



Small Business Digital Banking with Crossroads Credit Union

Your New Digital Banking Experience

Business & Organizations

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2022 Crossroads Country Calendar Cover Photo Winner

A Direction Worth Choosing!

Welcome to Crossroads Credit Union Small Business Digital Banking for Businesses and Organizations

This user guide will help explain the benefits of Crossroads Credit Union's Small Business Online Banking including How-To's on delegates, managing transactions, consolidating your personal and business profiles with just one sign in, and setting up alerts.

The Benefits of Crossroads Credit Union Small Business Digital Banking

Crossroads Credit Union's Small Business Digital Banking for businesses and organizations offers the same features as personal online banking with the addition of some useful features to help you save time and money.

Within Crossroads Small Business Digital Banking you can:

- **Manage delegates as Initiator**
 - 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 Read-only status for your accountant and Initiator status for an employee who pays bills.
 - Add/modify delegates securely and easily within your account. You can add and edit delegates all yourself. You can also temporarily disable delegate access when employees are on holidays or leave.
 - Unlock your delegates. If a delegate's account is locked through entering the wrong sign in information, you can unlock them. You can also change the delegate's password.
- **Consolidate accounts**
 - See personal and business accounts with just one sign in.
- **Set up dual signers**
 - For business or organization accounts that require two people to approve transactions. You can have as many signers as you require.
- **Manage your accounts anytime, anywhere**
 - Mobile access through our app and mobile web banking is available for signers. Delegates are required to use the full website.
- **Pay your federal taxes online**
 - Currently available for the Canada Revenue Agency.
- **Create favourite transactions**
 - Reduce the number of steps you need to take to make your regular transactions.
- **Manage your alerts**
 - Stay informed when you need to approve transactions or if you have transactions that are about to expire. You can view your business alerts by email or text message (messaging rates may apply). Set up is required before you will receive alerts.



Signing in For the First Time

1. Sign in using your Business Member Card debit card.
2. Enter your personal date of birth.
3. Enter your mobile phone number or email address you have on file with Crossroads Credit Union.
4. Set up a unique username (maximum 35 characters).
 - **IMPORTANT:** Choose something unique to you and something that you can easily remember because once you create it, you can't change it. Username **CANNOT** be your debit card number.
5. Set up a new strong password (minimum 10 characters with at least one uppercase letter, one lowercase letter and one number).
6. Verify your identity. Enter your personal mobile phone number or email address. If it matches what we have on file, you'll proceed to the next step.
 - 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**'.
7. 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 employee who can be granted limited access to digital small business banking. Delegates can be created by any one of the authorized signers that have digital banking access.

Delegates will have their own username as a sign in and a 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. Delegates with initiator access can:
 - » Initiate transactions like a bill payment, transfer or Interac-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.
- ***Crossroads Credit Union does not have access to your delegates; therefore, we are unable to add, edit, delete, lock, or reset their password on your behalf.***

Note: *Crossroads Credit Union has no control over delegate accounts, these are set up and controlled by authorized signers.*

How to Add a Delegate

1. Sign in to digital banking via desktop or tablet (currently unavailable in the app)
2. Select '**Business Services**'
3. Click '**Delegate Management**'
4. Click **Add Delegate**
5. Create delegate username
 - Between 5-34 alphanumeric characters
 - 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
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 number
11. Type in any notes that apply to the delegate
12. Accept express consent
13. Click '**Continue**'
14. Confirm details are correct and click '**Continue**'
15. An authentication code will then be sent to you by email or text message. Enter the received code in the correct field and click '**Continue**'
16. The delegate will now receive their temporary password via email or text.
 - Your delegate will be prompted to change their temporary password when logging in for the first time. The new password must be 10-30 characters and contain one upper case letter, one lowercase letter and 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 pencil 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. Enter the received code in the correct field and click '**Continue**'

How to Lock or 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 or off

How to Reset a 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 icon under '**Reset Password**'



TRANSACTIONS

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

How to Initiate a Transaction

Transactions 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 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 (You will receive a message that states: This step was successful. For the transaction to be completed, it requires additional approval (s).

How to Find Pending Transactions that Require Approval

1. Log in to digital banking
2. Select '**Business Services**'
3. Click '**Pending Transaction**' to view transactions that require your approval or are pending a third-party approval.
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 7 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.

How to Consolidate Profiles

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**'

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 Crossroads Credit Union sends you by email or text message 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 conduct.

You can set up alerts yourself in online banking or on the mobile app and choose how you would like to be notified. It's another convenient way to keep your banking experience safe and secure!

For certain alerts, email notifications are enabled by default and cannot be edited. This is an additional step towards providing you a secure digital banking experience.

How to Set up Alerts

Online Banking

1. Log in to digital banking
2. At the top click on **'My Crossroads'**
3. Choose between setting up **'Account Alerts'**, **'Business Alerts'** or **'Security Alerts'**
4. Review the types of Account, Business and Security Alerts that available and toggle on/off the types of notifications you would like to receive and how – text message, email, or push notifications
5. Click **'Save'**

