

# Small Business

## Digital Banking



## WELCOME TO SMALL BUSINESS DIGITAL BANKING!

This user guide will help explain the benefits of our Small Business Digital Banking; how-to's on delegates, managing transactions; consolidating your personal and business profiles with just one login; and setting up Alerts.

### Reap the benefit of small business digital banking:

Small business digital banking offers the same features as personal digital banking, with the addition of some powerful features to help you save time and money.

Within Small Business Digital Banking, you can:

- **Manage delegates:**
  - *Create and set up delegates as Initiator or Read-only.* Provides delegates with their own login ID and password so they can log in separately. For example, you can select view-only status for your accountant and initiator status for an employee who pays your bills.
  - *Add/modify delegate(s)* securely and easily within your small business online banking. You can manage this aspect yourself, where you can add, edit or delete delegates (if needs change). You can also temporarily disable delegates' access (when employees are on holidays or on leave). Other signers on the business can also delete your delegates, if required.
  - *Unlock your delegates* if their account is locked through entering the wrong login information three times. You can also change the delegate's password (PAC).
- **Consolidate accounts** so you can see personal and business accounts with just one login.
- **Set up dual signers on business accounts** that require two people to approve transactions. (You can have as many signers as the organization requires, but you only need 2 to sign for dual signature).
- **Manage your accounts anytime; anywhere** through mobile access with our Banking App and Mobile Web Banking (this option is only available for signers. Delegates can only access small business digital banking through the full website).
- **Pay your federal taxes online** to the Canada Revenue Agency.
- **Create a similar transaction** (based on previous transactions) to reduce the number of steps to make the same transaction.
- **Manage your Small Business Alerts.** Stay informed when you need to approve transactions or if you have transactions that are about to expire. You can view small business alerts by email or text message anywhere, anytime. (Text messaging rates may apply.) Set up is needed before alerts will be received.

### Signing in for the First Time:

For first time login, you must sign in via a desktop computer.

1. Go to **cornerstonecu.com** and click the orange "**Sign In**" button.
2. **Sign in using your current login credentials.**
  - a. Enter all digits of your MemberCard® debit card.
  - b. Enter your current PAC.
3. **Set up a unique Username** (maximum 35 characters).
  - a. **IMPORTANT:** Choose one that is not easily identified and one that you won't forget! Once chosen, it cannot be changed.
4. **Set up a new password** (minimum 10 characters with at least one uppercase letter, one lowercase letter and one number).
5. **Verify your identity.** Enter your personal mobile phone number or email address. If it matches what we have on file, you will proceed to the next step.

- a. If the contact information does not match what we have on file, a verification code will be sent to the mobile phone or email address you entered. Enter that code in the verification pop-up and click “Confirm”.
6. **Confirm sign in details.** If everything is correct, click “Create User Profile” to finalize your new sign in information.

Now whenever you sign into Online Banking, use your new username and password.

## DELEGATES

Delegates are people such as an accountant, bookkeeper or employees who can be granted limited access to small business digital banking. Delegates can be created by any one of the authorized signers that have small business digital banking access.

Delegates will have their own username as a login and password that is provided to them by an authorized signer. Delegates will be able to see the accounts and associated transactions related to the Login ID the business signer sets up for them.

Delegates can be set up with:

- **Initiator access.** Allows delegates to create transactions for the authorized signer(s) to approve without making the delegate an actual signer on the account(s). Delegate with initiator access can:
  - Initiate transactions like a bill payment, transfer, or *Interac*® e-Transfer.
  - Create a similar transaction from previous transactions or recall a transaction (prior to approval).

Initiated transactions require approval by the signer(s) in order to complete the transaction.

- **Read-only access.** Allows delegates to view account information but does not allow them to perform any transactions on the account.

### Notes on Delegates:

- There is no maximum number of delegates that can be set up.
- Once the username is selected it cannot be changed.
- The username will need to be communicated to the delegate separately.
- Any account signer can add, view, or edit a delegate.
- Cornerstone does not have access to your delegates, therefore we are unable to add, edit, delete, lock or reset their password on your behalf.

### How-To: Add a Delegate

1. Login to digital banking via desktop or tablet (can't be done on the app just yet)
2. Select 'Business services'
3. Click 'Delegate management'
4. Click 'Add delegate'
5. Create delegate username
  - The username should be between 5-34 alphanumeric characters.
  - The username should be communicated to the delegate separately.
6. Enter the name of the delegate
7. Click the radio button to select the access level - Initiator or Read-only access
8. Click the radio button to select how the password will be received (email or mobile number)
9. Enter the email
10. Enter the mobile phone

11. Type in any notes that apply to the delegate
12. Accept express consent
13. Click 'Continue'
14. Confirm details and click 'Continue'
15. An authentication code will then be sent to you by email or text message and simply enter the received code into enter code field and click 'Continue'
16. Delegate added successfully
17. The delegate will now receive their temporary password via email or text.

Your delegate will be prompted to change his/her temporary password when logging in for the first time.

