Business Online Banking User Guide

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User Guide

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Introduction

This document explains how to manage transactions, and delegates within Business Online Banking.

How to access Business Online and Mobile Banking

Initiating Access

1. Contact Innovation Credit Union and ask for your business to have access to Business Online Banking.

2. We will gather information including:
   a. The number of authorized signers and who they are
   b. What accounts each signer needs access to

We will provide each signer with a temporary login ID and Password to use for enrolment to Business Online Banking

Enrolment – Single Signer Enrolment

1. Launch Business Online and Mobile Banking using one of the methods below:
   a. On the web: Visit the innovationcu.ca website and click Log in on the top right corner
   b. On your phone: Download the Innovation Credit Union mobile app from the Apple Store or Google Play

2. Enter your temporary login ID and Password

3. Create a new, permanent Username and Password

4. Complete the Mobile Phone Verification Steps
   a. On the web - You can choose to skip the mobile phone verification, however, if you plan to use our mobile app in the future, we recommend you complete the process to Confirm or Update the mobile phone number we have on file for you
   b. On the mobile app – Confirm or Update the mobile phone number we have on file for you
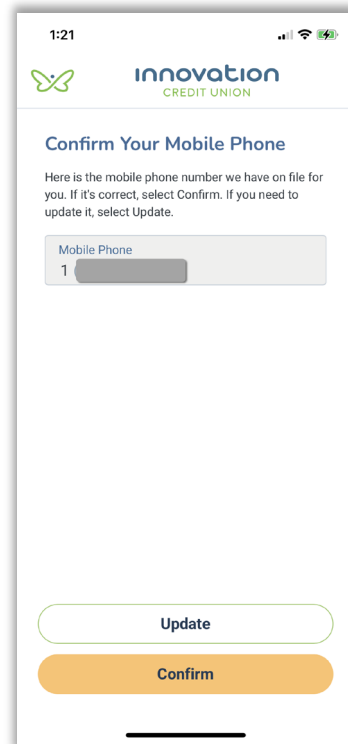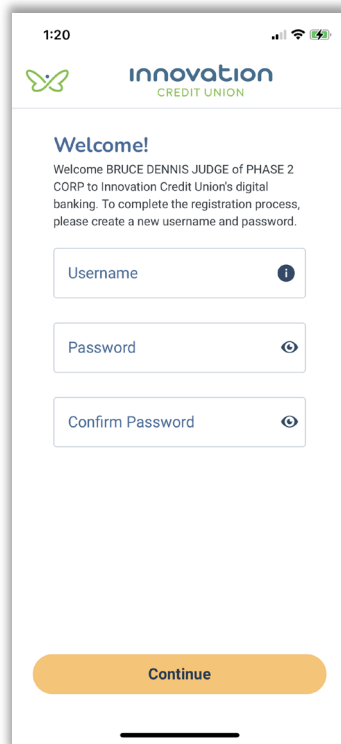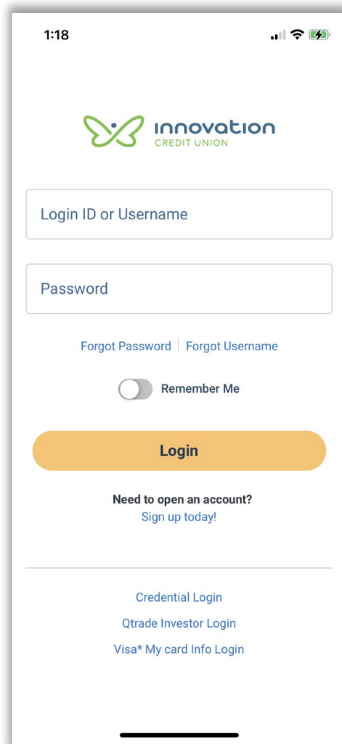
5. When prompted, enter the verification code (One-Time Password) that is sent to your mobile phone number

6. Click 'Proceed to Login'

Your new username and password are now ready to use. You will use these for all future logins
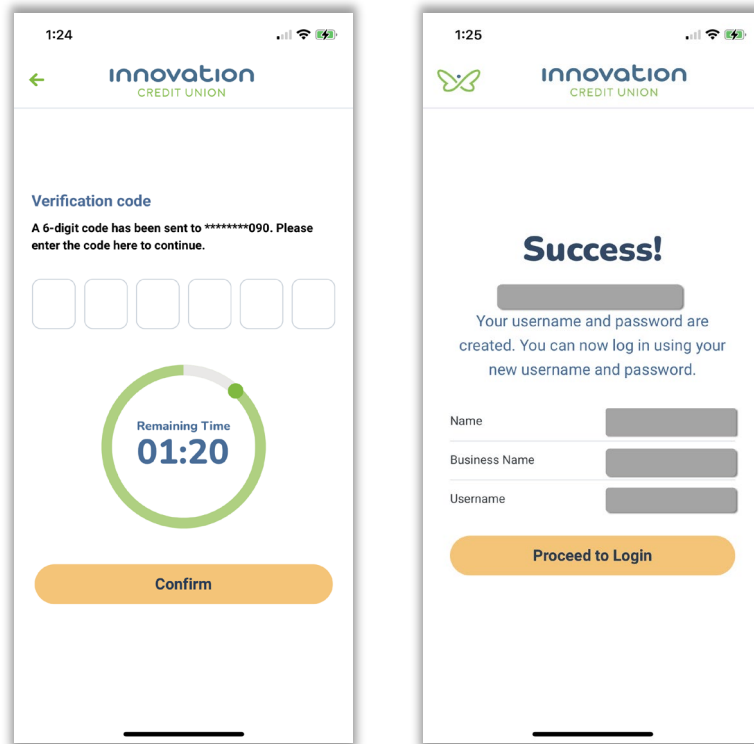
Enrolment - Dual Signator Enrolment

The process of getting access to Business Online Banking is the same as for a single signer, but **each** signer must complete the steps outlined above.

Note: Signers do not need to complete the steps at the same time, however, transactions cannot be completed until all the signers have enrolled to Business Online Banking.

First-time Login – Signers

1. Launch Business Online and Mobile Banking

2. Log in with your new Username and Password

3. When prompted, enter the verification code (OTP) that is sent to your mobile phone number (mobile app only)

4. Agree to the Electronic Services Agreement

5. On the Biometric Prompter Screen, toggle On/Off to enable/disable biometric login (Touch ID or Face ID on iOS, Fingerprint on Android)

   Note: To enable biometric login on the mobile app, biometric settings must be enabled on your device, and you must select 'Remember Me' when you login. These settings can be enabled/disabled at any time by navigating to your profile on the top right of the screen, selecting Security Settings > Manage Biometrics

6. Select Yes or No on the Alerts management popup. Note: Alerts can be set up at any time by navigating to your profile on the top right of the screen, and select Manage Alerts
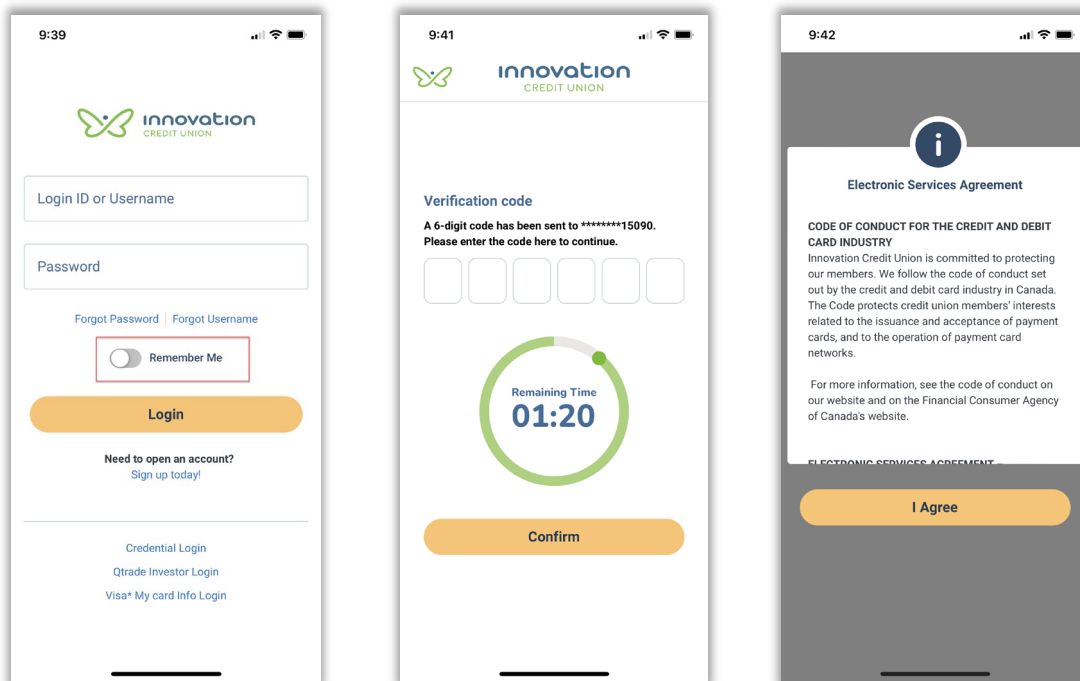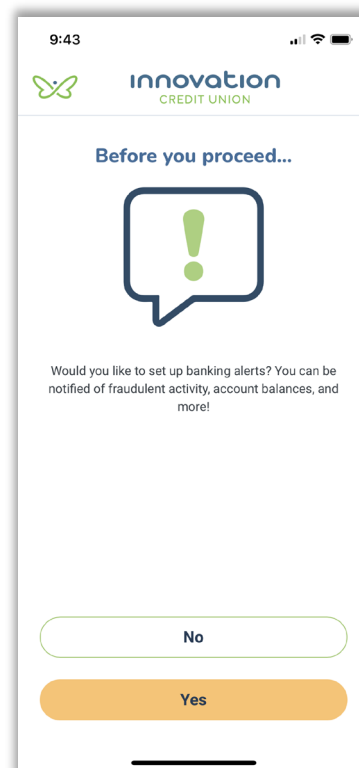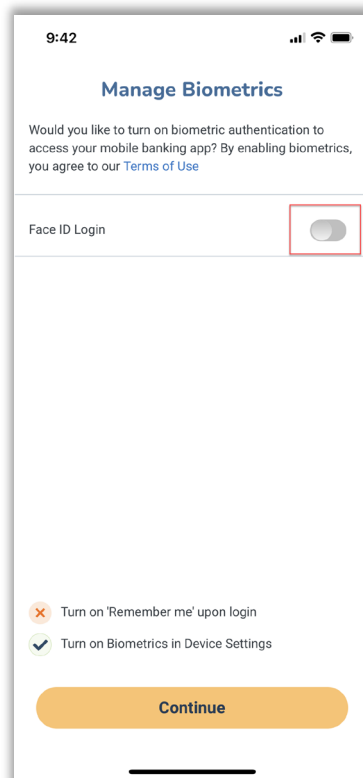
Logging Out

On the mobile app
1. Tap the Home button at the bottom left of your screen
2. Tap your profile at the top right of the screen
3. In the dropdown, tap Log out.
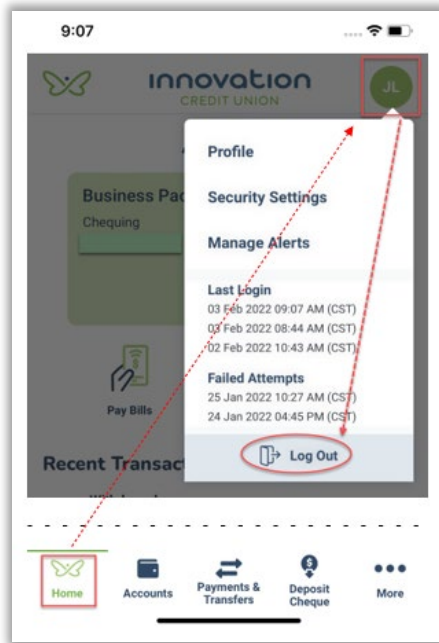
On the Web
Click on the Log Out button on the top right of the screen.
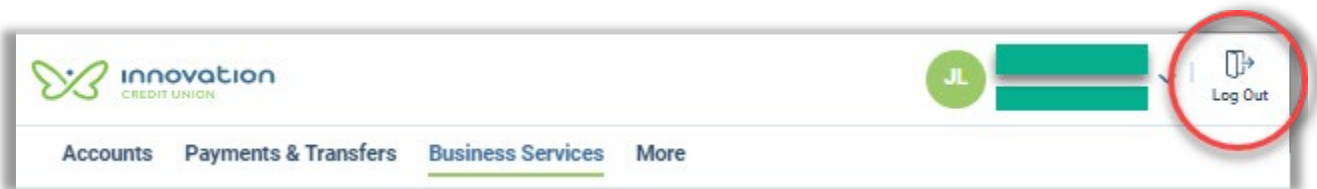
Delegates

The delegate management feature allows signers to provide online and mobile banking access to non-signers (such as your accountant). Each signer can grant access only to the accounts on which they have signing authority. For example, if your business has 2 accounts, and Signer 1 has online and mobile banking access to only 1 account, their delegate(s) will only have access to that 1 account. There is no need to contact us to add a delegate to your business; this is a self-serve feature.

