



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 find useful. To go directly to any item of interest, click on it in the table of contents.

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TERMS AND ABBREVIATIONS

KS – Kootenay Savings

SBOB – Small Business Online Banking

Signer – An individual who has signing authority on a business account.

Dual Signatory Accounts - Accounts that have been set up at Kootenay Savings to require at least two signers to complete transactions and requests. This is an option that is available to all business accounts; contact KS to change an account to one or dual signatures required.

Delegate – A person that has been granted limited online access to a business account by an account signer. There are two levels of access to choose from when adding a delegate:

- **Read only** – able to view accounts only; OR,
- **Initiator** – able to view accounts and initiate transactions

Initiating a transaction – Initiating a transaction involves setting up the transaction by entering information such as the type of payment, payee, amount, and the payment date. If a delegate has initiated a transaction, a signer must approve it (or two signers if it is a dual signature required account) for the transaction to be processed through the account. A signer can initiate a transaction and only requires authorization from another signer if the account is a dual signatory account.

Authorization – The process of gathering the required approvals to approve or reject a transaction.

PAC – Personal Access Code, often referred to as Password

Pending Transactions – Transactions that have been initiated and are awaiting authorization from the signer(s).

Expired Transactions - Pending transactions expire under the following circumstances:

- When a transaction with a future payment date is not approved before its specified payment date
- When a transaction without a payment date is not approved within seven days

WHAT IS SMALL BUSINESS ONLINE BANKING?

Small Business Online Banking is an online banking platform with features specifically designed to benefit business members, including (but not limited to):

- Account consolidation
- Delegate functionality
- Dual signature authorization
- CRA Payments – Business Taxes

FEATURES OF BUSINESS ONLINE BANKING

Account Consolidation

- The ability to view and perform transactions in both personal and business accounts under one online banking login.

Delegate Functionality

Allows business members to grant employees and third parties, such as bookkeepers, access to certain accounts.

- A delegate is not a signer on the account, they are appointed by a signer on a business account and can be granted:
 - View only access; or
 - The ability to initiate transactions and payments on the business account
- Signers on the business account must review and approve transactions initiated by delegates

Dual Signature Authorization

This feature is for accounts that have been set up at Kootenay Savings as “2 signatures required” at the signers’ request. This allows “2 signature required” accounts to bank online with peace of mind knowing that 2 signers must authorize each transaction. For instance:

- One signer can initiate a transaction and a second signer must authorize (complete) it, OR;
- A delegate can initiate a transaction however it would still require authorization from two signers.

CRA Payments-Business Taxes

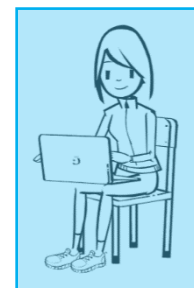
Provides business members with a simple, secure and quick way to remit federal business taxes online.

LOGGING IN FOR THE FIRST TIME

Each signer is assigned a unique temporary password.

Please don’t share your password with other signers or account delegates.

1. Log into SBOB with your account number and password and approve the terms of use.
2. Follow the prompts to personalize your password. Make this password unique to you and don’t share it with others (including other signers or account delegates).
 - Password parameters for signers and delegates: 8-16 alphanumeric characters, no spaces are allowed, special characters are allowed but not required



3. The first signer to log-in to SBOB will be promoted to enroll in 2-Step Verification for the account. All signers on the account will use the same 2-Step Verification. Follow the prompts to enroll with a mobile phone number or email address. Once enrolled and logged into your account you can add a second verification method from the “Profile & Preferences” page on a desktop computer or under “Settings” on the mobile app.
4. You are now ready to start banking!

TIPS FOR SIGNERS

1. Sign up to receive Small Business NOTIFICATIONS and Security ALERTS via text or email
2. Use a secure network to access online banking
3. Keep your unique password secret and share it with no-one (not even other authorized signers)
4. Log on each morning to check for messages

SIGNING UP FOR ALERTS

Small Business Notifications

Sign up to receive email or text notifications when there are:

1. Transactions pending approval, or
2. Transactions about to expire



Security Alerts

Sign up to receive notifications in all or any of the following circumstances:

