MEMBER INFORMATION GUIDE – BUSINESS SERVICES

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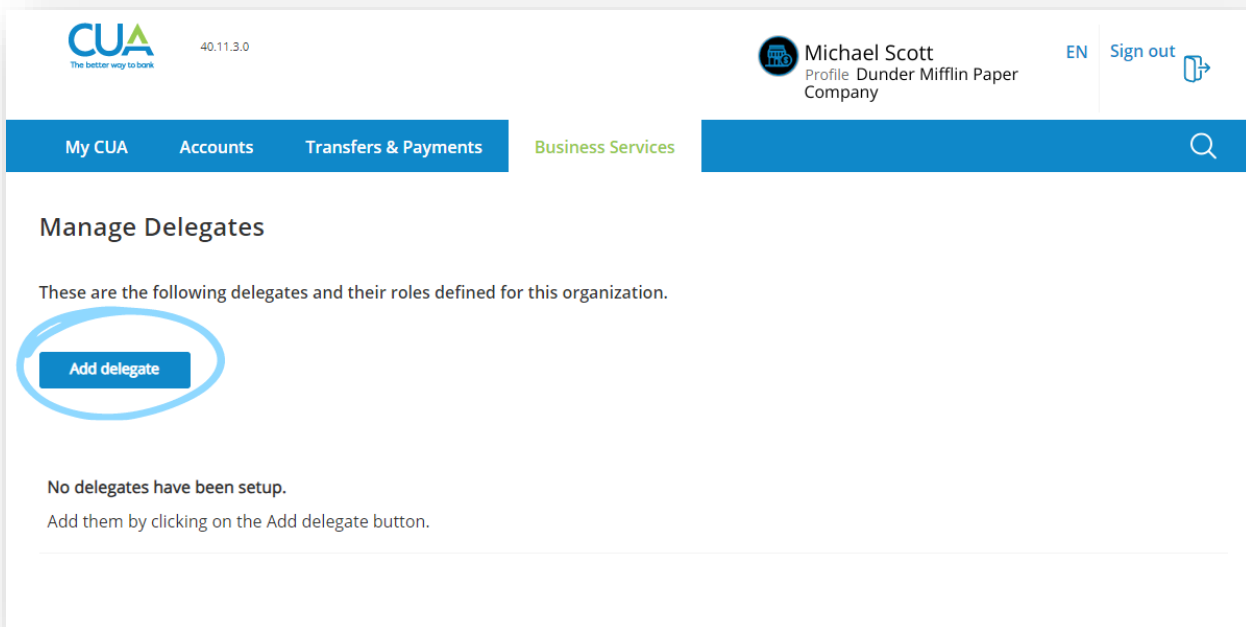
ADDING DELEGATES (BUSINESS MEMBERS)

1. Any time after you've set up your online banking profile, you can begin accessing business services. To add delegates, hover your mouse over the 'Business Services' tab along the main menu. Select 'Delegate management' from the dropdown menu.
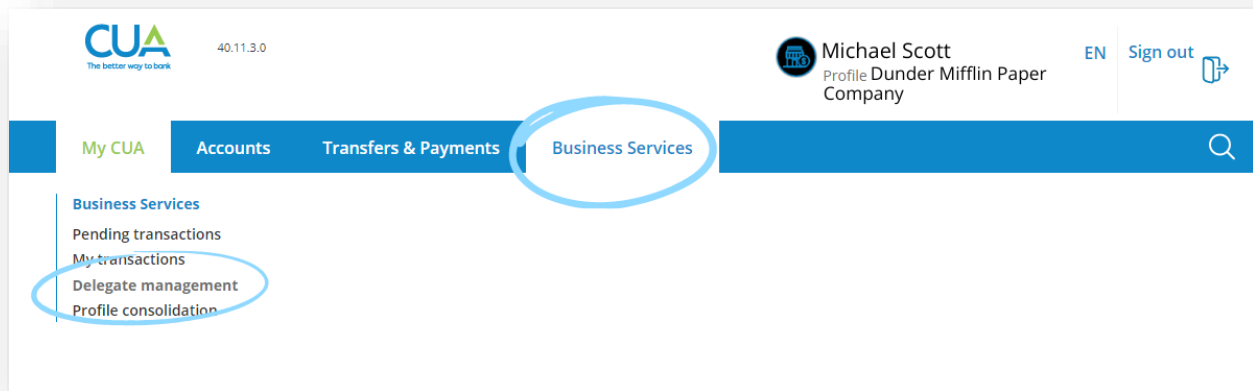
2. From the 'Manage Delegates' page, select 'Add delegate'.

