



**LAKE VIEW**  
CREDIT UNION

# **MemberDirect Small Business User Guide**

# MemberDirect Small Business User Guide

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## Overview

In addition to the standard online banking features, such as Transfers, Bill Payments, and e-Transfers, MemberDirect Small Business provides:

- Access to both personal and business accounts with a single login
- Setting up users (Delegates) with access to online banking who are not signers on the business account
- Dual signature approval on transactions
- Alert reminders for pending transactions

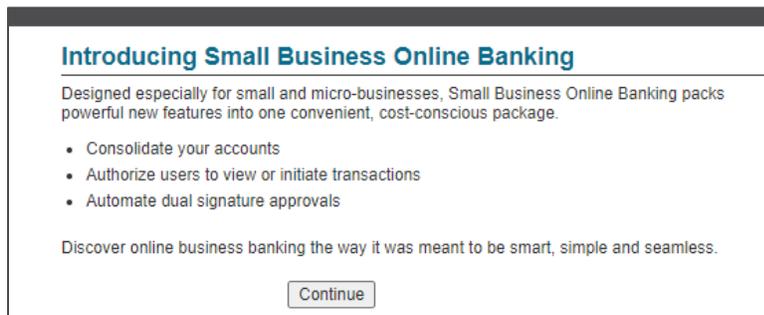
MemberDirect Small Business is available for businesses with up to 9 signers. It is not available if there are more than 9 signers on the business account.

## First Time Sign-On

### First Time Sign-On for Authorized Signer (Single Signer)

When a member authorized as a signer signs on to MemberDirect Small Business for the first time, the member enters the unique Organization Member Number and PAC provided by LVCU.

1. The member logs in using the temporary PAC and then selects a permanent PAC for future sign-ons.
2. The system recognizes that the user ID is linked to MemberDirect Small Business and displays the Small Business introduction page.



3. When the member clicks continue, the disclaimer and online access agreement display with the terms and conditions for use of the service.
4. Once the member accepts the terms and conditions, the *Account Summary* page displays.

### First Time Sign-On for Authorized Signer (Dual Signer Required)

If the business account has a dual-signature requirement, the process of upgrading to MemberDirect Small Business is the same as for a single signer, except that at least two signers must complete the registration procedure described above.

**Note:** Although signers do not need to upgrade all at the same time, transactions cannot be performed on the account until all signers are upgraded to MemberDirect Small Business.

## Authorized User Access (Delegates)

Delegates are people such as an accountant, bookkeeper or spouse who require limited access to the business account online. Delegates can be added by any one of the signers that have access to MemberDirect Small Business and each signer can add up to three delegates. Signers can give delegates read-only access or allow them to initiate transactions for approval without making them an actual signer of the account(s).

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- A read-only delegate can only view account information and activity on accounts that a signer designates.
- Initiator delegates can view accounts and initiate transactions that signers must approve.

For example, a receptionist might have read-only access to view transactions, while a bookkeeper will have initiator access to create bill payments and transfer transactions for approval.

## Delegate Manager

Signers use the Delegate Manager to manage their delegate's access to Member Direct Small Business. This feature allows signers to:

- Add, edit, or delete a delegate
- Re-set a delegate's Personal Access Code (PAC) if the delegate is locked out
- Remove or restore a delegate's access

Lake View Credit Union is not involved in delegate management and is not aware of a delegate's identity. The administration of delegates resides entirely with the signer as a self-serve function of Member Direct Small Business.

**Note:** Signers will be able to modify their own delegates, but they cannot edit the delegates of other signers. They will however be able to delete other signers' delegates.

Delegates only have access to business accounts; they do not have access to any personal accounts of the signer. Delegates only have access to MemberDirect Small Business via the full website; they cannot use our Mobile App or Mobile Web versions of online banking.

The Delegate Manager is accessed by clicking on **Business Services** and then selecting the **Add/Modify Delegate** link located on the left-hand menu. This page displays all of the signer's delegates along with their status. It will also display delegates that have been added by other signers.

Online Banking > Business Services > Add/Modify Delegates					
<b>My Accounts</b>	<b>Delegate Manager</b>				
<b>Payments</b>	Add Delegate (0/3)				
<b>Payroll</b>	A delegate is a user with limited access to account functions. You can add up to 3 delegates.				
<b>Transfers</b>	<table border="1"><thead><tr><th>Delegate</th><th>Delegate Status</th></tr></thead><tbody><tr><td colspan="2">No delegates have been added.</td></tr></tbody></table>	Delegate	Delegate Status	No delegates have been added.	
Delegate	Delegate Status				
No delegates have been added.					
<b>Business Services</b>	<b>Delegates Created By Others</b>				
Manage Consolidated Accounts	<table border="1"><thead><tr><th>Delegate</th><th>Delegate Status</th></tr></thead><tbody><tr><td colspan="2">No delegates have been added.</td></tr></tbody></table>	Delegate	Delegate Status	No delegates have been added.	
Delegate	Delegate Status				
No delegates have been added.					
<b>Add/Modify Delegates</b>					
View Transaction History					
<b>Invoicing</b>					

## Add a Delegate

Signers can add delegates to a business using the self-serve function.

**Note:** Each signer can create up to *three* delegates. If the signer has already created three delegates, the **Add Delegates** link will be disabled.

Members will complete the following steps:

1. Log in to MemberDirect Small Business.
2. Click the **Add/Modify Delegates** link on the Business Services page.
3. Click **Add Delegate**. The "Add Delegate" page will display.

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**Add Delegate**

A delegate is a user authorized by a signing officer to have limited access to account functions as defined in the Direct Services Agreement. Please enter the following information for your delegate and click **Submit**.

**Personal Information**

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

\* Temporary Password

\* Confirm Password

\* First Name

Initial

\* Last Name

Notes

**Contact Method**

Please enter a business phone number for SMS text, a business email address, or both for a login notification to be sent to your delegate. A text message and/or email containing login information will be sent to your delegate.

Phone Number

Please re-enter phone number

Carrier (\* required if phone number entered above)

Email Address

Please re-enter email address

I confirm that I have obtained express consent from the delegate named above for the collection, use, and disclosure of the delegate's phone number and/or email address, as applicable, in connection with this login notification.

**Accounts Shared with Delegate**

Please select at least one membership to share with this delegate.

**Note:**  
The delegate will have access to all accounts under the shared memberships.

**Membership Dawson Creek 663942P1**  
**OLB TEST ORGANIZATION**  
Share accounts under this MemberCard?

**Membership: 00000663942**

Account Name	Balance
Chequing Business	\$492.55
Plan 24	\$505.95

|

4. Enter or select the following profile and account information:

- The delegate's access level – either *Read-only* or *Initiator*
- A temporary password for the delegate and confirmation of it. The delegate will change the password when they log in for the first time.
- The delegate's first name, initial, and last name.
- Any miscellaneous information about the delegate in the **Notes** box.

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The system will automatically assign a member number. The member numbers assigned to the delegates are unique and start with the letter "D" followed by seven digits, such as *D1234567*. This member number is the login ID/PAN that the delegate will enter to log in to MemberDirect Small Business.

 The letter 'D' is case sensitive and must be entered as an upper case "D" when a delegate logs in to MemberDirect Small Business.

5. The **Contact Method** is optional:
  - When a signer is Adding a new Delegate, they can choose to enter a phone number and/or email address to notify the Delegate of their login details, Member Number and PAC.
  - The Member Number and PAC alert notifications are sent separately, approximately 15 minutes apart. This is a security measure to ensure the messages are not being picked up by someone else.
  - The alert feature is only available when adding a new delegate, is **not** available when editing an existing delegate.
  - If the signer chooses not to send the member number and password via email or text message, it is then signer's responsibility to give their delegates their member numbers and passwords over another secure channel.

In order to send the member number and password via email and/or text message the following information must be selected or entered:

- Phone Number (this must be a cell phone number)
- Carrier
- Email Address

The signer will click the checkbox beside the disclaimer for providing a delegate's email and/or cell phone number.

6. The **Accounts Shared with Delegate** section will show the Organization Member number. The signer will click the checkbox beside **'Share accounts under this Membership?'** under the Member number.

**Note:** Accounts are all shared at the login level. Thus, when giving access to the delegate, the signer cannot select some accounts and exclude others under a login.

**Note:** When giving access to the delegate, the signer's personal accounts will not be displayed. Delegates only have access

7. Click the **Submit** button. A confirmation page showing the delegate's information will be displayed.
8. The signer will need to notify the delegate of the login ID and temporary password combination using a secure and confidential method.

## Edit a Delegate

Once a delegate has been added to a business, a signer can edit the information in the delegate's profile, such as their password. For dual-signature accounts, another signer on the account does not need to authorize the change since the delegate "belongs" to the signer making the change.

The following information can be updated:

- The delegate's status either – *Active* or *Inactive* (the system changes the status to *Inactive* when the delegate is locked out)
- The delegate's access level – *Read-only* or *Initiator*
- The delegate's first name, initial, and last name
- The information about the delegate in the Notes box
- The accounts shared with the delegate
- The delegate's password

To edit a delegate's profile, the signer will go to **Manage Delegates** and complete the following steps:

1. Click **Edit** to the right of the delegate's name.

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## Edit Delegate

**Member Number** D4210557

**Delegate Status**

**Access Level**

Read-only - View accounts only

Initiator - View accounts and initiate transactions

**New Password**

**Confirm Password**

**\* First Name**

**Initial**

**\* Last Name**

**Notes**

### Accounts Shared with Delegate

Please select at least one membership to share with this delegate.

**Note:**  
The delegate will have access to all accounts under the shared memberships.

Membership Dawson Creek 663942P1 OLB TEST ORGANIZATION	
Share accounts under this MemberCard? <input checked="" type="checkbox"/>	
Membership: 000000663942	
Account Name	Balance
Chequing Business	\$492.55
Plan 24	\$505.95

|

- After updating the delegate's profile, click **Submit**. A confirmation page showing the delegate's information will be displayed. A receipt page will be displayed that shows the changes to the delegate's profile.
- Click the **Submit** button if the revised delegate information is correct. A receipt page will be displayed that shows the changes to the delegate's profile.

## Reset a Delegate's Password

If a delegate forgets their unique password and/or becomes locked out, the delegate's signer can reset the delegate's password via the Delegate Manager as follows:

- Display the Edit Delegate page for the delegate.
- Enter and confirm a new password for the delegate.
- Click **Submit**. A confirmation page showing the delegate's updated status will be displayed.
- Click **Submit** on the confirmation page. A receipt page will be displayed.
- Inform the delegate of the new password using a secure and confidential method.

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## Reset a Delegate's Status

If a delegate is locked out after a number of consecutive unsuccessful login attempts and can no longer access MemberDirect Small Business, the delegate's signer can reset the delegate's status via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Check the "unlock this account" box to change the delegate status from *Locked* to *Active*.
3. Click **Submit**. A confirmation page showing the delegate's updated status will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate's changed status.
5. Inform the delegate that their access has been restored.

## Temporarily Remove a Delegate's Access

Signers can *temporarily* remove a delegate's access to MemberDirect Small Business services via the Delegate Manager. This situation may occur when a delegate is taking a temporary leave (such as maternity leave).

To remove a delegate's access temporarily, the delegate's signer will:

1. Display the Edit Delegate page for the delegate.
2. Change the **Delegate Status** from *Active* to *Inactive*.
3. Click **Submit**. A confirmation page will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate's changed status.
5. Inform the delegate that their access has been temporarily removed.

## Restore a Delegate's Access

Signers can restore a delegate's access after it has been temporarily removed via the Delegate Manager as follows:

1. Display the Edit Delegate page for the delegate.
2. Change the **Delegate Status** from *Inactive* to *Active*.
3. Click **Submit**. A confirmation page will be displayed.
4. Click **Submit** on the confirmation page. A receipt page will be displayed showing the delegate's changed status.
5. Inform the delegate that their access has been restored.

## Delete a Delegate

Signers can delete their delegate's profile as follows:

1. Click **Delete** to the right of the delegate's name on the Delegate Manager page. A confirmation page is displayed.

Delegate Manager		
<a href="#">Add Delegate (1/3)</a>		
A delegate is a user with limited access to account functions. You can add up to 3 delegates.		
Delegate	Delegate Status	
Book Keeper Initiator	Active	<a href="#">Edit</a>   <a href="#">Delete</a>

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2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate's access to the business will be removed.

The delegate will then be unable to log into MemberDirect Small Business.

## Delete Another Signer's Delegate

In a multiple signer environment, signers can see the delegates created by other signers and delete them. However, signers cannot edit the profiles of delegates created by other signers.

In a multiple signer environment, the Delegate Manager will show the delegates created by other signers. To delete a delegate created by another signer, a signer will complete the following steps:

1. Display the Delegate Manager and then click Delete beside the delegate to be deleted under **Delegates Created By Others**. A confirmation page will be displayed.

### Delegate Manager

[Add Delegate \(1/3\)](#)

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

Delegate	Delegate Status	
Book Keeper Initiator	Active	<a href="#">Edit</a>   <a href="#">Delete</a>

▼ [Delegates Created By Others](#)

Delegate	Delegate Status	
Test Accountant Access Level Initiator	Active	<a href="#">Delete</a>

2. Click **Submit** on the confirmation page. A receipt page will be displayed and the delegate's access to the business will be removed.

The delegate will then be unable to log into MemberDirect Small Business.

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## Delegate Functions

Delegates only have access to MemberDirect Small Business via the full website; they cannot use our Mobile App or Mobile Web versions of online banking.

Summary of delegate capabilities:

Online Banking Feature	Read Only	Initiator	Require signer(s) approval?
Account Summary	√	√	
Account Activity	√	√	
View e-Statements	√	√	
Business Services - Transaction Manager - View pending transactions - Recall transaction	X	√	
Pay Bills	X	√	Yes
Add/Delete Payees	X	√	
Pay Business Taxes	X	√	Yes
Transfer Funds	X	√	Yes
Send INTERAC e-Transfer	X	X	
Add/Delete e-Transfer Recipient	X	X	
Accept e-Transfer	X	X	
Create Stop Cheque	X	√	Yes
Change Personal Access Code (PAC)	√	√	
Change Security Questions	√	√	
Manage Memorized Accounts	√	√	
Manage Alerts	X	X	
Small Business Invoicing	√	√	
Small Business Payroll	√	√	Yes

## Manage Transactions

Two steps are required to complete transactions on single-signature accounts that have initiator delegates. In the first step, an initiator delegate initiates and submits a transaction and in the second step, a signer approves or rejects the transaction. On dual-signature accounts that have initiator delegates, two signers must approve or reject a transaction.

**Note:** Transactions for single-signer small business accounts that do not have delegates, are completed without the approval of another user. However, on a dual-signature account without initiator delegates, two steps are also required to complete a transaction. In the first step, a signer initiates and submits a transaction and, in the second step, a second signer approves or rejects the transaction.

## Immediate and Future-Dated Transactions

Signers and initiator delegates may perform both immediate and future-dated transactions. Immediate transactions are processed after a signer has approved them. They include the following transactions:

- Immediate fund transfers and bill payments
- Debit messages (Interac e-Transfers)
- Stop cheque requests

Future-dated transactions (such as future-dated and recurring funds transfers and bill payments) are processed on a specified date (or dates) after a signer has approved them.

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## Transactions on Dual-Signature Accounts

One of the main features of MemberDirect Small Business that distinguishes it from regular MemberDirect is dual-signature support. For accounts that require two signers to approve transactions, one signer can initiate a transaction, while another approves or rejects it. Signers on small business accounts requiring dual signatures can initiate and approve, decline, or edit a transaction. Delegates on small business accounts who have been granted initiator rights by their signers can initiate transactions and wait for both signers to approve.

 **Inter-member transfers:** For accounts with a dual signature requirement, all signers must have the inter-member transfer role set up on the transfer to account. Also, the transfer to account must be selected on each signer's Small Business e-agreement.

## Initiating Transaction Requests

Transaction requests are initiated by signers and initiator delegates. To initiate a transaction, a signer or initiator delegate 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 when the details are presented.
4. Submit the transaction and, if required, wait for it to be approved.

The system will save the submitted transaction for a signer to approve. If a signer initiates a transaction when there is only one signature required, no additional approval is required, and the transaction is processed either immediately or on a future date. On a dual-signature account, the approval of one of the other signers is required in order to complete transactions that the first signer initiates.