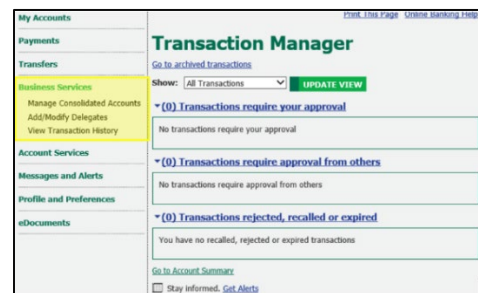
1. A new Bill Payee has been added
2. Your SBOB password has been changed
3. You’ve been locked out of SBOB due to the following:
 - a. the entry of an incorrect password
4. Your account was logged into via SBOB

To sign up for alerts go to the Messages and Alerts tab, select Manage Alerts, choose the alerts you would like to receive and how you’d like to receive them, e.g. email, text message.

BUSINESS SERVICES

Upon login Small Business Online Banking looks like Personal Online Banking; however, in the left-hand tool bar there is a new option called Business Services. Click on Business Services to:

- Access the Transaction Manager
- Manage Consolidated Accounts
- Add/Modify Delegates
- View Transaction History

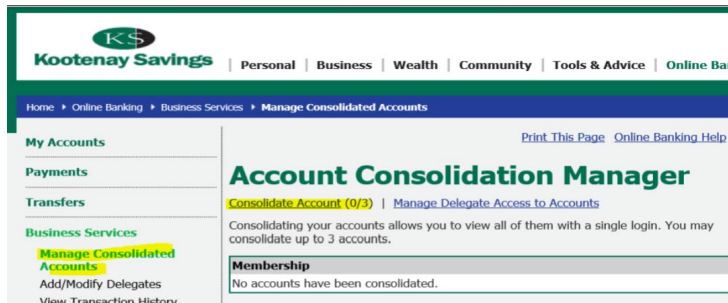


ACCOUNT CONSOLIDATING MANAGER

Linking Multiple Accounts

SBOB allows signers to add up to an additional three separate member numbers (business or personal), giving signers easy access and the ability to transfer between four memberships, all with one convenient log in and password. If you are a 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 your accounts.

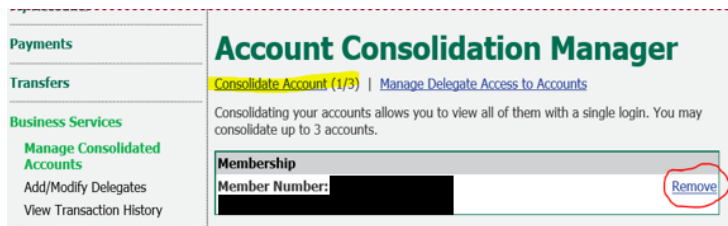
If you're interested in linking your accounts go to the Business Services tab select Manage Consolidated Accounts, choose Consolidate Account which will open a new screen. Ensure you have the member numbers and passwords for each of the business and personal memberships you would like to consolidate.



NOTE: other business account signers will not see your linked accounts as they are linked to your profile only.

Removing Consolidated Accounts

Simply click on “Manage Consolidated Accounts” and click remove beside the account you no longer want listed in your consolidated view.



DELEGATE MANAGER

Adding Delegates

Each business account authorized signer that has SBOB access can add up to three delegates. This provides limited online banking access to non-signers such as employees, accountants and bookkeepers and is managed through the Delegate Manager feature on the Business Services tab.

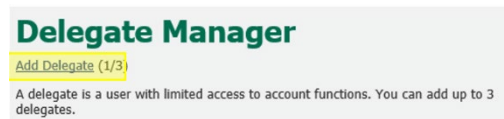
NOTE: the administration of delegates is solely a self-serve function within SBOB. KS does not play a role in delegate management and will not know the identities of your delegates.

There are two levels of access to choose from when adding delegates.