3. From the 'Add Delegate' page, you will be required to **1)** select a username for the new delegate. Next, **2)** enter the delegate's name and **3)** indicate their access level. Then, **4)** select which method should be used to send their temporary password and **5)** enter (and re-enter) the delegate's email and **6)** phone number details. **7)** Read and select the box agreeing to the consent statement. **8)** Select 'Continue'.

    Note: The delegate will use the username you created to login to online and mobile banking.

4. Next you will be asked to confirm your new delegate's details. If the information appears correct, select 'Continue'. If the information is incorrect, you can select the 'back' button to edit the details.

5. To authenticate this transaction, a one-time code will be sent to the mobile number or email associated with *your* online banking profile (i.e., *not* the temporary password that was just emailed or texted to your delegate). Once you receive the code, enter it in the box and select 'Continue'.

6. You have successfully added a delegate to your account.

   Continue to step 7. for information on how your new delegate accesses your account.

   Note: You can choose to print or save a copy of this transaction for your records before proceeding to the next step.

7. After successfully adding a delegate to online banking, a notification from CUA will be sent to your delegate containing a temporary password. Your delegate can use this password and the username you created in step 3 to log in to your account.

   Upon logging in, an authentication code will be sent to the mobile number or email associated with *their* delegate profile. They will be required to **1)** enter the authentication code, and **2)** create a new password. Once the password has been entered (and re-entered), they can **3)** select 'Proceed to sign in'.

8. Your delegate now has controlled access to your account.

   Note: You can edit delegate information or revoke privileges at any time through the Delegate Management section of online banking.
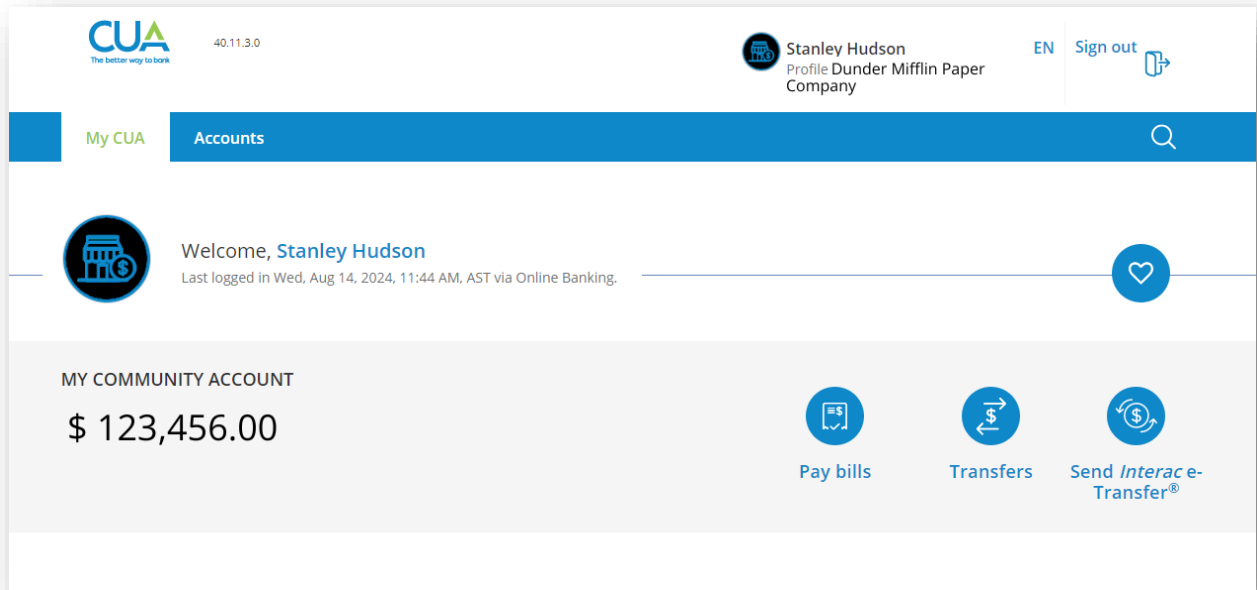
## HOW TO CONSOLIDATE YOUR PROFILES (BUSINESS SERVICE)

For business customers, the online banking system allows you to consolidate your profiles. You are able to consolidate multiple businesses or a combination of business and personal profiles. You are not able to consolidate multiple personal profiles without a business profile. A consolidated profile is set up through online banking. Once the profiles are consolidated, you can then access them either through online banking or on the mobile app.