If a delegate initiates a transaction when there is only one signature required the approval of the signer is required to process transaction either immediately or on a future date. On a dual-signature account, the approval of two signers is required in order to complete transactions that the delegate initiates.

The same approval structure applies for stop payments.

 An immediate transaction must be approved by the signer(s) within 10 days, or it will expire. It will only be processed 'immediately' upon approval. For example: Delegate creates an immediate bill payment on 02JAN. First signer approves transaction on 06JAN. Second signer approves transaction on 08JAN. Bill payment is processed 'immediately' upon final approval, on 08JAN.

## Pending Transactions

Transactions created by delegates or that require dual authorization are held in pending status by MemberDirect Small Business until approved.

Signers and initiator delegates will see pending transactions listed on their Account Summary page. The following transactions will display:

1. Transactions requiring the signer's approval.
2. Transactions requiring approval from other signers.
3. Rejected, expired, and recalled transactions.

Signers will click a link to open the Transaction Manager to view the transaction and take the appropriate action.

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- (1) [Transactions require your approval](#)
- (1) [Transactions require approval from others](#)

## Account Summary

**Note:** When a transaction is created and requires approval, it is assigned a pending number. When the action or transaction is approved, it is considered to be completed and is then assigned a confirmation number.

## Transaction Manager

The Transaction Manager page allows signers to review and approve or reject transactions or other actions. It also displays rejected, expired, and recalled transactions and allows signers and initiator delegates to create similar transactions.

### Transaction Manager

[Go to archived transactions](#)

Show:

▼ (0) [Transactions require your approval](#)

No transactions require your approval

▼ (0) [Transactions require approval from others](#)

No transactions require approval from others

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

You have no recalled, rejected or expired transactions

Users can show or filter transactions to display:

- All transactions
- Transfers
- Bill payments and stop cheques
- Accounts opened
- Transactions created within the last seven days

When the Transaction Manager is displayed, signers can display the history of a transaction by clicking **Show history** in the drop-down menu.

## Archived Transactions

Signers can also view archived transactions by clicking **Go to archived transactions**. This page displays all rejected, recalled, and expired transactions. These transaction types will appear in the Archived Transactions area for up to twelve months. After twelve months, these transactions will be deleted.

Signers select the archived transactions by specifying:

- The type of transaction (all transactions, transfers, payments and stop cheques, account opening) selected in the **Show** drop-down box.
- The month for which archived transactions are to be displayed in the **Monthly** field.
- A date range over which to include archived transactions in **Date Range: From/To** boxes
- The transaction status (rejected, expired, recalled, or all three statuses) elected in the **Show transactions with the status** drop-down box.

After specifying the above values, signers will click **Find Transactions** to display the requested transactions.

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### Transaction Manager - Archived Transactions Requests

#### Search Archived Transaction Requests

Show:

Show  most recent transactions in the last 30 days

Date Range: From  To   
dd/mm/yyyy dd/mm/yyyy

Monthly:

Show transactions with the status:

**Transfer** [Show history](#)

**Transfer Status** Approved

**Transfer From** Membership 663942  
Chequing Business 100

**Transfer To** Membership 663942  
Plan 24 200

**Start Date** January 1, 2021

**End Date** December 1, 2021

**Frequency** monthly

**Amount** \$1.25

**Pending Number** 179438

**Transfer** [Show history](#)

**Transfer Status** Approved

**Transfer From** Membership 663942  
Chequing Business 100

**Transfer To** Membership 663942  
Plan 24 200

**Transfer Date** June 27, 2021

**Amount** \$2.15

**Pending Number** 179439

## Approving and Rejecting Transactions

Signers approve or reject transactions that require their approval by completing the following steps:

1. Click the **Transactions require your approval** link on the Account Summary.
2. Click **Approve** or **Reject** on the Transaction Manager. A confirmation page will be displayed showing the details of the transaction.
3. Confirm the transactions by clicking **Submit** on the confirmation page.

A receipt page will be displayed showing the transactions status (Approved, Rejected or Created). The updated transaction status will be included in the number of approved or rejected, recalled, or expired transactions on both the Transaction Manager and above the Account Summary.

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## Recalling Transactions

On single-signature accounts, initiator delegates can recall transactions or actions they have submitted for approval if the signers have not yet approved or rejected the transaction or action. For dual-signature accounts, if an initiator delegate submits an action or transaction, it can be cancelled up until a signer approves it. If a signer submits a transaction on a dual-signature account, it can be cancelled up until the other signer approves or rejects it.

Signers and initiator delegates can recall (or cancel) their pending transactions as follows:

1. Display the Transaction Manager and then click **Recall**. A confirmation page will ask the user to confirm the action.
2. Click **Confirm** on the confirmation page.

The screenshot shows the 'Transaction Manager' interface. At the top, there is a link 'Go to archived transactions'. Below that, a 'Show:' dropdown menu is set to 'All Transactions' with an 'Update View' button. There are two expandable sections: '(0) Transactions require your approval' and '(1) Transactions require approval from others'. The second section is expanded, showing a transaction: 'Transfer - 1 of 2 Approved' with a 'Show history' link. The transaction details are as follows:

Transfer Status	Requires approval by September 1, 2020
Transfer From	Membership 663942 Chequing Business 100
Transfer To	Membership 663942 Plan 24 200
Amount	\$50.00
Pending Number	179491

A 'Recall' button is located at the bottom right of the transaction details box.

3. A receipt page will be displayed that shows Recalled as the transaction status and a transaction confirmation number.

The screenshot shows the 'Recall Transfer - Receipt' page. At the top, it displays 'Member Card Number 663942P1' and 'Date Tuesday, August 25, 2020'. Below this is a table with a green checkmark icon:

Transaction Status	Recalled
Transfer From	Chequing Business 100
Transfer To	Plan 24 200
Transfer Amount	\$50.00
Pending Number	179491

Below the table, it says 'You have recalled this transaction.' At the bottom, there are three links: 'Go to Account Summary', 'Print Receipt(s)', and 'Go to Transaction Manager'.

**Note:** Recalled transactions will be included in the list of “transactions require approval” until the user accesses this link.

## Deleting Transactions

On single signature accounts, when a transaction is created by the single signer it does not require any additional approval. When a transaction is created by a delegate it requires approval by the single signer. On dual signature accounts, when a transaction is created by one of the dual signers it requires the approval of the other signer. If a transaction is created by a delegate it requires approval by both signers.

Once approved by all applicable signers:

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- A scheduled bill payment will appear on the Account Summary page in the “scheduled bill payments” section. If Same Day Bill Payment Reversal has been enabled an immediate bill payment will also display on the Account Summary page in the “scheduled bill payments” section.
- A scheduled transfer will appear on the Account Summary page in the “scheduled transfers” section.

On the Account Summary page there will be a DELETE link to the right of each scheduled transaction. By clicking on this link, a DELETE transaction will be created. It will require the same approvals as described above.

 All transactions (created, rejected or deleted) are pending until approved by all applicable signers. For deleted transactions, this means that until approved, they remain on the Account Summary page. It is possible to delete the scheduled transaction more than once because it remains on the Account Summary page until all approvals are provided. Applicable approvals will be required for EACH deleted transaction created. Note that if a transaction is deleted more than once only the first approval(s) will actually delete the transaction. Subsequent approvals will display an error.

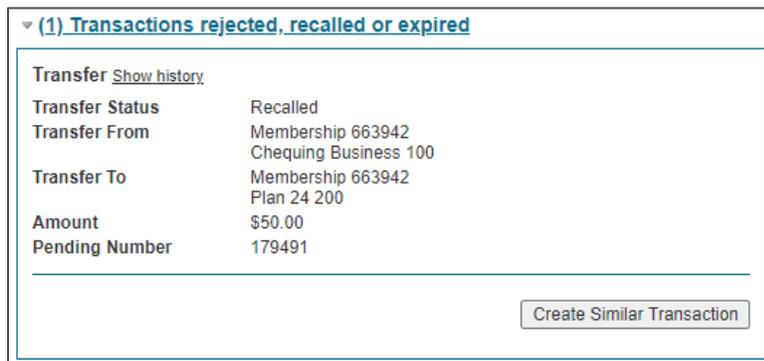
Transactions rejected, recalled or expired will display for 30 days in the Transaction Manager page. After 30 days, the transaction will be moved to the Archived Transaction page where they will be visible for 12 months.

## Creating Similar Transactions

Users can create transactions that are similar to transactions that have been rejected, recalled, or expired. This function allows the signers to re-create a transaction quickly by only changing the details that need to be changed, such as the amount. The other details do not change unless the user changes them.

To create a transaction similar to another one, signers will complete the following steps:

1. Navigate to the Transaction Manager and scroll down to display the rejected, recalled, and expired transactions and find the transaction to be re-created.
2. Click **Create Similar Transaction**. The transaction page for the transaction such as “Pay Bills” will be displayed showing the original details of the transactions.
3. Change the details as needed, if required, submit the transaction for approval.



▼ (1) Transactions rejected, recalled or expired

Transfer	<a href="#">Show history</a>
Transfer Status	Recalled
Transfer From	Membership 663942 Chequing Business 100
Transfer To	Membership 663942 Plan 24 200
Amount	\$50.00
Pending Number	179491

Create Similar Transaction

## Expired Transactions

Immediate transactions will expire seven days after they are created, if not approved.

Scheduled transactions will expire the day after the scheduled date, if not approved.

Expired transactions appear as *Expired* on the Transaction Manager page.

# MemberDirect Small Business User Guide

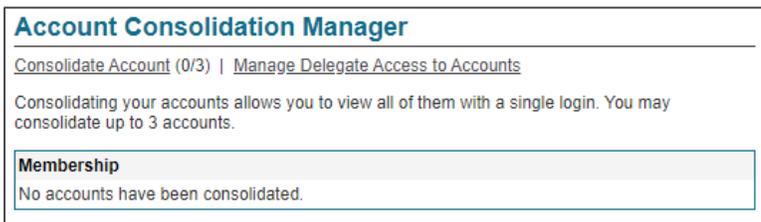
## Consolidate Accounts

The Account Consolidation function in MemberDirect Small Business allows signers to log in only once and see all personal and business accounts together rather than logging in and out multiple times.

The Account Consolidation Manager allows signers to perform the following functions:

- Consolidate accounts
- Manage delegate access to consolidated accounts
- Re-link a consolidated account by updating the account's PAC
- Remove consolidated accounts

**Note:** In discussing this function, consolidation implies the aggregation of logins. Also note that this function is not available to delegates. A signer will be able to consolidate up to three memberships.



**Account Consolidation Manager**

[Consolidate Account \(0/3\)](#) | [Manage Delegate Access to Accounts](#)

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

**Membership**

No accounts have been consolidated.

## Account Consolidation Manager

The Account Consolidation Manager will display all current consolidated accounts. If there are no consolidated accounts, it will display "No accounts have been consolidated" below the **Membership** heading.

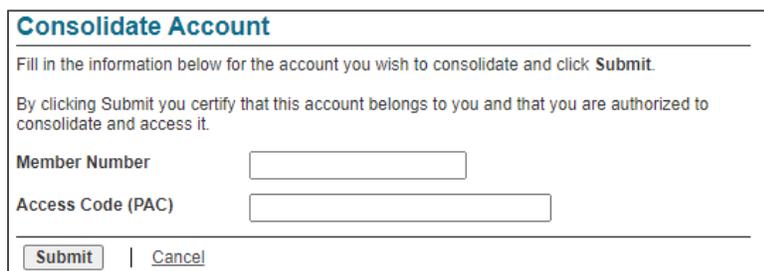
If three logins have been consolidated, the **Consolidate Account** link will be disabled on the Account Consolidation Manager.

To access the Account Consolidation Manager, click on **Business Services > Manage Consolidated Accounts**.

## Adding a Consolidated Account

To consolidate an account, signers will complete the following steps:

1. Click **Consolidate Account**. The Account Consolidation page displays. Signers will enter the following information about the account to be consolidated:
  - The Member Number to be consolidated.
  - The PAC for the Member Number to be consolidated.



**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.

**Member Number**

**Access Code (PAC)**

| [Cancel](#)

2. Click **Submit**. A confirmation page will be displayed.
3. Confirm the consolidation details by clicking **Confirm**. The signer can also cancel the consolidation or edit the details.

**Note:** Once a login is consolidated, signers may perform transactions between the accounts under the consolidated logins.

# MemberDirect Small Business User Guide

## Account Summary

Account: 663942P1

| All | [663942](#) | [663937](#)

Membership 663942	
Account Name	Balance
<a href="#">Chequing Business 100</a>	\$492.55
<a href="#">Plan 24 200</a>	\$505.95

Membership 663937	
Account Name	Balance
<a href="#">Plan 24 200</a>	\$1,478.80

## Removing Consolidated Accounts

Signers will remove a consolidated membership as follows:

1. Click **Remove** beside the Member Number to be removed on the Account Consolidation. A confirmation page will be displayed.
2. Click **Confirm** on the confirmation page.

A receipt page will be displayed. The Member Number will no longer appear on the Account Consolidation Manager and the accounts will no longer display on the Account Summary screen.

## Account Consolidation Manager

[Consolidate Account \(1/3\)](#) | [Manage Delegate Access to Accounts](#)

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

Membership	
Member Number: 663937 RETAIL OLB TEST	<a href="#">Remove</a>

**Note:** Removing a consolidated membership will not delete or close the accounts. It only removes the link to the login from the single view. The signer will still be able to access the account by logging in with the removed Member Number separately.

## Re-linking an Account

Signers may re-link a consolidated account on the Account Consolidation Manager by clicking on **Update PAC**. This action may be required if the signer changed the PAC of the consolidated Member Number, which breaks the link between the Member Number and the login view. The **Update PAC** function recreates the link.

## Account Consolidation Manager

[Consolidate Account \(1/3\)](#) | [Manage Delegate Access to Accounts](#)

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

Membership	
Member Number: 663937	<a href="#">Update PAC</a>   <a href="#">Remove</a>
This consolidated account cannot be viewed at this time.	

To re-link a PAN, signers will complete the following steps:

1. Click **Update PAC** on the Account Manager.
2. Enter the correct PAC for the consolidated PAN.
3. Click **Submit**. A receipt page is displayed when the new PAC is confirmed.

# MemberDirect Small Business User Guide

**Note:** Updating the PAC on a consolidated login does not change the PAC. Rather, it updates the information about the PAC used to log in directly to a specific PAN.

## Managing Delegate Access to Consolidated Accounts

Signers can manage their delegate's access to consolidated accounts by clicking on **Manage Delegate Access to Accounts**. The Delegate Manager will be displayed. When a login is consolidated, the delegates are not automatically given access to it. Thus, to give a delegate access to a consolidated account, the signer must check the appropriate box beside the account to access on the Add Delegate page.

## Known Issue with Bill Payments on Consolidated Accounts

When membership logins are consolidated in MemberDirect Small Business, members have the option of paying bill payees linked to their business profile as well as the profile of the consolidated membership (usually personal profile). Occasionally there are issues if a member attempts to pay a personal bill from a business account or vice versa. The error messages generated in these cases are:

Error Message:

"Error occurred on the host. Please contact your credit union." "Account failed vendor validation."

### Pay Bills - Receipt

<b>Member Card Number</b> 581809167	<b>Date</b> Wednesday, March 22, 2017
<b>Payment Status</b>	<b>Not Completed</b>
<b>Pay From</b>	BFree Personal 101000( 104)
<b>Pay To</b>	BMO MasterCard #E
<b>Payment Date</b>	March 22, 2017
<b>Amount</b>	\$15.00
Error occurred on the host. Please contact your credit union.	

**Note:** To avoid the error above, the member should pay business bills only from the business accounts and personal bills from personal accounts only.

## MemberDirect Small Business INTERAC e-Transfer

Members utilizing MemberDirect Small Business will have the INTERAC e-Transfer functionality available to them. INTERAC e-Transfer functionality for *MemberDirect*® Small Business functions the same as INTERAC e-Transfer for personal members. The following points are specific to INTERAC e- Transfer initiated on Small Business accounts:

- INTERAC e-Transfer recipient lists are not shared among signers. Each signer is responsible for their list and cannot see the list of another signer. Initiator delegates cannot manage their recipient list. They can only access lists belonging to the signer who created the initiator delegate.
- An INTERAC e-Transfer initiated by a delegate is associated with the signer who created the initiator delegate. Therefore, for actions related to an INTERAC e-Transfer (such as cancelling or resending the e-Transfer), the details of the signer who created initiator delegate will appear on the INTERAC e-Transfer history page.
- INTERAC e-Transfer is associated with the signer who initiates the e-Transfer, not the one who approves it. Therefore, for actions related to an INTERAC e-Transfer (such as cancelling or resending the e-Transfer), the details of the signer who initiated the action will appear with the action on the INTERAC e-Transfer history page.