Manage Delegates Screen

The delegate management features described in this section are all accessed using the following navigation:

On the Web: Select Business Services > Manage Delegates
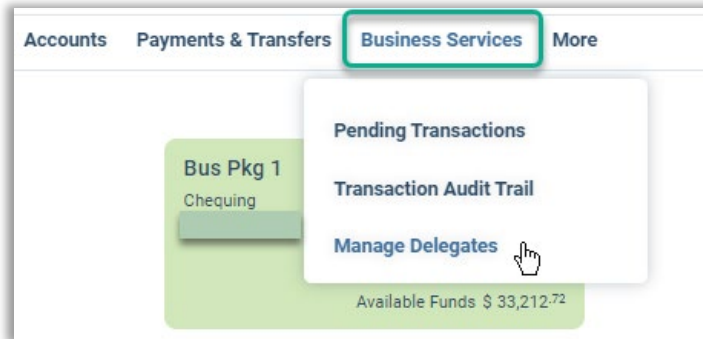
On the Mobile App: Select More > Business Services > Manage Delegates
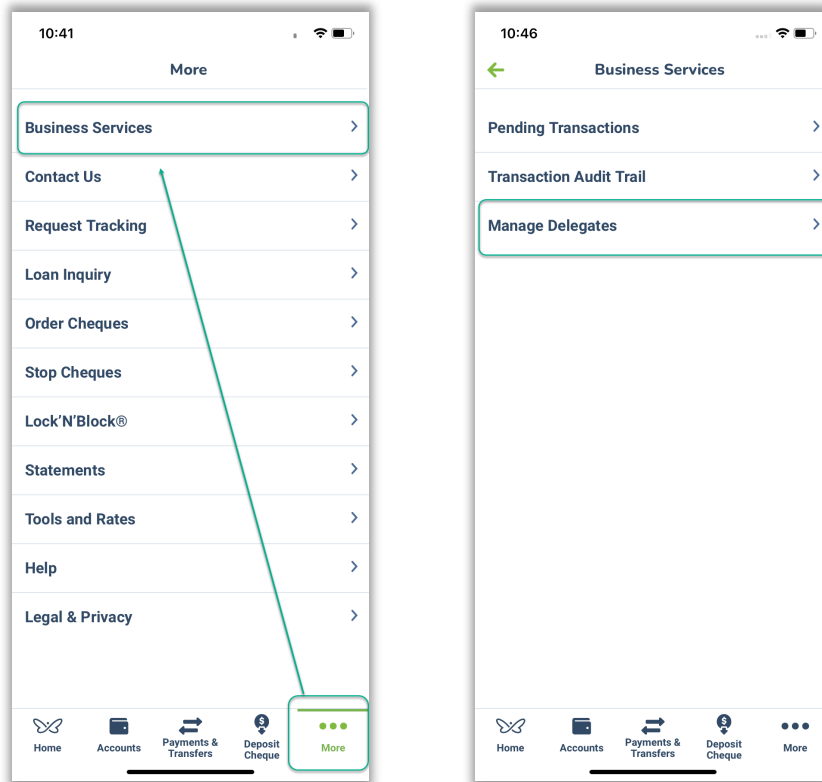
The Manage Delegates screen lists all delegates under the business. Each signer's delegates will appear under the signer's name.
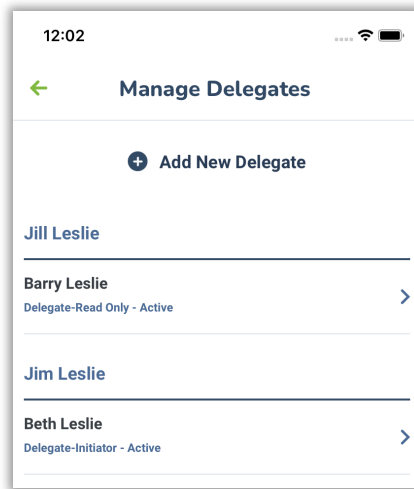
Signers can perform the following functions on their own Delegates:
- Update Delegate
  - o Update a Delegate's Personal Information
  - o Update a Delegate's Role
  - o Unlock a Delegate's Online and Mobile banking
  - o Suspend a Delegate's access
  - o Re-activate a Delegate's access
- Change Password
- Manage Country Access
- Manage Account
- Delete a Delegate

Signers can perform the following functions on other Signer's Delegates:
- Delete another signer's delegate

Adding a Delegate

Each signer can create an unlimited number of delegates.
1. Navigate to Manage Delegates (see [Manage Delegates Screen](#))
2. Select **Add New Delegate**
3. Enter the Delegate's First and Last name
4. Choose the Delegate's role
   - **Delegate – Initiator**
     This role can only initiate non-monetary and monetary transactions and cannot be executed without approval of the Signer(s).

- **Delegate – Read Only**
  This role can only perform read-only activities such as view transactions or account balances
5. Enter the Delegate's email and mobile number
6. Create a temporary password and re-enter it to confirm
7. Check the box to confirm you have obtained consent from the delegate for the collection of their personal information
8. Select **Continue**, review the information, and select **Confirm** to save

Once the delegate is successfully created, the system will generate a username that starts with the letter "D" followed by seven digits. The system will send the username to the delegate via text and email. **The temporary password must be provided to the delegate by the signer.**

The Delegate can now login with the Username and temporary Password provided to them.

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The Delegate will receive an email and text message informing them of their Username. Their temporary password will be provided by their signer.
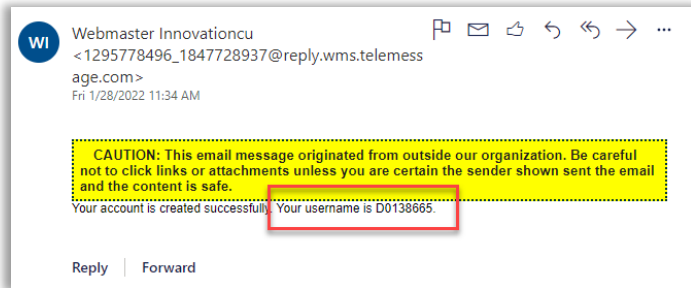
Your account is created successfully. Your username is D0138665.

Delegate First-Time Login

Delegates will follow these steps to login for the first time:
1. Launch Business Online and Mobile Banking using one of the methods below
   - On the web: Visit the innovationcu.ca website and click Log in on the top right corner
   - On your phone: Download the Innovation Credit Union app from the Apple Store or Google Play

2. Enter Username (provided via email/text message) and temporary Password (provided by the signer)

3. When prompted, enter the verification code (OTP) that is sent to your mobile phone number (mobile app only)

4. On the Biometric Prompter Screen, toggle On/Off to enable/disable biometric login (Touch ID or Face ID On iOS, Fingerprint on Android)

   Note: To enable biometric login on the mobile app, biometric settings must be enabled on your device, and you must select 'Remember Me' when you login. These settings can be enabled/disabled at any time by navigating to your profile on the top right of the screen, selecting Security Settings > Manage Biometrics

5. Create a new, permanent password
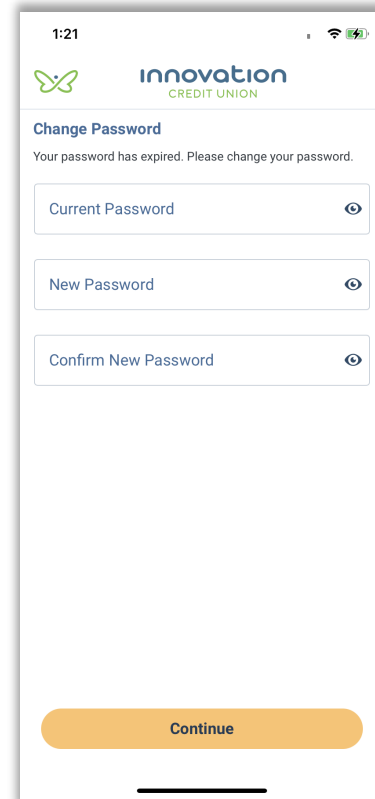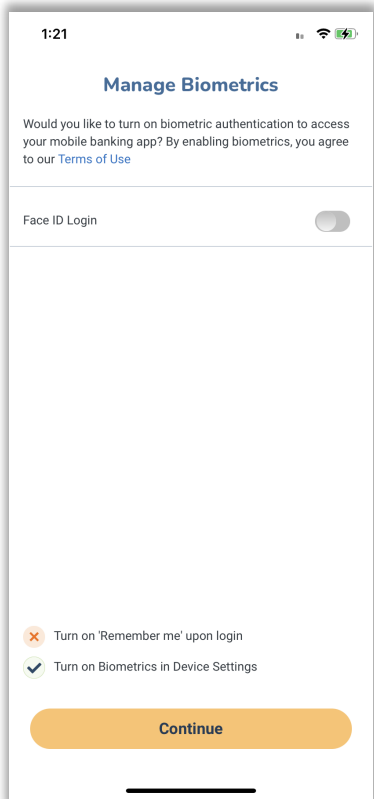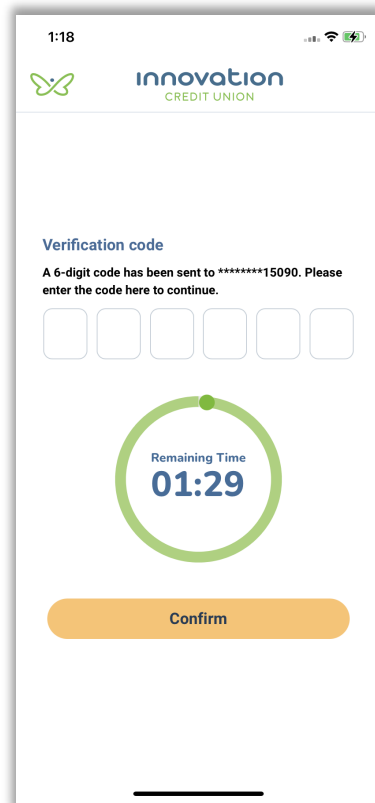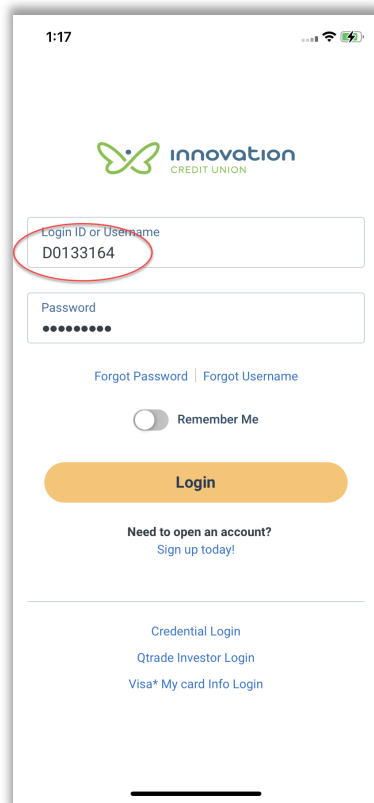
Updating a Delegate's Profile

Signers could edit the information in a Delegate's profile if they created the delegate.

To edit a delegate's profile, the signer will navigate to the delegate management screen and complete the following steps:

1. Select the delegate from the list to open the Delegate Details screen
2. On the Delegate Details screen, select Update to open the Update Delegate screen
3. On the Update Delegate screen, Signers can perform the following functions:
   - Change Delegate's password (provide new temporary password)
   - Update delegate's personal Information (Name, email address, mobile phone number)
   - Update Delegate's role
   - Unlock a delegate's online & mobile banking access
   - Suspend or reactivate a delegate

Update a Delegate's Personal Information

Signers can update personal information (first name, last name, email address, mobile phone number) for delegates they have added.

