not be processed until both signers have approved it.

➤ **Note:** On dual signature accounts, at least 2 signers must be given access to *Small Business Online Banking* and both signers must login and upgrade to *Small Business Online Banking* before any transactions can be completed.

When a transaction requires additional approval, the transaction receipt shows a status of **Pending** along with a Note stating "It requires additional approvals by {date}".

Bill Payment Receipt ?

[Go to My Accounts](#) [Pay Another Bill](#) [Print Receipt](#)

Pending

Member Number 583360056...	Date	Thursday, October 5, 2023
Transaction Status	Created	
Pay From	Business Flex Package 100	
Pay To	CIBC - VISA #4505123412341234	
Payment Date	October 5, 2023	
Amount	\$10.00	
Pending Number	505283	
Note	The transaction has been created. It requires additional approvals by October 12, 2023.	

Stay informed. [Get Alerts](#)

Cancel Transactions

On the Transaction Manager page, use the **Reject** or **Recall** option to cancel a pending transaction.

Archived Transactions

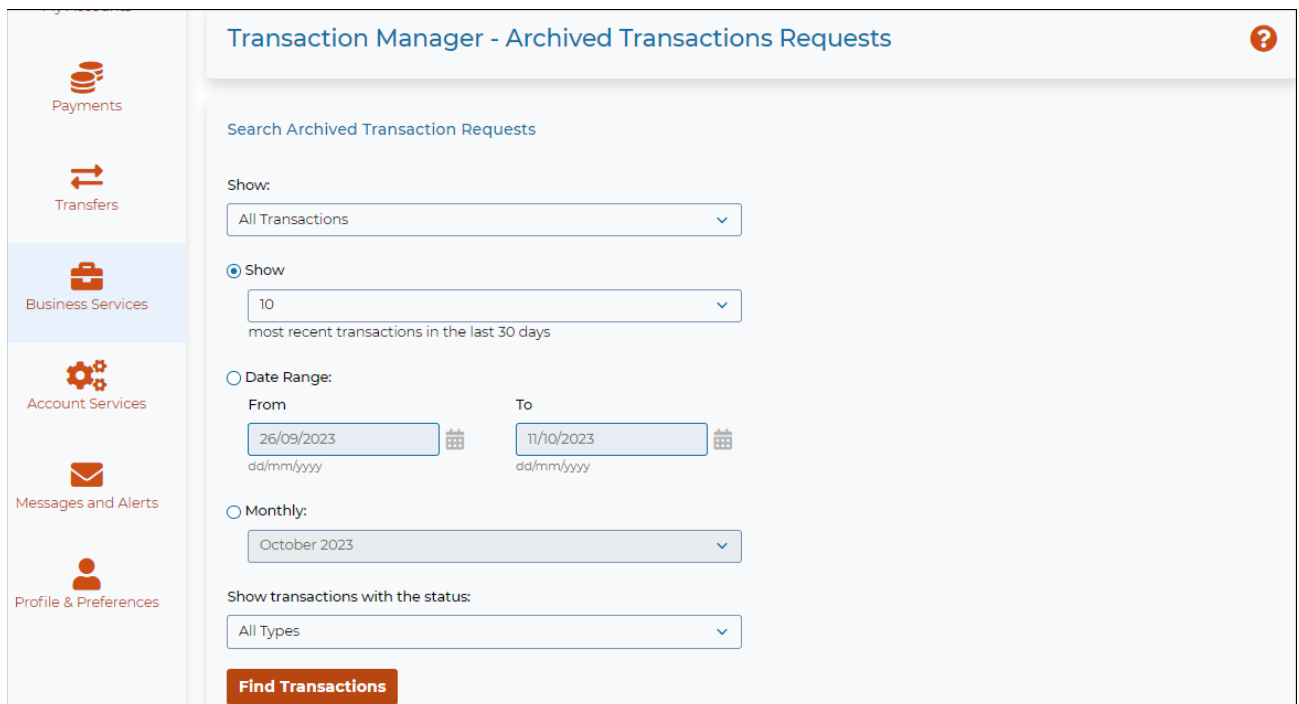
All rejected, recalled, and expired transactions that are older than 30 days are archived for up to 12 months. After 12 months, these transactions will be deleted.

- To view archived transactions, on the Transaction Manager page select **Go to archived transactions**



The screenshot shows the Transaction Manager interface. On the left is a navigation sidebar with icons for Payments, Transfers, Business Services, Account Services, Messages and Alerts, and Profile & Preferences. The main content area is titled 'Transaction Manager' and features a search bar with 'All Transactions' selected. A yellow button labeled 'Go to archived transactions' is highlighted. Below the search bar is an 'Update View' button and a list of transaction categories: 'Transactions require your approval (3)', 'Transactions require approval from others (0)', and 'Transactions rejected, recalled or expired (2)'. Each category has a plus sign to its right.

- Select to show All Transactions to use the drop down to select a type of transaction
- Select one of the following options:
 - Show the # of most recent transactions in the last 30 days
 - Enter a Date Range
 - Specific month
- Select to show All Types or use the drop down to select a transaction status
- Select **Find Transactions** to display the requested transactions




The screenshot shows the 'Transaction Manager - Archived Transactions Requests' interface. The left sidebar is the same as in the previous screenshot. The main content area is titled 'Transaction Manager - Archived Transactions Requests' and features a search bar with 'All Transactions' selected. Below the search bar are several filters: 'Show:' with a dropdown set to '10' and the text 'most recent transactions in the last 30 days'; 'Date Range:' with 'From' and 'To' date pickers set to '26/09/2023' and '11/10/2023' respectively; 'Monthly:' with a dropdown set to 'October 2023'; and 'Show transactions with the status:' with a dropdown set to 'All Types'. A 'Find Transactions' button is located at the bottom of the filter section.


Pending Transaction Alerts

Signers can register to receive alert notifications for pending transactions that require approval. Select **Messages and Alerts** then select **Manage Alerts**. Refer to [Appendix A](#) for examples of the alert notification message.

➤ **Note:** Delegates do not have access to the Alerts feature.

Alert - Transaction Pending Approval	<ul style="list-style-type: none">• Sent when a transaction requires approval• Alert is sent out immediately• Alert is sent to all signers that have registered to receive the alert, which may include the signer that created the transaction• Alert is only sent once
Alert - Transaction About to Expire	<ul style="list-style-type: none">• Sent when a pending transaction is approaching its expiry date and still requires approval• Alert is sent 2 days prior to the expiry date of the transaction• Alert is sent to all signers that have registered to receive the alert, which may include the signer that created the transaction• Alert is only sent once per pending transaction






Alerts 

 Add Contacts

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: Add a New Alert

- Security Alerts 
- Balance and Activity Alerts 
- Payment Alerts 
- Member Services Alerts 
- Small Business Alerts** 

Transaction Pending Approval Get Started

Alert me when a transaction is pending my approval.

Transaction About to Expire Get Started

Alert me when a transaction pending my approval is about to expire.

Manage Delegates

A Delegate is an employee or an associate of the business who is not a signer on the account (such as an accountant or a bookkeeper). A Delegate is given access to *Small Business Online Banking* using a unique delegate login profile. Each signer can create profiles for up to three Delegates. Delegates are setup with either *read-only* or *initiator* access.