# MemberDirect Small Business User Guide

- Delegates who initiate an INTERAC e-Transfer can remind the transfer's recipients to accept the funds sent to them. If two approvals are required for an INTERAC e- Transfer, only the initiating signer can remind recipients to accept a transfer sent to them. Approving signers cannot send reminders to recipients.
- Only delegates who initiated an INTERAC e-Transfer and the signer who created the delegate can cancel an e- Transfer or a resend the notice pending pickup. If two approvals are required for an INTERAC e-Transfer, only the initiating signer can cancel it or a resend the notice pending pickup.

**Note:** If a signer edits the details of a recipient on their INTERAC e-Transfer recipient list while there is an e-Transfer pending approval for that recipient, an error will occur if another signer attempts to approve the transfer. This situation might occur if the recipient's phone or email address is changed after the e-Transfer is submitted for approval. If this occurs, a new e-transfer must be created and submitted.

## Transaction Alerts

Signers can register to receive alerts notifications for pending transactions that require approval and for transactions that are about to expire. Alerts are located under **Messages and Alerts** → **Manage Alerts**.

**Note:** Delegates do not have access to Alerts.

**Your Active Alerts:**

<b>New Payee Added</b>	▼
<b>Interac e-Transfer<sup>®</sup> recipient added</b>	▼
<b>Transaction Pending Approval</b>	▼
Alert me when a transaction is pending my approval. <b>This alert is active.</b>	
Send Alerts to:	email to test@customer.ca
When:	a transaction is pending my approval
<input type="button" value="Edit"/>   <input type="button" value="Delete"/>	
<b>Transaction About to Expire</b>	▼
Alert me when a transaction pending my approval is about to expire. <b>This alert is active.</b>	
Send Alerts to:	email to test@customer.ca
When:	a transaction pending my approval is about to expire
<input type="button" value="Edit"/>   <input type="button" value="Delete"/>	

## Transaction Pending Approval

- Alert is applicable for all new transactions which require second approval
- Alert is sent out immediately
- Alert is sent to all signers that have registered to receive the alert, which may include the signer that created the transaction
- Alert is only sent once

## Transaction About to Expire

- Alert is applicable for pending transactions which still require second approval
- Alert is sent 2 days prior to the expiry date of the transaction, at 9:00am
- Alert is sent to all signers that have registered to receive the alert, which may include the signer that created the transaction
- Alert is only sent once per pending transaction

# MemberDirect Small Business User Guide

## Mobile Banking Access

MemberDirect Small Business signers can perform many of the same online banking functions with our Mobile Banking options: Mobile App and Mobile Web banking. Mobile App also offers Deposit Anywhere for cheque deposits.

**Note:** The full desktop functionality can be accessed on a mobile device by accessing MemberDirect Small Business through your device's browser. The Mobile Banking platform will load automatically, and you can simply click the "Desktop Version" link in the menu to be directed to full online banking experience.

**Note:** Delegates do not have access to Mobile Banking.

Summary of Mobile Banking features:

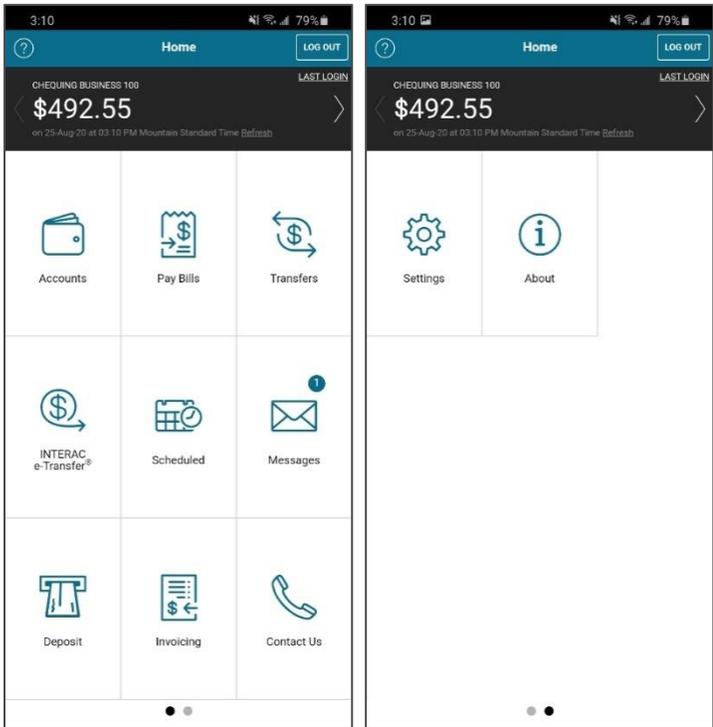
Online Banking Feature	Mobile App	Mobile Web
Account Balances	√	√
Account Activity	√	√
View cheque images	√	X
Transaction Manager* <ul style="list-style-type: none"> <li>• Access to transactions requiring your approval and approval by others</li> <li>• Approve or reject transactions</li> <li>• Access to view rejected, recalled and expired transactions</li> </ul>	√	√
Deposit Anywhere (cheque deposit)	√	X
Dual authorization on transactions	√	√
Pay Bills	√	√
View/Manage scheduled bill payments	√	√
Add/Delete Payees	√	X
Transfer Funds	√	√
View/Manage scheduled transfers	√	√
INTERAC e-Transfers	√	√
View Messages Includes notifications for pending transactions that require approval	√	√
Manage Alerts	√	X
Change Personal Access Code (PAC)	√	X
Change Security Questions	√	X
Manage Memorized Accounts	√	√
Small Business Invoicing	√	X
Small Business Payroll	X	X

\***Note:** Cannot approve transactions for Business Taxes or Stop Cheques, must use full site.

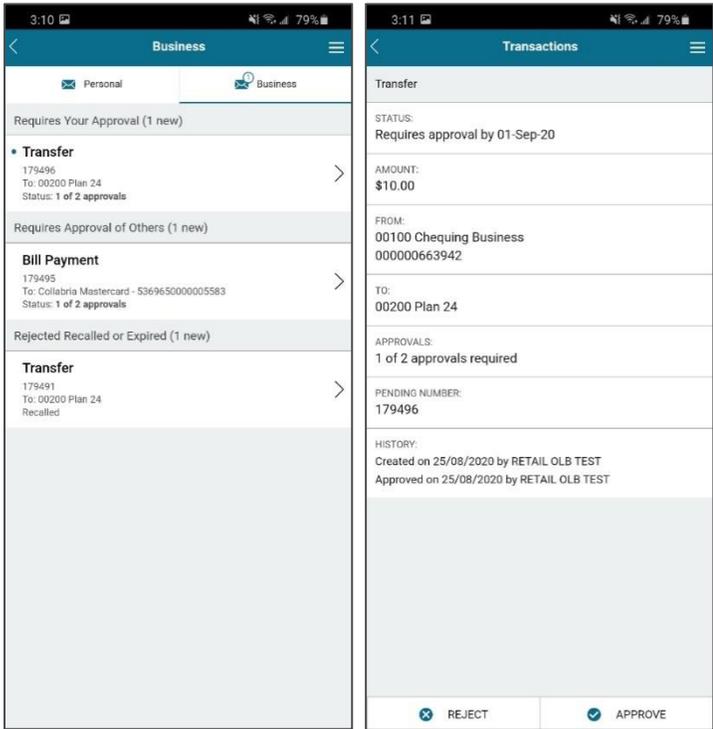
# MemberDirect Small Business User Guide

## Mobile App

Mobile App is available for iPhone, iPod Touch, iPad, and Android devices. It gives you secure access to your money anytime, anywhere. You can download our Mobile App from the iTunes App Store or Google Play.



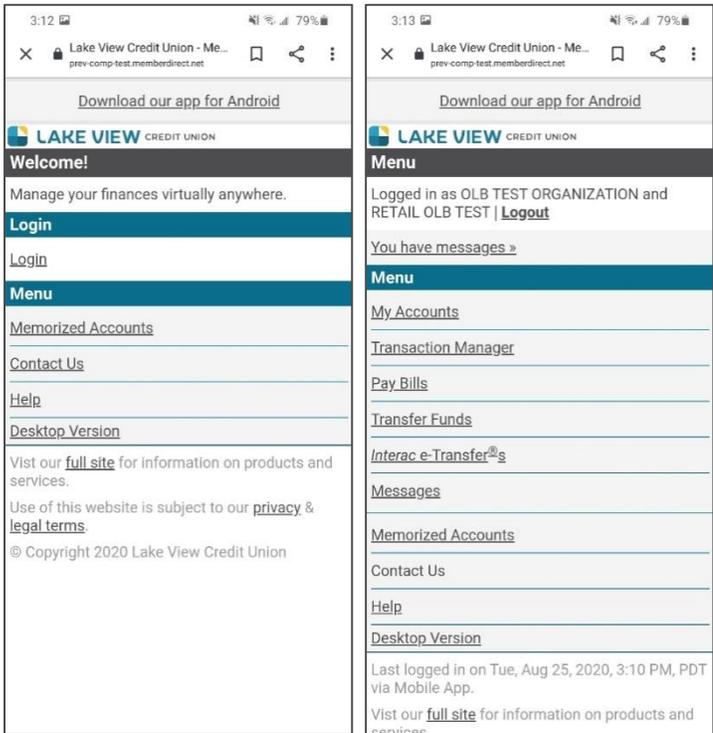
View Business Messages to see pending transactions and use click the messages to access transactions for approval.



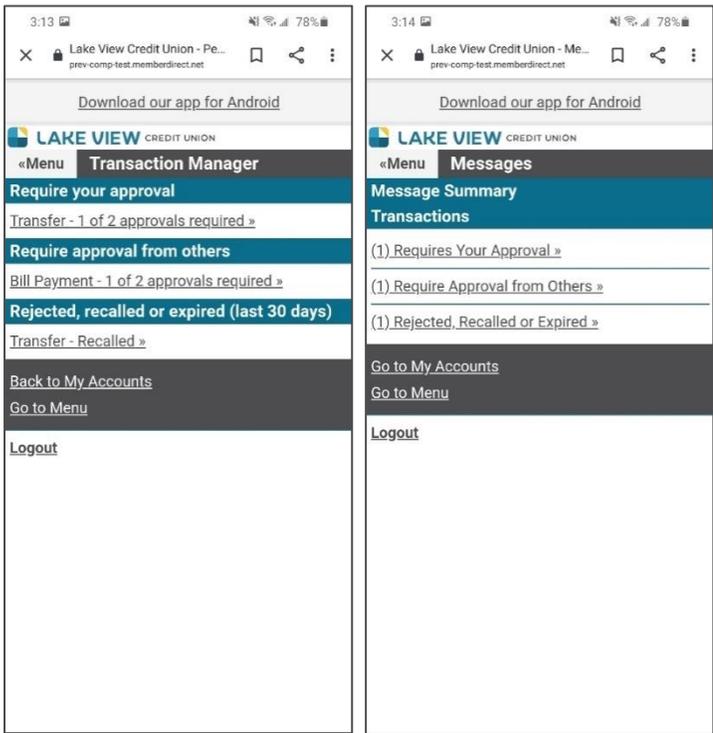
# MemberDirect Small Business User Guide

## Mobile Web Banking

Mobile Web is a browser-based version of online banking that is optimized for smartphones and tablets running on any platform (Android, Apple, Blackberry or Windows). This product offers mobile users a clear, simple interface designed for smaller screens.



Pending transactions are available under Transaction Manager and in Messages. Use the links to access transactions for approval.



# MemberDirect Small Business User Guide

## Small Business Invoicing

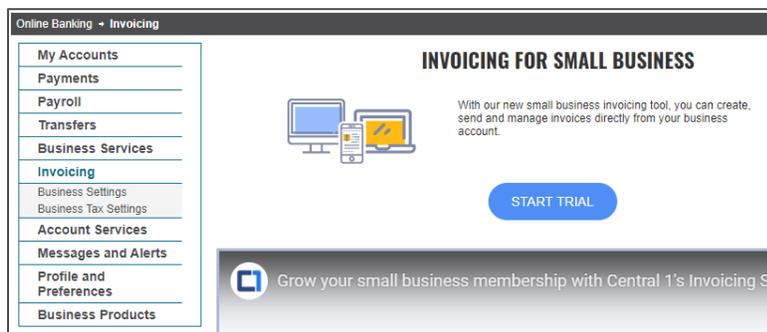
Small Business Invoicing allows MemberDirect Small Business users to manage all their invoices and accounts receivable within online banking. Small Business Invoicing features include:

- Create and email custom invoices
- Get notifications when invoices are paid
- Reconcile invoices
- Collect payment for invoices using Interac e-Transfer Request Money
- Access online banking and invoicing services with a single log-in

## Registering for Small Business Invoicing

### Register for 30-Day Free Trial

1. Login to MemberDirect Small Business.
2. Select **Invoicing** in the left-side menu.
3. Click **Start Trial**. The “Create an Invoice” page will be displayed with a prompt to confirm the business name and address. Click **Yes** to confirm or click **No** to edit the information.



The Small Business Invoicing service can now be used, and invoices can be created and sent.

When the 30-Day Free Trial expires, users will be prompted to register for Small Business Invoicing in order to continue using the service.

The Business Products page in the left-side menu will now display the status and expiry date of the free-trial.

## Registering for Small Business Invoicing

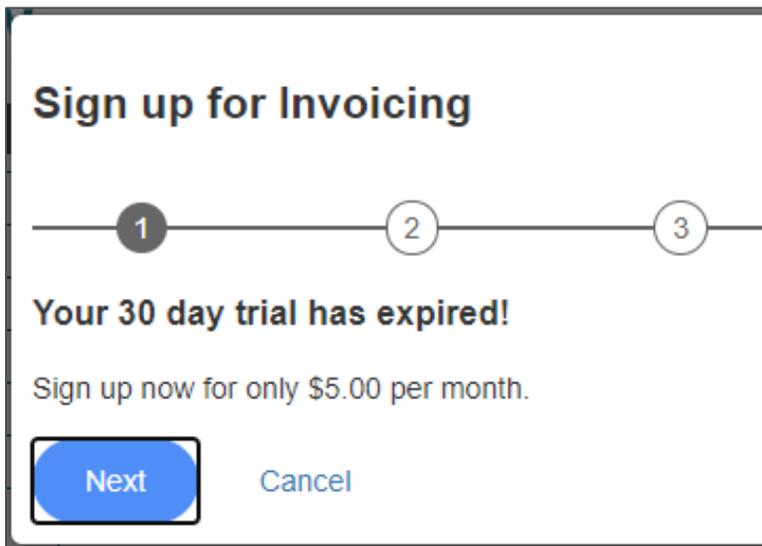
Each business is eligible for the 30-day trial of Small Business Invoicing. To continue using Small Business Invoicing, register for the services as follows:

1. Login to MemberDirect Small Business.
2. Select **Business Products** in the left-side menu.

# MemberDirect Small Business User Guide

Business Products			
Product Name	Status	Date Registered	Actions
Small Business Invoicing	Not Registered		<a href="#">Register</a>
Small Business Payroll	Created		<a href="#">Start Trial</a>

3. Select **Register** under the **Actions** menu for Small Business Invoicing. A sign-up prompt will be displayed informing that the subscription has expired.



4. Select **Next**. The Business Insights Questions are displayed.

# MemberDirect Small Business User Guide

**Sign up for Invoicing**

1 2 3

In order to provide you with a more relevant experience, let us know more about your business.

What is your fiscal year end?  
31-Dec-2020

What industry is your business in?  
Construction

How many employees does your company have?  
5-10

Where is your primary customer base located?  
Local

**Next** Cancel

**INVOICING FOR SMALL BUSINESS**

CREATE AND TRACK INVOICES. SEE HOW.

5. Select or enter answers to the Business Insights Questions and click **Next**. The “Sign up for Invoicing” page will be displayed.
6. Select the business account to be debited with the Invoice Servicing fee from the drop-down menu.
7. View the terms of payment and click the checkbox to agree to the Small Business Invoicing terms and conditions.

