



# USER GUIDE

# BusinessDirect

This guide will help you become familiar with BusinessDirect Online Banking's (BDOB) features, so that you can experience all of its benefits.

## Unique Log-in Pass Codes

BusinessDirect changes the way you think about logging in to online banking; unlike regular online banking, each authorized signer has his or her own individual pass code. You no longer need to share one pass code.

If you are an authorized signer on more than one business membership, you will need to complete a one-time set-up in order to consolidate your accounts on BDOB. You will have an individual pass code for each business membership that you are authorized on.

You should already have been given a temporary pass code from a Community Savings employee. Log into online banking with this pass code and your business member number. If you have not already done so, make sure you personalize all of your temporary pass codes; this means that you need to log into every membership, accept the terms of use, and update the pass code.

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LOGIN TO ONLINE BANKING

Branch: Select Branch

Member Number Access Code (PAC)

Enhanced Security

Login Add a Memorized Account

Apply Online: Become a member

Calculators: Mortgage Calculator

Banking Tools: Order cheques

Search

### To Login:

- Select **Branch**
- Enter **Member** number (of the business)
- Enter individual **Access Code (PAC)** – signers cannot have the same password as each other
- Click **Login**

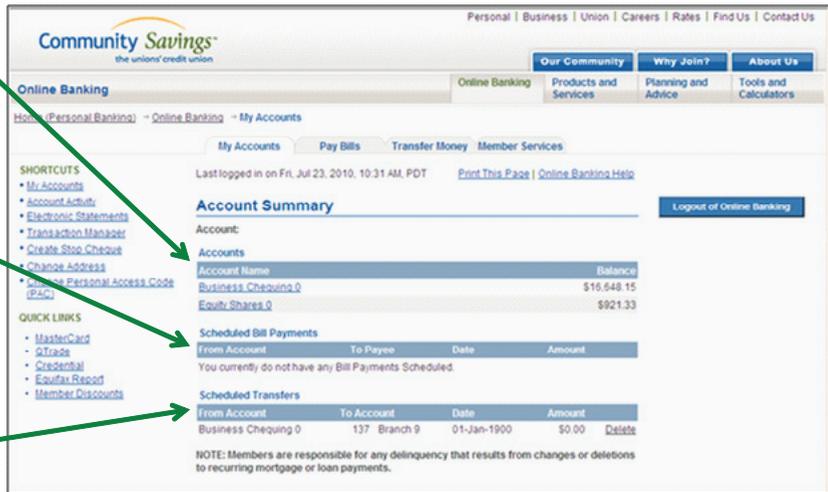
## Account Summary

From the Account Summary Screen you can view Account Balances, Scheduled Bill Payments and Scheduled Transfers.

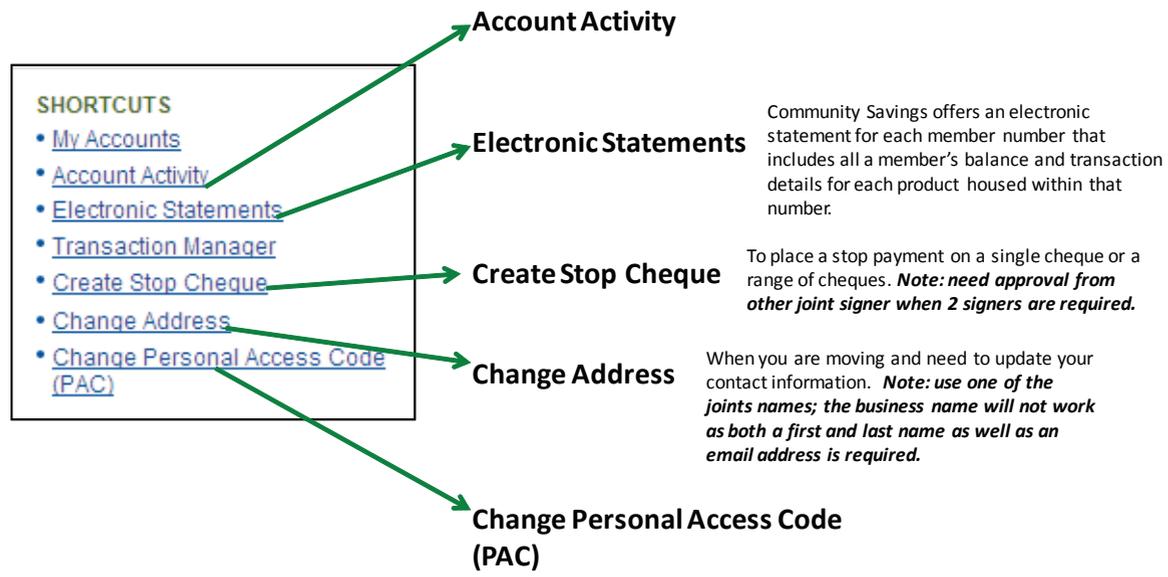
Under the **Accounts** heading, you can view account activity by clicking on the desired account (ex. Business Chequing 0)