1. From the Update Delegate screen, update the information
2. Select **Continue**
3. Review the changes and select **Confirm** to save

Update a Delegate's Role

1. From the Update Delegate screen, use the dropdown to change the Delegate's role
2. Select **Continue**
3. Review the change and select **Confirm** to save

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Unlock a Delegate's Online and Mobile Banking access

Delegates cannot use the self-serve Forgot Password feature on the Business Online login screen, so if they are locked out of Online & Mobile banking, they should contact their signer to unlock them.

The delegate's signer can unlock the delegate, following these steps:

1. From the Update Delegate screen, confirm that the delegate's current status is 'Lock'
2. Select **Active** from the New Status dropdown
3. Select **Continue**
4. Review the change and select **Confirm** to save

Suspend a Delegate's access

Signers can temporarily suspend a delegate's access to Business Online Banking services.

1. Select **Suspend** from the New Status dropdown
2. Select **Continue**
3. Review the change and select **Confirm** to save

Re-activate a Delegate's access

Signers can restore a delegate's access after it has been suspended.

1. From the Update Delegate screen, confirm that the current status is 'Suspend'
2. Select **Active** from the New Status dropdown
3. Select **Continue**
4. Review the change and select **Confirm** to save

Change a Delegate's Password (create new temporary password)

1. Select the Change Password button at the top of the Update Delegate screen
2. Enter a temporary password and re-enter it to confirm
3. Select Confirm

The Delegate can now login with the new temporary password (they will be prompted to create a new permanent password)

Manage Country Access

Signers will be able to restrict/grant login access to specified countries based on the IP address of their linked Delegates. This is a good fraud prevention tool to stop fraudsters

from other countries logging in with stolen credentials. Tip: Select only Canada if your Delegates do not log in from other countries.

1. From the Manage Delegates screen, select the Delegate
2. Select **Manage Country Access**
3. Default setting is all countries are selected for login access
    a. Choose **Select All** to turn off all countries. Unselect countries one by one is also allowed
    b. Choose **Canada** at the top of the list to activate check mark
    c. Select **Confirm** at the bottom of the screen

Manage Account Access

Signers will be able to restrict/grant account access for their linked delegates. The system will display only the Accounts to which the Signer has access. The Signer can manage which accounts their Delegates have access to.

1. From the **Manage Delegates** screen, select the Delegate
2. Select **Manage Account Access**
3. The Manage Account Access screen will display a list of the accounts the Delegate has access to
4. **Select All** is on by default
    a. Signer can manually choose to check or uncheck accounts individually
    b. The search icon can be used to search for 'chequing,' 'savings' etc. and only those account types will list
    c. Unselect to remove access and select to add/reinstate access
5. **Confirm**

Manage Day & Time Access

Signers will be able to manage when their Delegates can access their online & digital banking based on Day of the Week & Time of Day.
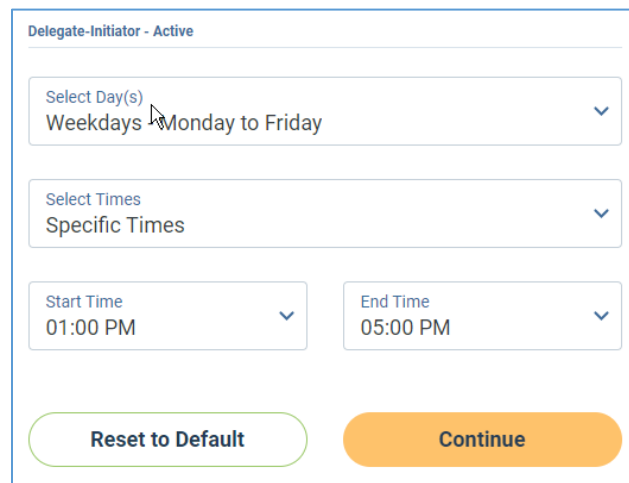
1. From the **Manage Delegates** screen, select the Delegate
2. Select **Manage Day & Time Access**
3. Choices in the Select Day(s) dropdown:
    a. All Days – Monday to Sunday – Default
    b. Weekdays – Monday to Friday
    c. Custom – Each day of the week will have its own dropdown with a dropdown to Select Times for each day as needed.

4. Choices in the Select Times dropdown:
    a. All Day – Default
    b. Specific Times – Choose a Start Time and End Time for the days chosen in Select Day(s) dropdown.

Example below: Delegate has been updated to only have access during Weekdays (Monday – Friday) on the Specific Times from 01:00 PM to 05:00PM.

5. When complete, select **Continue**
6. Review, then **Confirm** if correct.

The Delegate can be reset to the default access which is All Day(s), All Day.
1. From the **Manage Delegates** screen, select the Delegate
2. Select **Manage Day & Time Access**
3. Select **Reset to Default**
4. Select **Continue**
5. Review, then **Confirm** if correct.

Deleting a Delegate's Profile
Signers can permanently delete their own Delegate, or another signer's Delegate.

1. From the **Manage Delegates** screen, select the Delegate
2. At the bottom of the Delegate Details Screen, select **Delete**
3. On the Delete Delegate Confirmation screen, select **Confirm**

Transactions

Initiating Transaction Requests

Transactions can be initiated by signers or delegate-initiators. To initiate a transaction, a signer or delegate-initiator will perform the following steps:
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 details
4. Submit the transaction and, if required, wait for it to be approved.

Approval Processes

Single signer accounts – Signer-initiated transactions
No additional approval is required, and the transaction is processed either immediately or on a future date, depending on the transaction date.

Dual signature accounts – Signer-initiated transactions
One signer can initiate a transaction, while another must approve or reject it. All signers on business accounts requiring dual signatures may initiate and approve, decline, or edit transactions.

Single and Dual signature accounts – Delegate-initiated transactions
If a delegate initiates a transaction when there is only one signature required, a single signer must approve before the transaction is processed. In the case of a dual-signature account, the approval of both signers is required to complete monetary transactions.

Approval Structure:
Execute: Signer can execute the transaction without further approval
Approve: System will check if a second signer's approval is also required

Transaction Type	Transaction Name	Delegate-Read Only	Delegate-Initiator	Signer
Transfers	Transfer To Own Account	Not allowed	Send to approve	Execute & Approve
	Transfer To Another Member	Not allowed	Send to approve	Execute & Approve
Manage Recipients -	View Recipient	Not allowed	Has access	Has access
	Add Recipient	Not allowed	Execute	Execute

Transfer to Another Member	Delete Recipient	Not allowed	Send to approve	Execute
Interac eTransfer	Send Money	Not allowed	Send to approve	Execute & Approve
	Request Money	Not allowed	Has access	Has access
	Receive Money	Not allowed	Not allowed	Execute
	Fulfill Request Money	Not allowed	Not allowed	Execute & Approve
Interac eTransfer Manage Contacts	View Contact	Not allowed	Has Access	Has Access
	Add Contact	Not allowed	Execute	Execute
	Edit Contact	Not allowed	Send to approve	Execute & Approve
	Delete Contact	Not allowed	Send to approve	Execute & Approve
Interac eTransfer Pending	View Pending Transfers & Requests	Not allowed	Has access	Has access
	Resend Notification (For Send and Request Money)	Not allowed	Execute	Execute
	Edit Request (For Send and Request Money)	Not allowed	Not allowed	Not allowed
	Cancel Transfer (For Send and Request Money)	Not allowed	Not allowed	Execute
Interac eTransfer History	Interac e-Transfer® History	Not allowed	Has access	Has access
Interac eTransfer Autodeposit Settings	Create Autodeposit Registration	Not allowed	Not allowed	Execute
	View Autodeposit Registration	Not allowed	Not allowed	Execute
	Add New Registration	Not allowed	Not allowed	Execute
	Edit Autodeposit Registration	Not allowed	Not allowed	Execute
	Delete Autodeposit Registration	Not allowed	Not allowed	Execute
Interac eTransfer Profile Settings	Profile Settings	Not allowed	Not allowed	Execute
Make a Payment	Make a Payment	Not allowed	Send to approve	Execute & Approve
Business Taxes	GST/HST 34 Filing Only	Not allowed	Send to approve	Execute
	GST/HST 34 Filing and Remittance	Not allowed	Send to approve	Execute & Approve
	GST/HST Amount Owing Remittance (RC 159)	Not allowed	Send to approve	Execute & Approve

	GST/HST Interim Payments Remittance (RC 160)	Not allowed	Send to approve	Execute & Approve
	Corporation Tax Payment on Filing (RC 158)	Not allowed	Send to approve	Execute & Approve
	Corporation Tax Amount Owing Remittance (RC 159)	Not allowed	Send to approve	Execute & Approve
	Corporation Tax Instalment Remittance (RC 160)	Not allowed	Send to approve	Execute & Approve
	Payroll and Source Deduction - Current Year	Not allowed	Send to approve	Execute & Approve
	Add CRA Account	Not allowed	Execute	Execute
Manage Payees	View Payees	Not allowed	Has Access	Has Access
	Add Payee	Not allowed	Execute	Execute
	Delete Payee	Not allowed	Send to approve	Execute
Scheduled Payments & Transfers	View Scheduled Transfers/Payments	Not allowed	Has access	Has access
	Delete Schedule Payment	Not allowed	Send to approve	Execute & Approve
	Delete Schedule Transfer	Not allowed	Send to approve	Execute & Approve
Deposit Cheque	Deposit Cheque	Not allowed	Execute	Execute
Pending Transactions	View Pending Transactions	Not allowed	Has access	Has access
	Approve Pending Transactions	Not allowed	Not Applicable	Allowed
	Reject Pending Transactions	Not allowed	Not Applicable	Allowed
	Cancel Pending Transactions	Not allowed	Execute- if initiated by themselves	Execute- if initiated by themselves
Transaction History	View Transaction List	Not allowed	Has access	Has access
	Create Similar Transaction	Not allowed	Send to approve	Execute & Approve
Delegate Management	View Delegates	Not allowed	Not allowed	Has access
	Add Delegates	Not allowed	Not allowed	Execute
	Update Delegates	Not allowed	Not allowed	Execute - Only Own Delegates
	Delete Delegates	Not allowed	Not allowed	Execute - Any Delegates
Account & Transaction Inquiry	Account Information	Has access	Has access	Has access
	Transaction History & Details	Has access	Has access	Has access
	AC Statement & Download	Has access	Has access	Has access
Open Account	Open Ag/Business Package Account	Not allowed	Not allowed	Execute
	Open AgriInvest Saving Account	Not allowed	Not allowed	Execute

	Open Association Account	Not allowed	Not allowed	Execute
	Community Service / Association Unlimited	Not allowed	Not allowed	Execute
	Open Community Service	Not allowed	Not allowed	Execute
	Open Savings Account	Not allowed	Not allowed	Execute
	Open Term Deposits	Not allowed	Not allowed	Execute
	Open US Account	Not allowed	Not allowed	Execute
Loan Inquiry	Loan Inquiry	Not allowed	Not allowed	Execute
Order Cheque	Order Cheque	Not allowed	Not allowed	Execute
Stop Cheques	View Stop Cheques	Not allowed	Has access	Has access
	Stop a Single Cheque	Not allowed	Not allowed	Execute & Approve
	Stop a Series of Cheques	Not allowed	Not allowed	Execute & Approve
Statements	eStatement Subscription	Not allowed	Not allowed	Execute
	View eStatement	Has access	Has access	Has access
Edit Account Nicknames	Edit Account Nicknames	Not allowed	Not allowed	Execute
Contact Us	Contact Us	Not allowed	Not allowed	Has access
	Request Tracking	Not allowed	Has access	Has access
Security Settings	Change Password	Has access - Own	Has access - Own	Has access - Own
	Manage Biometrics	Has access - Own	Has access - Own	Has access - Own
	My Devices	Has access - Own	Has access - Own	Has access - Own
Manage Alerts	Manage Alerts	Not allowed	Not allowed	Execute
Profile Settings	Profile	Not allowed	Has Access	Has Access
	Update Profile	Not allowed	Not allowed	Has access
Lock'N Block	Lock'N Block	Not allowed	Not allowed	Execute

Immediate and future-dated transactions

Signers and delegate-initiators may initiate both immediate and future-dated transactions. Immediate transactions are processed after the signer(s) has approved them. Future-dated transactions are processed on a specified date after the signer(s) has approved them.

Pending Transactions

Access to pending transactions is available from the Home screen or under the Business Services menu.