**Sign up for Invoicing**

1 2 3

**Select business account you want \$5.00 per month to be debited from.**  
Chequing Business 100

A \$5.00 charge will be debited from selected account

**Invoicing Services Terms of Payment**

1. Paid Subscription. Your paid subscription to the Invoicing Services will continue month-to-month until cancelled. Unless You cancel Your subscription to the Invoicing Services before Your monthly billing date, You authorize us to debit each month's subscription fee from the business account You designate for payment (the "Designated Account").

2. Billing.

1. Billing Cycle. The monthly subscription fee for the Invoicing Services and any charges for

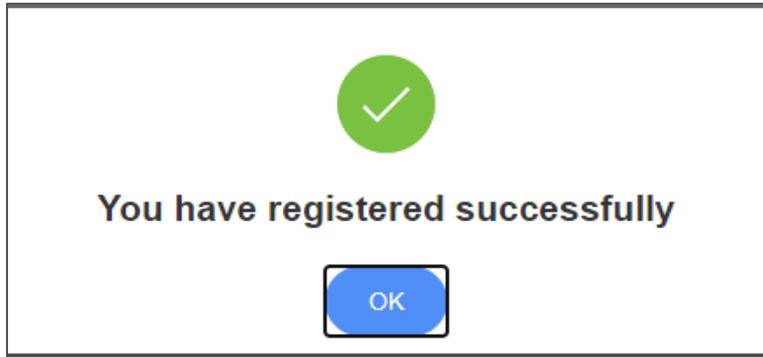
By checking this box you agree to the terms and conditions

**Done** Cancel

8. Click **Done**. A confirmation window will be displayed to inform that the registration for Small Business Invoicing has been successful.

# MemberDirect Small Business User Guide

9. Click **OK**.



The Business Products page in the left-side menu now shows:

- The status is "Registered"
- The date of registration
- The available action is **Deregister**

## Deregistering from Small Business Invoicing

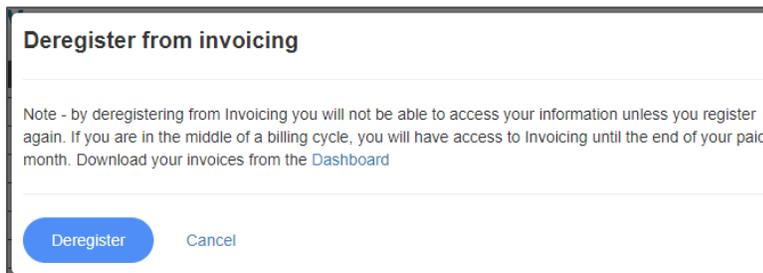
To deregister from Small Business Invoicing, complete the following steps:

1. Select **Business Products** in the left-side menu.



2. Select **Deregister** under the **Actions** menu for Small Business Invoicing.

**Note:** A pop-up will display stating that once deregistered invoices will no longer be accessible. It also provides a link to the Dashboard where invoices can be downloaded. If the Dashboard is accessed from this link, the process to deregister will need to be restarted.

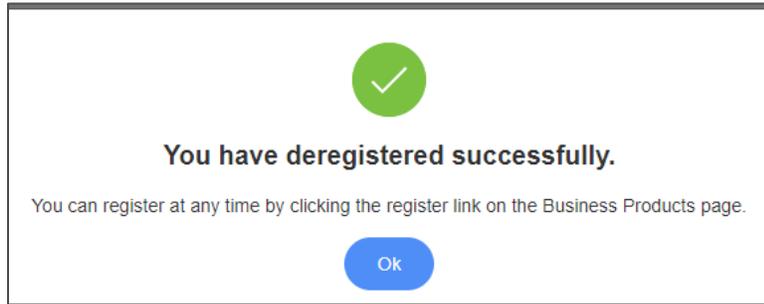


3. Click **Deregister**. A confirmation window will be displayed to inform that the deregistration from Small Business Invoicing was successful.

# MemberDirect Small Business User Guide

Click **Cancel** to end the deregistration and keep using Small Business Invoicing services.

4. Click **OK**.



The Business Products page will be displayed and will show the following:

- The status is "Not Registered"
- No date of registration
- The available action is **Register**

**Note:** Each business member is only eligible for one 30-Day Free Trial. If they choose to deregister and then reregister at a later time, they will not be eligible for a free trial and will be billed as per the Small Business Invoicing terms and conditions from the date of reregistration. If a member deregisters during their 30-Day Free Trial they will not be eligible for the remaining trial period.

## Entering Business Information

Business information can be entered and updated on the Edit Business Info page. The following business information can be entered and/or updated:

- Name
- Address
- Phone Number and email address
- Default text to be displayed in the memo field
- CRA number
- Fiscal year end

To enter or update business information, complete the following steps:

1. Select **Invoicing > Business Settings** in the left-hand menu.
2. Enter or update the business information and click **Save**. Click **Cancel** to discard changes.

# MemberDirect Small Business User Guide

Online Banking - Invoicing

**Edit Business Information**

Business Name \*  
MDSB TEST BUSINESS

Street Address  
800 102 AVE

Street Address 2

City  
DAWSON CREEK

Province  
Manitoba

Postal Code  
V1G2B2

Phone Number

Email Address

Default Text To Be Displayed in Memo

CRA Number

What is your Fiscal Year End?  
31-Dec-2020

Save Cancel

## The Dashboard

The Invoices dashboard is displayed when **Invoicing** is selected in the left-side menu. It displays the following information for invoices for the current month and year-to-date:

- Pending invoices
- Paid invoices
- Total invoices (pending plus paid)

**Note:** For reporting purposes, dashboard information either to Microsoft Excel (.csv) or PDF by select the printer icon (for PDF) or the Excel icon.

The following functions can be performed on the dashboard:

- View recent invoices
- Create a new invoice
- Match an invoice to a deposit
- Cancel an invoice
- Copy an invoice
- Apply a payment to an invoice
- Add and delete taxes to an invoice
- Search for and display invoices by customer, date range, and status
- Print the dashboard

# MemberDirect Small Business User Guide

**Invoices**
Create Invoice

THIS MONTH
YEAR TO DATE\*

PENDING INVOICES	PAID INVOICES	TOTAL INVOICES
\$1,250.00	\$1,000.00	\$2,250.00

\$1,250.00

\$1,000.00

RECENT INVOICES
MATCHES
🖨️ 📄

Any Customer ▼
From 📅
To 📅
Any Status ▼

NUMBER	CUSTOMER	DATE	AMOUNT	INVOICE STATUS	ACTIONS
2	Test Customer	24-Aug-2020	\$1,250.00	SENT	▼
Draft	Test Customer	24-Aug-2020	\$500.00	DRAFT	▼
1	Test Customer	24-Aug-2020	\$1,000.00	PAID	▼

⏪ ⏩ 1 ⏪ ⏩ 15 ▼

## Dashboard Actions

Specific actions can be performed on invoices from the Recent Invoices and Matches tabs, depending on the status of the invoice as shown in the following table.

Actions are performed by selecting the drop-down menu for the invoice under **Actions** on the dashboard.

Invoice Status	Actions Allowed
OVERDUE or SENT	<ul style="list-style-type: none"> <li><b>Make a copy</b> – This action displays the Create Invoice page where the user can create a copy of this invoice.</li> <li><b>Cancel invoice</b> – This action updates the invoice status to “CANCELLED.” The user must alert the customer that this invoice has been cancelled as a notification is not sent to the customer.</li> <li><b>Apply payment</b> – The user can apply a manual payment to the invoice; the invoice status is updated to “PAID.”</li> </ul>
PAID	<ul style="list-style-type: none"> <li><b>Make a copy</b> – This action displays the Create Invoice page where the user can create a copy of this invoice.</li> <li><b>Unmatch</b> – This action un-matches an invoice from a deposit. See Section 9.7.1, Un-Matching an Invoice from a Deposit.</li> </ul>
CANCELLED	<ul style="list-style-type: none"> <li><b>Make a copy</b> – This action displays the Create Invoice page where the user can create a copy of this invoice.</li> </ul>
PARTIALLY PAID	<ul style="list-style-type: none"> <li><b>Make a copy</b> – This action displays the Create Invoice page where the user can create a copy of this invoice.</li> <li><b>Cancel invoice</b> – This action updates the invoice status to “CANCELLED.” The user must alert the customer that this invoice has been cancelled as a notification is not sent to the customer.</li> <li><b>Apply payment</b> – The user can apply a manual payment to the invoice; the invoice status is updated to “PAID.”</li> <li><b>Unmatch</b> – This action un-matches an invoice from a deposit. See Section 9.7.1, Un-Matching an Invoice from a Deposit.</li> </ul>
DRAFT	<ul style="list-style-type: none"> <li><b>Make a copy</b> – This action displays the Create Invoice page where the user can create a copy of this invoice.</li> <li><b>Delete Draft</b> – This action deletes the draft of the invoice.</li> </ul>

# MemberDirect Small Business User Guide

## Creating an Invoice

Invoices for customers are created by selecting **Create Invoice** on the dashboard. The “Create an Invoice” page is displayed.

The business profile information appears on the left-side of the invoice. To change this information, select the box that contains the information and update it. It can also be updated on the Edit Business Info page (see the “*Entering Business Information*” section).

Enter or select the following information:

- Name of a new or existing customer
- Invoice number
- Date the invoice is issued (defaults to current date)  
**Note:** an invoice cannot be future-dated.
- Product sold or service provided
- Price or rate charged
- Quantity purchased or hours charged for the product or service
- Tax charged
- Discount amount by dollar value or percentage
- Invoice terms
- Optional information in the Memo field
- A logo can be uploaded by selecting the logo icon at the top-left of the invoice

### Create an Invoice

**TEST SMALL BUSINESS**  
800 102 AVE  
DAWSON CREEK, BC V1G2B2



[Remove Logo](#)

Test Customer

Test Customer  
Dawson Creek, BC V1G2B2  
2507824871  
test@customer.ca

ISSUE DATE

PRODUCT/SERVICE	PRICE/RATE	QTY/HRS	TAX	LINE TOTAL
Construction Services	\$100.00	10	GST 5%	\$1,000.00

[Add Line +](#)

**SUBTOTAL:** \$1,000.00  
[Add Discount +](#) \$0.00

**GST TOTAL:** \$50.00

**TERMS**  Days **MEMO**

**TOTAL DUE:** \$1,050.00

Payment due by 23-Sep-2020

**Please do not enter any sensitive information such as Credit Card details etc.**

[Preview & Send](#) [Save as Draft](#) [Cancel](#)

After completing the invoice, the following actions can be performed:

- Preview and send the invoice by clicking **Preview & Send**
- Save the invoice as a draft by selecting **Save as Draft**
- Print the invoice

# MemberDirect Small Business User Guide

**Note:** Selecting **print this page** prints the web page. To print a PDF of the invoice, select **Preview & Send** and then **Save and Print**.

- Cancel the invoice

## Adding a New Customer

To add a new customer, complete the following steps:

1. Select **Invoicing** in the left-hand menu to display the dashboard.
2. Click **Create Invoice**.

**Create an Invoice**

**TEST SMALL BUSINESS**  
800 102 AVE  
DAWSON CREEK, BC V1G2B2

Remove Logo

Choose or add customer  
Add New Customer  
Test Customer

INVOICE NUMBER

ISSUE DATE 25-Aug-2020

PRODUCT/SERVICE	PRICE/RATE	QTY/HRS	TAX	LINE TOTAL
-----------------	------------	---------	-----	------------

3. Click the “Choose or add customer” drop-down and select **Add New Customer**. The “Add New Customer” window will be displayed.

**Add New Customer**

Customer\*  
Sample Customer

Email Address  
sample@customer.ca

First Name  
Sample

Last Name  
Customer

Street Address  
111 22 St

Street Address 2

City  
Dawson Creek

Province  
British Columbia

Postal Code  
V1G2B2

Phone Number  
250-782-1234

Save Customer Cancel

4. Enter the customer information and click **Save Customer**. The “Create an Invoice” page will be displayed, and the new customer will be selected for the invoice.

## Edit Customer Information

To edit existing customer information, complete the following steps:

1. Select **Invoicing** in the left-hand menu to display the dashboard.

# MemberDirect Small Business User Guide

2. Click **Create Invoice** or choose a DRAFT invoice from the list.
3. Click the “Choose or add customer” drop-down and select the customer you want to edit. The customer information will now be displayed below the “Choose or add customer” drop-down.

**Create an Invoice**

**TEST SMALL BUSINESS**  
800 102 AVE  
DAWSON CREEK, BC V1G2B2

  
[Remove Logo](#)

Sample Customer

INVOICE NUMBER

Sample Customer  
111 22 St  
Dawson Creek, BC V1G2B2  
2507821234  
sample@customer.ca

ISSUE DATE 25-Aug-2020 

4. Click on the customer information and the “Edit Customer” page will be displayed.

**Edit Customer**

**Customer\***  **Email Address**

**First Name**  **Last Name**

**Street Address**  **Street Address 2**

**City**  **Province**

**Postal Code**  **Phone Number**

[Cancel](#)

5. Enter the updated customer information and click **Save Customer**. The “Create an Invoice” (if creating a new invoice) or “Edit Invoice” (if editing a draft invoice) page will be displayed, and the updated customer information will be on the invoice.

## Invoice Numbers

Invoice numbers are auto-generated when an invoice is sent or saved (completed). The first invoice will be numbered “1” and then incremented from that point. The invoice number is incremented based on the last letter or digit of the invoice number. The invoice number can be entered manually or edited.

**Note:** If invoices will be numbered using a different starting number than “1”, the invoice number on the first invoice completed must be manually updated as appropriate in order for future invoices to generate sequentially.

*Example: A business is new to Small Business Invoicing but has other invoices on a different program. The next invoice should be number 1307. When the business creates their first invoice on Small Business Invoicing, they will need to change the invoice number manually to 1307 before completing the invoice. If not, the invoice number will auto-generate as “1” and each future invoice will need to be manually entered to maintain an existing numbering system.*

# MemberDirect Small Business User Guide

If the invoice is a draft, the invoice number displays as “Draft” until the invoice has been sent or saved. Once it is completed, the invoice is no longer a draft and the invoice number increments to the next number.

## Updating and Deleting Taxes on a Draft Invoice

If a tax is updated or deleted in the Business Tax Settings when taxes are in use on a draft invoice, the draft invoice is impacted when:

- The status of the invoice is “DRAFT”
- The invoice has a line item with taxes applied to it

To update or delete taxes from a draft invoice, complete the following steps:

1. Select **Invoicing > Business Tax Settings** in the left-hand menu.
2. Click the pencil icon under **Actions** to update the tax or select the trashcan icon to delete the tax

The screenshot shows the 'Invoice Settings' page. On the left is a navigation menu with options like 'My Accounts', 'Payments', 'Payroll', 'Transfers', 'Business Services', 'Invoicing', 'Business Settings', 'Business Tax Settings', 'Account Services', 'Messages and Alerts', 'Profile and Preferences', and 'Business Products'. The 'Invoicing' section is expanded to show 'Business Tax Settings'. The main content area is titled 'Invoice Settings' and contains a table of taxes. The table has columns for 'Tax Name', 'Percentage', and 'Actions'. There are two rows: 'GST' with a percentage of 5% and 'PST-BC' with a percentage of 7%. Each row has a pencil icon and a trashcan icon in the 'Actions' column. A '+ Add New Tax' link is in the top right. A 'Go Back' button is at the bottom left.

Tax Name	Percentage	Actions
GST	5 %	
PST-BC	7 %	

3. Update the Percentage field for the tax to be changed.

This screenshot is similar to the previous one, but the 'GST' row is highlighted. The percentage field for 'GST' is now set to 6% and is surrounded by a red border, indicating it is the active field being edited. The 'Actions' column for 'GST' now shows a checkmark icon and an 'X' icon instead of the pencil and trashcan icons. The 'PST-BC' row remains unchanged.

Tax Name	Percentage	Actions
GST	6 %	
PST-BC	7 %	

4. Select the checkmark under **Actions** to save the settings. A confirmation window will be displayed advising that draft invoices will be impacted if this tax is updated.

The screenshot shows a confirmation dialog box titled 'Update Tax confirmation'. The text inside reads: 'Draft Invoices will be impacted if you update this tax. Do you wish to continue?'. At the bottom, there are two buttons: a blue button labeled 'Yes, update Tax' and a blue link labeled 'Cancel'.