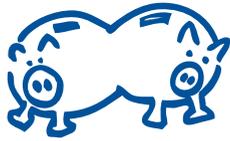
If you have scheduled a future dated bill payment, the details will appear under the **Scheduled Bill Payments** heading.

You can also set up and manage your automatic transfers from this screen, under the **Scheduled Transfers** heading. Loan Payments will show under scheduled transfers but cannot be deleted by the member. If you try to delete the payment, you will receive an error message.



**Note:** Auto transfers cannot be set up between CDN and US accounts; you will receive an error message if you try. Immediate transfers between these accounts is still possible





# Account Consolidation

With BusinessDirect, you can consolidate up to three accounts so that you can see all your information at a glance. In addition, you also have the ability to move money between your accounts without having to log in multiple times.

## Adding Accounts

If you are an authorized signer for multiple business memberships, log into the one that you use the most. If not all of the business memberships have been upgraded to BDOB yet, log into the one that has been changed.

Up to three separate member numbers can be added through the Account Consolidation Manager function. As a result, you can access four accounts by logging in only once.

Under the Member Services tab, select Account Consolidation Manager from the list on the left hand side of the screen. Then, select Consolidate Account which will bring you to a new screen. You will need the member number, branch name, and pass code for each of the business and personal memberships you would like to consolidate.

To access the Account Consolidation Manager Screen, Click **Account Consolidation Manager** under Shortcuts

To consolidate up to 3 accounts click on **Consolidate Account**

Any accounts already consolidated on BusinessDirect will display here

**Step 1**

- Select **Branch**
- Input **member Number**
- Input **Access Code (PAC)** of the account you are consolidating
- Click **Submit**

**Consolidate Account**

Fill in the information below for the account you wish to consolidate and click **Submit**.

By clicking Submit you certify that this account belongs to you and that you are authorized to consolidate and access it.

Branch

Member Number

Access Code (PAC)

**Step 2**

- Confirm Details
- Click **Confirm** (to save)
- Click **Edit** (to make changes)
- Consolidate Account Receipt Form will appear

**Consolidate Account - Confirm**

Please Confirm the details below.

Branch Name Vancouver  
Member Number 8150  
Access Code (PAC) \*\*\*\*\*

Cancel Edit Confirm

**Sample of Consolidated View**

**Account Summary**

Account: 5819

| All | [5819](#) | [8111](#)

**Membership 5819**

| Account Name                           | Balance     |
|--|-------------|
| <a href="#">Business Chequing 0</a>    | \$61,939.25 |
| <a href="#">Equity Shares 0</a>        | \$580.52    |
| <a href="#">Americana US Dollars 0</a> | \$16,786.83 |

**Membership 8111**

| Account Name                        | Balance      |
|-------------------------------------|--------------|
| <a href="#">Business Chequing 0</a> | \$222,350.83 |
| <a href="#">Equity Shares 0</a>     | \$33.85      |

**Scheduled Bill Payments**

**Membership 5819**

| From Account | To Payee | Date | Amount |
|--------------|----------|------|--------|
|--------------|----------|------|--------|

You currently do not have any Bill Payments Scheduled.

**Membership 8111**

| From Account | To Payee | Date | Amount |
|--------------|----------|------|--------|
|--------------|----------|------|--------|

You currently do not have any Bill Payments Scheduled.

**Scheduled Transfers**

**Membership 5819**

| From Account | To Account | Date | Amount |
|--------------|------------|------|--------|
|--------------|------------|------|--------|

You currently do not have any Transfers Scheduled.

**Membership 8111**

| From Account | To Account | Date | Amount |
|--------------|------------|------|--------|
|--------------|------------|------|--------|

You currently do not have any Transfers Scheduled.