- **Read-only** - Can only view account information and activity
- **Initiator** - Can view accounts and initiate transactions that require approval

For example, a receptionist might be setup with *read-only* access to view transactions, while a bookkeeper will be setup with *initiator* access to create bill payments and transfer transactions for approval.

Delegate Manager

Signers use the **Delegate Manager** to manage their Delegate's profiles. This feature allows the signer to:

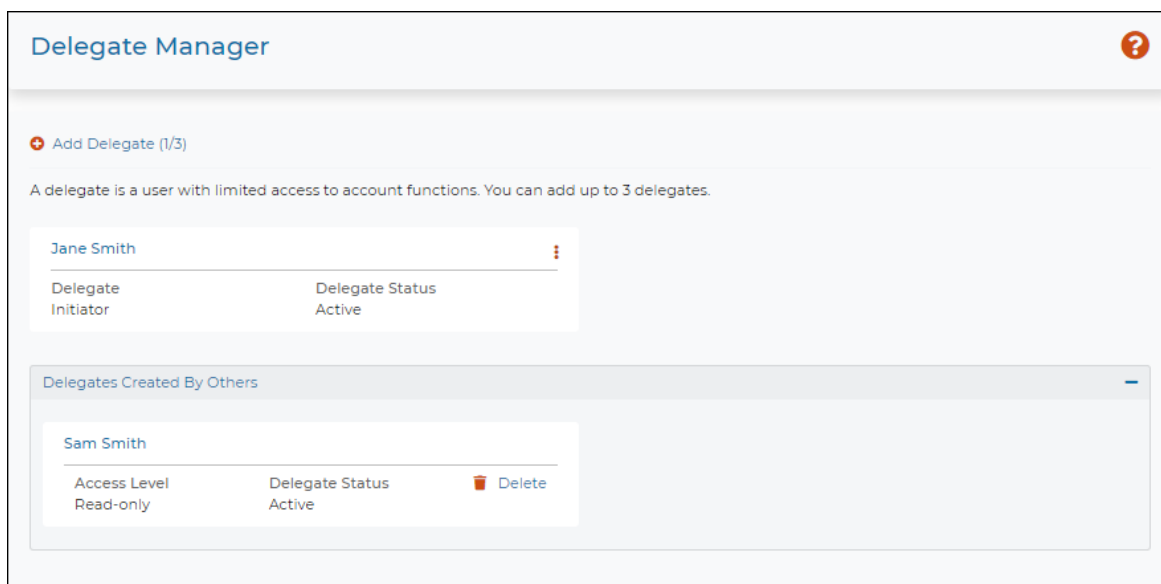
- Add, edit, or delete a Delegate
- Reset a Delegate's Personal Access Code (PAC) if the delegate is locked out
- Inactivate or restore a Delegate's access

➤ **Note:** Interior Savings is not involved in Delegate management and is not aware of a Delegate's identity. The administration of Delegates resides entirely with the signer as a self-serve function of *Small Business Online Banking*. Each Delegate "belongs" to the signer who added them.

Delegates have access to *Small Business Online Banking* via the full website only, **they cannot use our Mobile App to access online banking.**

The signer determines which memberships the Delegate has access to. If the signer has used the [Consolidated Accounts](#) feature, the signer can determine whether or not to give the Delegate access to any of the consolidated memberships in addition to the main business membership.

The **Delegate Manager** is accessed by selecting **Business Services** then select **Add/Modify Delegate**. This page displays all of the Delegates created by the signer and Delegates that were created by other signers.



The screenshot shows the 'Delegate Manager' interface. At the top, there is a title 'Delegate Manager' and a help icon. Below the title, there is a section 'Add Delegate (1/3)' with a plus icon. A note states: 'A delegate is a user with limited access to account functions. You can add up to 3 delegates.' Below this, there is a table with one row for 'Jane Smith'. The table has columns for 'Delegate' and 'Delegate Status'. The 'Delegate' column shows 'Jane Smith' and 'Initiator', and the 'Delegate Status' column shows 'Active'. Below this, there is a section 'Delegates Created By Others' with a minus icon. Below this, there is a table with one row for 'Sam Smith'. The table has columns for 'Access Level', 'Delegate Status', and 'Delete'. The 'Access Level' column shows 'Read-only', the 'Delegate Status' column shows 'Active', and the 'Delete' column shows a trash icon and the text 'Delete'.

Delegate	Delegate Status
Jane Smith Initiator	Active

Access Level	Delegate Status	Delete
Read-only	Active	Delete

Adding a Delegate

Signers can add Delegates to their *Small Business Online Banking*.

- **Note:** Each signer can create a maximum of 3 Delegates. If the signer has already created 3 Delegates, the **Add Delegate** link will be disabled.

To add a Delegate, complete the following steps:

1. Login to *Small Business Online Banking*
2. Select **Business Services**, select **Add/Modify Delegate**
3. Select **Add Delegate** and complete the three sections as follows:

Personal Information section

- Select the Delegate's **Access Level**
- Enter and confirm a temporary **Personal Access Code (PAC)** for the Delegate
 - The temporary PAC must meet the strong PAC format of 9-30 alphanumeric characters and must include at least one uppercase letter, one lowercase letter and one number
 - The Delegate will be required to change their PAC at first login
- Enter the Delegate's **First Name** and **Last Name**
- Enter any miscellaneous information about the Delegate in the **Notes** box, optional

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

Access Level

Read-only - View accounts only
 Initiator - View accounts and initiate transactions

* Temporary Personal Access Code (PAC)

* Confirm Personal Access Code (PAC)

* First Name

Initial

* Last Name

Notes

Example 2

- Signer has consolidated a business membership and a personal membership
- For each membership that you **want** to share with the Delegate, check the box beside the **Share accounts under this MemberCard?**
- For memberships that you **do not** want shared, do not check the box
- In the example below, the signer has selected to share the two business memberships, but did not select to share the personal membership with the Delegate

Accounts Shared with Delegate

Please select at least one MemberCard to share with this delegate. The delegate will have access to all business memberships under the shared MemberCard. Contact us for information on separating your business memberships.

MemberCard 58336005...
Big Business Money Making Corp.

Share accounts under this MemberCard?

Membership 000020123456

Account Name	Balance
Business Flex Package	\$5,000.00
Plan 24	\$9,500.00
Business High Interest	\$44,990.00

MemberCard 58336005...
ABC Grocery

Share accounts under this MemberCard?