- Read only – able to view accounts only; OR,
- Initiator – able to view accounts and initiate transactions (which still require signer approval)

Use the following instructions to set up a delegate:

- Under the Business Services tab select Add/Modify Delegates which will bring you to a new screen.
- Select “Add Delegate”
- Fill in all required information including the authority level of the delegate and a temporary password for the delegate:
 - i. Read only (view accounts only), or



- ii. Initiator (view accounts and initiate transactions)
- 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. **This is a required step even if you have not linked other accounts.**
 - Signers that have linked other accounts can allow delegates to view only the business account or the business account and linked accounts
- Once you have fully set up a Delegate they will receive 2 emails – click [here](#) to view examples
 - The first email will let them know they’ve been added as a delegate and will contain important information including their unique delegate number.
 - Also included in the email is a link to this resource guide
 - The second email will contain their temporary password to access the account and a link to Kootenay Savings online banking.
 - When the delegate logs in, they will be prompted to change their password and enroll in 2-Step Verification.
 - From the time of set-up, a delegate only has 24 hours to log-in for the first time

*There can be a wait between the two delegate emails, except email wait times to be an hour to an hour and a half.

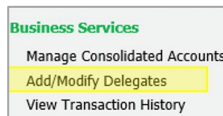
NOTE: SBOB signors may delete other authorized signor’s delegates but they are not able to edit or access others’ delegate profiles or reset their passwords.

Issuing a Delegate a New Temporary Password

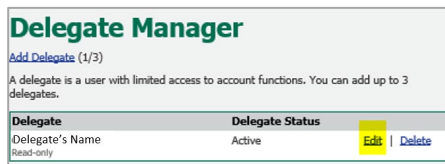
If a delegate forgets their password the only person that can issue them a new temporary password is the signer that initially set them up as a delegate. KS employees are NOT able to view delegates or reset passwords.

To issue a new temporary password for one of your delegates, log into the account and:

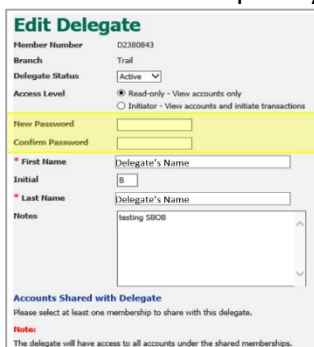
- Under Business Services select Add/Modify Delegates



- Select “Edit” beside the delegate’s name

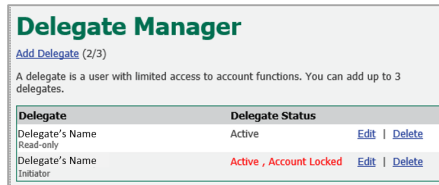


- Create a new temporary password in the Edit Delegate screen



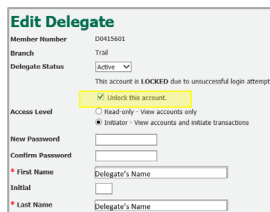
Unlocking a Delegate in Online Banking

If a delegate gets locked out of the account due to entering an incorrect password, the signer that created the delegate must unlock them.



Delegate	Delegate Status	
Delegate's Name Read-only	Active	Edit Delete
Delegate's Name Initiator	Active , Account Locked	Edit Delete

- Select Edit beside the locked delegate
- Select the check box beside 'unlock this account'
- Select submit



Edit Delegate

Member Number: D0415601
Branch: Trill
Delegate Status: Active

This account is LOCKED due to unsuccessful login attempts.

Unlock this account.

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

New Password:
Confirm Password:

* First Name:
Initial:
* Last Name:



Updating a Delegate's Information

- Go to the "Edit Delegate" page
- Update any of the following information:
 - The delegate's status to either "active" or "inactive"
 - The delegate's access level-either "Read-On" or "Initiator"
 - The delegate's first name, middle initial or last name
 - The information about the delegate in the Notes box
 - The accounts shared with the delegate
 - Signers can also assign a new password to the delegate in this area
- Click "Submit"

NOTE: Signers can see the delegates created by other signers and delete them, however signers cannot edit the profiles of delegates created by other signers.

Deleting A Delegate

- Under Business Services select Add/Modify Delegates
- The delegates will be listed on the account under the Delegate Manager
- Select "Delete" beside the name of the delegate you want removed

LOGGING IN FOR THE FIRST TIME – AS A DELEGATE

- If a signer has added you as a delegate, you will receive 2 emails:
 - The first email will contain a unique delegate number (starts with the capital letter "D").
 - The second email will contain a temporary password to access the account.
- You must login within 24 hours from the time you were set up as a delegate on the account or the temporary password will expire.
- The first time you log in you will be prompted to change your password and enroll in 2-Step Verification.
 - Password parameters: 8-16 alphanumeric characters, no spaces are allowed, special characters are allowed but not required

TIPS FOR DELEGATES

1. Ensure to review all sections in this guide
2. Use a secure network to access online banking
3. Keep your unique D-number and access code secret and do not share them with others
4. Some business accounts require two authorized signers to complete transactions
 - Contact the authorized signer that named you as a delegate to understand how many authorized signers must approve your initiated transactions
5. After initiating any transaction, email the signer(s) to ensure they log on and approve the transaction
6. 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
7. 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
8. Although it is recommended 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 them of a pending transaction that requires their approval.