The new password is recommended to be 10-30 characters, containing at least:

- one upper case letter
- one lower case letter
- one number

#### **How-To: Edit Delegate Details**

1. Log in to digital banking
2. Select 'Business services'
3. Click 'Delegate management'
4. Find the delegate in the list
5. Click the edit icon under "Edit details"
6. Make the necessary changes
7. Click 'Continue'
8. Verify details and Click 'Continue'
9. An authentication code will then be sent to you by email or text message and simply enter the received code into enter code field and click 'Continue'

Delegate information is now changed.

#### **How-To: Lock/Unlock Delegate Access**

1. Log in to digital banking
2. Select 'Business services'
3. Click 'Delegate management'
4. Find the delegate in the list
5. Toggle the lock access on/off

\*\*This is equivalent to deleting a delegate.

#### **How-To: Reset Password for a Delegate**

1. Log in to digital banking
2. Select 'Business services'
3. Click 'Delegate management'
4. Find the delegate in the list
5. Click the reset password to reset password

## TRANSACTIONS

Transactions can be initiated by signors or delegates with Initiator access.

### How-To: Initiate a Transaction

Transactions will take place under the Transfers & Payments Section of Digital Banking.

1. Select the transaction to be initiated, such as a payment or transfer.
2. Enter the required information needed to complete the transaction.
3. Confirm the transaction when the details are presented.
4. Submit the transaction, and it will go into a queue to be approved by a Signor.

### How-To: Find Pending Transactions that Require Approval

1. Log in to digital banking
2. Select 'Business services'
3. Click 'Pending Transactions' to view transactions that require approval (created by another signor or a delegate)
4. Select to approve or decline the transaction
5. Some transactions may require you to enter an authentication code, which is sent to you by email or text message. Simply enter the received code and click 'Continue'

**Note:** Pending transactions expire after seven days.

## CONSOLIDATE PROFILES

Profile consolidation allows you, as a small business member, to add your personal account. This enables you to switch back and forth between your business and personal account.

- Note: Members with over 500 accounts may encounter issues when consolidating profiles. We are actively working to resolve this issue.

### How-To: Consolidate Profile

1. Log in to digital banking
2. Select 'Business services'
3. Click 'Profile Consolidation'
4. Click 'Add Profile'
5. Enter personal profile username
6. Enter personal profile password
7. Click 'Continue'
8. Confirm details and click 'Continue'

Your profile is now added successfully.

### How-To: Delete a Consolidated Profile

1. Log in to digital banking
2. Select 'Business services'
3. Click 'Profile Consolidation'
4. Locate the profile to delete
5. Click on the trash bin icon
6. Click 'Continue'
7. Verify details and click 'Continue'

## ALERTS

Alerts are notifications that Cornerstone CU sends you by email or text to keep you informed of certain activities that have occurred on your accounts. We recommend you set them up so you will be notified if a transaction or action has happened that you didn't perform.

You can set up alerts yourself, in online banking or on the mobile app, and choose how you will be notified. Just another convenient way to keep your banking experience secure.

### How-To: Set up Security Alerts:

1. Log in to digital banking
2. Select 'My Cornerstone'
3. Click 'Security' under the Alerts column
1. Review the type of Security Alerts available and toggle on/of the types of notifications to receive (text message, email, push notifications).
  - Note: Password Changed; New biometric access; and Password attempt lock Alerts are toggled on to receive an Alert via email address. This cannot be toggled off as this is an enhanced security feature.
4. Click 'Save'
5. Security alerts successfully saved.

### How-to: Set up Account Alert for Withdrawal/Deposit Types:

1. Log in to digital banking
2. Select 'My Cornerstone'
3. Click 'Account' under the Alerts column
4. Select the account the alerts are to be set up on
5. Toggle on/of the types of notifications to receive (text message, email, push notifications)
6. Enter the amount to be notified if the withdrawal/deposit is over'
7. Click 'Save'

### How-to: Set up Account Alert for Balance Types:

1. Log in to digital banking
2. Select 'My Cornerstone'
3. Click 'Account' under the Alerts column
4. Select the account the alerts are to be set up on
5. Select one of daily, weekly or monthly notifications
6. Enter an amount for low balance notification
7. Toggle on/of the types of notifications to receive (text message, email, push notifications)
8. Click 'Save'

### How-to: Set up Account Alert for Insufficient Funds:

1. Log in to digital banking
2. Select 'My Cornerstone'
3. Click 'Account' under the Alerts column
4. Select the account the alerts are to be set up on
5. Scheduled transfers or bill payments
6. Toggle on/of the types of notifications to receive (text message, email, push notifications)
7. Click 'Save'

### How-to: Set up Account Alert for Failed Transactions:

1. Log in to digital banking
2. Select 'My Cornerstone'
3. Click 'Account' under the Alerts column

4. Select the account the alerts are to be set up on
5. Select Scheduled transfers or bill payments
6. Toggle on/of the types of notifications to receive (text message, email, push notifications)
7. Click 'Save'