Membership 000020144444

Account Name	Balance
Plan 24	\$500.00
Member Shares	\$0.00

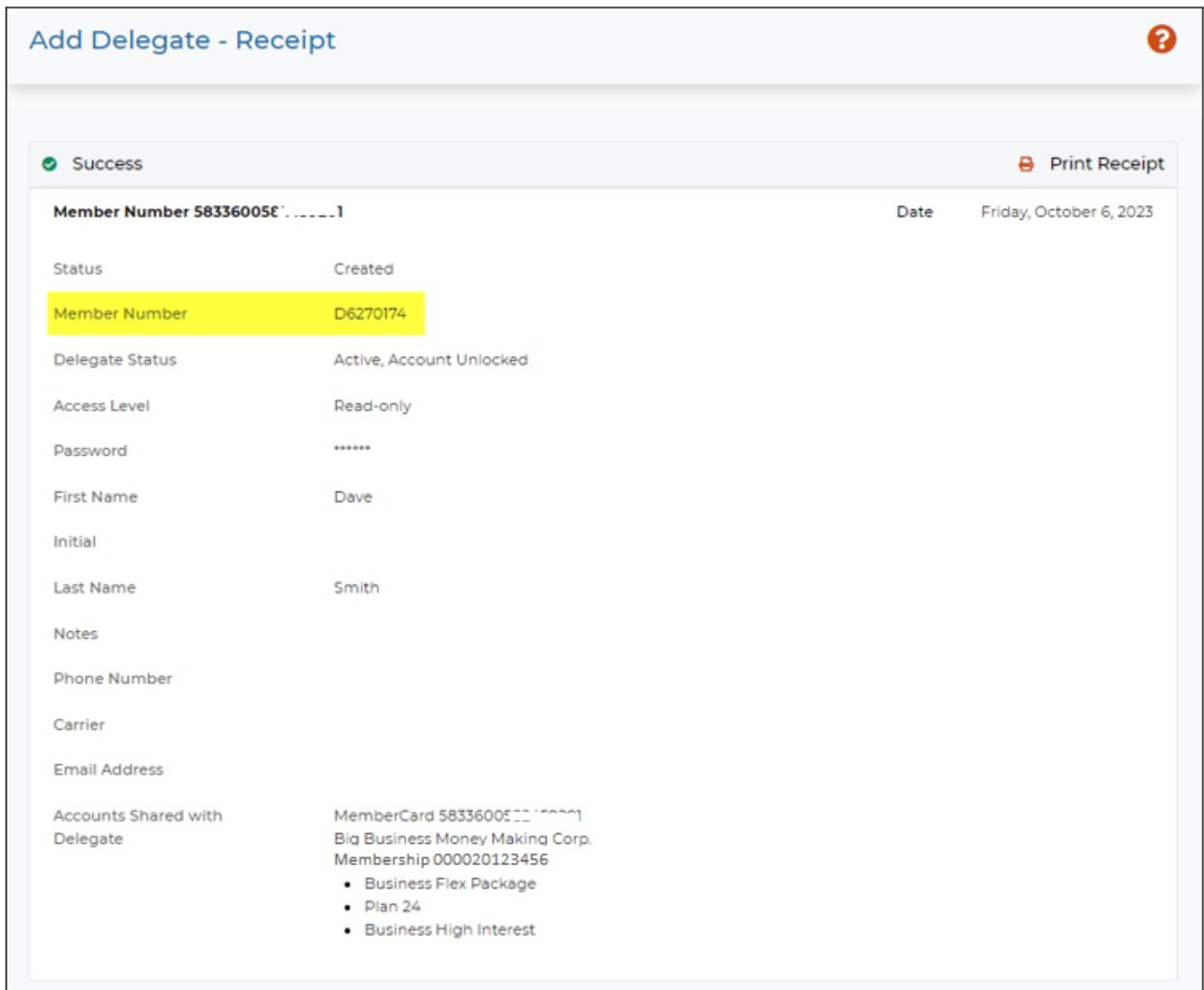
MemberCard 6294515004...
Judi Dench

Share accounts under this MemberCard?

Membership 000020133333

Account Name	Balance
Basic Package	\$500.00
Plan 24	\$1,400.00
Member Shares	\$5.00

4. Once all sections are complete, select the **Submit**. Review and verify the details on the Confirmation page to ensure everything is correct and select **Submit**.
 5. A receipt page will be displayed and provides the unique **Member Number** for the Delegate. The *Member Number* starts with the letter “D” followed by seven digits, such as *D1234567*. The Delegate will use this *Member Number*, along with their *PAC*, to login to *Small Business Online Banking*.
- **Note:** Ensure the Delegate is notified of their login *Member Number* and temporary *PAC* using a secure and confidential method.



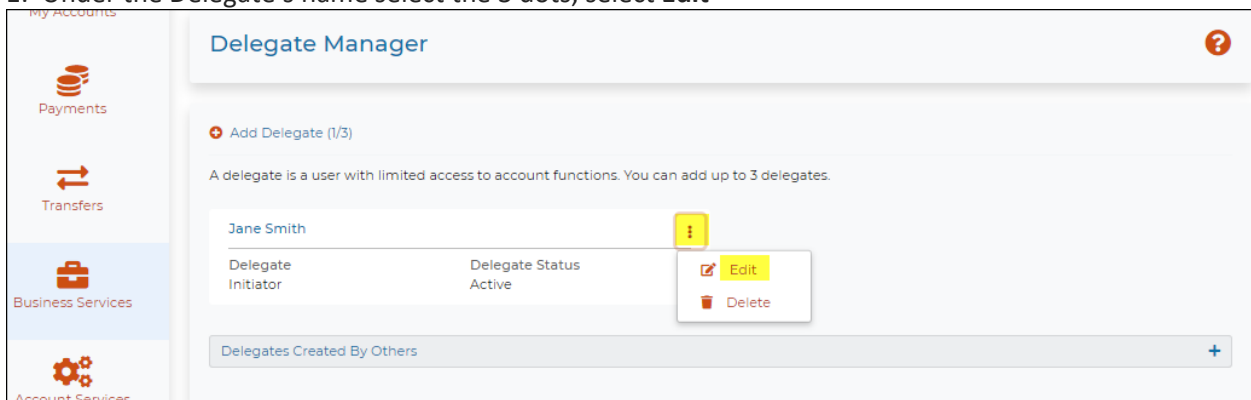
Editing a Delegate

The signer can edit the Delegate's profile as needed (eg. reset their password, change their access type, etc.)

- **Note:** Signers can only edit their own Delegates, they cannot edit Delegates that belong to another signer. If a Delegate is locked out, only the signer who created the Delegate can unlock them.

To edit a Delegate's profile, open the **Delegate Manager** page – select **Business Services** then select **Add/Modify Delegate**. Complete the following steps:

1. Under the Delegate's name select the 3 dots, select **Edit**



2. The following information can be updated:

- **Delegate Status** – *Active or Inactive*
 - The status will show as *Inactive* when the Delegate is locked out
- **Access Level** – *Read-only or Initiator*
- **Personal Access Code (PAC)** - Reset the Delegate's **PAC** by issuing a temporary PAC
 - The temporary PAC must meet the strong PAC format of 9-30 alphanumeric characters and must include at least one uppercase letter, one lowercase letter and one number
- **First Name**
- **Last Name**
- **Notes** – enter any notes, if applicable
- **Accounts Shared with Delegate** – If the [Consolidated Accounts](#) feature has been used to link additional memberships, select the membership(s) to share with the Delegate

Edit Delegate

Member Number: D1249997

Delegate Status: Active

Access Level:
 Read-only - View accounts only
 Initiator - View accounts and initiate transactions

New Personal Access Code (PAC):

Confirm Personal Access Code (PAC):

* First Name: Jane
Initial:

* Last Name: Smith
Notes:

Accounts Shared with Delegate

Please select at least one MemberCard to share with this delegate. The delegate will have access to all business memberships under the shared MemberCard. [Contact us](#) for information on separating your business memberships.

MemberCard 58336005C1100001
Big Business Money Making Corp.

Share accounts under this MemberCard?