Please Note: If a business / commercial member uses QuickBooks, the QuickBooks system will not allow this consolidation feature. Therefore, do not set up this feature if you require access to the QuickBooks System.

1. To begin, please go through the process of First Time Login for *each* of the profiles you would like to consolidate. Each profile must have a unique username.

2. While logged in to your business account, navigate to 'Business Services' within the main menu, and then select 'Profile Consolidation'.
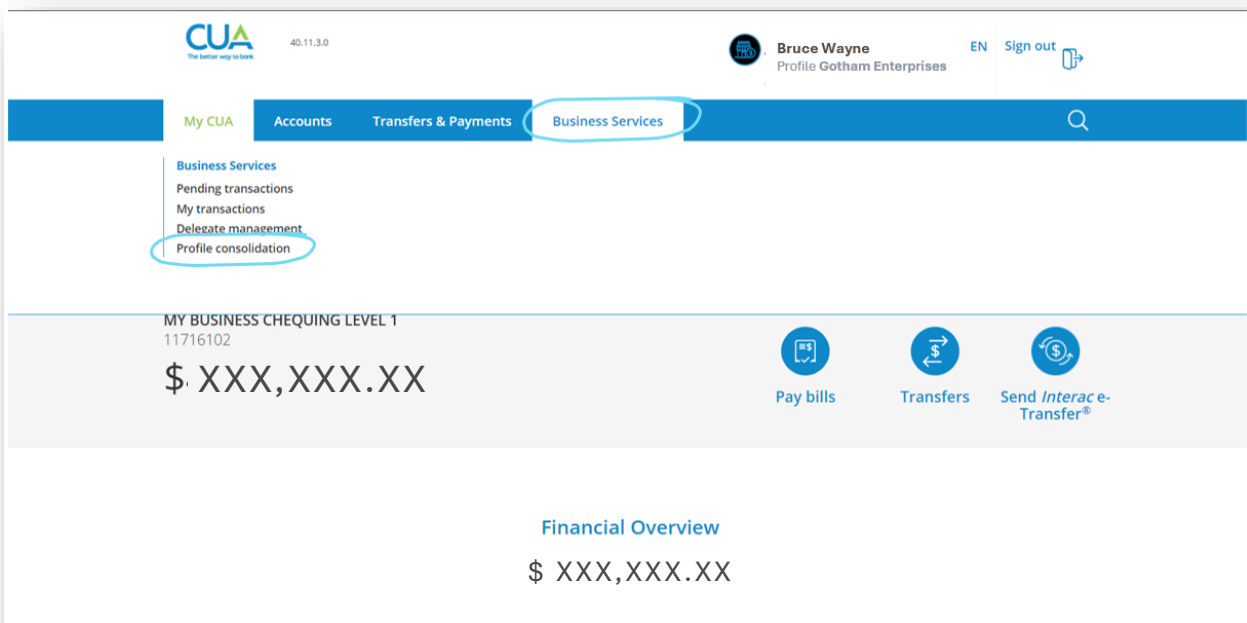
1. Within the 'Profile Consolidation' section, you can add another profile. To do so, click the 'Add profile' button.
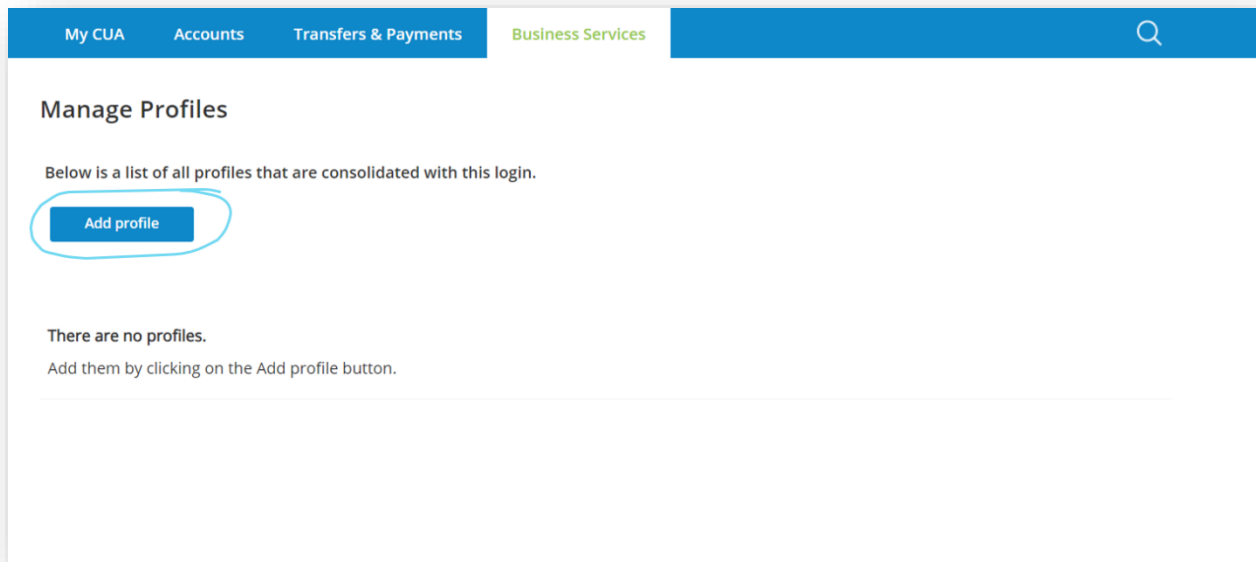
2. You will then be prompted to enter the **1)** unique username and **2)** password for either your second business or personal profile which you set up during your First Time Login. Once you have entered the details, **3)** click the 'Continue' button.