On the Home screen, Signers and delegate-initiators will see the last 3 pending transactions listed below the Account Badges and Recent Transactions (mobile app) and to the right of the Account Badges (web browser). The following information will display:

- Type of transaction
- Transaction creation date
- Amount of transaction
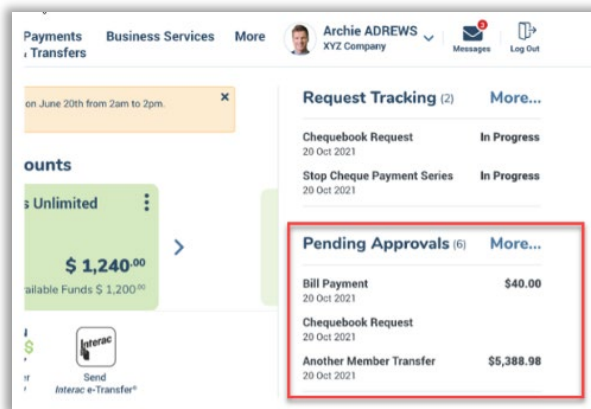
Web Browser   Mobile app
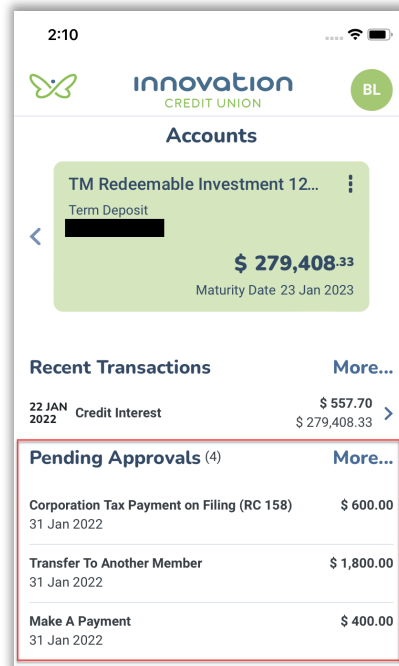
Select the "More" link to access the Pending Transactions list.

The Pending Tansactions list can also be accessed through the Business Services on the Web and More > Business Services on the mobile app.

The Pending Transactions screen will provide the choice of showing two tabs:

- Pending Your Approval - The approvals waiting for the signer who is logged in
- Pending Other's Approval – The approvals that cannot be approved by the signer who is logged in.

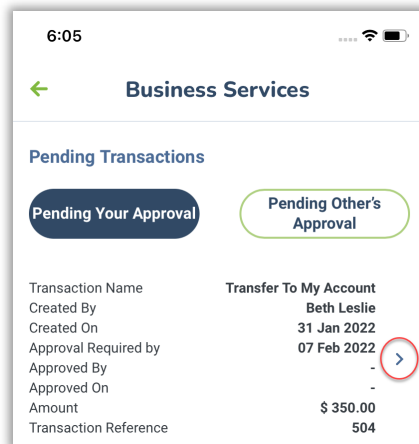## View detail and Approve/Reject/Cancel Pending Transaction

Based on the user's role, different options will be available
- Signer can Approve any pending transaction not initiated by them unless they have already approved it.
- Signer can Reject any pending transaction not initiated by them. A textbox will display for reason of reject or cancel.
- Signer can Cancel their own transactions
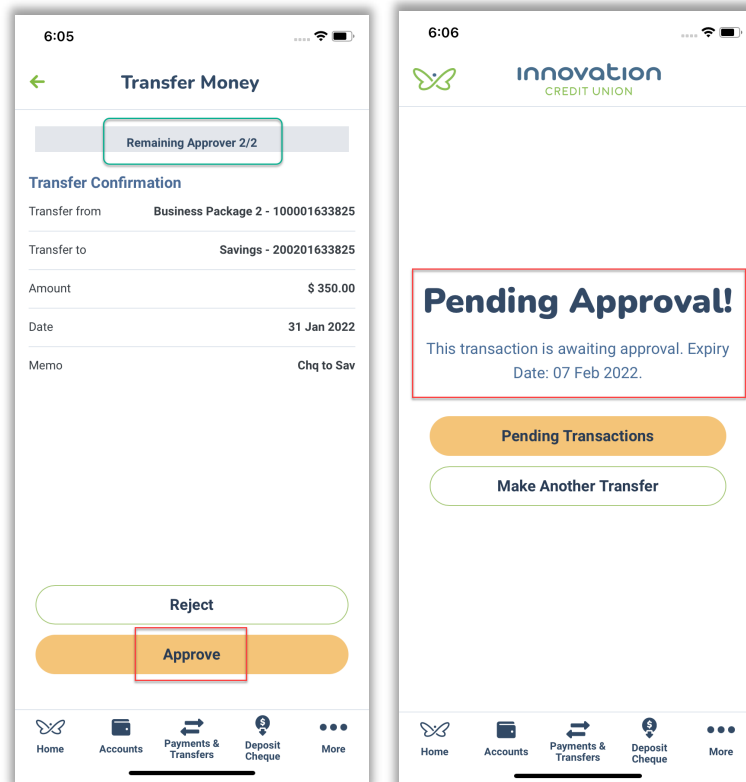- Delegate–Initiator can Cancel their own transactions

Approving a Pending Transaction
1. Select a pending transaction
2. Review the details – Remaining Approvers required will display.
3. Select Approve

The Success screen will display if only one approval is required. If 2 approvals are required, Pending Approval will display

Since the transaction requires another approval, it will now appear under the signer's Pending Other's Approval tab
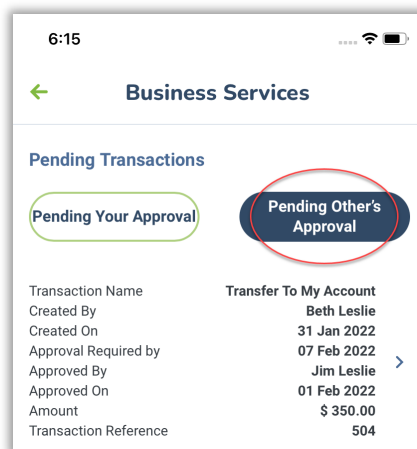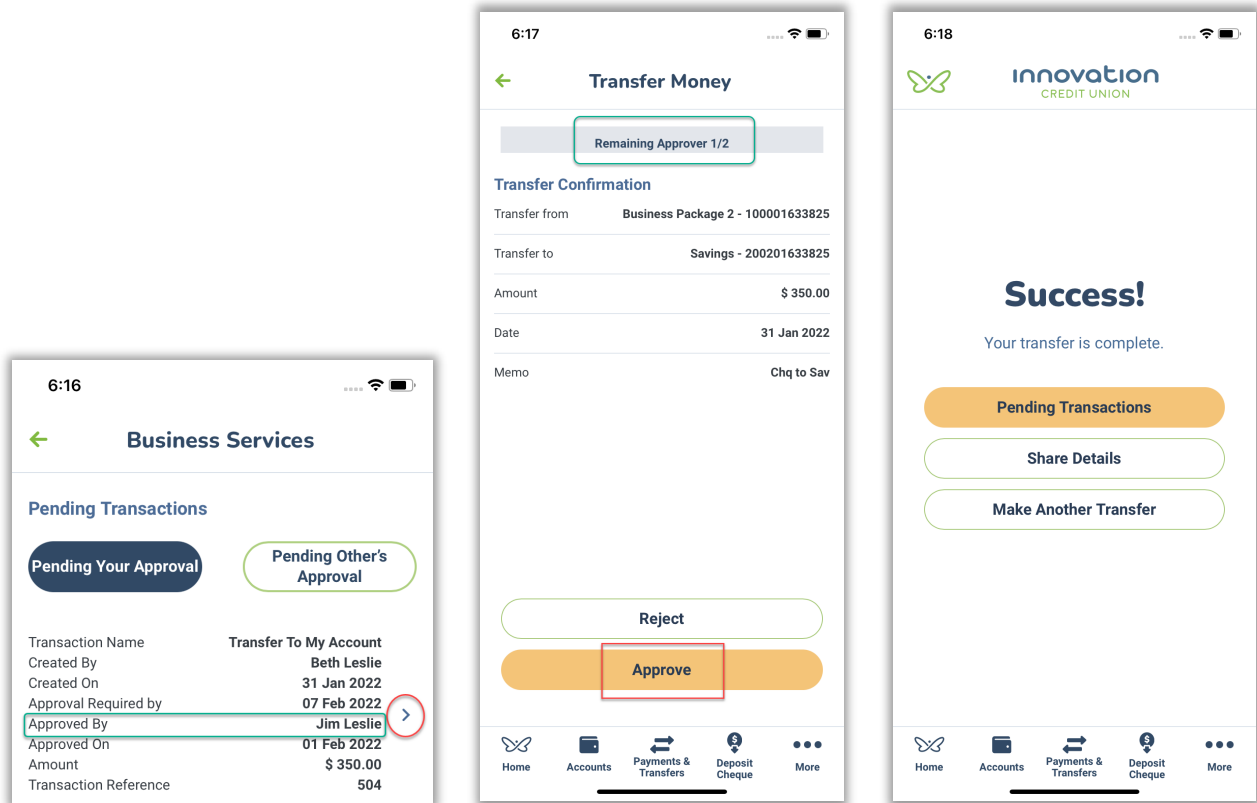

4. Second approver logs in and will see the transaction under Pending Your Approval tab
   The Approved By row will show the first approval is already completed
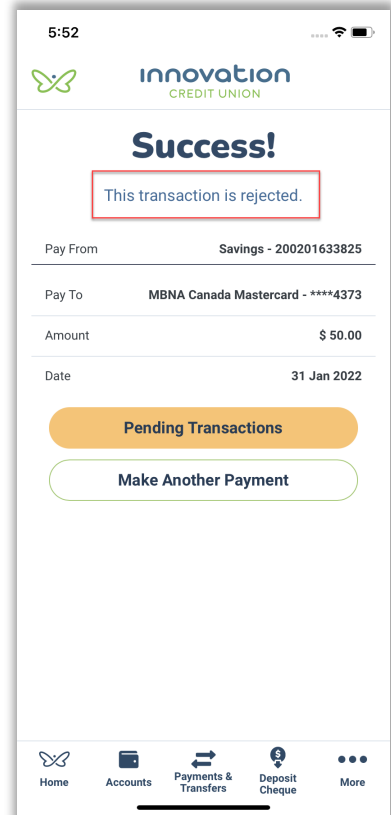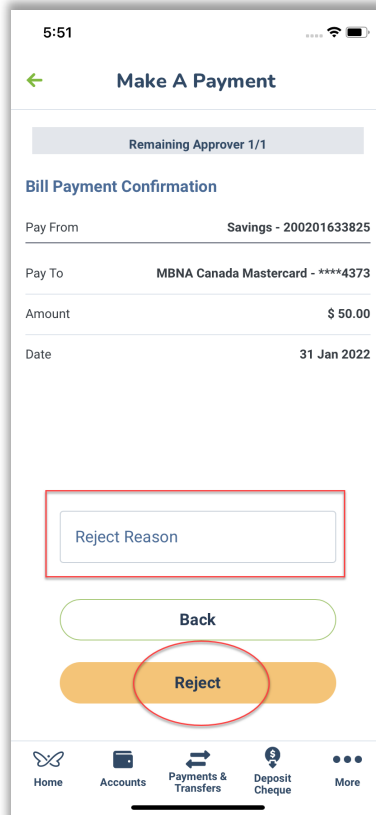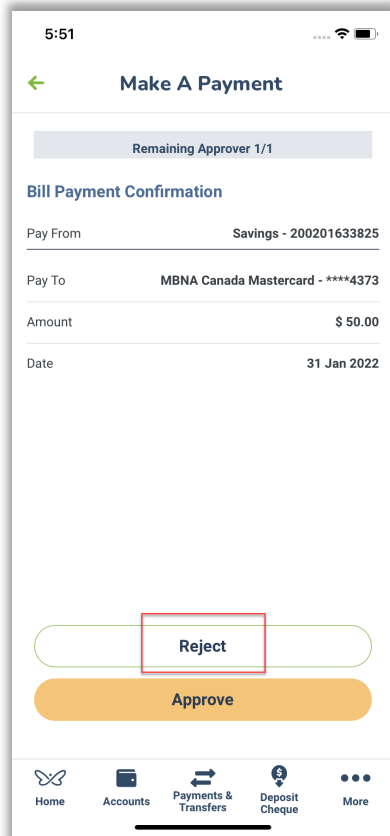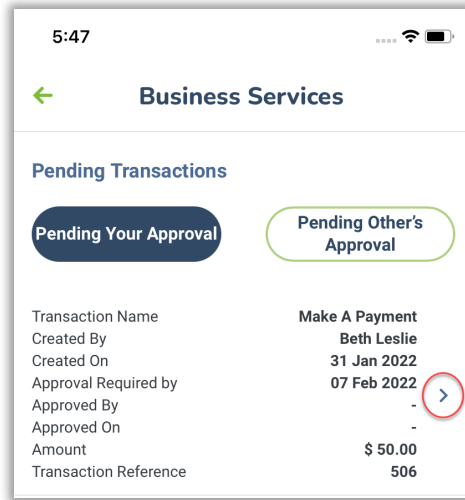
5. Select the pending transaction
6. Review details – Remaining Approvers now show 1/2 required
7. Select Approve
8. Success screen will display