Membership: 000020123456

Account Name	Balance
Business Flex Package	\$5,000.00
Plan 24	\$9,500.00
Business High Interest	\$44,990.00

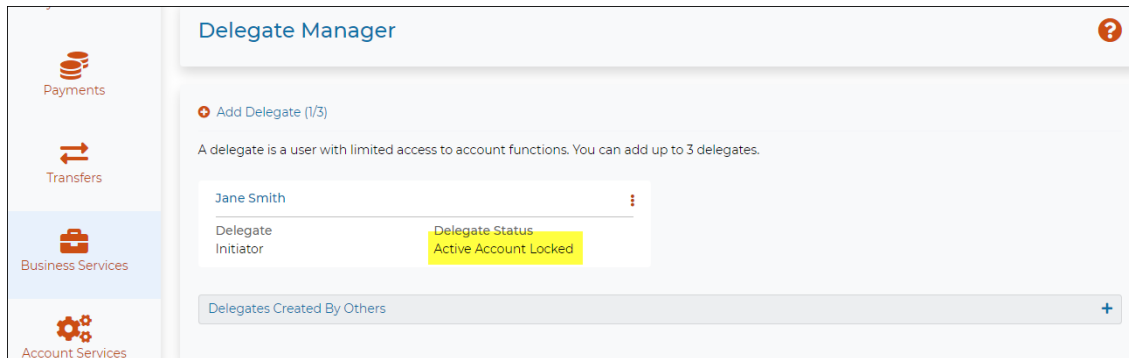
3. After updating the Delegate's information or access, select **Submit**

4. On the Confirmation page, review the Delegate's information to confirm it is correct and select **Submit**. A receipt page will be displayed that shows the changes to the Delegate's profile.

Delegate Locked Out

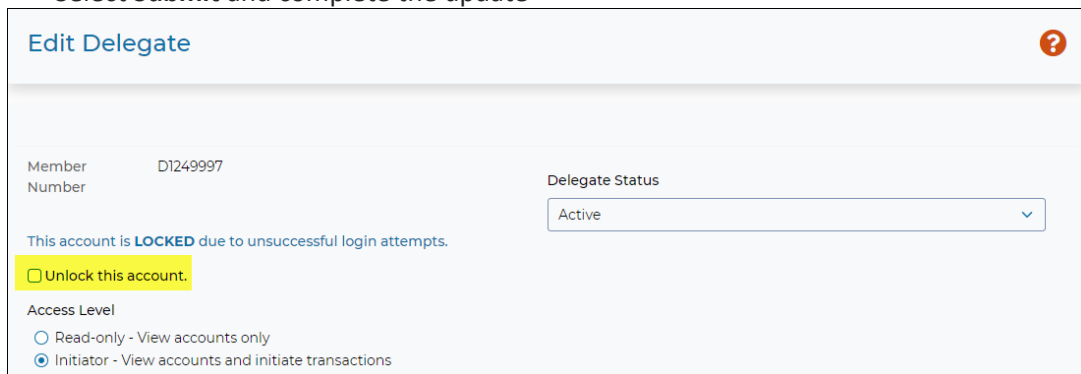
A Delegate will be locked out after:

- 3 unsuccessful attempts to enter the PAC
- 3 unsuccessful attempts to enter the code for 2-Step Verification



➤ **Note:** If a Delegate is locked out, only the signer who created the Delegate can unlock them.

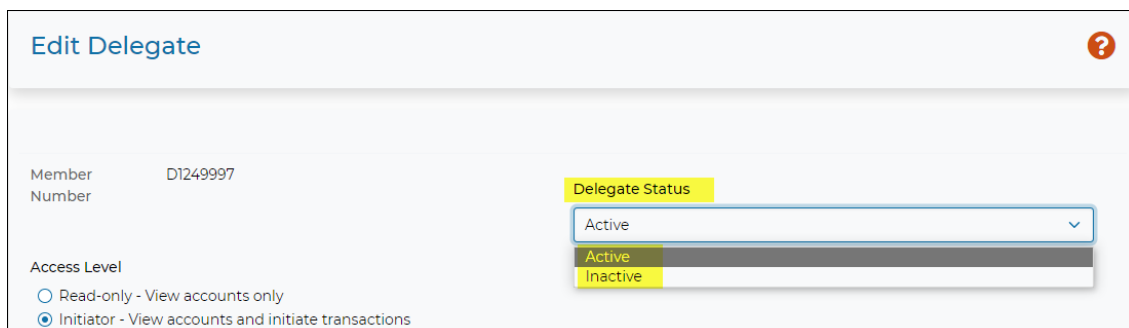
- Open the **Delegate Manager** page, under the Delegate's name select **Edit**
- Check the **Unlock this account** box
- Enter a new temporary **Personal Access Code (PAC)**
 - The temporary PAC must meet the strong PAC format of 9-30 alphanumeric characters and must include at least one uppercase letter, one lowercase letter and one number
- Select **Submit** and complete the update



➤ **Note:** When the Delegate logs in again, they will be prompted to change their PAC. If a Delegate was locked out due 2-Step Verification, they will be required to update their contact details.

Change Status of a Delegate

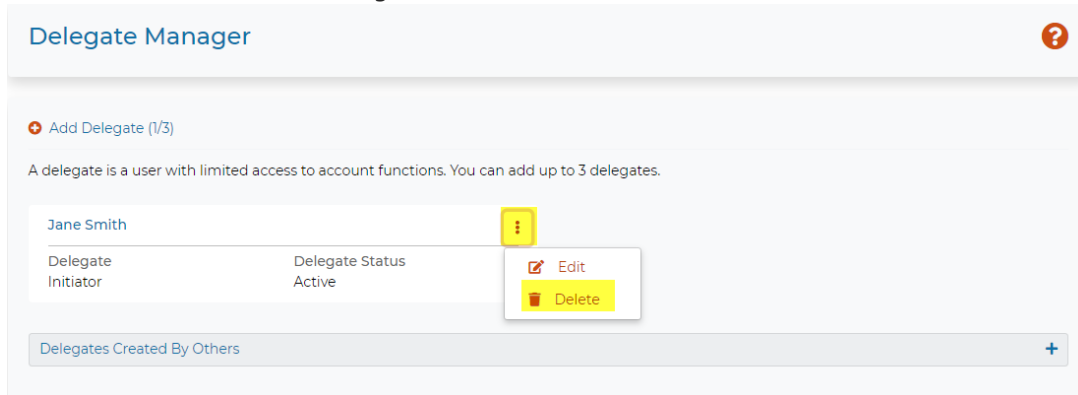
The signer can **Edit** the Delegate to change their status to **Inactive**, if required (i.e. Delegate is away on vacation or on a leave of absence). When the Delegate returns, their status can be changed back to **Active**. This change can only be made by the signer that the Delegate “belongs” to.



Deleting a Delegate

A signer can delete their own Delegate, or they can delete a Delegate created by another signer.

1. Open the **Delegate Manager** - select **Business Services** then select **Add/Modify Delegate**
2. Under the Delegate's name select the 3 dots, select **Delete**
3. On the Confirmation page select **Submit**. A receipt page will be displayed and the Delegate's access to *Small Business Online Banking* is removed.