5. Click **Yes, update Tax** to complete the update. The tax is now updated on the draft invoice.  
Click **Cancel** to discard the changes.

# MemberDirect Small Business User Guide

**Note:** Changes made to taxes in the Business Tax Settings will also apply to new invoices created after the update.

## Adding Taxes Directly to an Invoice

To add taxes directly to a line item on an invoice, complete the following steps:

5. Select **Invoicing** in the left-hand menu to display the dashboard.
6. Click **Create Invoice** or choose a DRAFT invoice from the list.
7. Select the drop-down menu under **Tax** to view the available taxes. By default, “No Tax (0%)” appears in the drop-down menu.
8. Add up to three taxes to the line item. As taxes are added, they appear under the Subtotal.

The screenshot shows the 'Edit Invoice' interface. At the top, it displays the business name 'TEST SMALL BUSINESS' and its address: '800 102 AVE, DAWSON CREEK, BC V1G2B2'. There is a logo of two keys and a 'Remove Logo' link. Below this, there are fields for 'Test Customer' (a dropdown menu), 'INVOICE NUMBER', 'Test Customer' (text), 'Dawson Creek, BC V1G2B2', '2507824871', 'test@customer.ca', 'ISSUE DATE' (24-Aug-2020), and '24-Aug-2020'. The main table has columns for 'PRODUCT/SERVICE', 'PRICE/RATE', 'QTY/HRS', 'TAX', and 'LINE TOTAL'. A line item for 'Construction Services' is shown with a price of \$75.00 and a quantity of 10. The 'TAX' dropdown menu is open, showing 'Multiple Taxes' selected, with checkboxes for 'GST 5%' (checked), 'PST-BC 7%' (checked), and 'No Tax 0%' (unchecked). Below the table, there are 'SUBTOTAL: \$750.00', 'GST TOTAL: \$37.50', and 'PST-BC TOTAL: \$52.50'. At the bottom, there are 'TERMS' (30 Days), 'MEMO', and 'TOTAL DUE: \$840.00'. A note says 'Payment due by 23-Sep-2020'. At the very bottom, there is a warning: 'Please do not enter any sensitive information such as Credit Card details etc.' and buttons for 'Preview & Send', 'Save as Draft', and 'Cancel'.

## Creating a New Tax on an Invoice Line Item

A new tax can be created directly on a line item from the **Tax** drop-down menu as follows:

1. Select **Add Tax +** from the **Tax** drop-down menu. The Add New Tax window will be displayed.

# MemberDirect Small Business User Guide

**Add New Tax**

**Tax Name**  
PST-SK

**Percentage**  
6 %

**When adding PST, add the province that the tax applies to e.g. For BC you would apply PST-BC 3%**

**Add New Tax** [Cancel](#)

2. Enter the name of the tax and the percentage in the **Tax Name** and **Percentage** fields.
3. Click **Add New Tax** or click **Cancel** to discard the changes. When the tax is added, a speech bubble appears in the Add new Tax window confirming the tax is added to the invoice.

This tax has been added to the tax options list

**OK got it!**

PRODUCT/SERVICE	PRICE/RATE	QTY/HRS	TAX	LINE TOTAL
Construction Services	\$75.00	5	No Tax 0%	\$375.00

4. Click **OK got it!**.
5. Select the **Tax** drop-down menu to confirm the new tax rate and select it.

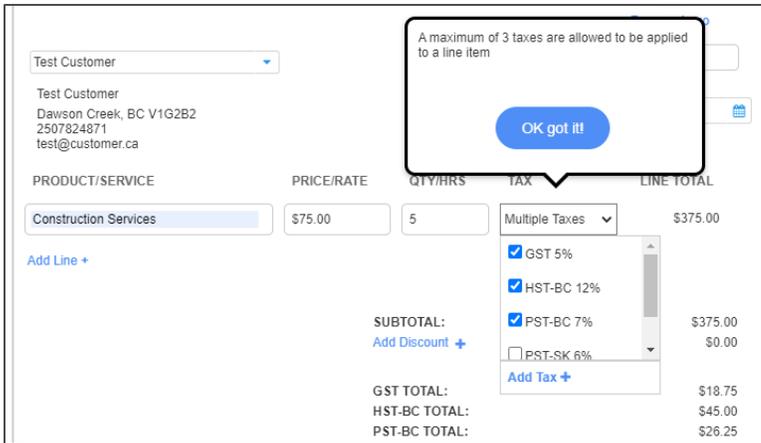
## Multiple Taxes on a Line Item

Up to three taxes can be applied to an invoice line item.

If more than three taxes are selected in the **Tax** drop-down menu, a pop-up will be displayed informing that a maximum of three taxes can be applied to a line item. The first three taxes will remain checked and the fourth tax will be unchecked.

Click **OK got it!** to close the pop-up and continue.

# MemberDirect Small Business User Guide



Test Customer

Test Customer  
Dawson Creek, BC V1G2B2  
2507824871  
test@customer.ca

PRODUCT/SERVICE	PRICE/RATE	QTY/HRS	TAX	LINE TOTAL
Construction Services	\$75.00	5	Multiple Taxes	\$375.00

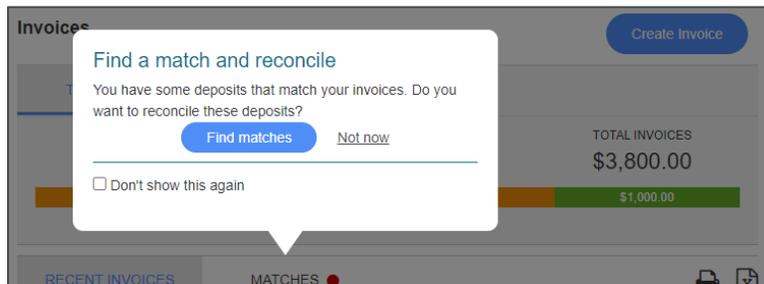
Subtotal: \$375.00  
GST TOTAL: \$18.75  
HST-BC TOTAL: \$45.00  
PST-BC TOTAL: \$26.25

## Matching and Un-Matching Invoices and Deposits

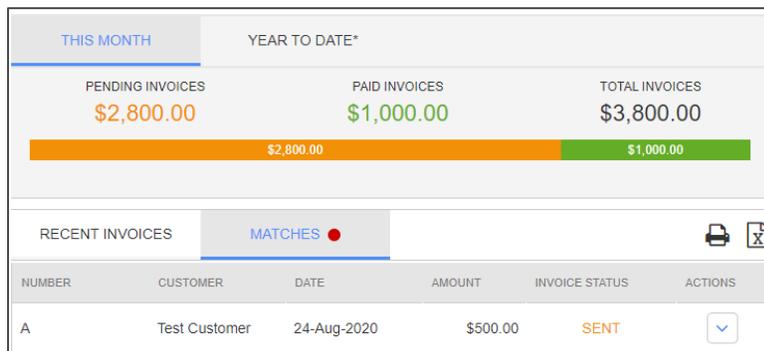
### Matching an Invoice and a Deposit

To match a deposit to an invoice, complete the following steps:

1. Select **Invoicing** in the left-side menu. The dashboard will display a prompt informing that there are possible deposits matching invoices.



2. Click **Find matches** to display the Matches tab or **Not now** to display the dashboard. The red dot beside Matches indicates a matching deposit.

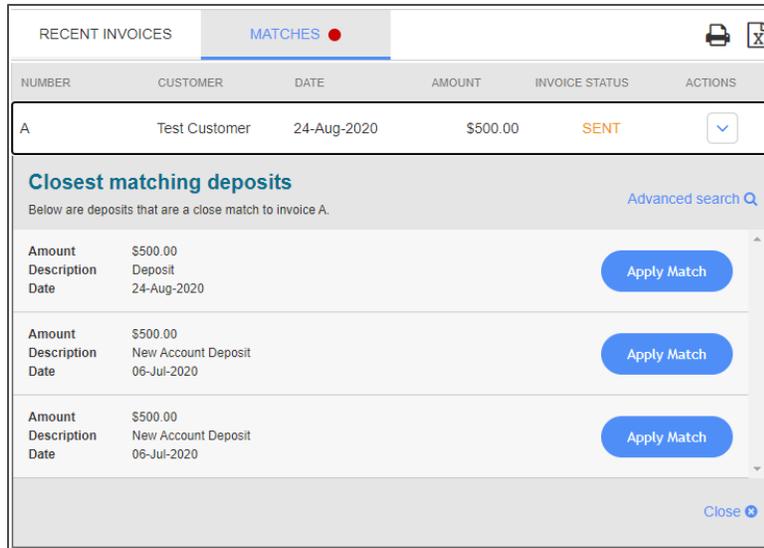


NUMBER	CUSTOMER	DATE	AMOUNT	INVOICE STATUS	ACTIONS
A	Test Customer	24-Aug-2020	\$500.00	SENT	

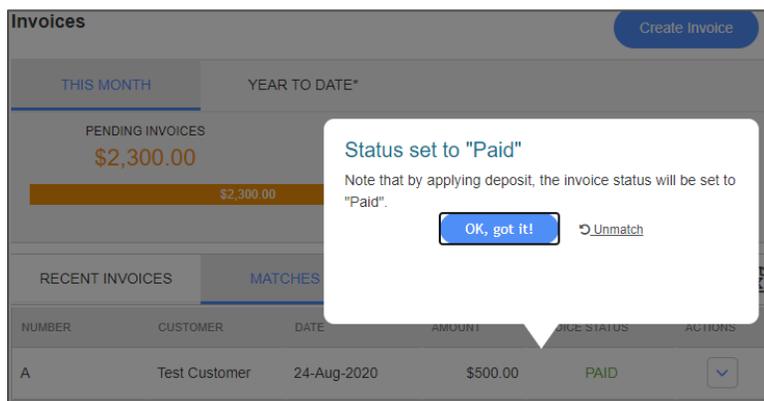
3. On the Matches tab, select the invoice to review the details on the deposit and ensure it is the correct matching deposit for the invoice.

**Note:** Matches are based on the date and deposit amount.

# MemberDirect Small Business User Guide



4. If the match is correct, select **Apply Match**. A pop-up will display advising that the deposit has been successfully matched and the status of the invoice has been updated from “Sent” to “Paid”.



5. Click **OK got it!** to continue. If the deposit should not be matched to the invoice, click **Unmatch**.

When the pop-up closes, the Matches tab will be displayed. If the Recent Invoices tab is selected, the invoice will display with a status of “Paid”. The invoice has been reconciled to the deposit.

## Un-Matching an Invoice and a Deposit

To un-match an invoice from a deposit, complete the following steps:

1. Select **Invoicing** in the left-side menu. The Recent Invoices tab displays by default on the dashboard.
2. Click the **Actions** drop-down for the invoice and select **Unmatch**. A confirmation window will display informing that the invoice has been un-matched from all payments.

# MemberDirect Small Business User Guide

RECENT INVOICES		MATCHES			
Any Customer	From	To	Any Status		
NUMBER	CUSTOMER	DATE	AMOUNT	INVOICE STATUS	ACTIONS
Draft	Test Customer	24-Aug-2020	\$847.50	DRAFT	⌵
3	Test Customer	24-Aug-2020	\$1,050.00	SENT	⌵
A	Test Customer	24-Aug-2020	\$500.00	PAID	⌵
2	Test Customer	24-Aug-2020	\$1,250.00		⌵
1	Test Customer	24-Aug-2020	\$1,000.00		⌵

Make a copy  
 Cancel invoice  
 Unmatch

## Recent Invoices on the Account Summary

Recent invoices appear on the Account Summary after signing in to MemberDirect Small Business.

**Note:** Invoices cannot be accessed from this page.

Account Summary				
Account: 663946P1				
Membership 663946				
Account Name	Balance			
<a href="#">Chequing Business 00100</a>	\$1,008.20			
<a href="#">Plan 24 00200</a>	\$510.00			
Scheduled Bill Payments				
From Account	To Payee	Date	Amount	
You currently do not have any Bill Payments Scheduled.				
Scheduled Transfers				
From Account	To Account	Date	Amount	
<a href="#">Chequing Business 100</a>	<a href="#">Plan 24 200</a>	27-Sep-2021	\$1.05	<a href="#">Delete</a>
Recent Invoices				
Number	Customer	Date	Amount	Invoice Status
Draft	Sample Customer	08-25-20	\$0.00	DRAFT
5	Test Customer	08-25-20	\$11.20	PAID
4	Test Customer	08-24-20	\$840.00	SENT
3	Test Customer	08-24-20	\$1,050.00	SENT
A	Test Customer	08-24-20	\$500.00	PAID

## Requesting Money via Interac e-Transfer

After creating an invoice, amounts can be requested from customers using the Interac e-Transfer Request Money feature.

To request money from a customer, complete the following steps:

1. Display the invoice (either a new invoice through the Create an Invoice page or a draft invoice through the Edit Invoice page).

# MemberDirect Small Business User Guide

2. Click **Preview & Send**.

GST TOTAL:	\$37.50
PST-BC TOTAL:	\$52.50
<b>TOTAL DUE:</b>	<b>\$840.00</b>

TERMS: 30 Days

MEMO: [Text Field]

Payment due by 23-Sep-2020

Please do not enter any sensitive information such as Credit Card details etc.

[Preview & Send](#) [Save as Draft](#) [Cancel](#)

3. Click **Send & Request Money**.

TERMS:	Due in 30 Days	SUBTOTAL:	\$750.00
DUE DATE:	23-Sep-2020	GST TOTAL:	\$37.50
MEMO:	[Text Field]	PST-BC TOTAL:	\$52.50
<b>TOTAL DUE:</b>		<b>\$840.00</b>	

[Send & Request Money](#) [Send As Email](#) [Save and Print](#) [Cancel](#)

4. On the first Send & Request Money screen, enter the business email address in the **From** field.
5. Check the box to acknowledge consent from the recipient to send the request.
6. Edit the **Subject** and **Message** if desired.
7. Click **Next**.

# MemberDirect Small Business User Guide

**Send & Request Money**

1 2

**From**  
testemail@business.com

I acknowledge that I have consent from the recipient for this request.

**Subject**  
TEST SMALL BUSINESS Invoice # 4

**Message**  
TEST SMALL BUSINESS  
800 102 AVE  
DAWSON CREEK

1. Once you send this invoice it will be finalized and you will not be able to edit it.  
2. Please do not enter any sensitive information such as Credit Card details etc.

Next Cancel

- From the **Deposit** Account drop-down on the second Send & Request Money screen, choose the account to which the requested money will be deposited.

**Send & Request Money**

1 2

**To:**  
test@customer.ca

This email will be used to send interac request to pay.

**Deposit Account:**  
Chequing Business

Invoice payments will be deposited to this account

Send & Request Money Cancel

- Click **Send & Request Money**. A message confirming that the request has been sent will be displayed.

**Send & Request Money**

✓

Your Interac® Request Money email has been sent.

OK

- Click **OK** to continue.

# MemberDirect Small Business User Guide

After the Request Money email is sent to the customer, the Invoices dashboard is displayed.

The email sent to the customer has a PDF of the invoice attached to it. A second email is sent from Interac that displays the buttons for the customer to either accept or decline the request.

When the customer accepts the request and completes the e-Transfer, funds are auto-deposited to the selected business account. An email will be sent to the business and the customer confirming that the request has been completed and the funds have been deposited.