GETTING LOCKED OUT OF ONLINE BANKING

Account signers and delegates can get locked out of SBOB due to either of the following:

A. They entered their Password incorrectly

- If a signer or delegate enters their password incorrectly more than 3 times they will be locked out of SBOB. This affects only the signer or delegate that entered their password incorrectly.
- If a signer is locked out they must contact KS to get reset.
- If a delegate gets locked out the account signer that originally set them up as a delegate must unlock them.

B. ANY signer on the account entered an incorrect 2-Step Verification code more than 3 times

- If a signer enters an incorrect 2-Step Verification code more than 3 times all signers are locked out of SBOB until a signer on the business account contacts KS to unlock the account.
- If a delegate enters an incorrect 2-Step Verification code more than 3 times, the delegate is locked out of SBOB until they contact KS to unlock them.

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

PAYING AND FILING 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

TRANSACTION MANAGER

A good practice is to log into the 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:

- **Transactions Requiring your Approval** - Transactions initiated by a delegate or by one of the authorized signers of a dual signatory account needing your approval for completion.
- **Transactions Requiring Approval from Others** - Transactions initiated by you and 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 expired before they were approved.

Initiating a Transaction

1. Select the type of transaction to perform, for example a payment or transfer
2. Enter the required information needed to perform the transaction
3. Confirm the transaction, check that all the details entered are correct
4. Submit the transaction, and if required wait for it to be approved

Transactions on a One Signer Account:

- Transaction Initiated by a Delegate:
 - The delegate initiates and submits the transaction
 - The signer of the account approves or rejects the transaction
- Transaction Initiated by Signer:
 - If the signer of the account initiates the transaction, they complete the transaction without the approval of another user



Transactions on a Two Signer Account:

- Transaction Initiated by a Delegate:
 - The delegate initiates and submits the transaction
 - Two (2) signers must approve the transaction. After the first signer signs, the transaction will remain 'pending' until a second signer signs. The first signer will see a pop-up informing them the transaction requires an additional signature.
- Transaction Initiated by Signer:
 - If one of the signers on the account initiates and submits a transaction, a second signer approves or rejects the transaction.

Expired Transactions

Pending transactions expire under the following circumstances:

- When a transaction with a future payment date is not approved before its specified payment date
- When a transaction without a payment date is not approved within seven days

Approving and Rejecting Transactions

- When a transaction is created that requires an approval, it is assigned a pending number

▼ (1) Transactions require your approval

Transfer - 1 of 2 Approved [Show history](#)

Transfer Status Requires approval by June 2, 2020

Transfer From Membership 251702
MASTERPLAN COMMUNITY PREMIUM - CONCESSIO 1

Transfer To Membership 251702
MAXIMIZER COMMUNITY PREMIUM 0

Memorandum SBOB Testing

Amount \$120.00

Pending Number 167601

APPROVE REJECT

- If the transaction is approved, click “Approve” and the following screen appears:

Approve Transfer - Confirm

Transfer From MASTERPLAN COMMUNITY PREMIUM - CONCESSIO 1

Transfer To MAXIMIZER COMMUNITY PREMIUM 0

Memorandum SBOB Testing

Transfer Amount \$120.00

CONFIRM | Cancel

- Select “confirm”
- If you wish to reject the transaction, select “reject” and the following screen appears:

Reject Transfer - Confirm

Transfer From MASTERPLAN COMMUNITY PREMIUM - CONCESSIO 1

Transfer To MASTERPLAN COMMUNITY PLUS - GAMING GRANT 0

Memorandum SBOB Testing

Transfer Amount \$100.00

You can add an optional comment about this transaction. This comment will be viewed by others.