Rejecting a Pending Transaction

1. Under Pending Your Approval tab, Select the pending transaction
2. Review the details
3. Select Reject
4. Textbox will display – enter a Reject Reason
5. Success screen will display

Cancelling a Pending Transaction

A pending transaction can only be cancelled by the Signer or Delegate-Initiator that created the transaction.
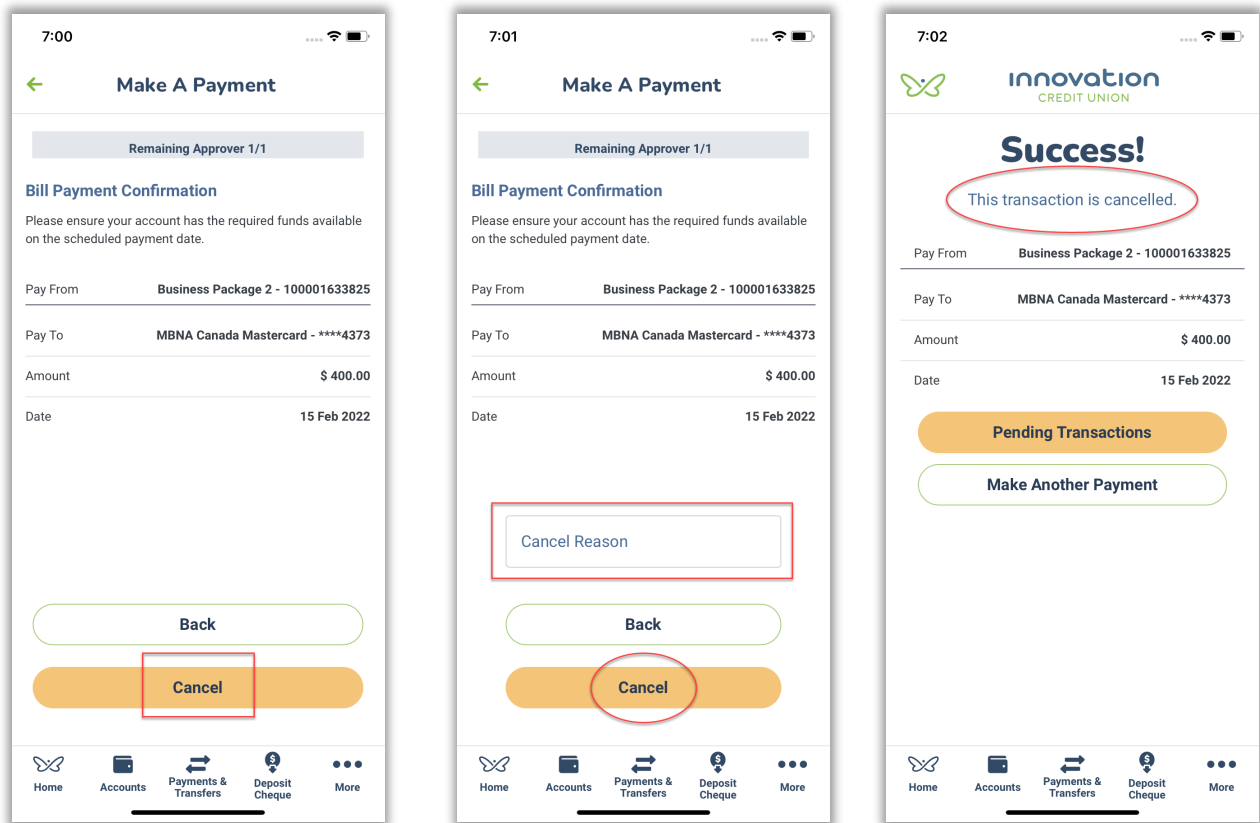
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Since the transaction has been created/initiated, it will appear in the Pending Other's Approval tab.

The user can only Cancel a transaction that has not been Approved yet.

1. Under Pending Other's Approval tab, select the pending transaction
2. Review the details
3. Select Cancel
4. Textbox will display – enter a Cancel Reason
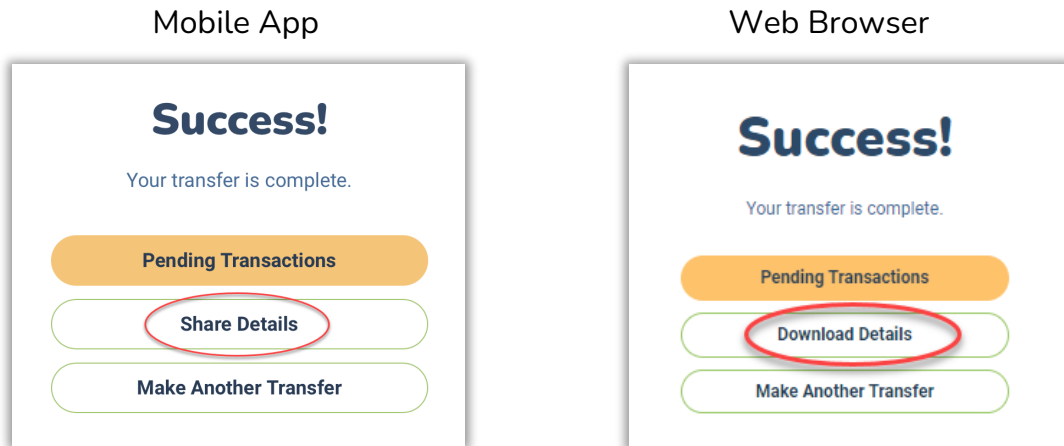

Transaction Receipts

Business Online and Mobile Banking allows users to generate a transaction receipt for a completed transaction. This feature is available on the results screens for a transaction that was just completed, and on the transaction details screen for previously completed transactions.

- On the web, transaction receipts are generated using the Download Details button

- On the mobile app, transaction receipts are generated using the Share Details button

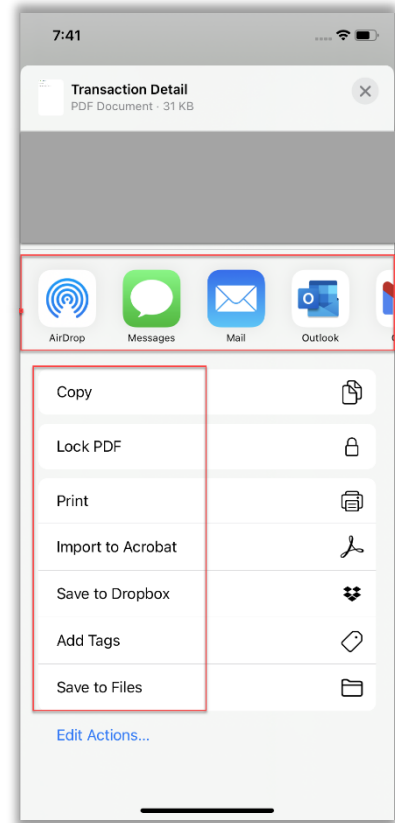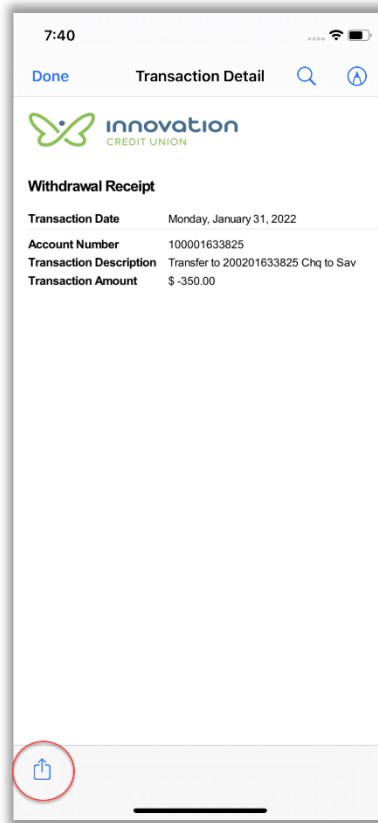Mobile App   Web Browser
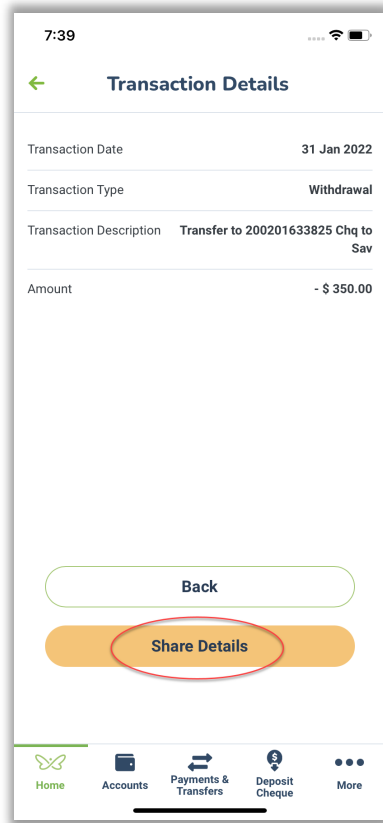

Mobile app

Select the Share Details button. A transaction receipt will be generated as a PDF. You can save, print, or share the file based on your device's supported options
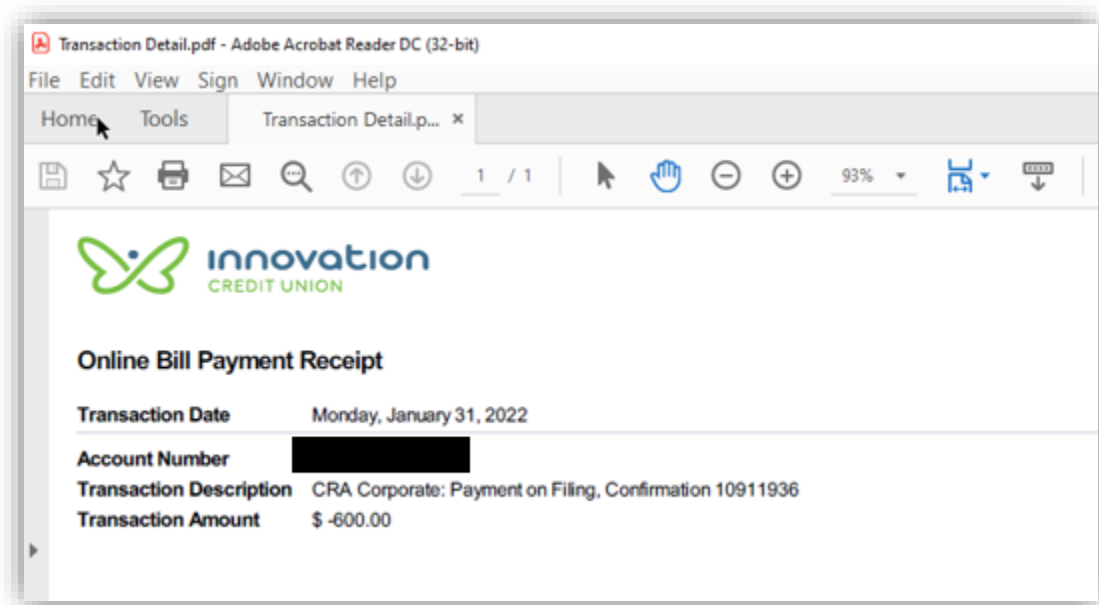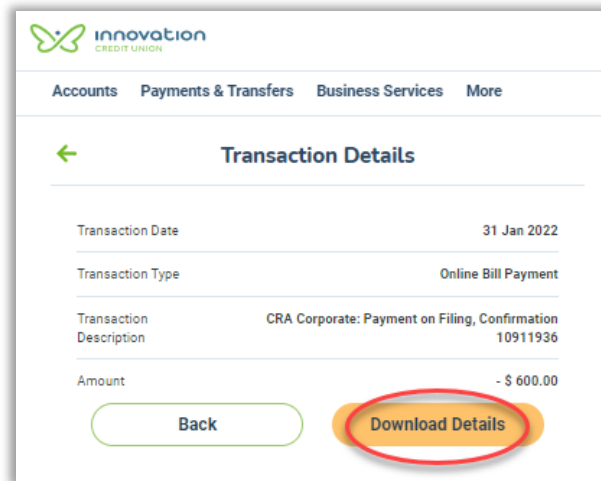
Web Browser

Select the Download Details button to download the transaction receipt to your desktop. You can now save, print, and share the details.