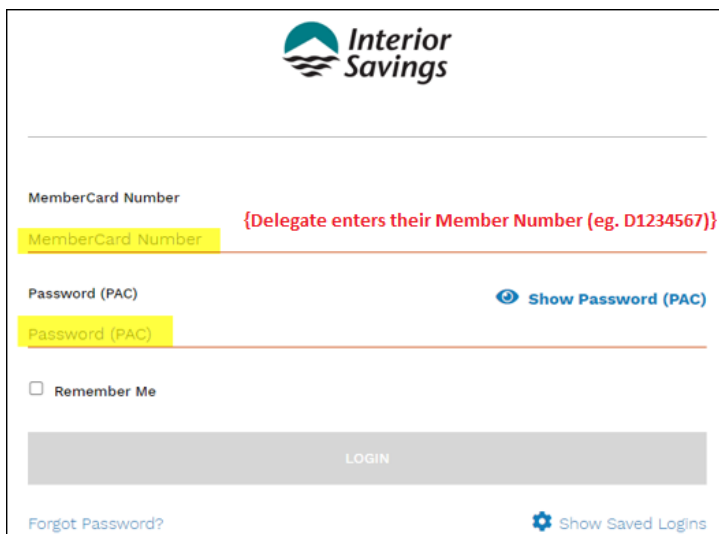


Delegate Functions

A Delegate logs into *Small Business Online Banking* by selecting the orange **Login** button on the Interior Savings [website](#) and entering their **Member Number** and temporary **PAC** provided by the signer.

Delegate Login

- Enter the Delegate *Member Number* in the **MemberCard Number** field. The *Member Number* is 8 digits starting with an **uppercase letter D and is case sensitive** (eg. D1234567).
- Enter the temporary PAC in the **Password (PAC)** field. The Delegate will be prompted to change their *PAC* during their first login.
 - The new PAC must meet the strong PAC format of 9-30 alphanumeric characters and must include at least one uppercase letter, one lowercase letter and one number.
- The Delegate must enroll for 2-Step Verification and register their mobile phone number and/or email address.

The screenshot shows the Interior Savings login page. At the top is the Interior Savings logo. Below it are two input fields: 'MemberCard Number' and 'Password (PAC)'. The 'MemberCard Number' field has a red annotation: '{Delegate enters their Member Number (eg. D1234567)}'. The 'Password (PAC)' field has a 'Show Password (PAC)' link. Below the fields is a 'Remember Me' checkbox and a 'LOGIN' button. At the bottom, there are links for 'Forgot Password?' and 'Show Saved Logins'.

Summary of Delegate Capabilities

Online Banking Feature	Read Only	Initiator	Require signer approval(s)?
Account Summary	✓	✓	
Account Activity	✓	✓	
View eStatements	✓	✓	
Business Services - Transaction Manager - View pending transactions - Recall transaction	X	✓	
Pay Bills	X	✓	Yes
Add/Delete Payees	X	✓	
Pay Business Taxes	X	✓	Yes
Transfer Funds Between Accounts	X	✓	Yes
Send INTERAC eTransfer	X	X	
Add/Delete eTransfer Recipient	X	X	
Accept eTransfer	X	X	
Create Stop Cheque	X	✓	Yes
Change Password (PAC)	✓	✓	
Change 2-Step Verification	✓	✓	
Manage Alerts	X	X	
Mobile App (including Deposit Anywhere)	X	X	

Manage Consolidated Accounts

This feature allows signers to link additional business or personal memberships under one “consolidated” login. The requirements are:

- The signer can only link other memberships that they are a signer on
 - **Personal membership:** must be the main member or a joint member
 - **Business membership:** must be a signer on the business
- The signer must have an active Member Card number and PAC on the other membership
- The other membership must be setup to use online banking; either *Personal Online Banking* or *Small Business Online Banking*
- Each signer can consolidate a maximum of 3 memberships
- Signers do not have access to memberships consolidated by other signers, this feature is an individual option that can be used by each signer separately
- Delegates can be provided access to the accounts under the consolidated membership, access is determined by the signer

Once a membership has been consolidated, the signer can complete transactions on the accounts held under the membership.

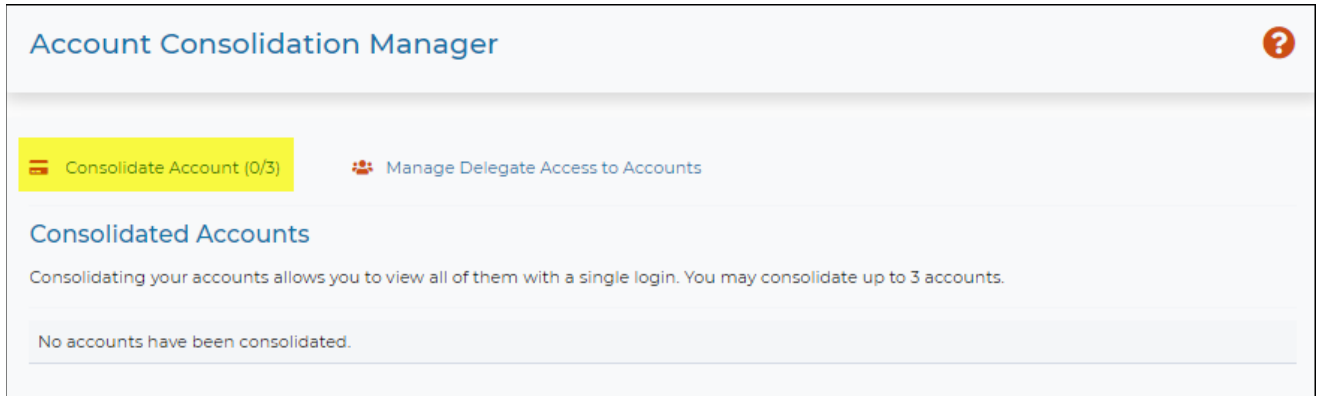
- **Note:** If a personal account is consolidated, an error message may be generated when the signer tries to add Alerts for both the business and personal accounts. Only Alerts for the business account can be added when using *Small Business Online Banking*. To add Alerts on a personal account, the signer must login separately to their personal account.

Consolidate an Account

To consolidate a membership:

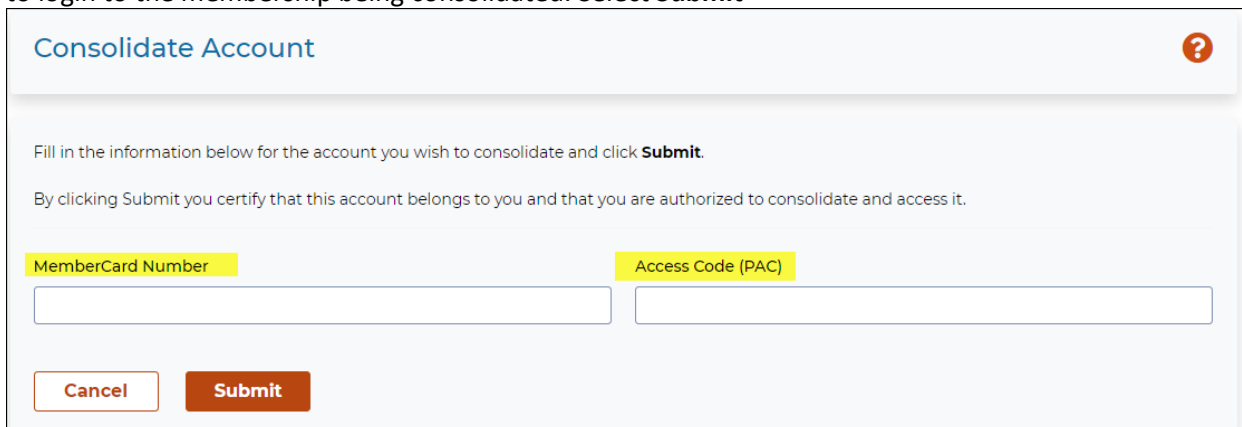
1. Select **Business Services**, select **Manage Consolidated Accounts**.