3. You will then be asked to confirm the details of the profile you are adding. You will be shown your username and the name associated with the profile. If this information is correct, press 'Continue'. If it is not correct, you can select the 'Back' button and make the required changes.

4. You will then receive a confirmation that your profiles have been connected.
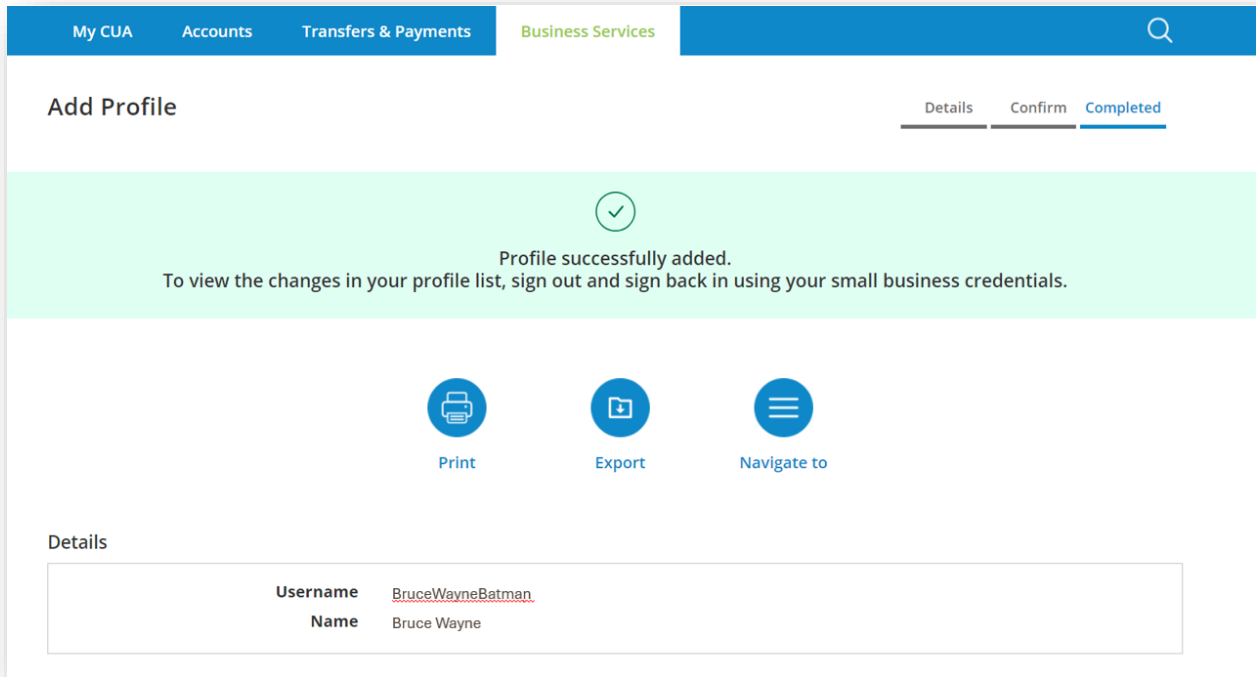

5. To see the changes reflected, you will need to log out and log in again using your business account. To do so, click the 'Sign out' button in the top right-hand corner of the screen.