# Delegate Manager

With BusinessDirect, you can authorize your staff (“delegate”) to view your statements online at their convenience. You can select which accounts a delegate can view and set access privileges. Delegates do not have to be members of Community Savings Credit Union.

To access the Delegate Manager Screen, click **Delegate Manager** under Shortcuts.

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Home (Personal Banking) > Online Banking > Member Services > Delegate Manager

My Accounts | Pay Bills | Transfer Money | Member Services

Print This Page | Online Banking Help

**Delegate Manager**

Add Delegate (1/3) 19 out of Online Banking

A delegate is a user with limited access to account functions. You can add up to 3 delegates.

| Delegate    | Delegate Status |   |
|-------------|-----------------|---|
| Bill Tester | Active          | <a href="#">Edit</a>   <a href="#">Delete</a> |
| Read-only   |                 |   |

Any delegates already set up on *Business Direct* will display; including their access and privileges.

## Adding Delegates

**Member Number** is assigned by the system and will be the delegates Member Number for accessing *BusinessDirect*.  
**Note: the Member Number starts with a D which is case sensitive.**

**Access Level** is assigned by the signer;  
**Read Only** – delegate can only view account  
**Initiator** – delegate can view accounts and initiate transactions for approval.

Enter all other required information as indicated by a red asterisks (\*).

Select the accounts the delegate will have access to Click **Submit**

**Add Delegate**

A delegate is a user with limited access to account functions. Please enter the following information for your delegate and click **Submit**.

Member Number: D1506  
Branch: Victoria

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

\* Temporary Password:   
\* Confirm Password:

\* First Name:   
Initial:   
\* Last Name:

Notes:

**Accounts Shared with Delegate**

Please select at least one Membership to share with this delegate. The delegate will have access to all accounts under the shared Memberships

Membership 3873  
Share accounts under this Membership?  Legal Centre "General Account"

| Account Name           | Balance  |
|------------------------|----------|
| Business Chequing      | 65293.57 |
| Equity Shares          | 0.00     |
| Americana USD Business | 0.00     |



# Dual Signature Accounts

BusinessDirect allows signers on dual signature accounts (two signers required) to process transactions online. With dual signature support, one signer initiates the transaction and waits for another signer to approve it. The other signer can approve or reject each submitted transaction – this is done through the Transaction Manager screen.

## Transaction Manager Screen

To access Transaction Manager, click the **Transaction Manager** button under **Shortcuts**

**Transaction Manager** shows all transactions made in the past 7 days including Transfers, Bill Payments, Stop Cheques, and Federal & Provincial Tax Payments. You can also view all of the **“Transactions that require Your Approval”** and **“Transactions that require approval from others”** and **“Transactions Rejected, recalled or Expired”**

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Home (Personal Banking) → Online Banking → My Accounts → Transaction Manager

My Accounts | Pay Bills | Transfer Money | Member Services

SHORTCUTS

- My Accounts
- Account Activity
- Electronic Statements
- Transaction Manager
- Create Stop Cheque
- Change Address
- Change Personal Access Code (PAC)

Go to archived transactions

Logout of Online Banking

Show: All Transactions

(0) Transactions require your approval  
No transactions require your approval

(5) Transactions require approval from others

(0) Transactions rejected, recalled or expired  
You have no recalled, rejected or expired transactions

## Approving a Transaction

Transaction Manager

Go to archived transactions

Show: All Transactions

(1) Transactions require your approval

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

Payment Status: Requires approval by August 9, 2010

Payment Date: August 9, 2010

Amount: \$12.12

Pay From: Membership 9404 Business Chequing 0

Vendor: Credit Union Mastercard

Bill Account: 53163555400

Pending Number: 488

Approve | Reject

**Step 1:** From the **Transaction Manager** Screen:

- Locate the transaction that requires approval
- Click **Approve**

### Approve Pay Bill - Confirm

Pay From: Business Chequing 0

Pay To: Credit Union Mastercard

Payment Date: August 9, 2010

Amount: \$12.12

Cancel | Confirm

**Step 2:** The **Approve Pay Bill Confirm** Screen will appear

- Review the bill payment details
- Click **Confirm**

**Step 3:** An **Approve Pay Bill Receipt** will appear with the **Payment Status Completed** and **Confirmation Number**

| Approve Pay Bill - Receipt |                         |
|----------------------------|-------------------------|
| Member Number              | 9404                    |
| Payment Date               | Monday, August 9, 2010  |
| ✓ Payment Status           | Completed               |
| Pay From                   | Business Chequing 0     |
| To                         | Credit Union Mastercard |
| Payment Date               | August 9, 2010          |
| Amount                     | \$12.12                 |
| Confirmation Number        | 40003                   |

## Recalling a Transaction

Once the transaction has been created, the initiator has the option to Recall the transaction and an approving signer has the option of Approve or Reject.