View Transaction Audit Trail

The transactions which are completed (approved or failed), cancelled, rejected, and expired will be listed in the audit trail.

1. Click on Business Services (web browser) or on More > Business Services (mobile app) to access the Transaction Audit Trail.
2. Ten transactions will load at a time after you select the More link.
3. Use the magnifying glass icon to search by the following criteria:
   - Start Date

- End Date
- Created by
- Transaction Name
  - All
  - Bill Payments
  - CRA Filing and Payment
  - Delete Scheduled Payments/Transfers
  - Stop Cheques
  - Transfers
- Status
  - All
  - Completed
  - Cancelled
  - Rejected
  - Expired
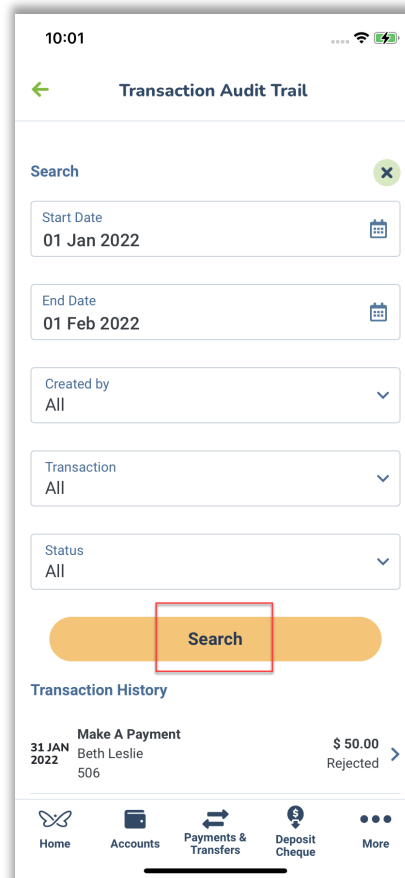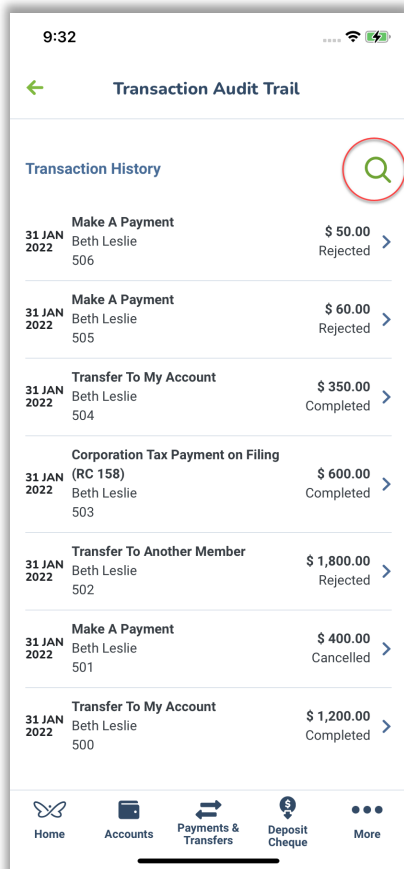
Creating similar transactions

Users can create monetary transactions that are similar to transactions that have been completed, rejected, expired, or cancelled in the Transaction Audit Trail. This function allows users to set up a transaction quickly by only updating the details that need to be changed, such as the amount. Follow these steps to create a similar transaction:

1. Select a transaction from the list, and details of the transaction will display.
2. Select Create Similar Transaction

> The transaction screen will open, details may be edited before continuing and sending the transaction off for approval.
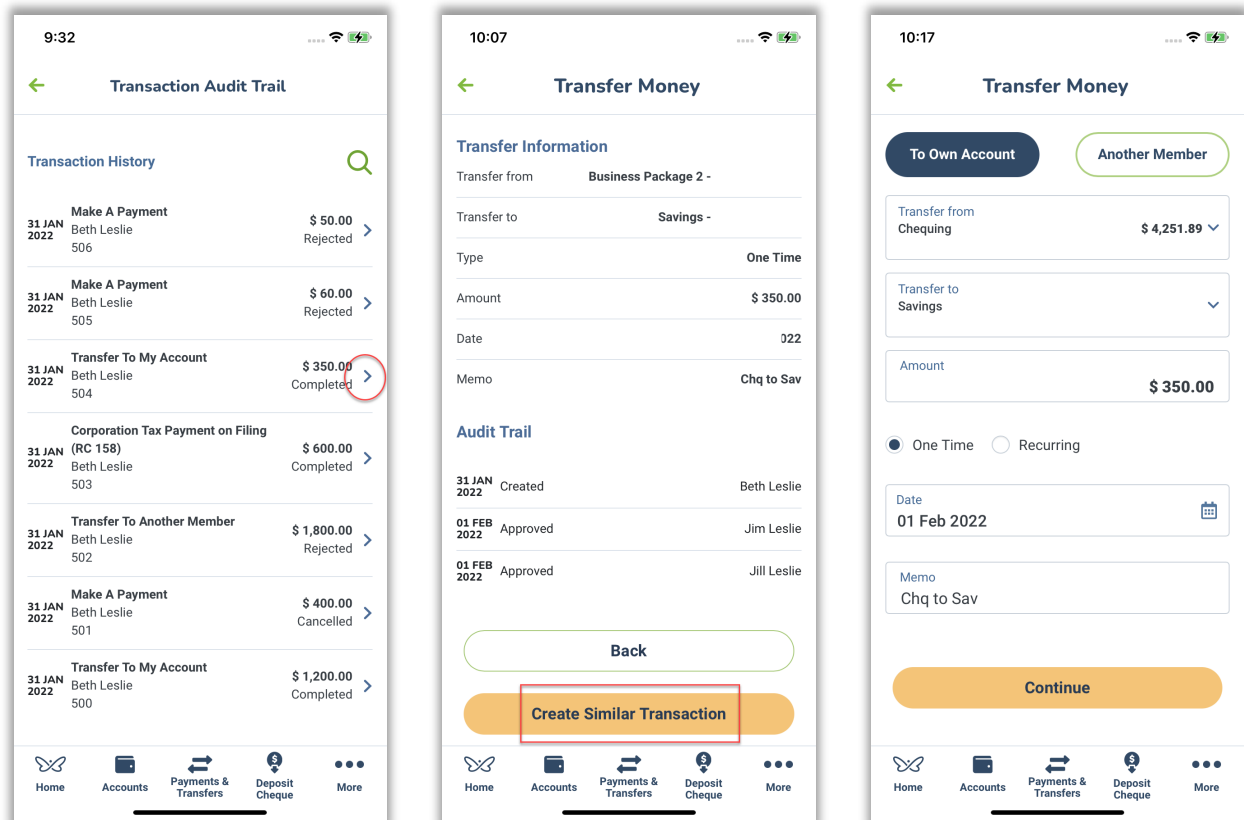
Expired transactions

- Unapproved immediate transactions will expire seven days after creation.
- Unapproved scheduled transactions will expire the day after the scheduled date if the scheduled date is earlier than 7 days after the creation date. Expired transactions appear as expired on the Transaction Audit Trail screen
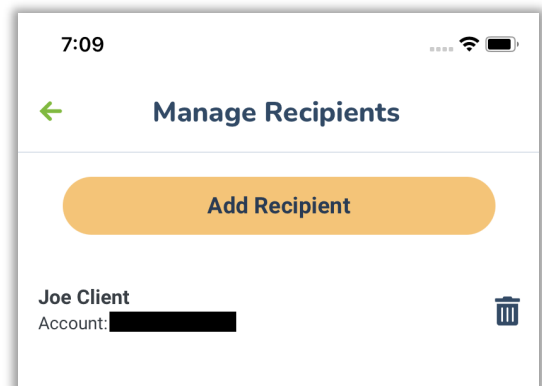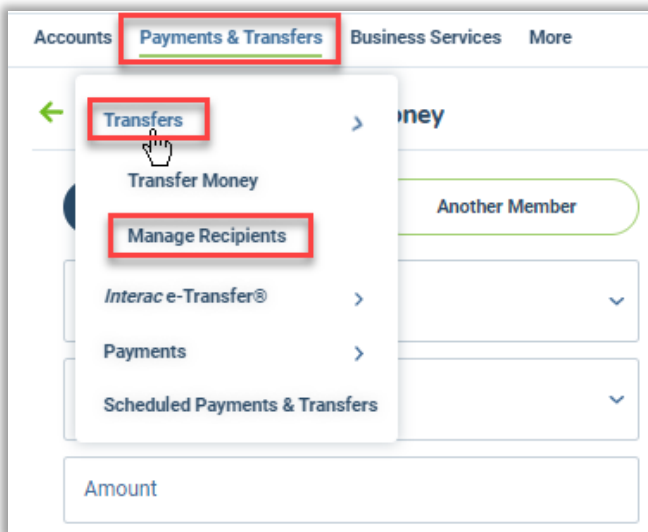
Transfers to Another Member

Business Online & Mobile Banking provides the ability to transfer funds, Canadian to Canadian or USD to USD, in real-time to other members within the Credit Union.

Adding a Recipient

To start transferring funds to another Innovation Credit Union member, you will need their 12-digit account number. Please contact the member to obtain this number. There are two ways to add a new recipient; via Manage Recipients or during the Transfer Money flow:
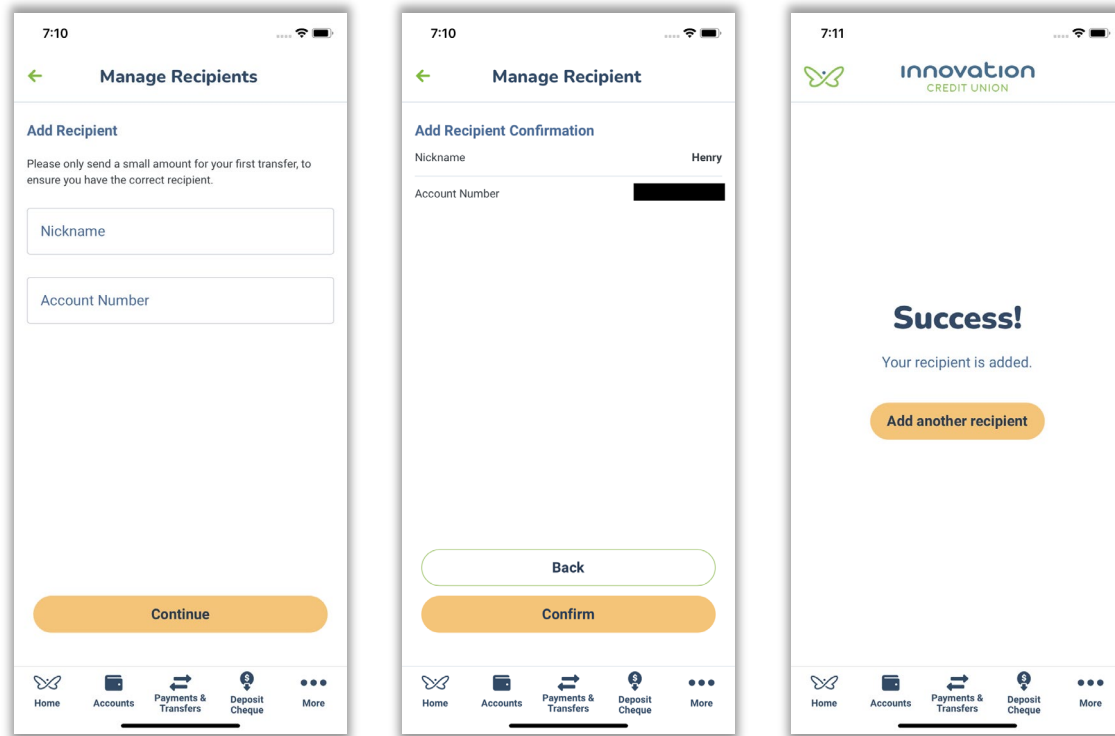
Option 1 – Manage Recipients

1. Select Payments and Transfers > Transfers > Manage Recipients
2. Select Add Recipient
3. On the Add Recipient screen, enter a Nickname and the member's 12-digit account number.
4. Select **Continue**
5. Review the information and select **Confirm** to save

Option 2 – During the Transfer Money flow

1. Select Payments and Transfers > Transfers > Transfer Money
2. Select the Another Member tab
3. Select the Transfer From account from the dropdown
4. Select Add Recipient
5. On the Add Recipient screen, enter a Nickname and the member's 12-digit account number.
6. Select **Continue**
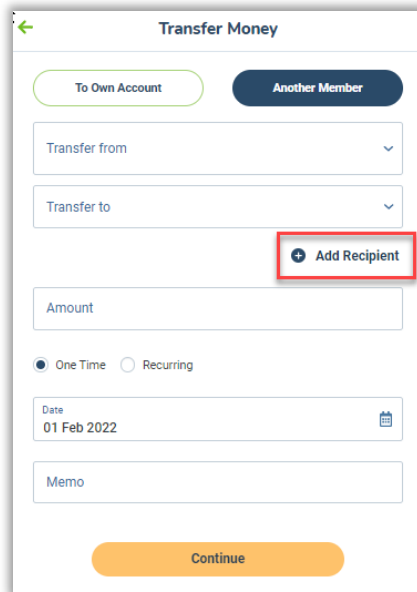7. Review the information and select **Confirm** to save

The Recipient's account will be prepopulated in the Transfer to field, and you can continue completing the transfer.