6. From the online banking Sign in page, log in as normal using your *business account*, by entering your username and password, when prompted to do so.
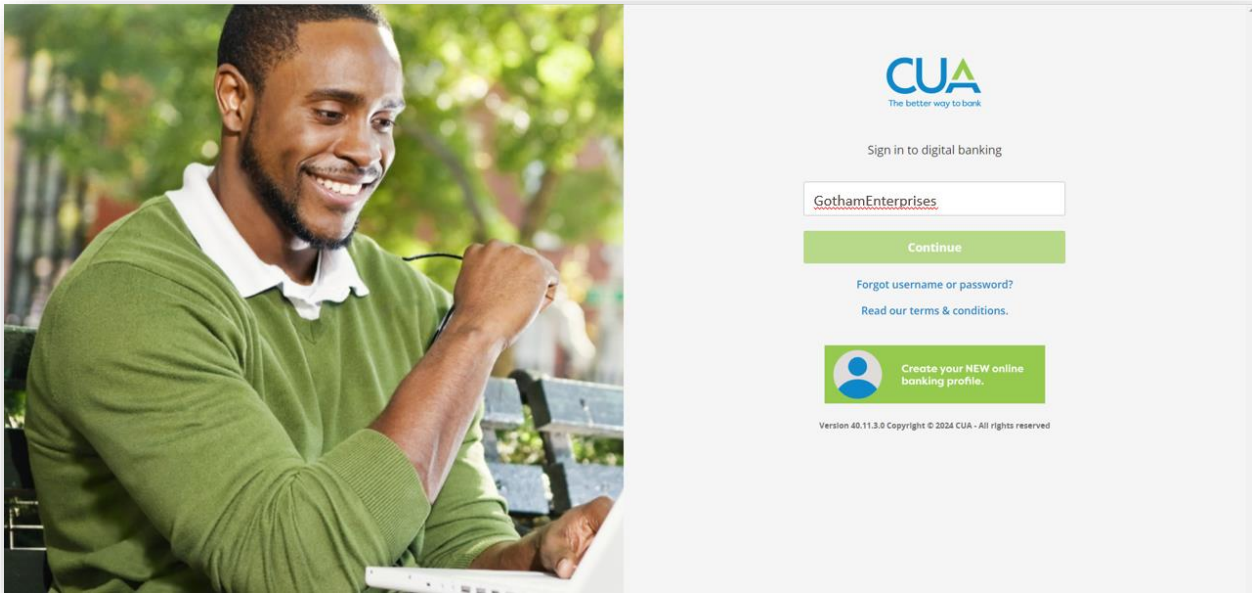
7. You will then be prompted to choose which profile you'd like to access. Click on the desired profile, and then press the 'Select' button.
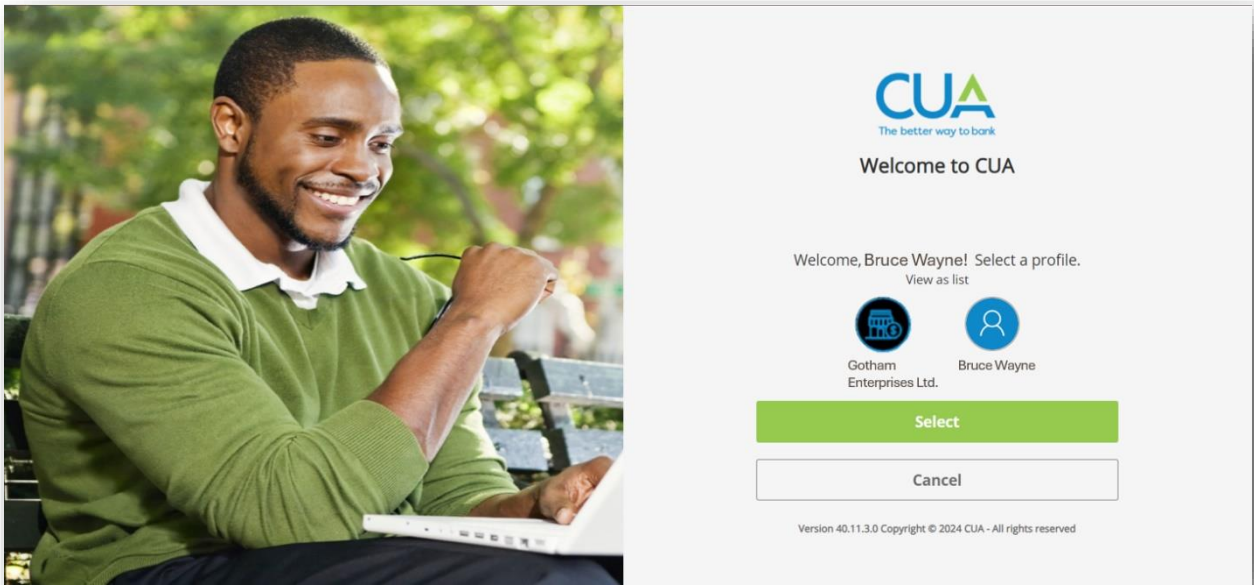
8. You will then be logged in. You are able to switch between this profile and your