2. Select **Consolidate Account**



The screenshot shows the 'Account Consolidation Manager' page. At the top, there is a navigation bar with a question mark icon. Below the navigation bar, there are two tabs: 'Consolidate Account (0/3)' and 'Manage Delegate Access to Accounts'. The 'Consolidate Account (0/3)' tab is highlighted in yellow. Below the tabs, the page title is 'Consolidated Accounts'. A sub-header reads: 'Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.' Below this, a message states: 'No accounts have been consolidated.'

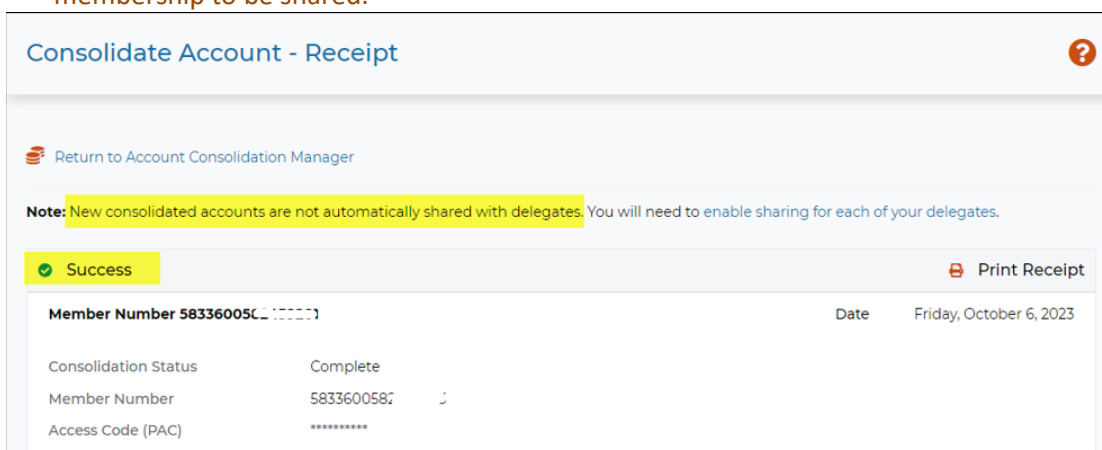
3. Enter the full MemberCard number and the Access Code (PAC); this is the card number and PAC used to login to the membership being consolidated. Select **Submit**



The screenshot shows the 'Consolidate Account' form. At the top, there is a navigation bar with a question mark icon. Below the navigation bar, the page title is 'Consolidate Account'. A sub-header reads: 'Fill in the information below for the account you wish to consolidate and click **Submit**.' Below this, a note states: 'By clicking Submit you certify that this account belongs to you and that you are authorized to consolidate and access it.' Below the note, there are two input fields: 'MemberCard Number' and 'Access Code (PAC)'. Both fields are highlighted in yellow. Below the input fields, there are two buttons: 'Cancel' and 'Submit'.

4. A Receipt page will confirm the membership has been consolidated along with a Note about sharing the account with delegates.

➤ **Note:** Consolidated accounts are not automatically shared with Delegates. In order to allow the Delegate to access the consolidated accounts, the signer must **Edit** the Delegate and select the membership to be shared.



The screenshot shows the 'Consolidate Account - Receipt' page. At the top, there is a navigation bar with a question mark icon. Below the navigation bar, there is a link: 'Return to Account Consolidation Manager'. Below the link, a note states: 'Note: New consolidated accounts are not automatically shared with delegates. You will need to enable sharing for each of your delegates.' Below the note, there is a 'Success' message with a green checkmark icon. To the right of the 'Success' message, there is a 'Print Receipt' button. Below the 'Success' message, there is a table with the following data:

Member Number	5833600582	Date	Friday, October 6, 2023
Consolidation Status	Complete		
Member Number	5833600582		
Access Code (PAC)	*****		

View Consolidated Accounts

- The **Account Consolidation Manager** page displays a list of the memberships that have been consolidated by the signer.

Account Consolidation Manager

Consolidate Account (2/3) Manage Delegate Access to Accounts

Consolidated Accounts

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

Sheldon Frederick Cooper	MemberCard Number: 58336005...	Remove
Judi Dench	MemberCard Number: 629451500...	Remove

- The **Accounts Summary** page includes the consolidated memberships, along with the main business membership.

Account Summary

MemberCard Number: 58336005... All ▾

Notifications

- (3) Transactions require approval from others
- (2) Transactions rejected, recalled or expired

Membership 20123456 {main business}

Account Name	Balance	Actions
Business Flex Package 100	\$5,000.00	⋮
Plan 24 206	\$9,500.00	⋮
Business High Interest 201	\$44,990.00	⋮

Membership 20122222 {consolidated membership}

Account Name	Balance	Actions
Plan 24 204	\$500.00	⋮
Member Shares 203	\$0.00	⋮

Membership 20133333 {consolidated membership}

Account Name	Balance	Actions
Basic Package 102	\$500.00	⋮
Plan 24 207	\$1,400.00	⋮
Member Shares 200	\$5.00	⋮

Transactions on the Consolidated Account

Transactions can be completed to and from the accounts held under the consolidated membership. Simply select the applicable account when completing the transaction.

Transfer Between Accounts

You can Transfer funds from one of your accounts to another. The Transfer can be performed immediately, scheduled at a future date, or scheduled on a recurring basis (such as monthly).

Select an Account

- MEMBERSHIP 20123456
 - Business Flex Package 100 [Balance: \$5,000.00]
 - Plan 24 206 [Balance: \$9,500.00]
 - Business High Interest 201 [Balance: \$44,990.00]
- MEMBERSHIP 20122222
 - Plan 24 204 [Balance: \$500.00]
- MEMBERSHIP 20133333
 - Basic Package 102 [Balance: \$500.00]
 - Plan 24 207 [Balance: \$1,400.00]

Transfer Amount

- **Note:** Additional approval will be required if the transaction is initiated by a Delegate or the account requires dual-signature approval.
- **Note:** To pay a bill using a consolidated account, the bill payee must be setup under each separate membership. If the bill payee is not setup under the membership of the account where the payment is being made from, an error message will occur.

Remove a Consolidated Account

To remove a consolidated account, go to **Account Consolidation Manager** page, select **Remove** beside the applicable membership and complete the process to confirm the removal.

Account Consolidation Manager

Consolidate Account (2/3) Manage Delegate Access to Accounts

Consolidated Accounts

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

Sheldon Frederick Cooper	MemberCard Number: 583360058...	Remove
Judi Dench	MemberCard Number: 629451500...	Remove

Consolidated Account “Cannot be Viewed”

When the Personal Access Code (PAC) is changed on a membership that has been linked as a Consolidated Account, a notification message will be presented on the *Account Summary* page advising that the “consolidated account cannot be viewed at this time”. The membership will not be accessible/viewable until the PAC is “updated” on the **Account Consolidation Manager** page.

