

# User Guide



## Small Business Online Banking

*If you own a small business, time is probably one of your most valuable commodities. No matter what you do, you never seem to have enough of it. We can help. Enroll in Small Business Online Banking and discover online banking the way it was meant to be—smart, simple and seamless.*

### Signing on

Each authorized signer now has his or her own individual pass code. Log into online business banking with your business member number and Personal Access Code (PAC), and approve the terms of use.

By following the prompts you will personalize your PAC. Remember to make the pass code unique— a code that only you know.

As an authorized signer, you are ready to get banking online!

### Linking multiple accounts

In addition to your business account, you may add up to three separate accounts. This allows for easy access and transfers between four memberships all with one convenient log in and PAC, rather than separate logins and PACs for each.

These accounts may be other business accounts or personal accounts, whichever makes most sense for you and best suites your unique online banking needs.

If you are the authorized signer on more than one business account, you will need to complete a one-time set-up to consolidate your accounts in Small Business Online Banking. Once set up, you will be able to use one login to access the consolidated accounts.

Under the Business Services tab select Manage Consolidated Accounts, then Consolidate Account. You will need the member number and PAC for each of the business and personal accounts you would like to consolidate.

### Delegate access

In addition to your access, you have the power to provide individual access to non-signers such as employees, accountants, and bookkeepers through the Delegate Manager feature under the Business Services tab.

**NOTE:** First Credit Union is not involved in delegate management and will not be aware of a delegate's identity. The administration of delegates resides entirely as a self-serve function within Small Business Online Banking.

Delegates are people who you would like to have limited access to your accounts online. Delegates may be created by any one of the authorized signers that have Small Business Online Banking access.

You control the type of access delegates have and what they can do. You may authorize read-only access or allow them to initiate transactions for you to approve, without making them an actual signer of the account.

Under Add/Modify Delegates, choose Add Delegate.

At the top you will see a newly generated Member Number for your delegate, starting with the capital letter "D". Fill in the required information, including the authority level of the delegate: Read only (view accounts only) or Initiator (view accounts and initiate transactions). The PAC you create is your delegate's temporary PAC.

Once you have entered in all the required information, scroll down to the bottom of the screen, and select which membership numbers you would like your delegate to have access to.

Your delegate will receive two communications; one containing their delegate number and the other, their temporary password. When logging in for the first time, your delegate will need to update their PAC using secure password etiquette.

**NOTE:** Small Business Online Banking signers may delete other signers delegates but cannot edit or access others' delegate profiles.

### **Electronic statements**

These statements look like your existing paper statement, but are in .pdf format. They can easily be saved to your hard drive or downloaded into your accounting system. To keep paperless, we recommend you opt out of receiving printed statements in the mail by selecting the Electronic Statements option in My Accounts.

### **Pay and file business taxes online**

A one-time set-up is required. Under the Payments Tab select Pay Business Taxes from the list. Choose Remittance type from listing which will open a new screen. Complete the steps as they apply to your business. Select Add account.

### **Keeping track of initiating and approving transactions**

Transaction Manager

We recommend that you set up Alerts so you can receive either a text message or an email when a transaction is requiring your approval or when a transaction is set to expire (7 days). Items requiring your attention will appear at the top of the My Accounts page under the Notification section:

#### **Transactions Requiring Your Approval**

These are transactions initiated by a delegate or by one of the authorized signers of a dual signatory account needing your approval for completion.

#### **Transactions Require Approval from Others**

Transactions that have been initiated by you, that require approval from others.

### **Transactions Rejected, Recalled, or Expired**

Transactions that have been rejected by you or other signers recalled by a delegate or other signer(s) or have expired after a period of 7 days. These transactions will display for 30 days and then will be archived in Small Business Online Banking for 12 months.

#### **Delegate**

Delegates may have the authority to initiate transactions, as set up by the authorized signers on the business membership in the Delegate Manager section.

#### **Dual Signatory**

Any one of the authorized signers on the membership can initiate a transaction, but dual signatory accounts require both signatories to authorize a transaction.

### **Additional user information for delegates**

As a delegate you will need to log in to the business account using the unique delegate number, (starting with the capital letter "D") and temporary password issued by an authorized signer.

All transactions initiated by you, as a delegate, must be approved by the authorized signer(s) .

Be aware of the payment date you enter when you initiate transactions. Approval(s) by the authorized signer(s) must take place on or before the payment date that you entered. If this does not happen, the transaction will expire.

Notifications display messages to track pending transactions, helping you ensure that bill payments are posted on or before their due date.

### **Tips for delegates**

- Do not share your unique Delegate number and PAC.
- After initiating any transaction, if alerts have NOT been set up, email the signer(s) to approve the transactions.
- Any transaction must be approved by the signer(s) on or before the due date to prevent the transaction from expiring.

### **Tips for signers**

- Do not share your unique PAC.
- Review and approve pending transactions.
- Any transaction must be approved by authorized signer(s) on or before the due date to prevent the transaction expiring.

### **Require More Help?**

*Please contact your nearest branch to request a copy of a detailed Small Business Online Banking User Guide (or download it here!).*