second profile at any time. To do so, **1)** click on your profile name in the top right-hand corner, and then **2)** select the alternate profile you'd like to see.
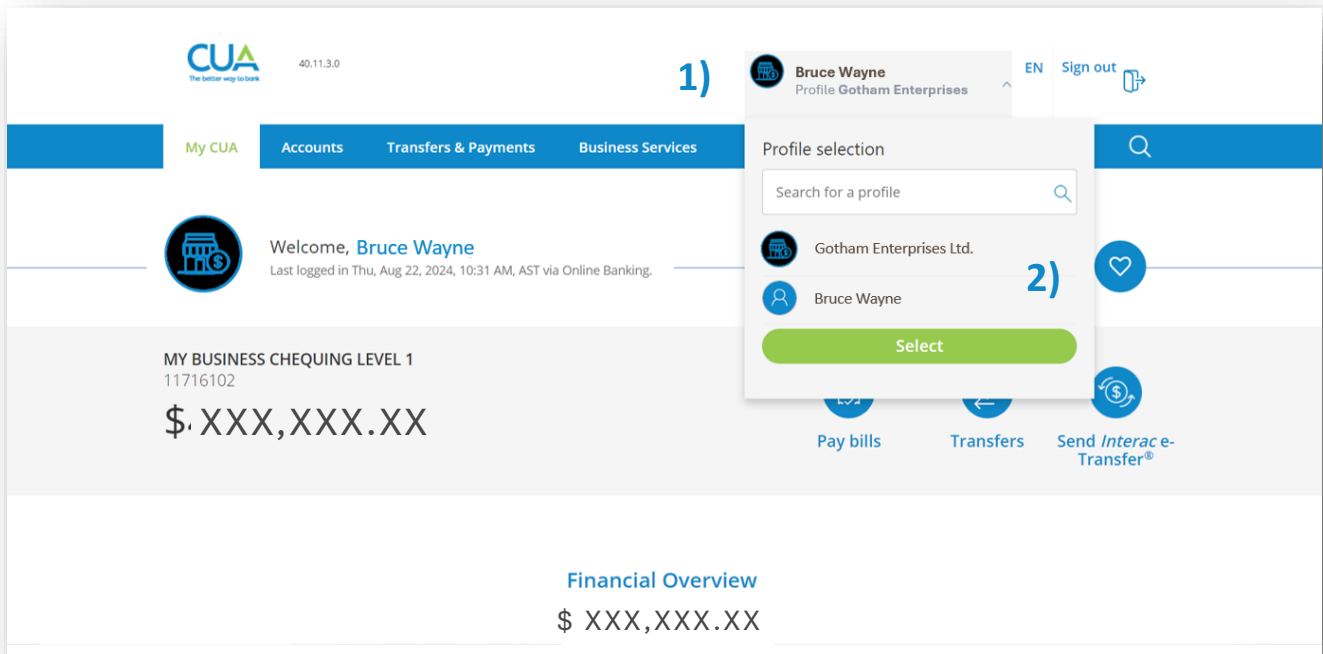
9. If you have a third profile you'd like to add, you can do so by repeating the previous steps. Otherwise, you can continue with your online banking as normal, switching between your profiles as necessary, without the need to log out and log back in.