**Step 1:** From the **Transaction Manager** Screen:

- Locate the transaction that you would like to Recall – *this can only be done by the initiator of the transaction*
- Click **Recall**

| Transaction Manager                                     |  |
|---|--|
| <a href="#">Go to archived transactions</a>             |  |
| Show:   | All Transactions                       |
| ▼ (0) Transactions require your approval                |  |
| No transactions require your approval                   |  |
| ▼ (1) Transactions require approval from others         |  |
| Pay Bill - 1 of 2 Approved <a href="#">Show history</a> |  |
| Payment Status  | Requires approval by August 9, 2010    |
| Payment Date  | August 9, 2010                         |
| Amount  | \$12.12                                |
| Pay From  | Membership 9404<br>Business Chequing 0 |
| Vendor  | Credit Union Mastercard                |
| Bill Account  | 53163555400                            |
| Pending Number  | 486                                    |
| <b>Recall</b>   |  |

| Recall Pay Bill - Confirm  |                                      |
|--|--------------------------------------|
| Pay From   | Business Chequing 0                  |
| Pay To   | Credit Union Mastercard #53163555400 |
| Payment Date   | August 9, 2010                       |
| Amount   | \$12.12                              |
| <input type="button" value="Cancel"/> <input type="button" value="Confirm"/> |                                      |

**Step 2:** The **Recall Pay Bill - Confirm** Screen will appear

- Review the bill payment details
- Click **Confirm**

| Recall Pay Bill - Receipt           |                         |
|-------------------------------------|-------------------------|
| Member Number                       | 9404                    |
| Payment Date                        | Monday, August 9, 2010  |
| ✓ Transaction Status                | Recalled                |
| Pay From                            | Business Chequing 0     |
| To                                  | Credit Union Mastercard |
| Payment Date                        | August 9, 2010          |
| Amount                              | \$12.12                 |
| Pending Number                      | 486                     |
| You have recalled this transaction. |                         |

**Step 3:** An **Recall Pay Bill - Receipt** will appear with the **Transaction Status Recalled**

## Rejecting a Transaction

**Transaction Manager**

[Go to archived transactions](#)

Show:

▼ (1) Transactions require your approval

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

|                |  |
|----------------|--|
| Payment Status | Requires approval by August 9, 2010    |
| Payment Date   | August 9, 2010                         |
| Amount         | \$12.12                                |
| Pay From       | Membership 9404<br>Business Chequing 0 |
| Vendor         | Credit Union Mastercard                |
| Bill Account   | 53163555400                            |
| Pending Number | 489                                    |

**Step 1:** From the **Transaction Manager** Screen:

- Locate the transaction that is being rejected
- Click **Reject**

**Reject Pay Bill - Confirm**

|              |                                      |
|--------------|--------------------------------------|
| Pay From     | Business Chequing 0                  |
| Pay To       | Credit Union Mastercard #53163555400 |
| Payment Date | August 9, 2010                       |
| Amount       | \$12.12                              |

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

Comment

**Step 2:** The **Reject Pay Bill - Confirm** Screen will appear

- Review the bill payment details
- Add **Comments** (if applicable)
- Click **Confirm**

**Reject Pay Bill - Receipt**

|                      |                         |              |                        |
|----------------------|-------------------------|--------------|------------------------|
| Member Number        | 9404                    | Payment Date | Monday, August 9, 2010 |
| ✓ Transaction Status | Rejected                |              |                        |
| Pay From             | Business Chequing 0     |              |                        |
| To                   | Credit Union Mastercard |              |                        |
| Payment Date         | August 9, 2010          |              |                        |
| Amount               | \$12.12                 |              |                        |
| Pending Number       | 489                     |              |                        |

You have rejected this transaction.

**Step 3:** An **Reject Pay Bill Receipt** will appear with the **Transaction Status** Rejected and **Pending Number**

## Expired Transactions

Transaction waiting for approval will expire after seven (7) days but will still show as transactions to be approved to the joint signer. When a joint signer logs in to approve an expired transaction, an error message will pop up when they click “approve” saying that the transaction as expired. It will then create another transaction asking if the signer wants to Create Similar Transaction.