Account Summary

MemberCard Number: 583360058... All

Notifications

- This consolidated account cannot be viewed at this time (583360058...)
- (3) Transactions require approval from others
- (2) Transactions rejected, recalled or expired

To update (re-enter) the PAC:

- Login to the full site of *Small Business Online Banking*; this update cannot be completed using the Mobile App
- Click on the Notification message or select *Business Services > Manage Consolidated Accounts*
- Select **Update PAC** and enter the PAC
- Once complete, access to the consolidated membership will be restored

The screenshot shows the 'Account Consolidation Manager' interface. At the top, there are two main actions: 'Consolidate Account (2/3)' and 'Manage Delegate Access to Accounts'. Below this, the section is titled 'Consolidated Accounts' with a sub-header explaining that consolidating accounts allows for a single login for up to 3 accounts. A table lists two consolidated accounts. The first account is for 'Judi Dench' with MemberCard Number 6294515004C...2 and a 'Remove' button. The second account is for 'Big Business Money Making Corp.' with MemberCard Number 58336005C...3 and buttons for 'Update PAC' and 'Remove'.

Share Consolidated Account with Delegate

Signers have the option to provide their Delegate with access to the consolidated membership. When adding or editing a Delegate, select which membership(s) are to be shared with the Delegate. All accounts listed under each selected Membership will be shared.

- **Important:** If the signer has linked a personal membership and they do not want to share these accounts with the Delegate, ensure this Membership is **not** selected when adding or editing a Delegate.

The screenshot shows the 'Accounts Shared with Delegate' interface. It includes a warning message: 'Please select at least one MemberCard to share with this delegate. The delegate will have access to all business memberships under the shared MemberCard. Contact us for information on separating your business memberships.' Below this, three memberships are listed, each with a checkbox to 'Share accounts under this MemberCard?'.
1. MemberCard 58336005C...3, Big Business Money Making Corp. (checkbox checked)
2. MemberCard 58336005C...3, Sheldon Frederick Cooper (checkbox checked)
3. MemberCard 6294515004C...2, Judi Dench (checkbox checked)
Each membership is followed by a table of accounts and their balances:
- Membership 000020123456: Business Flex Package (\$5,000.00), Plan 24 (\$9,500.00), Business High Interest (\$44,990.00)
- Membership 000020122222: Plan 24 (\$500.00), Member Shares (\$0.00)
- Membership 000020133333: Basic Package (\$500.00), Plan 24 (\$1,400.00), Member Shares (\$5.00)
At the bottom, there are 'Cancel' and 'Submit' buttons.

Remove Delegate from Consolidated Account

To remove a Delegate's access from a consolidated account, select to **Edit** the Delegate and then uncheck the box to "share" the consolidated membership(s). Select **Submit**.

Edit Delegate ?

Member Number: D1249997

Delegate Status: Active

Access Level:
 Read-only - View accounts only
 Initiator - View accounts and initiate transactions

New Personal Access Code (PAC):

Confirm Personal Access Code (PAC):

* 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 business memberships under the shared MemberCard. Contact us for information on separating your business memberships.

MemberCard 5833600...
Big Business Money Making Corp.

Share accounts under this MemberCard?

Membership 000020123456

Account Name	Balance
Business Flex Package	\$5,000.00
Plan 24	\$9,500.00
Business High Interest	\$44,990.00

MemberCard 58336005...
Sheldon Frederick Cooper

Share accounts under this MemberCard?

Membership 000020122222

Account Name	Balance
Plan 24	\$500.00
Member Shares	\$0.00

MemberCard 6294515004...
Judi Dench

Share accounts under this MemberCard?

Membership 000020133333

Account Name	Balance
Basic Package	\$500.00
Plan 24	\$1,400.00
Member Shares	\$5.00

Mobile App

The Interior Savings Mobile App is available for Apple and Android devices. Signers can download the Mobile App from the [App Store](#) or [Google Play](#). Signers can perform many of the same *Small Business Online Banking* functions within the **Mobile App**. The *Mobile App* also offers *Deposit Anywhere* for cheque deposits.

➤ **Note:** Delegates do not have access to the Mobile App.

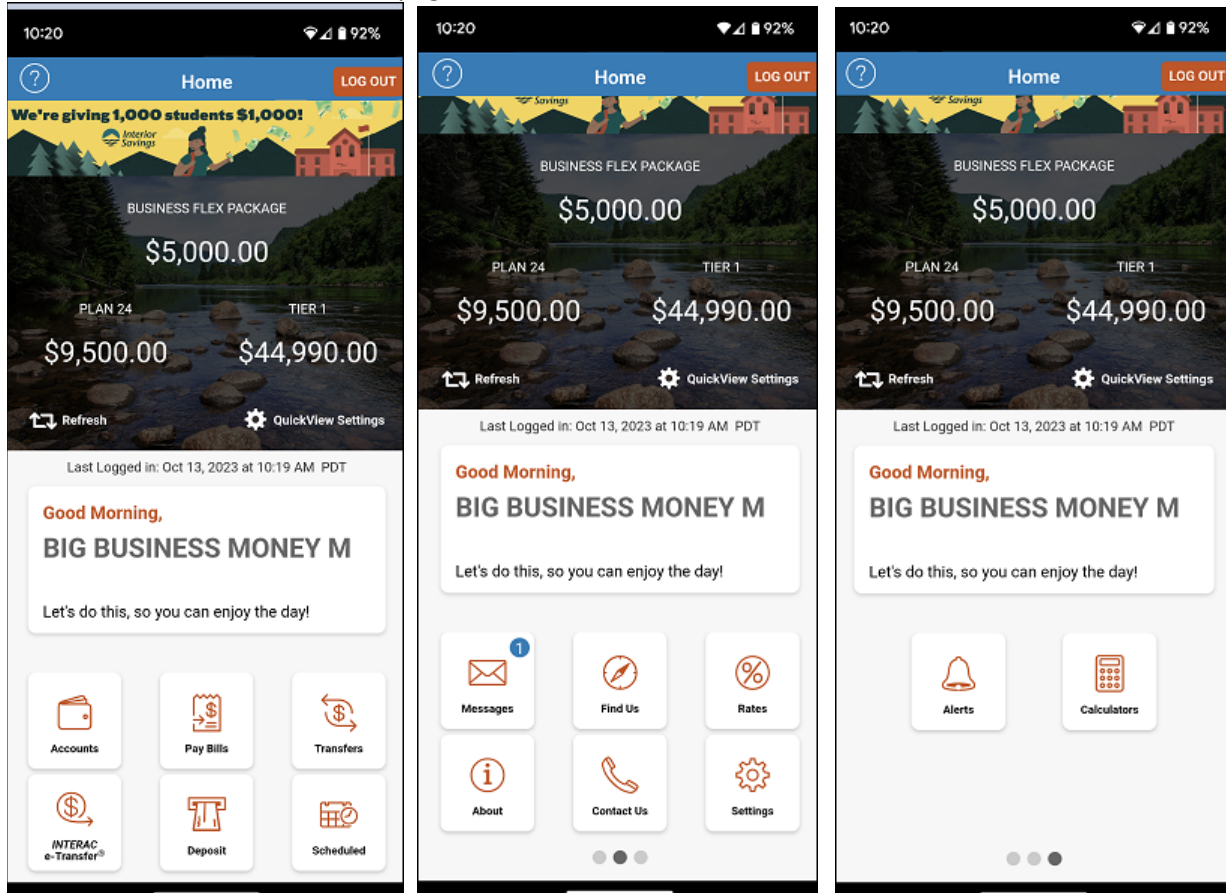
Summary of Mobile Banking features:

Online Banking Features	Mobile App
Account Balances	✓
Account Activity	✓
View cheque images	✓
Transaction Manager ¹ <ul style="list-style-type: none"> • Access to transactions requiring your approval and approval by others • Approve or reject transactions • Access to view rejected, recalled and expired transactions 	✓
Deposit Anywhere (cheque deposit)	✓
Dual-signature approval on transactions	✓
Pay Bills	✓
View/Manage scheduled bill payments	✓
Add/Delete Payees	✓
Transfer Funds	✓
View/Manage scheduled transfers	✓
INTERAC eTransfers	✓
View Messages <ul style="list-style-type: none"> • Includes notifications for pending transactions that require approval 	✓
Manage Alerts	✓
Change Password (PAC)	✓
Change 2-Step Verification	✓
Branch/ATM Locator	✓
Rates Information	✓
Calculators	✓

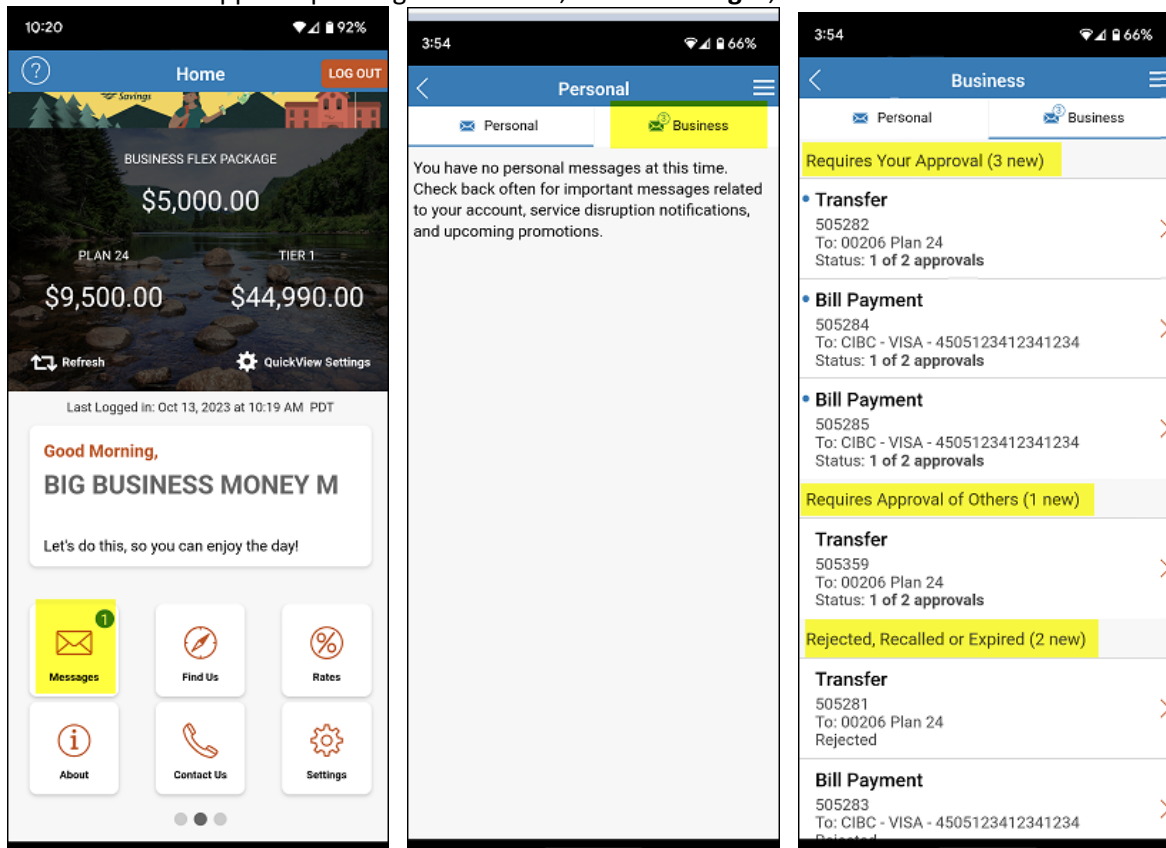
¹Cannot approve transactions for **Business Taxes** or **Stop Cheques** via the Mobile App, must use the full site for *Small Business Online Banking* to approve these transactions.

Examples of the Mobile App

- Available icons on the home page



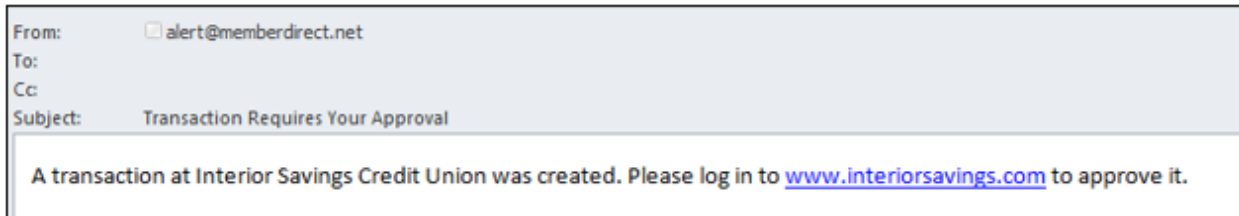
- To view and approve pending transactions, select **Messages**, then select the **Business** tab



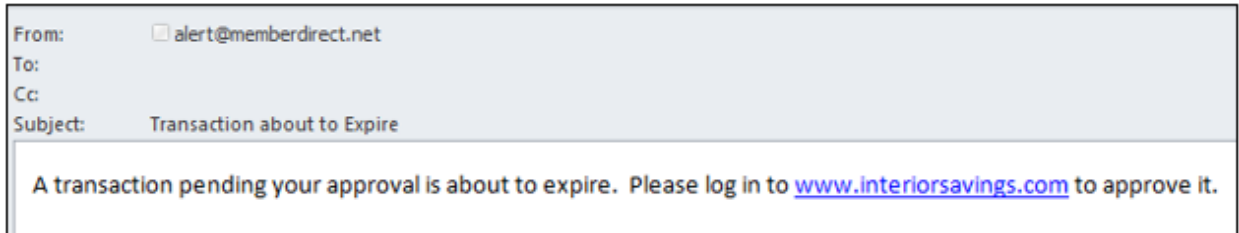
Appendix A

Examples of the pending transaction alert notification messages.

Transaction Pending Approval message



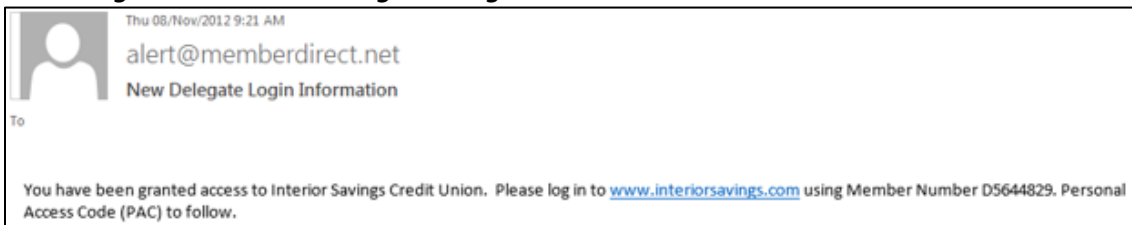
Transaction About to Expire message



Appendix B

Example of the login notification messages sent to a new Delegate.

1st message - contains the Delegate's Login Member Number



2nd message sent one hour later - contains the Delegate's temporary PAC