Disconnecting Consolidated Accounts

1. If you have already consolidated profiles and you'd like to disconnect them, you can easily do so by navigating to 'Business Services' within the main menu and then selecting 'Profile consolidation'.
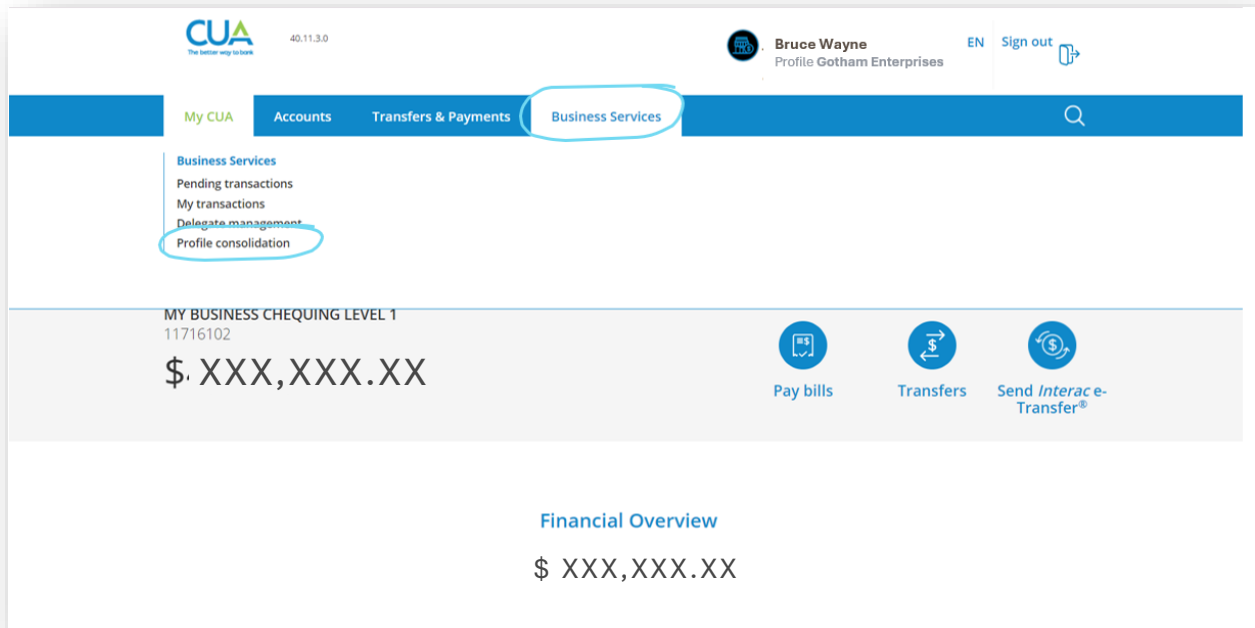
2. You will be shown a list of the profiles you have consolidated with your business profile. To remove a profile, click on the trash can icon next to the appropriate profile.

3. You will be shown a summary of the profile details that you have selected. If this is the correct profile, click the 'Continue' button. If it is incorrect, of if you no longer want to remove it, click the 'Cancel' button.

4. You will then be asked to confirm the profile you are removing. Click the 'Continue' button.

5. You will be shown a confirmation screen that your selected profile was removed, and you will no longer be able to navigate between them directly from online banking.

Note: For the remainder of your current online banking session (before you log out) you will still be able to see this profile in your profile list. Once you log out, the profile separation will be completed. At your next log in, you will no longer be able to switch between profiles.