Digital Business Banking
Managing Delegates & Consolidating Account Info

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

- **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

> 🔍 **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 Access.

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.

LOCKING & 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 note**s (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.

Name	Username	Access level	Lock access	Unlock transaction authentication	Reset password	Edit details
Minnie Mouse	minniemouse	Initiator				

You can manage each delegates 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.
  Business signers can create an alert to be notified when there are pending transactions requiring 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.

| My Access | Accounts | Transfers & Payments | Business Services | 🔍 |

My Pending Transactions

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

My pending | Cancelled/Expired

There are **2** pending transactions for approval. | Most recent ⌄

| | Bill payment 1100 | Amount $500.00 | Expiration date May 16, 11:26 PM | ⊗ ❯ |
| | Transfer to my accounts 1100 | Amount $1,000.00 | Expiration date May 16, 11:24 PM | ⊗ ❯ |

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. Also, you can only consolidate through your business profile, not your personal profile.

Username	Name	Consolidation date	
Jonah	Jonah Smith	Sep 22, 2020	🗑

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 Access 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.**

ACCESS
CREDIT UNION

Have any other questions?

Call us at **1.800.264.2926**
or talk to your Business Account Manager.