Deleting a Recipient

1. Navigate to: Payments and Transfers > Transfers > Manage Recipients. Your active Recipients will be listed on this screen

2. Select the delete icon to the right of the recipient's name
3. On the Delete Recipient Confirmation screen, select **Confirm**
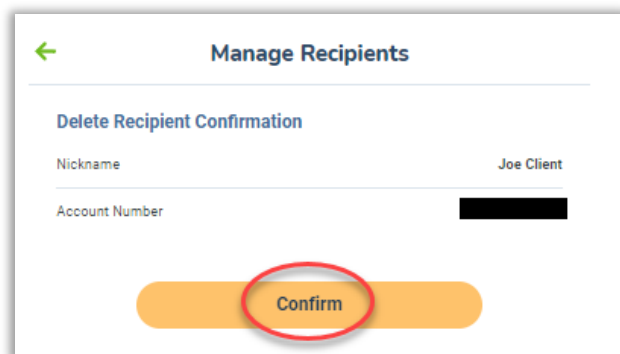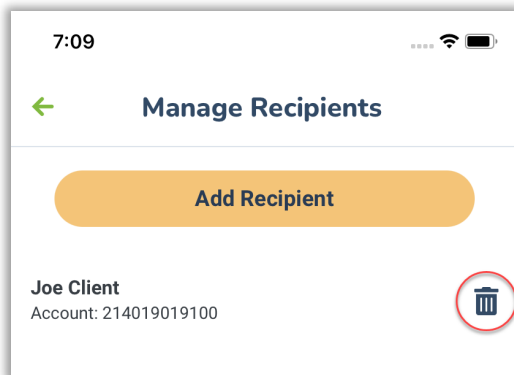
Exporting Transaction History for Accounting Software

Access to export the transaction history is available for web browser only (not available on the mobile apps).

This feature allows you to export your transaction history in formats compatible with many common accounting software programs.

To access your transaction history:

1. Select Accounts > View Accounts
2. Select your account from the list
3. Select View Transactions icon
4. From the Transaction List screen, choose the parameters of your search
   - Last 15 Days
   - Last 30 Days
   - Last 90 Days

   Use the magnifying glass icon to refine your search

5. Select the Download button at the bottom of the screen
6. Select the file type you wish to export
7. Select **Download File -** The file will be automatically downloaded
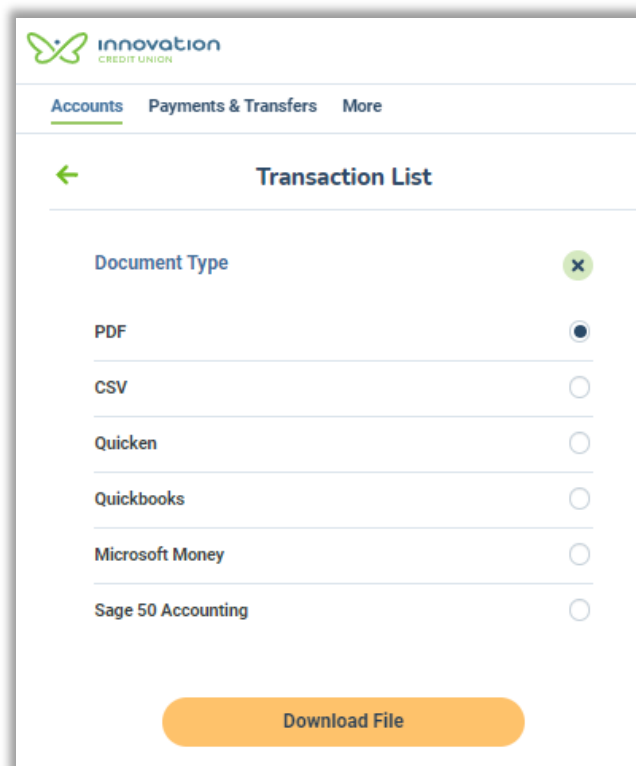
Setting up alerts

To receive alerts via email or mobile phone, Business Online Banking users must initially have a personal mobile phone number and email address on your profile. When registering for an alert, the cell number can be updated to a business cell number,

Register for Business Services Alerts
1. Navigate to your Profile (located on the top right of the Home page)
2. Select Manage Alerts
3. Enter the mobile number and/or email where you want to receive your alerts.
4. Click Update
5. Select Business Services Alerts
6. The two types of alerts list on the screen
   - Transaction about to expire
   - Transaction pending approval
   - Transaction is Approved or Rejected (Also displays for Delegate-initiator to set up)
   - Transaction is Created
7. Use the Email and Text toggles to select how you wish to receive your alerts.
8. Select **Confirm**

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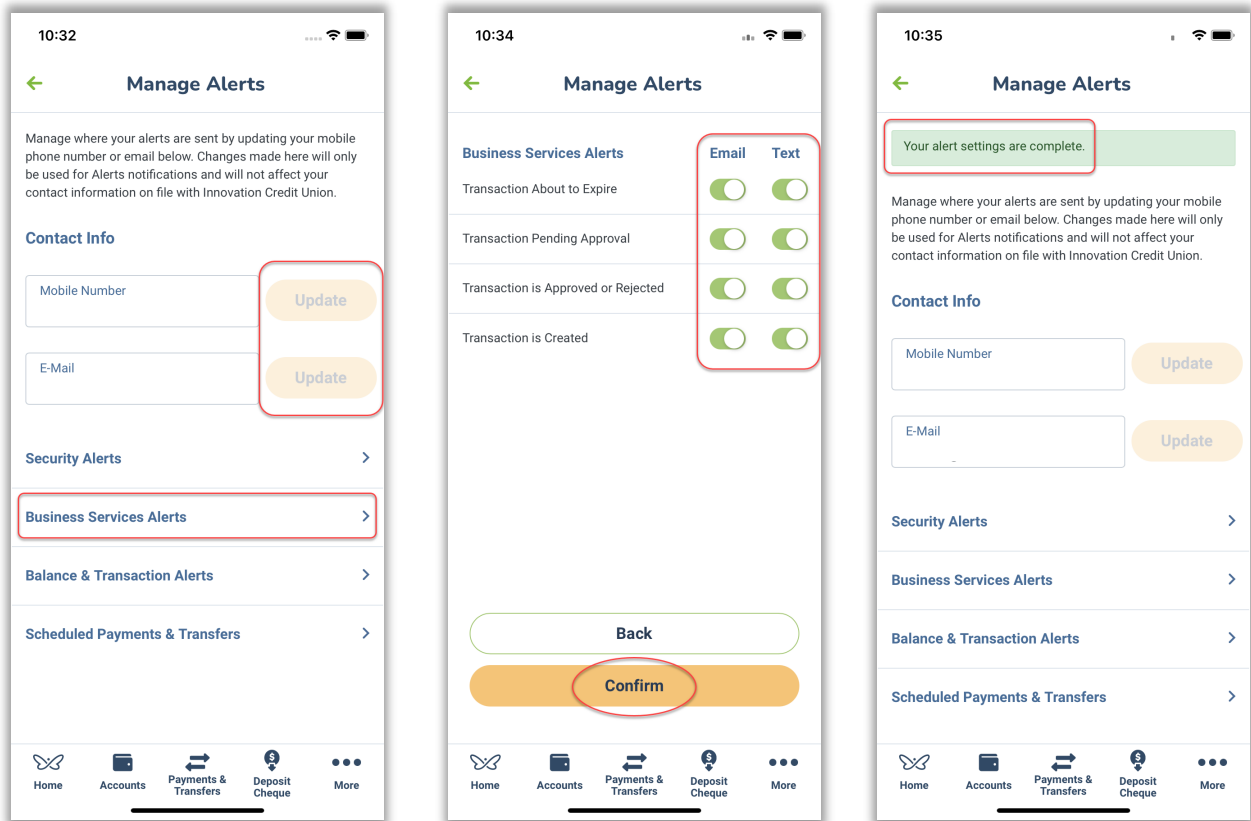
Other Alerts

Along with the two Business Online Banking specific alerts described in the previous section, the following security and activity alerts are also available to all Business Online Banking users:

- Security Alerts
- Balance and Transaction Alerts
- Scheduled Payments and Transfers

Use the Email and Text toggles to select which alerts you wish to turn on/off, and how you wish to receive them.

Security Alerts
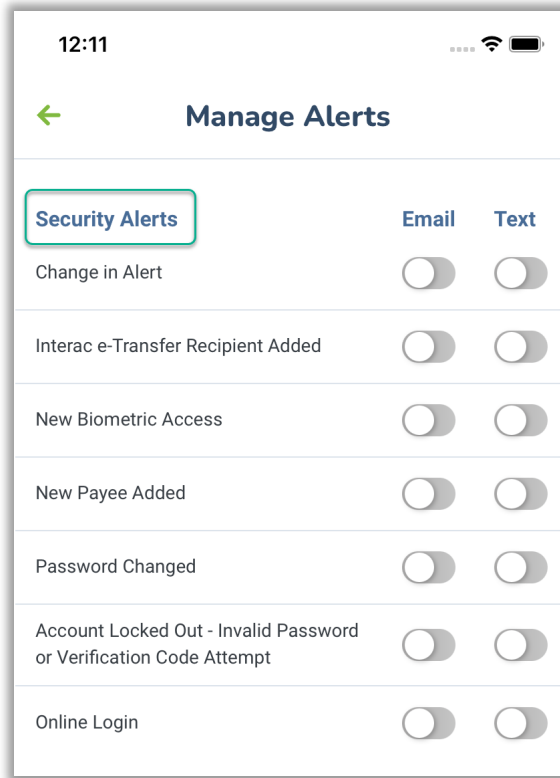
Balance and Transaction Alerts

Select the account(s) in the dropdown before setting up and turning on/off the alerts. List all the alerts available now.

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Scheduled Payments and Transfers

Select the account(s) in the dropdown before setting up and turning on/off the alerts.

When are Alerts Sent?

