



Welcome to Small Business Online Banking (SBOB), a tool that will streamline and improve your banking processes and save you time and money. Below is a user guide we hope you will find useful.

### Signing On

Each of your authorized signers was assigned an individual pass code from your Small Business Advisor or Financial Service Advisor.

1. Log onto business online banking with your account number and Personal Access Code (PAC) and approve the terms of use.
2. Follow the prompts to personalize your PAC. Make this pass code unique to you and ensure it is safeguarded at all times.
3. All signers share the same security questions.
4. You are now ready to start banking!

### Linking Multiple Accounts

SBOB allows you to add up to an additional three separate member numbers (business or personal), giving you easy access and the ability to transfer between four memberships, all with one convenient log in and PAC. If you are the authorized signer on more than one membership, you must complete a one-time set-up to consolidate your accounts on SBOB. Once this is set up you will be able to use the same code for all of your accounts. Here's how:

- Under the Business Services tab select Manage Consolidated Accounts, choose Consolidate Account which will open a new screen. Have the member numbers and PAC for each of the business and personal memberships you would like to consolidate.

### Delegated Access

- You have the ability to provide individual access to non-signers such as employees, accountants and bookkeepers through the Delegate Manager feature on the Business Services tab.
  - The administration of delegates is solely a self-serve function within SBOB. Kootenay Savings does not play a role in delegate management and will not know the identities of your delegates.
- Delegates are those people you would like to have limited access to your accounts online and can be created by any of the authorized signers that have SBOB access.
- You control the type of access delegates have and what they can do in the account(s) such as read-only access or allowing them to initiate transactions for your approval, without making them a signer of the account.
  1. Under the Business Services tab select Add/Modify Delegates which will bring you to a new screen.
  2. At the top you will see a newly generated Member Number for your delegate, starting with the Capital Letter "D". Write this number down to give your delegate and fill in the rest of the information required including the authority level of the delegate: Read only – (view accounts only) or initiator (view accounts and initiate transactions).
  3. The PAC you create is your delegates own temporary PAC. Write this down, too, so that you can give your delegate the D-number and corresponding temporary PAC. When the delegate logs in, they will then be able to change their PAC to something confidential.
  4. **From the time of set-up, a delegate only has 24 hours to log-in for the first time.**
  5. 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.

**NOTE:** SBOB signors may delete other signors delegates but they may not edit or access others' delegate profiles.

## Electronic Statements

- Statements are available in PDF format via SBOB.
- They can be saved to your computer's hard drive or downloaded into your accounting system.
- To go paperless, you may opt out of printed statements by selecting Electronic Statements option in My Accounts.

## Pay and File Business Taxes

A one-time set-up is required.

1. Under the Payments Tab, select Pay Business Taxes from the list.
2. Choose Remittance type from listing. A new screen will open.
3. Complete the steps as they apply to your business.
4. Select Add account.

## Keeping Track of Initiating and Approving Transactions

### Transaction Manager

A good practice is to log into your business account daily to check for pending transactions that require your approval. The first screen you will see when logged in as an authorized signer is the My Accounts Tab page.

- Items needing your attention will appear at the top of the page under **headings** such as:

<b>Transactions Requiring Your Approval</b>	Transactions initiated by a delegate or by one of the authorized signers of a dual signatory account needing your approval for completion.
<b>Transactions Require Approval from Others</b>	Transactions initiated by you and require approval from others.
<b>Transactions Rejected, Recalled or Expired</b>	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.

- Once a transaction is approved, the cleared transaction will appear in the account.

### 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 two signatories to authorize a transaction.

### Pending Transaction

- The initiator of the transaction will receive a pending confirmation number.
  - They should immediately inform the applicable signer (s) so that the transaction can be approved on or before the payment date that was entered by the initiator.
- Pending transactions will expire if approvals are not granted in time.

## Additional User Information for Delegates

- As a delegate you will need to log in to the business membership using the unique delegate number starting with the capital letter "D", given to you by the authorized signer.
- A delegate will create his/her own security questions.
- All transactions initiated by you, as a delegate, must be approved by the authorized signers before they become effective.

- 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 otherwise, the transaction will expire.
- Use the Manager Message Centre for tracking transactions. It's a great tool to help ensure that bill payments are posted on or before their due date.
- Although it is recommend that authorized signer(s) log into SBOB each morning and check the Transaction Manager Message Centre, we encourage you to send your signer(s) an email informing him/her of a pending transaction that requires his/her approval.

### **Tips for Delegates**

- Keep your unique D-number and access code secret and do not share them with others.
- After initiating any transaction, email the signer(s) to ensure they log on and approve the transaction.
- Any transaction must be approved by the signer(s) on or before the due date to prevent the transaction expiring.
- Unauthorized transactions expire automatically after 7 days.
- If you forget your password or are locked out of online banking, contact the signer that set you up to have him/her reset your password.

### **Tips for Signers**

- Keep your unique PAC secret and share it with no-one.
- Log on each morning to check for messages.
- Review and approve pending transactions before the due date, remembering that unauthorized transactions expire after 7 days.

**Questions?** Contact your [Small Business Advisor](#) or Financial Service Representative in your local branch.