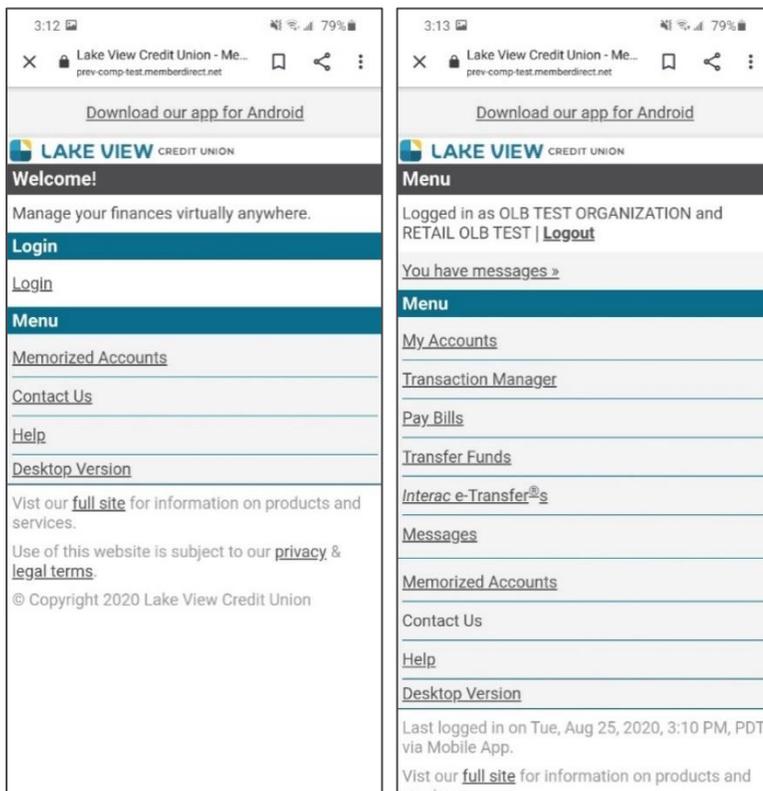
The deposit can then be matched to the invoice in the Matches tab (see the “*Matching an Invoice and a Deposit*” section).

## Mobile App Access for Small Business Invoicing

The following Small Business Invoicing functions can be performed using the Mobile App for MemberDirect Small Business:

- Register or De-register for Small Business Invoicing
- Create and Edit Business Profile (except business logo)
- Add and Edit Customer Information
- Create and Edit an Invoice
- Preview and Send an Invoice
- View Pending Invoices
- Request Payment via Interac e-Transfer
- Create and Edit Taxes
- Add, Edit and Remove Taxes on an Invoice

**Note:** The full desktop functionality can be accessed on a mobile device by accessing MemberDirect Small Business through your device’s browser. The Mobile Banking platform will load automatically, then click **Desktop Version** in the menu to be directed to full online banking experience.



# MemberDirect Small Business User Guide

## Small Business Payroll

Small Business Payroll is an optional feature that provides full payroll functionality to MemberDirect® Small Business users through online banking. Small Business Payroll features include:

- Running and approving payroll
- Adding and removing employees
- Entering and editing employee information
- Generating reports such as T4's, ROE's and other reports
- Assigning delegate access to the payroll system
- Online access to paystubs and tax slips for employees

## Registering for Small Business Payroll

Before registering for a payroll account, have the following information available:

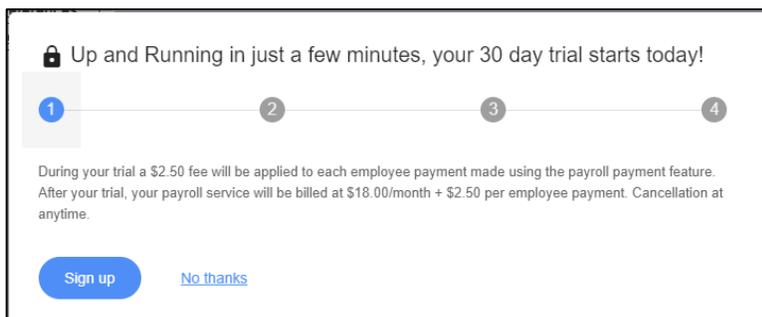
- CRA payroll number
- Completed TD1 forms for all employees
- Chart of accounts (general ledger codes) for accounting software
- Address, bank details, pay rates, vacation, etc.
- If a previous payroll service was used, the last pay slips from previous payroll service (including your YTD number)
- Per pay run premium amounts per employee for any benefits/deductions
- Completed employee information for direct payroll deposits

Each business is eligible for a 30-day trial of Small Business Payroll. To continue using it after the trial expires, register for the service as follows:

1. Select **Payroll** on the left-side navigation of the Account Summary page. If the user has not registered for Small Business Payroll, the payroll marketing page is displayed.



2. Select **START TRIAL** on the Payroll Marketing page to start the onboarding process and 30-day trial before registering as a first-time paid member. Information on the 3-day trial is displayed.



**Note:** The fee shown is a sample and is for illustrative purposes only.

# MemberDirect Small Business User Guide

3. Select **Sign up** on the 30-day Trial Sign-up page. Selecting **No thanks** ends the registration process.
4. When **Sign up** is selected, enter information about the business on the Edit Business Information page.

Up and Running in just a few minutes, your 30 day trial starts today!

1 2 3 4

### Edit Business Information

<b>Business Name</b> LVCU Business Member	<b>CRA Number</b> 123456782RP001
<b>Street Address</b> 800 102 Ave	<b>Street Address 2</b>
<b>City</b> Dawson Creek	<b>Province</b> British Columbia
<b>Postal Code</b> V1G2B2	<b>Country</b> CAN
<b>Contact First Name</b> Business	<b>Last Name</b> Owner
<b>Email Address</b> lvcu@lvcu.ca	<b>Phone Number</b> 2507824871

[Next](#) [Cancel](#)

5. Select **Next** on Edit Business Information page. The Business Insights Information page is displayed. Selecting **Cancel** ends the registration process.

Up and Running in just a few minutes, your 30 day trial starts today!

1 2 3 4

In order to provide you with a more relevant experience, let us know more about your business.

**What industry is your business in?**  
Retail sales

**Where is your primary customer base located?**  
Local

**How many employees does your company have?**  
5-10

**PAYROLL MADE EASY**  
ONLINE BANKING. NOW WITH PAYROLL.

[Next](#) [Cancel](#)

6. Answer the business insights information questions by selecting options from the drop- down menus.
7. Select **Next**. The Select Payroll Source Account page is displayed.

# MemberDirect Small Business User Guide

Up and Running in just a few minutes, your 30 day trial starts today!

Select payroll source account:

Payroll payments and monthly billing will be debited from this account.

Balance: \$4

**Payroll Services Terms of Payment**

- 1. Paid Subscription.** Your subscription to the Payroll Solution Service will continue month-to-month until You de-register. If You de-register at any time during a billing cycle, you will be billed the Subscription Fee until the end of such billing cycle. You authorize us to debit each month's subscription fee (the "Subscription Fee") from the business account You designate for payment (the "Designated Account").
- 2. Transaction Fees.** In addition to the monthly subscription fee, you will be charged a transaction

By checking this box you are agreeing to the Terms and Conditions.

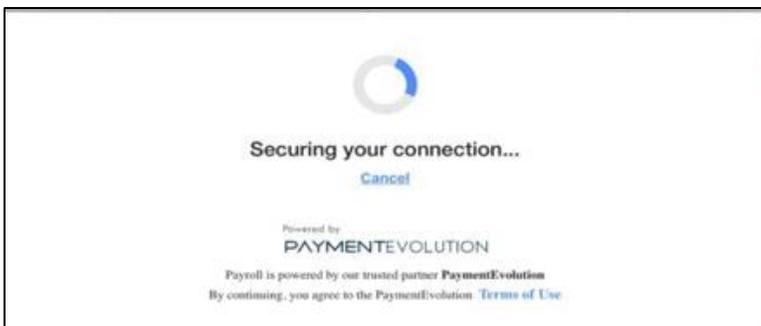
Done Cancel

8. Use the drop-down menu to select the account to use for payroll payments and monthly charges.
9. Select the check box to accept the terms and conditions of the payroll service.
10. Select **Done** to complete the registration process.

## Single Sign-On to Small Business Payroll

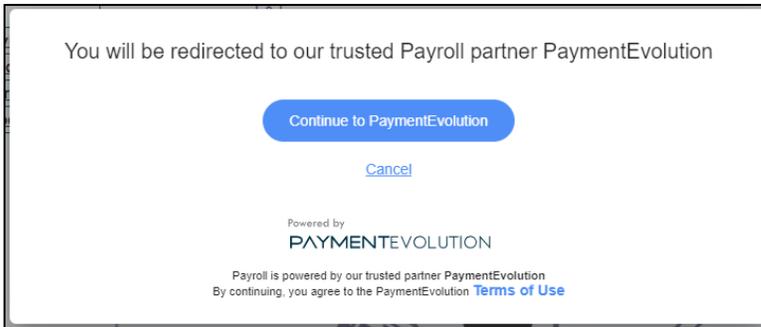
When users select the payroll service, they are re-directed to the payroll service via three pages. These connection pages are displayed whenever **Payroll** is selected from the left navigation menu, and then chooses **View Payroll**. The business is automatically redirected to Payment Evolution via the single sign-on.

The first screen displays that the connection is being secured.

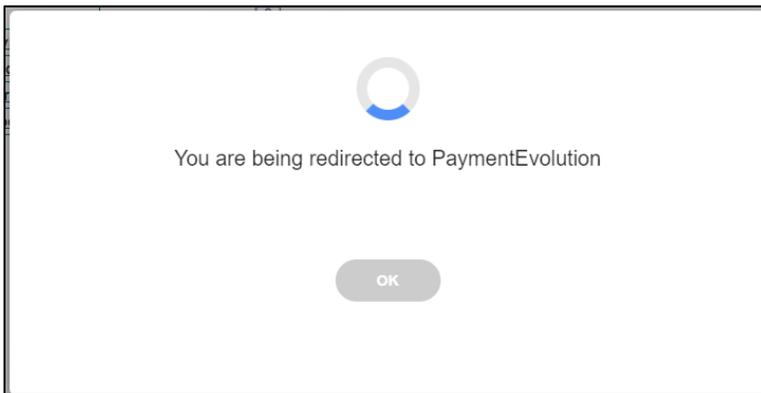


When the connection to payroll service is made, the second screen prompts to select **Continue to PaymentEvolution** or **Cancel** to return to the Payroll page.

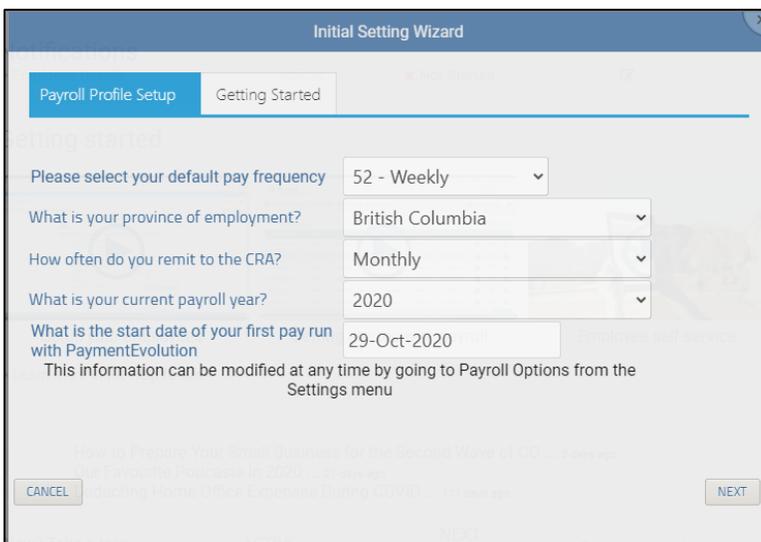
# MemberDirect Small Business User Guide



Select **Continue to PaymentEvolution** to open the payroll service.

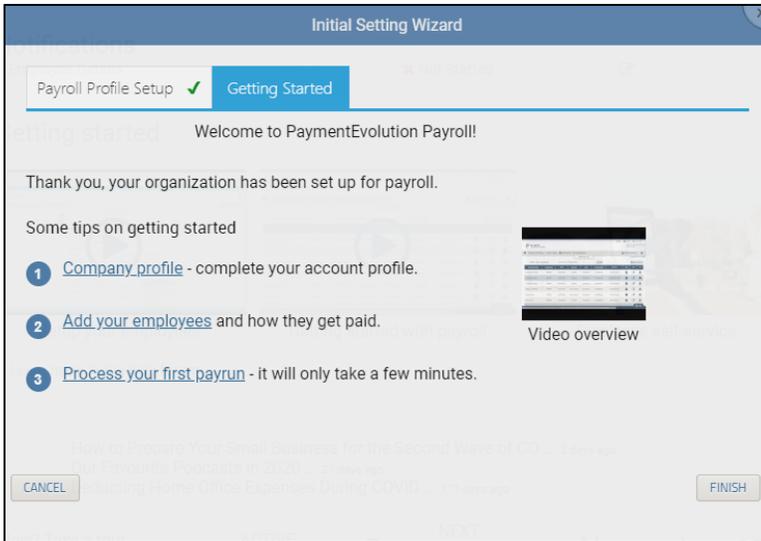


When accessing payroll service for the first time, the Initial Setting Wizard is displayed. Provide payroll setup information to help PaymentEvolution better understand how to run the payroll.



After entering the payroll setup information, select **Next**. The Getting Started tab on the Initial Setting Wizard screen is displayed. This tab displays links to functions needed to start using the payroll system via a video overview.

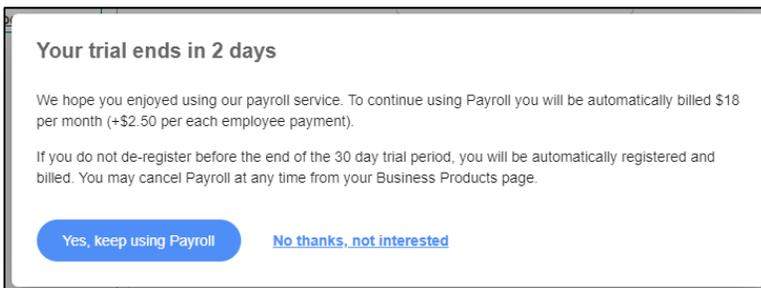
# MemberDirect Small Business User Guide



Select **FINISH** to access the Payroll system.

## End of the 30-day Trial Period

Five days prior to the end of the trial period, a message is displayed providing the opportunity to keep using the payroll service.



**Note:** The fee shown is a sample and is for illustrative purposes only.

Select **Yes, keep using Payroll**, to continue. A confirmation window will be displayed.



Click **OK** to continue.

# MemberDirect Small Business User Guide

## Deregistering from Small Business Payroll

If the business does not opt to deregister before the end of the 30-day trial, they are automatically switched from a trial customer to a fully registered customer. However, businesses can deregister using the Business Products page at any time.

If the business opts to deregister, the payroll service checks if there are any outstanding payroll payments or rejected AFT transactions that have not been corrected. If no outstanding transactions exist, the business is asked if they are sure they want to deregister. If the business confirms they want to deregister, a pop-up is displayed.

**Are you sure you want to cancel your payroll service?**

Your payroll service includes:

- The ability to quickly and easily pay your staff
- Automated filing and remittances for your payroll taxes - no more paper forms or cheques!
- Ready access to payroll history and accounting reports
- Instant generation of T4's and ROE's
- If you do cancel the service today, you can register again at any time but will be charged a re-registration fee - so please don't go!

[Yes, please cancel my payroll service](#)    [No, please continue my payroll service](#)

Select **Yes, please cancel my payroll service**, to confirm the deregistration.



**You have deregistered**

Thank you for using our integrated Payroll solution. You can register at any time.

[OK](#)

If there are outstanding payments or rejected transactions, deregistration from the payroll service cannot be completed.

**Unfortunately you cannot deregister at this time**

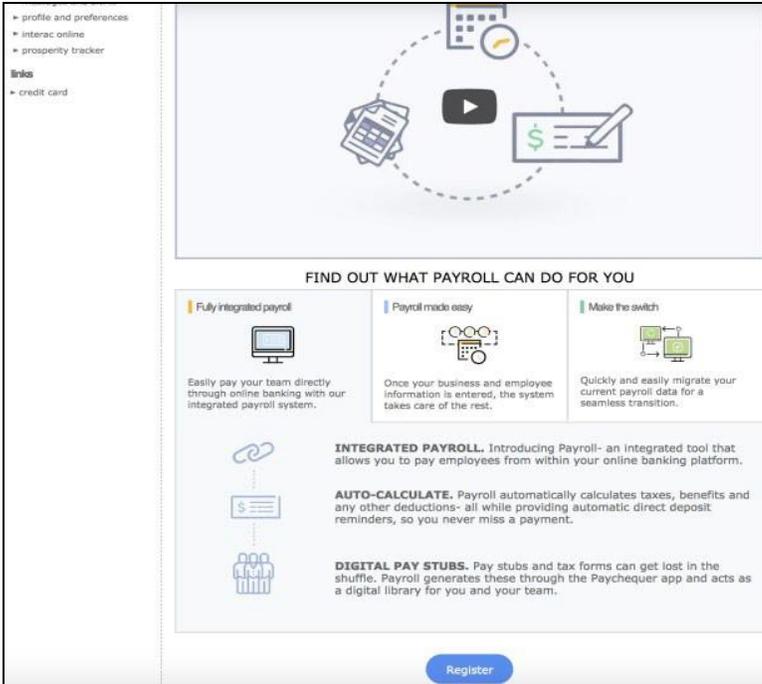
You recently submitted a payroll or have an outstanding rejected employee payment. Please allow time for payment processing and/or correct any rejected payments before attempting to deregister again.