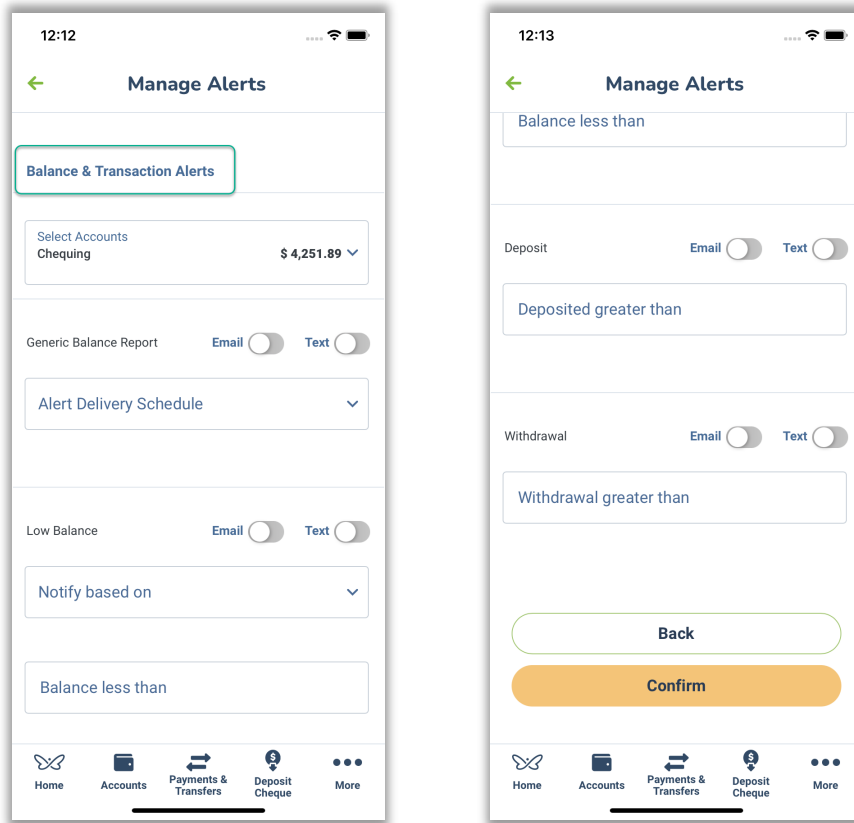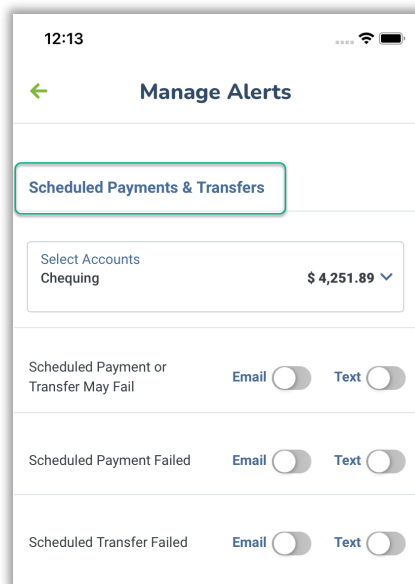| Member Type	Alert Type	Alert Name	Timeframe
Signer	Security Alerts	Change in Alert	Immediate
Signer		Interac eTransfer Recipient Added	Immediate
Signer		New Biometric Access	Immediate
Signer		New Payee Added	Immediate
Signer		Password Changed	Immediate
Signer		Account Locked Out	Immediate
Signer		Online Login	Immediate
Signer	Balance & Transfer Alerts	General Balance Report	Scheduled - Midnight
Signer		Low Balance	Immediate
Signer		Deposit	Immediate
Signer		Withdrawal	Immediate
Signer	Scheduled Payment and Transfer Alerts	Scheduled Payment or Transfer May Fail	When payment fails
Signer		Scheduled Payment Failed	When payment fails
Signer		Scheduled Transfer Failed	Scheduled - around 12:00 am CST
Signer	Business Services Alerts	Transaction Pending Approval	From 3rd to 6th day Scheduled - 9 am CST
Signer		Transaction About to Expire	On the 7th day Scheduled - 9 am CST
Signer Delegate - Initiator		Transaction is Approved or Rejected	Immediate
Signer		Transaction is Created	Immediate

Interac e-Transfer®

Business Online & Mobile Banking provides the same *Interac* e-transfer® features that are available to personal members using our online banking platform.

1. To access *Interac* e-Transfer® features:
   a. Select Payments and Transfers – Top of screen (web browser), bottom of screen (mobile app)
   b. Select *Interac* e-Transfer®
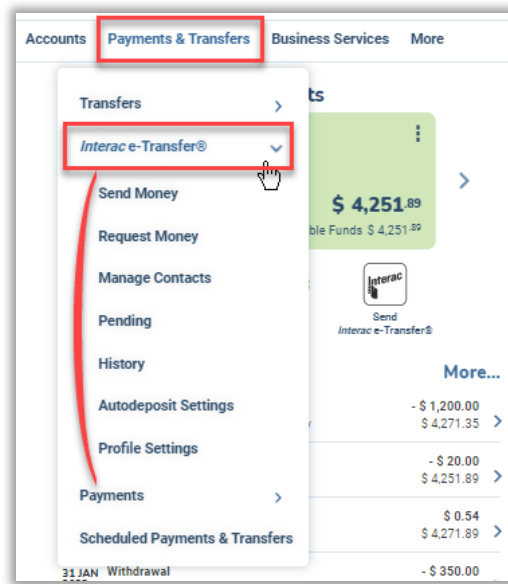
CRA Business Taxes

To file or remit payments to the CRA, 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.

Accounts available:

- GST/HST 34 Filing and Remittance
- GST/HST Amount Owing Remittance (RC 159)
- GST/HST Interim Payments Remittance (RC 160)
- Corporation Tax Payment on Filing (RC 158)
- Corporation Tax Amount Owning Remittance (RC 159)
- Corporation Tax Instalment Remittance (RC 160)
- Payroll and Source Deduction – Current Year

If any of the above are created as Immediate payments, they will be automatically debited from the account with the exception of:

- GST/HST Amount Owing Remittance (RC 159)
- GST/HST Interim Payments Remittance (RC 160)

A Service Request will be created, and you will be provided with a Tracking Number. The Service Request will be forwarded to the proper group for completion that day.

- Service Requests for CRA Business Tax payments received after 2pm MDT, are completed the next business day.

After clicking Confirm, the following screen will appear with your Tracking Number.
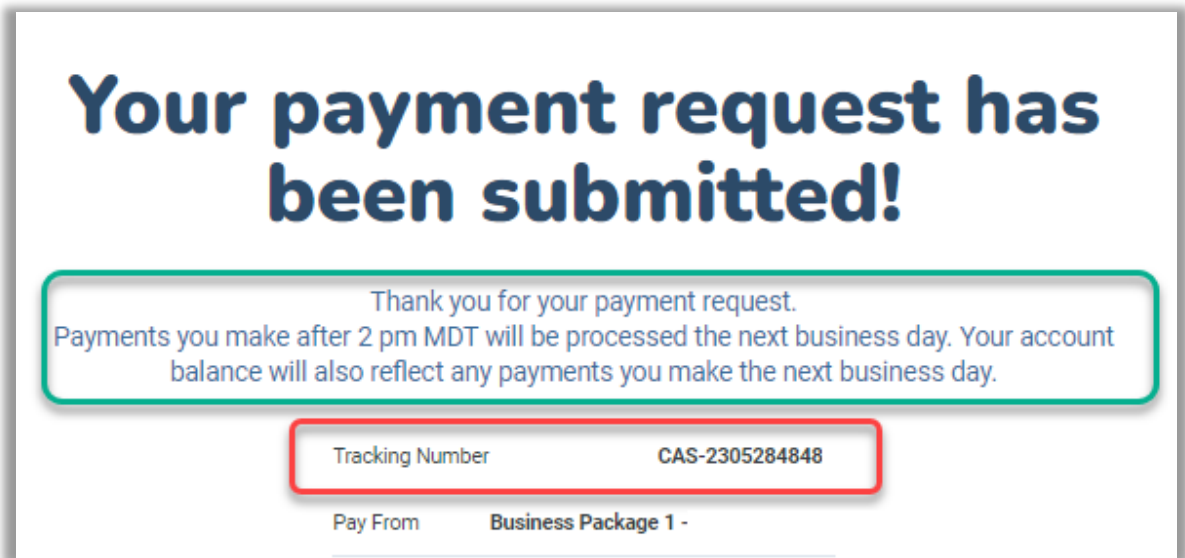
Any Service Requests for your business will appear on the right side of your online banking above any Pending Approvals.

Frequently asked questions (FAQs)

1. **What is Business Online Banking?**

The key features that distinguish Business Online & Mobile Banking from Innovation Credit Union's Retail Online & Mobile banking are:
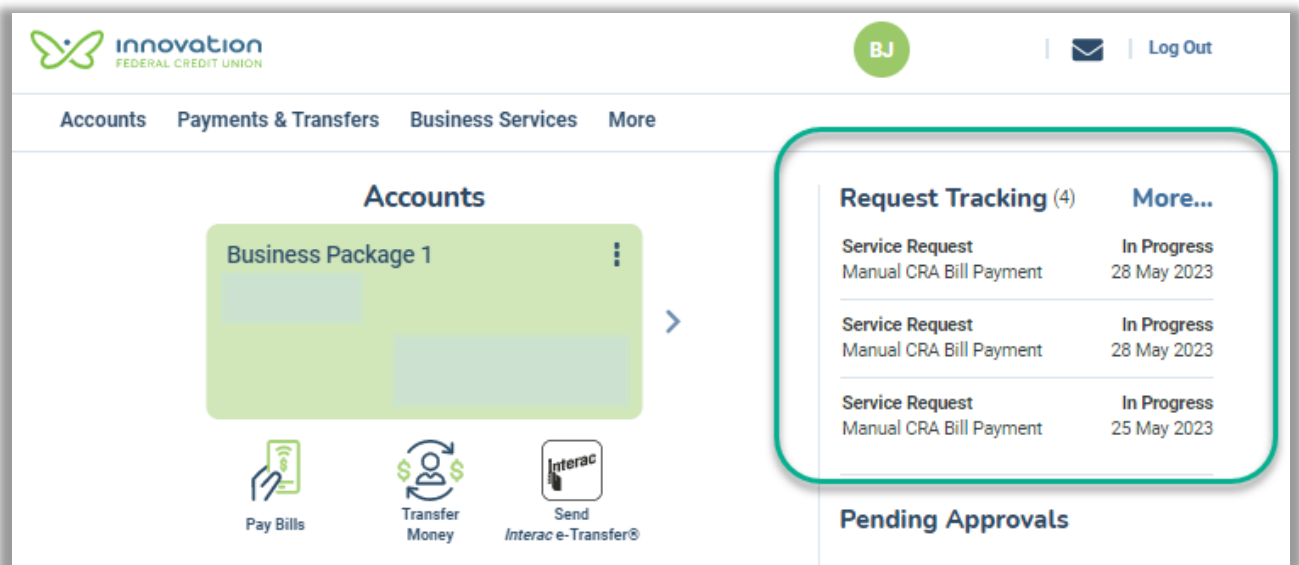*   Approval flows that support dual signature requirements
*   Access to audit trail
*   Delegate Management (multiple user support)
*   All users have access through the mobile app as well as the website

2. **What is a delegate?**
Delegates are not signers for the business. Delegates can only be provided online access to business accounts by a Signer. Their role can be either be Initiator or View Only. A Delegate–Initiator can initiate defined monetary transactions that are not executed until approval by a Signer. A Delegate-View Only has read-only access to features like transactions, account balances, and history.

3. **Can I choose a delegate's username and password?**
When you add a new delegate, the delegate's Username is automatically generated by the system and cannot be changed. You must create a temporary password for your delegate, which you will share with them. We recommend that you share the temporary password in a secure way. Your delegate will be prompted to create a new password after logging in for the first time.

4. **What is the difference between read-only and initiator delegate roles?**
See [Approval Structure](#) to see what a read-only can view or has access to and what an initiator has access to and what transactions are sent for approval.

5. **I have a dual-signature account. Does another business signer need to approve the addition of my delegate?**
No.

6. **What should I do if my delegate forgets their password?**
You must assign a new temporary password. Delegates cannot use the self-serve Forgot Password feature available to members. Follow the instructions in this section: [Reset your](#)

delegate's password. You should give your delegate the new password in a secure way. The delegate will be prompted to change the temporary password after logging in.

7. How do I restore access for a delegate who is locked out of online banking?

In Business Services > Manage Delegates, click edit beside your locked delegate's name to update your delegate's status.

8. Do signers have to approve a recurring transaction every time it occurs?

No, a signer only needs to approve the recurring transaction once, at the time of creation.

Transactions must be approved by the 7th day after the creation date, otherwise they will expire. The **Approval Required By** date can be found in the details of each pending transaction under Business Services > Pending Transactions.

9. I have a dual-signature account. Do all transactions require two approvals?

No. If a signer initiates a monetary transaction, only one other signer must approve to complete. If a Delegate-Initiator creates a monetary transaction, two signers must approve to complete.

A dual signature account is used by businesses that require two signatures to approve a transaction. These accounts have two (or more) signers, and each signer can add an unlimited number of delegates. If you have delegates, all initiated monetary transactions (and some non-monetary transactions) require approval from two signers. For example, a bill payment requires two approvals while account activity can be viewed by anyone (signer or delegate) with online banking access.