▼ (4) [Transactions rejected, recalled or expired](#)

Pay Bill [Show history](#)

|                |  |
|----------------|--|
| Payment Status | Expired on July 30, 2010               |
| Payment Date   | July 29, 2010                          |
| Amount         | \$12.12                                |
| Pay From       | Membership 9404<br>Business Chequing 0 |
| Vendor         | Credit Union Mastercard                |
| Bill Account   | 53163555                               |
| Pending Number | 462                                    |

---

[Create Similar Transaction](#)

From the **Transaction Manager** Screen:

- Click **Create Similar Transaction**

Depending on what type of transaction has expired when you click on Create Similar Transaction the applicable screen will appear - Pay Bills Screen, Create Stop Cheques, etc

## Transferring Funds

### Step 1:

- Select the **Transfer From** Account
- Enter **transfer Amount**
- Select **Schedule Transfer**
  - Immediate
  - Scheduled (future dated)
  - Recurring (ongoing)
- Select **Transfer To**
- Click **Continue**

### Transfer Funds - Step 1

You can Transfer Funds from one of your accounts to another, or to another member. The Transfer can be performed immediately, scheduled at a future date, or scheduled on a recurring basis (such as monthly). Click on **Help** for further information.

|   |   |
|---|---|
| Transfer From   | <input type="text" value="Business Chequing 0 [Balance: \$12,488.80]"/>   |
| Transfer Amount   | <input type="text"/>  |
| Schedule Transfer   | <input checked="" type="radio"/> Immediate Transfer<br><input type="radio"/> Scheduled Transfer<br><input type="radio"/> Recurring Transfer |
| Transfer To   | <input checked="" type="radio"/> My own account<br><input type="radio"/> Another Member Number  |
| <input type="button" value="Cancel"/> <input type="button" value="Continue"/> |   |

### Step 2:

- Select the **Transfer To** Account
- Enter **Memorandum** - description of transaction (optional)
- Click **Continue**

### Transfer Funds - Step 2

Please enter the additional information required to complete the transfer. Click on **Help** for further information.

|   |   |
|---|---|
| Transfer From   | Business Chequing 0   |
| Transfer Amount   | \$2.00  |
| Transfer To   | <input type="text" value="Americana USD Business 0 [Balance: \$0.00]"/> |
| Memorandum  | <input type="text" value="Test"/>                                       |
| <input type="button" value="Cancel"/> <input type="button" value="Continue"/> |   |

### Step 3:

- Review transfer details
- Click **Confirm**
- On a One Signer account the **Transaction Status** will display Completed, On a Two Signer account the **Transaction Status** will display Created.

### Transfer Funds - Confirm

Please Confirm the details of this transfer:

|  |                          |
|--|--------------------------|
| Transfer From  | Business Chequing 0      |
| Transfer To  | Americana USD Business 0 |
| Memorandum   | Test                     |
| Transfer Amount  | \$2.00                   |
| <input type="button" value="Cancel"/> <input type="button" value="Confirm"/> |                          |



# Federal & Provincial Tax Payments

Forget fiddling with forms or trying to find a stamp. With a few clicks of the mouse you can pay and file your business taxes online just like any other bill payment. BusinessDirect extends the convenience of online remittance to provincial as well as federal payments.

## Adding Accounts

To file or remit payments to the CRA you must first add the appropriate account(s).

To access the CRA filing and Payments screen click **Business Tax Payments** option under **Shortcuts**. To add an account click on **Add Account** next to the applicable CRA Account Type.

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SHORTCUTS  
• Pay Bills  
• Stop Cheques  
• Business Tax Payments

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### CRA Filing and Payments

To file or remit payments to the CRA (click help for more information), you must first add the appropriate account(s). Once added, you will have the option to File or Remit, View Payment/Filing History, and Delete your account. For every filing and remittance, we will transmit your information to the Canada Revenue Agency on your behalf.