[OK](#)

## Reregistering for Small Business Payroll

Businesses who have deregistered from Small Business Payroll can reregister for the service again. When they select payroll on the MemberDirect Small Business Account Summary, the Payroll Service Registration page is displayed.

# MemberDirect Small Business User Guide



Select **Register** on the Small Business Registration page. The “Welcome back” page is displayed.

**Welcome back! Start using Payroll again for only \$18 per month and \$2.50 per employee payment.**

You will be charged a re-registration fee of \$25.

**Select payroll source account:**

Payroll payments and monthly billing will be debited from this account.

PLAN 24 - Balance: \$0

**Payroll Services Terms of Payment**

- 1. Paid Subscription.** Your subscription to the Payroll Solution Service will continue month-to-month until You de-register. If You de-register at any time during a billing cycle, you will be billed the Subscription Fee until the end of such billing cycle. You authorize us to debit each month's subscription fee (the "Subscription Fee") from the business account You designate for payment (the "Designated Account").
- 2. Transaction Fees.** In addition to the monthly subscription fee, you will be charged a transaction fee

By checking this box you are agreeing to the Terms and Conditions.

**Register** [Cancel](#)

**Note:** The fee shown is a sample and is for illustrative purposes only.

To complete reregistration, select the **terms and conditions check box** and then click **Register**. The payroll service saves the business' profile from their previous registration, so they don't have re-enter their business information.

# MemberDirect Small Business User Guide

## The Payroll Page

The Payroll page displays information about the business and delegate access to Small Business Payroll. After registering for the payroll service, access it by selecting **Payroll** on the left-side navigation of MemberDirect Small Business.

The following functions can be performed on this page:

- Assign delegates access to the payroll system
- Select the default source account for payroll payments and billing
- Edit information about the business
- Display the Payroll Dashboard and perform payroll functions

**My Accounts**  
Payments  
**Payroll**  
Transfers  
Business Services  
Invoicing  
Account Services  
Messages and Alerts  
Profile and Preferences  
Business Products

### Payroll

Welcome [redacted]

Membership [redacted]

[redacted]

800 102 Ave  
Dawson Creek, BC V1G2B2  
CAN

**Source account**  
Select default source account for payroll

[redacted]

[Edit](#)

Get quick access to latest payroll on payroll activity page.

[View Payroll](#)

**Delegate Payroll Access**

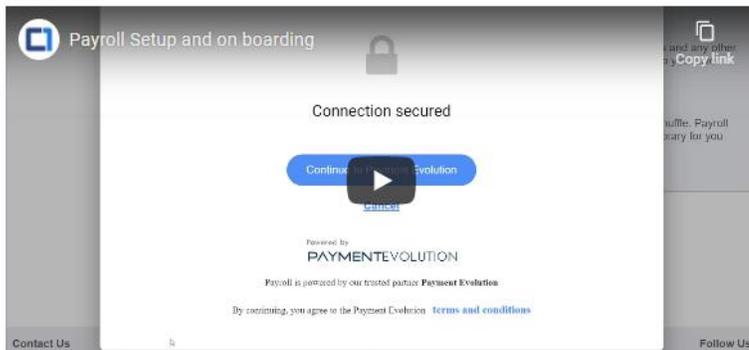
NAME	NO ACCESS	VIEW ONLY ?	PAYROLL MANAGER ?	PAYROLL MASTER ?
<a href="#">+ Add/Modify Delegates</a>				

[Save](#)

The lower section of the Payroll page shows payroll support information including FAQs. The FAQ's provide answers to basic questions and, if more help is needed, select the **Payroll Support** button at the bottom to be redirected to the PaymentEvolution support page.

# MemberDirect Small Business User Guide

## ▶ SETTING UP PAYROLL



## ▶ RUNNING PAYROLL



## ▶ USING PAYCHEQUER



## 🗨 PAYROLL FAQ

How do I change my business information?	▼
How do I process my Payroll?	▲
Follow the link below for a comprehensive guide on how to set up and process your payroll here. <a href="#">Read more</a>	
I've submitted my payroll how do I approve the transfer?	▼
When would I need to submit and approve a Payroll for a Friday deposit?	▼
How do I switch from another payroll provider?	▼
How do I add a new employee?	▼
How do I set up Paychequer?	▼
How do I set up direct deposit?	▼
How do I create Tax slips with payroll?	▼
Can I change the account I use for my payroll?	▼
I have a question that isn't answered here.	▼

## 🛠 PAYROLL SUPPORT

The Payroll Support button below will redirect you to the support page of our trusted partner PaymentEvolution. If you can't find the answer to your question in the FAQ section above, please call 250-782-4871.

[Payroll Support](#)

# MemberDirect Small Business User Guide

## Business Products Page

Businesses can access the Business Products page to register for the payroll service or cancel their registration.

<a href="#">My Accounts</a>	<b>Business Products</b>			
<a href="#">Payments</a>	<b>Product Name</b>	<b>Status</b>	<b>Date Registered</b>	<b>Actions</b>
<a href="#">Payroll</a>	Small Business Invoicing			<a href="#">Start Trial</a>
<a href="#">Transfers</a>	Small Business Payroll	Trial - Ends 07 novembre	29-Oct-2020	<a href="#">Deregister</a>
<a href="#">Business Services</a>				
<a href="#">Invoicing</a>				
<a href="#">Account Services</a>				
<a href="#">Messages and Alerts</a>				
<a href="#">Profile and Preferences</a>				
<a href="#">Business Products</a>				

Select the option under Actions to register for or de-register from the payroll service.

The status column on the Business Products page indicates the business' status and the actions available based on their existing status. If the business is in their Trial period, the end date for the trial is displayed.

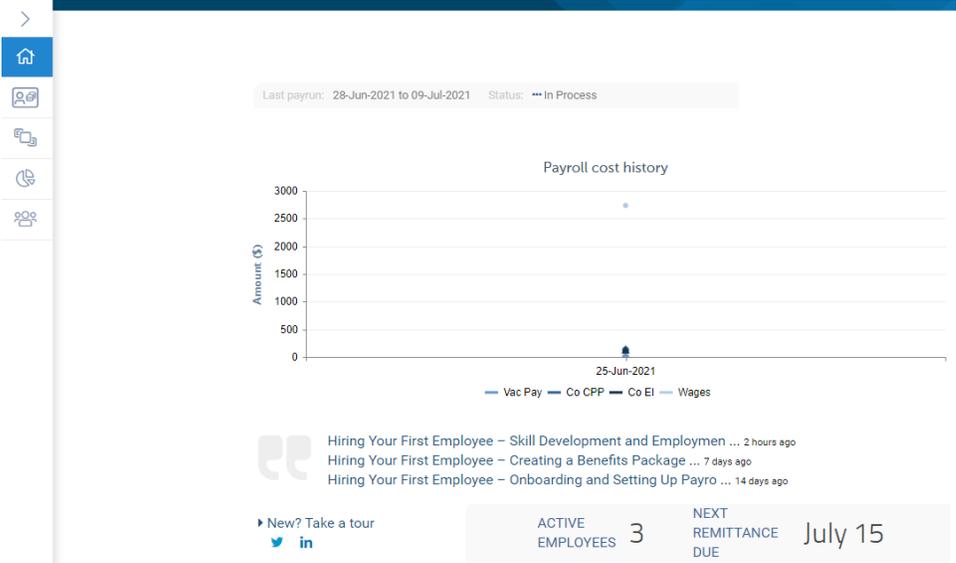
## The Payroll Landing Page

The Payroll Landing page is displayed after completing the sign on to Small Business Payroll and displays the following information:

- Payroll cost history
- The number of employees on the payroll system
- The next remittance due date

The following functions can be performed from the Payroll Landing page task bar on the left hand side of your screen:

- Add, edit, and remove employees
- Run a payroll for the of the pay period or the year end
- Generate payroll reports
- More actions



# MemberDirect Small Business User Guide

## The Employee List

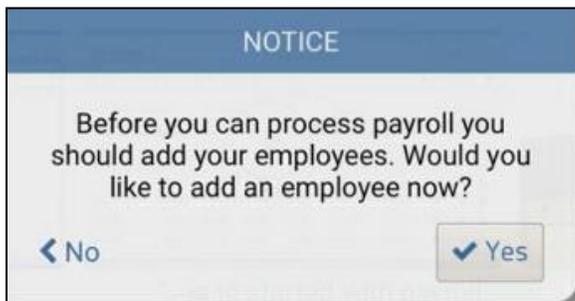
The Employee List is displayed by selecting **Employees** through the task bar on the left-hand side of your screen and displays a list of all current employees.

The following actions can be taken from the Employee Landing Page:

- View active, terminated or all employees
- Search for employees
- Add employees to the payroll system
- View, edit and delete employee profiles

Employee Name	Employee #	Position	Pay Type	Type	Pays Per Year	Pay Rate	Pay History	Profile	Terminate
Brubaker, Wendell	000001	Equipment Operator	Non-Salaried	Permanent	26 BiWeekly	\$150.00 Daily			
Seger, Bob	000003	Musician	Salaried	Permanent	52 Weekly	\$8.00 Hourly			

If no employees are set up on the payroll system, the system displays a message giving the option to add employees. If **Yes** is selected, the Employee List will be displayed and the Add Employee option will be available.



## Adding Employees

To add employees to the payroll service, proceed as follows from the Employee List page:

1. Select **Add Employees** at the top right corner of the page.

# MemberDirect Small Business User Guide

**Add Employee**

Personal Information | Payroll Details and Rules | Benefits | Deductions | Financial YTD | HR Details

Employee Information:

\* First Name: Test Middle Name:

\* Last Name: Employee

\* SIN (9 digits): 712 345 678 [Hide Validate SIN](#)

\* Date of Birth: 25/11/1980 (dd/mm/yyyy)

\* Date of Hire: 05/11/2020 (dd/mm/yyyy)

Employee Type: Permanent Position: Manager

Notes:

Employee Access

Security Type: Employee

Password:  [Employee e-paystubs paychequer.com](#)

Confirm Password:

Email Login Details

Contact Details

Email: lvcu@lvcu.ca

\* Address Line 1: 800 102 Ave

Address Line 2:

\* City: Dawson Creek \* Province: British Columbia

\* Postal Code: V1G2B2

Country: Canada

Phone Number: 250 782 4871 ext.

Payment Details

Type of Payment: Direct Deposit

Financial Institution: CENTRAL 1 CREDIT UNION-809

Branch No.: 10110

Account No.: 100000000123 [Hide](#) [View Sample Cheque](#)

2. Select the **Personal Information** tab and enter or select information about the employee in the following sections:

- **Employee Information** – Name, birth date, SIN, date of hire, and employee type such as permanent, temporary, contractor, etc.
- **Employee Access** – The employee’s security type (such as employee) as well as the employee’s number and password. The security type sets the employee’s ability to view pay stubs and pay history using PaymentEvolution’s PayChequer app.
- **Contact Details** – The employee’s email, address, and phone number.
- **Payment Details** – Select Cheque or Direct Deposit from the drop-down menu.

If Direct Deposit is selected, the user must enter the employee’s bank or credit union account information. To enter details for a credit union, select “Central 1 Credit Union-809” from the Financial Institution drop-down menu.

3. Select **Save** at the top right corner of the page.

# MemberDirect Small Business User Guide

- Select the **Payment Details and Rules** tab and select or enter payment information about the employee such as the type of employment, pay rate and tax information. Automatic vacation accrual and release can also be set.

**Add Employee**

Province of Employment: British Columl  
 Type of Employee: Salaried  
 Pay Details:  
 \* Pay Rate: 25 Pay Rate Unit: Hourly Rate  
 Pays Per Year: BiWeekly \* Standard hours/wk: 37.5  
 Vacation Pay Owing (\$): 0 Automatic Vacation: Off  
 Tax Details:  
 \* GL Account Code: 9060  
 \* TD1 Federal: 11635 \* TD1 Province: 10208  
 Tax Exempt: No WCB Exempt: No  
 EI Exempt: No CPP Exempt: No

- Select **Save**.
- Select the **Benefits** tab, choose any taxable benefits (such as a car loan) from the drop-down list and then select **Add**.

**Add Employee**

Tax.Benefit: Board Add

Rule Name	\$	%	Value	Delete
Tax.Benefit: Auto	<input checked="" type="radio"/>	<input type="radio"/>	150	

Records Per Page: 1 1 items in 1 pages

- Select the appropriate \$ or % radial button and enter the amount of the benefit in the **Value** field.
- Select **Save**. Tax calculations are adjusted accordingly.
- Select the **Deductions** tab, choose any taxable deductible items (such as an RRSP contribution) from the drop-down list and then select **Add**.

# MemberDirect Small Business User Guide

Add Employee Tour ⓘ

Save

Personal Information | Payroll Details and Rules | Benefits | Deductions | Financial YTD | HR Details

Health Extended ▾ + Add

Rule Name	\$	%	Value	Delete
Cont. to a RRSP	<input type="radio"/>	<input checked="" type="radio"/>	5	🗑️

Records Per Page: ▾ 1 items in 1 pages

10. Select the appropriate \$ or % radial button and enter the amount of the deduction in the **Value** field.
11. Select **Save**. Tax calculations are adjusted accordingly.
12. If the business is migrating from another system or converting from manual calculations, select the **Financial YTD** tab. Then, enter historical information for the employee (prior earnings and payroll taxes) for the fiscal year to date. This ensures that ROEs, T4s and other reports are calculated correctly for the fiscal year.

If separate federal and provincial tax information is not available, enter all tax data in the Federal Tax field under Statutory Deductions.

Add Employee Tour ⓘ

Save

Personal Information | Payroll Details and Rules | Benefits | Deductions | Financial YTD | HR Details

MODIFY

HOURS		OTHER DEDUCTIONS	
Regular Hours	0.00	Company Pension Plan	0.00
Overtime Hours @ 1.5	0.00	Extra Income Tax	0.00
Doubletime Hours @ 2	0.00	Cont. to a RRSP	0.00
Other Hours worked	0.00		

EARNINGS		STATUTORY DEDUCTIONS	
Regular Earnings	0.00	Federal Tax	0.00
Overtime Earnings	0.00	Provincial Tax	0.00
Doubletime Earnings	0.00	EI	0.00
Other Hrly Earnings	0.00	Canada Pension Plan	0.00
Statutory Holiday	0.00	Quebec Pension Plan	0.00
Sick day	0.00	Quebec QPIP	0.00
Personal day	0.00		
Shift Premium	0.00		
Other Earnings	0.00		
Other Non-Taxable	0.00		
Vacation	0.00		
Commission	0.00		
Earnings Advances	0.00		
Bonus	0.00		
Retroactive Pay	0.00		

SUMMARY	
Insurable Earnings	0.00
Vacation Balance	0.00
Total Taxable Gross	0.00
Total(Non - Taxable)	0.00
Total Deduction	0.00
Net Pay	0.00

13. Select **Save**.

# MemberDirect Small Business User Guide

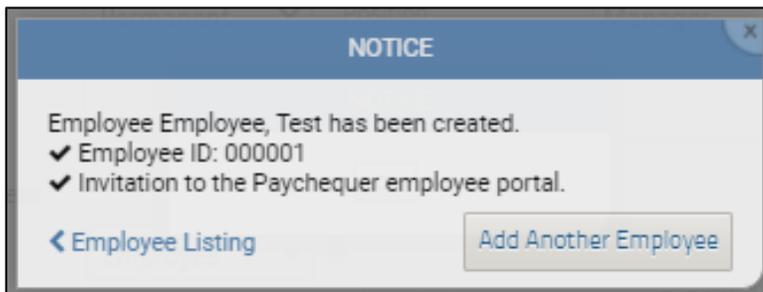
14. Select the **HR Details** tab and select or enter information about the employee such as benefit start and end date, gender, and marital status.