Comment

CONFIRM | Cancel

- Add comments if you wish and select “Confirm”
- After the transaction is approved or rejected the receipt will pop up. If approved, the receipt will contain a confirmation number

Canceling or Recalling a Transaction that has NOT yet been APPROVED

On a One Signer Account

If the transaction was created by a delegate, the transaction can be cancelled or recalled if the signer has not yet approved or rejected the transaction.

On a Two Signer Account

A transaction can be cancelled or recalled if a second signer has not yet approved or rejected the transaction.

Here is how to recall or cancel a transaction:

- Select “Business Services” to open the “Transaction Manager” page
- Under the Transactions that require approval from others heading select the transaction to recall or cancel, then on the bottom right hand corner click the Recall button
- Select Confirm
- A receipt page pop-up will show the transaction status as recalled

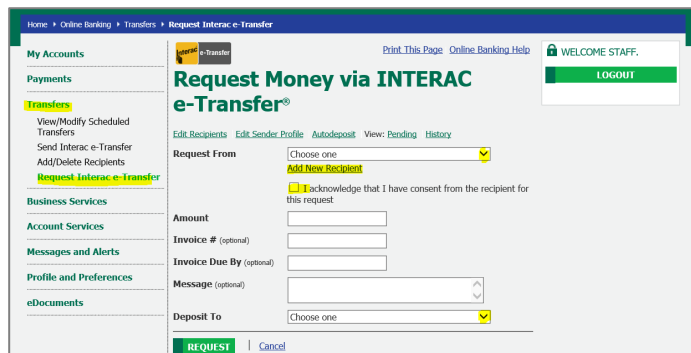
SENDING INTERAC E-TRANSFERS FROM A 2 SIGNATURE ACCOUNT

- E-transfers can be sent from 2 signature required accounts
- From the left-hand menu select Transfers / Send Interac e-Transfer and complete the transfer
 - There will be a note on the bottom if further signatures are required

REQUESTING MONEY VIA INTERAC E-TRANSFER

- From the left-hand menu select Transfers / Request Interac e-transfer
- Add a new recipient, or use an existing one and fill out required info
- Select Request button

NOTE: Only one signer on the account is required to deposit an e-transfer, even if it is a two-signature required account.

The screenshot shows a web browser interface for requesting an Interac e-transfer. The page title is "Request Money via INTERAC e-Transfer". On the left, there is a navigation menu with categories like "My Accounts", "Payments", "Transfers", "Business Services", "Account Services", "Messages and Alerts", "Profile and Preferences", and "eDocuments". The "Transfers" section is expanded, showing options like "View/Modify Scheduled Transfers", "Send Interac e-Transfer", "Add/Delete Recipients", and "Request Interac e-transfer". The main content area contains a form with fields for "Request From" (a dropdown menu with "Add New Recipient" below it), "Amount", "Invoice # (optional)", "Invoice Due By (optional)", "Message (optional)", and "Deposit To" (a dropdown menu). There are "REQUEST" and "Cancel" buttons at the bottom. A "WELCOME STAFF" message and a "LOGOUT" button are visible in the top right corner.

NOTE: Delegates can initiate outgoing e-transfers but cannot add a new recipient or deposit a received e-transfer.

QUESTIONS?

Contact your [Small Business Advisor](#), a Financial Service Representative in your local branch, or call our Member Service Centre at 1-800-665-5728.

APPENDICES

First Delegate Email

From: no-reply-alerts@kscu.com
Date: Thu., Sep. 17, 2020, 2:06 p.m.
Subject: New Delegate Login Information
To: <example@example.com>

Hello, an authorized signer of a Kootenay Savings business account has named you as their account delegate. As a delegate you can access the business account by logging into www.kscu.com. Your username is D0036358 and is unique to you. Your temporary password will be sent to you in a second email. You must log in within 24 hours to change your password, otherwise the authorized signer who granted you access to the account must give you a new temporary password. Please keep your username and password secret and do not share them with others. To learn tips for delegates and for more information about signers, delegate permissions and Small Business Online Banking please click on: [SBOB Member Information Guide.pdf \(kscu.com\)](#)

Second Delegate Email

From: no-reply-alerts@kscu.com
Sent: September 16, 2020 9:16 AM
To: <example@example.com>
Subject: New Delegate Login Information

You have been granted delegate access to Kootenay Savings Credit Union. Please log in to www.kscu.com using temporary password 123456.