[Logout of Online Banking](#)

|  |  |
|--|--|
| GST/HST 34 Filing and Remittance                           | <a href="#">Add Account</a>  |
| GST 58 Remittance<br>Account #8639                         | <a href="#">View History</a>   |
| GST Amount Owing Remittance (RC 159)<br>Account #8639      | <a href="#">Add Account</a><br><a href="#">Remit</a> <a href="#">View History</a> <a href="#">Delete Account</a> |
| GST Interim Payments Remittance (RC 160)<br>Account #86399 | <a href="#">Add Account</a><br><a href="#">Remit</a> <a href="#">View History</a> <a href="#">Delete Account</a> |
| Corporation Tax (RC 159/RC 160)                            | <a href="#">Add Account</a>  |
| Payroll and Source Deduction - Current Year                |  |

### Add CRA Account

To add a CRA account, enter your business number and click Add Account. For your convenience, if you add any of these accounts RC 159, RC 160, all of them will be automatically added for you.

CRA Account Type

Business Number

[Cancel](#) [Add Account](#)

Enter your **Business Number**, click **Add Account**.  
**Note: If you add any of these accounts RC 159, RC 160, all of them will be automatically added for you**

## Remitting payment

### CRA Filing and Payments

To file or remit payments to the CRA (click help for more information), you must first add the appropriate account(s). Once added, you will have the option to File or Remit, View Payment/Filing History, and Delete your account. For every filing and remittance we will transmit your information to the Canada Revenue Agency on your behalf.

|   |   |
|---|---|
| GST/HST 34 Filing and Remittance            | <a href="#">Add Account</a>   |
| GST 58 Remittance                           |   |
| Account #8639                               | <a href="#">View History</a>  |
| GST Amount Owing Remittance (RC 159)        | <a href="#">Add Account</a>   |
| Account #8639                               | <a href="#">Remit</a> <a href="#">View History</a> <a href="#">Delete Account</a> |
| GST Interim Payments Remittance (RC 160)    | <a href="#">Add Account</a>   |
| Account #8639                               | <a href="#">Remit</a> <a href="#">View History</a> <a href="#">Delete Account</a> |
| Corporation Tax (RC 159/RC 160)             | <a href="#">Add Account</a>   |
| Payroll and Source Deduction - Current Year | <a href="#">Add Account</a>   |

To Remit payments to the CRA, click the **Remit** button under the applicable CRA Account Type

Enter **Business Name**, **Contact Name**, **Contact Phone**  
Select **Remittance Period Ending Date**  
Enter **Amount Paid**  
Select a **Pay From** account  
Select **Payment Date**  
Click **Continue**

### Remit RC 159 Amount Owing

Use Form RC159 to make payments on an existing debt or to make a prepayment for an anticipated reassessment.

|                               |   |
|-------------------------------|---|
| Business Number               | 8639  |
| Business Name                 | <input type="text"/>  |
| Contact Name                  | <input type="text"/>  |
| Contact Phone                 | <input type="text"/> <input type="text"/> <input type="text"/>                |
| Remittance Period Ending Date | July <input type="text"/> 27 <input type="text"/> 2010 <input type="text"/>   |
| Amount Paid                   | <input type="text"/>  |
| Pay From                      | Select an Account <input type="text"/>  |
| Payment Date                  | July <input type="text"/> 27 <input type="text"/> 2010 <input type="text"/>   |
|                               | <input type="button" value="Cancel"/> <input type="button" value="Continue"/> |

### Remit RC 159 Amount Owing

To remit your RC 159, please review your Pay Amount, Pay From account, and Payment Date, then click Remit. To make any changes to your information click the "Edit this information" link.

Business Number 8639  
Business Name Delta Flooring  
Contact Name Delta  
Contact Phone 888-888-8888  
Remittance Period Ending Date July 27, 2010  
Amount Paid \$0.05  
Pay From Business Chequing 0  
Payment Date July 27, 2010

[Edit this information](#)

Cancel Remit

Review payment details  
Click **Edit this information** to make any changes to the payment (if applicable)  
Click **Remit**

### Remit RC 159 Amount Owing

Member Number 836 Date Tuesday, July 27, 2010

✓ Payment Status Completed  
Business Number 8639  
Business Name Delta Flooring  
Contact Name Delta  
Contact Phone 888-888-8888  
Remittance Period Ending Date July 27, 2010  
Amount Paid \$0.05  
Pay From Business Chequing 0  
Payment Date July 27, 2010  
Confirmation Number 403258

A confirmation box will display, on accounts with **One Signer** required Payment Status will display **Completed**, on accounts with **Two Signers** required Payment Status will display **Created**

**For 24-hour technical assistance with BusinessDirect  
call 1-888-273-3488.**