The screenshot shows the 'Add Employee' form with the 'HR Details' tab selected. The form includes a 'Save' button and a 'Personal Information' tab. The 'HR Information' section contains the following fields:

- Benefit start date: 01/06/2020 (calendar icon)
- Benefit End date: (calendar icon)
- Gender:  Male  Female  Other
- Marital Status: Married (and not separated) (dropdown menu)

15. Select **Save**.

When an employee is created, the system displays a message confirming that the employee has been created. Select **Add Another Employee** to create another employee or choose **Employee Listing** to display the Employee List.



## Searching for Employees

Search for employees in the payroll system by selecting the search criteria in the Search By field on the Employee List. Employees can be search by:

- Employee name
- SIN
- Employee type
- Employee number

After selecting the search criteria, enter the search value such as the employee name beside the criteria and select the **Find** button. The search executes and displays the matching results.

The screenshot shows the 'EMPLOYEE LIST' table with the following columns and data:

Employee Name	Employee #	SIN	Employee Type	Employee Number	Type	Pays Per Year	Pay Rate	Pay History	Profile	Terminate
Employee Test	000001		Manager	Salaried	Permanent	26 B/Weekly	\$25.00 Hourly			

## Editing Employees

Change the information for an employee in the payroll service by selecting  under Profile on the Employee List. The Edit Employee page is displayed. Select the appropriate tab, make the required change(s), and select **Save**.

# MemberDirect Small Business User Guide

## Removing Employees

Remove employees from payroll service by selecting  under Terminate on the Employees List. If a pay run is in process, a pop-up is displayed warning that the employee will not be processed.



Operator **TERMINATE: Seger, Bob**

Musician Salaried Permanent 52 Weeks

Reason for Leaving: Shortage of work / End

Termination Date: 12-Jul-2021

Employee's last pay run ended on 25-Jun-2021

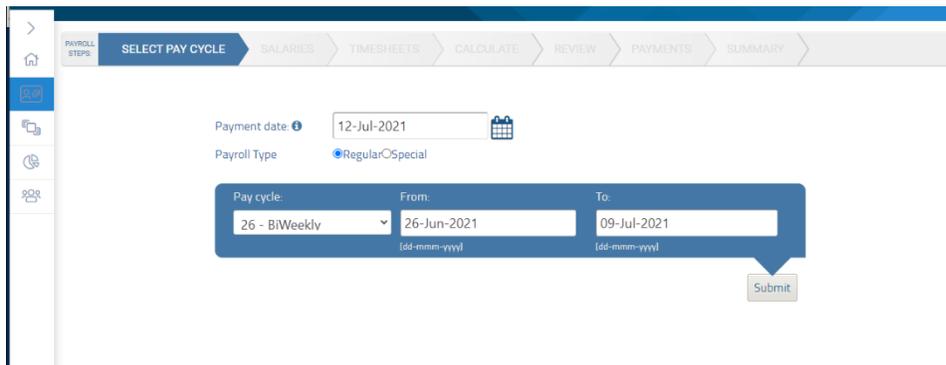
**TERMINATE**

Select the **Reason for Leaving** from the drop-down menu and specify the termination date by selecting the calendar icon and choosing the date. Select **Terminate** to remove the employee from the payroll system.

## Running the Payroll

After adding employees, proceed as follows from the Payroll Task Bar page to run the payroll:

1. Select **Run Payroll** from the task bar. The Run Payroll page is displayed.



PAYROLL STEPS: SELECT PAY CYCLE SALARIES TIMESHEETS CALCULATE REVIEW PAYMENTS SUMMARY

Payment date: 12-Jul-2021

Payroll Type:  Regular  Special

Pay cycle: 26 - BiWeekly From: 26-Jun-2021 To: 09-Jul-2021

Submit

2. Select **Pay Cycle** tab and enter or select the following information about the payroll run:
  - **Payment Date** – The calendar for the current month is displayed when the cursor is in the field.
  - **Payroll Type** – choose Regular or Special.
  - **Pay Cycle** – use the drop-down menu to select weekly, biweekly, monthly, or another cycle. This value automatically filters the list of employees and shows only those that are eligible to be paid during this pay cycle in the next steps.
  - **Start and End Dates** – Enter or select the start and end dates in the **From** and **To** fields. The calendar for the current month is displayed when the cursor is in these fields.
3. Select **Submit** to advance to the next Payroll Step. The **Salaries** tab is displayed. The list of salaried employees that are to be paid in this pay cycle is displayed.

# MemberDirect Small Business User Guide

4. Select the **check box** beside each salaried employee to be paid during the pay cycle. Update an employee's earnings type, hours, and rate as required.
5. Select **Approve**.

If any pay details for employees are subsequently modified, select **Save** next to the employee or select the **check box** beside the employee and then **Save**.

Add other earnings such as overtime pay by selecting the employee and then select **+** beside the employee's name. The Additional Earnings pop-window is displayed.

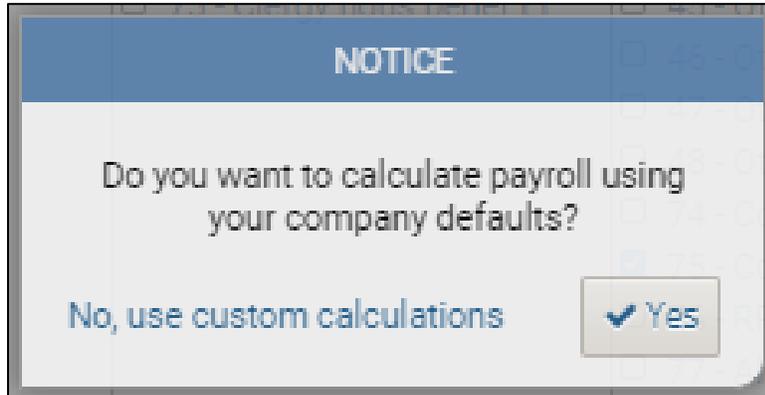
Select the **Earnings Code** (such as overtime or vacation) from the drop-down menu and update the number of hours. Small Business Payroll automatically updates the Rate field if the Earning Code is "Overtime Hours @ 1.5 or Doubletime Hours @ 2". When **Add Another** is selected, the system calculates the total earnings.

Then, select **Submit** to add the extra earnings to the employee's earnings for the pay period on a separate line under the regular earnings.

6. Select the **Timesheets** tab or **Next** move to the next step.

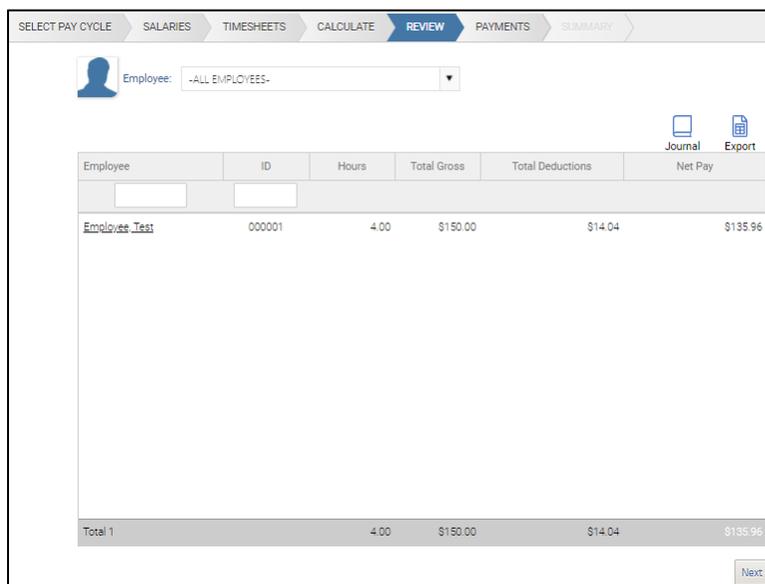
# MemberDirect Small Business User Guide

7. Enter and Approve the pay details for timesheet-based employees (paid by the hour). If there are no timesheet based-employees, the message “You have no time-sheet based employees on selected pay cycle” is displayed.
8. Select the **Calculate** tab or **Next**. A prompt is displayed to confirm whether to calculate the payroll using the system defaults or perform a custom calculation.



For most pay runs, the default is appropriate, and users select **Yes**. To calculate a one-time deduction or benefit for an employee, select **No**, and use custom calculations to customize the calculation as needed.

9. Select the **Review** tab to review the pay run results by employee or for all employees.



SELECT PAY CYCLE SALARIES TIMESHEETS CALCULATE REVIEW PAYMENTS SUMMARY

Employee: -ALL EMPLOYEES-

Journal Export

Employee	ID	Hours	Total Gross	Total Deductions	Net Pay
Employee Test	000001	4.00	\$150.00	\$14.04	\$135.96
Total 1		4.00	\$150.00	\$14.04	\$135.96

Next

10. Select to review either all employees or a specific employee by using the drop- down menu beside **Employee**.
11. Create and view a PDF of the payroll journal by selecting **Journal** or download and print the employee list in Microsoft Excel format by selecting **Export**.
12. Select the **Payments** tab or **Next** to move to the next step.

# MemberDirect Small Business User Guide

**1** Payment Dates

Employee Payments Date: 06-Nov-2020 Payroll must be approved by Thursday, November 05, 2020.

**2** Confirm payments

Employee Payments:

Emp #	Name	Payment Type	Net Pay	Ref #
000001	Employee Test	Direct Deposit	\$135.96	000001

Records Per Page: 10 1 items in 1 pages

Gross wages \$150.00  
Net \$135.96

Employee Deductions:  
Statutory \$6.54

Employer Contributions:  
EI \$3.43  
CPP \$4.09

Payrun Total \$150.02  
Total (estimated) \$150.02

Finish this payrun

- Review the payment summary for the payroll. The summary shows the wages, employee deductions, and employer contributions being paid in the payroll.
- If employees are paid via cheque, the system generates a cheque report which can be used to print cheques on pre-printed cheque stock. A different entry field is displayed for entry of the cheque payment date.

**1** Funding Source

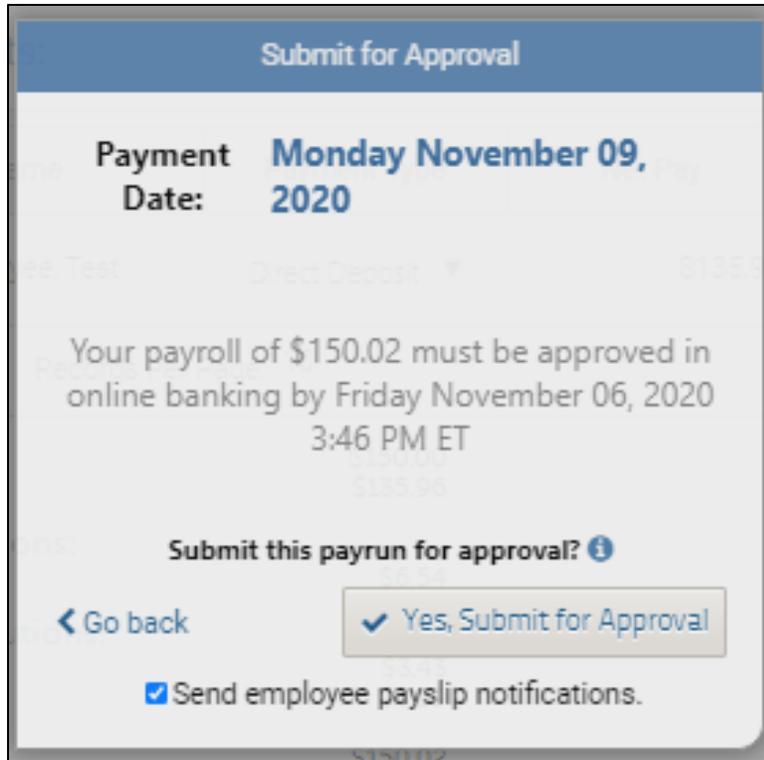
Payment Method: Account No.

Employee Payment Date: Direct deposit: 26-Apr-2018 Amounts will be withdrawn on Friday April 20, 2018.  
Cheque: 19-Apr-2018

- If electronic payments are being processed, the system confirms the payment dates and processes them.
 

**Note:** Up until this point, users can go back to any point in the payroll process and adjust as needed. After this step, the pay run is committed and cannot be edited.
- Select **Finish this payrun** on the Payments tab if the payment information is correct. The Submit for Approval pop-up is displayed.

# MemberDirect Small Business User Guide



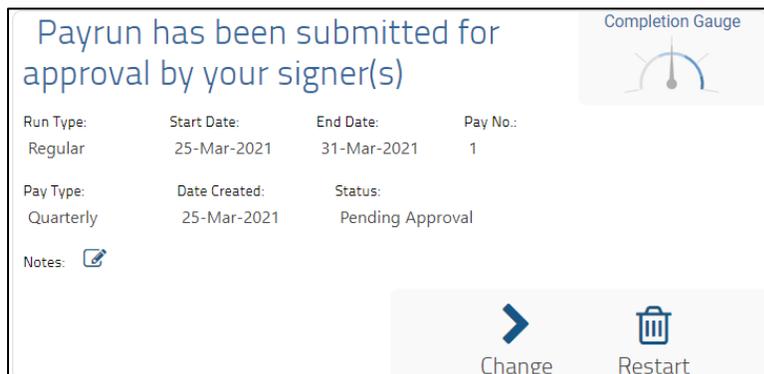
**Note:** Employees will not be paid on time if the payroll is not approved by the date specified in the pop-up.

17. Select **Yes, Submit for Approval** to finalize the pay run. Also select the **check box** to send pay slips to the employees. The pay run is submitted for approval.

**Note:** The payroll must be approved in MemberDirect Small Business Transaction Manager before it is completed.

If an authorized signer has initiated the pay run, after clicking Yes, Submit for Approval, the signer will be automatically directed back to the Transaction Manager in MemberDirect Small Business.

If a delegate has initiated the pay run, the message “Pay run has been submitted for approval by your signer(s)” will be displayed, with the status “Pending Approval”.



The payroll can be edited or deleted while it is still Pending Approval and the pending transaction details in MemberDirect Small Business Transaction Manager can be updated accordingly.

The following actions can be initiated from the above screen:

# MemberDirect Small Business User Guide

- Delete the payroll by selecting Restart (trash can)
- Edit the payroll by selecting Change (arrow button) in the above screen, then perform the following actions:

## Dual Signature Accounts

If the payroll source account is a dual signature account, the pay run is locked down after it has been approved by one signatory and cannot be edited while it is pending approval by a second signatory. Therefore, the pay run must be rejected by a second signer before it could be edited in the payroll service.

## MemberDirect Small Business Approval

When signers finalize a pay run in the payroll service, they are redirected to the Transaction Manager to approve the pay run. The approval process for a pending payroll follows the same MemberDirect Small Business Transaction Manager workflow as any other transaction type.

Details of the payroll are displayed on the Transaction Manager. They summarize the payments to employees and payroll taxes and also provide relevant reference numbers and key dates. Note that any cheque payment amounts are not included in the Total Electronic Payments To Be Approved.

### Transaction Manager

[Go to archived transactions](#)

Show:

▼ (1) [Transactions require your approval](#)

**Payroll - 0 of 1 Approved** [Show history](#)

Payment Status	Requires approval by 10am PST November 08, 2020, if your employees are to be paid on the Payment Date
Pay From	Membership 
Number of Employees	1
Total Payroll	\$150.02
Cheque Payments	\$0.00
Electronic Payments	\$135.96
<b>TOTAL PAYMENTS TO EMPLOYEES</b>	<b>\$135.96</b>
Employee Deductions	\$6.54
Employer Contributions	\$7.52
<b>TOTAL CRA REMITTANCE</b>	<b>\$14.06</b>
<b>TOTAL ELECTRONIC PAYMENTS TO BE APPROVED</b>	<b>\$150.02</b> Will be debited immediately when you approve the payroll
Payment Date	November 09, 2020 Date employees will receive electronic payments
Pending Number	70816
Payroll Reference Number	20311A

Select **Approve** or **Reject** as required. If approving the transaction, select **Continue** and then note the Payroll Approval receipt.

# MemberDirect Small Business User Guide

### Approve Payroll - Confirm

Pay From	 100
Payment Date	November 09, 2020
Total Payments	\$150.02
Payroll Reference Number	20311A
Pending Number	70816

[Continue](#) | [Cancel](#)

### Approve Payroll - Receipt

Member Card Number	 P1	Date	Thursday, November 5, 2020
--------------------	--	------	----------------------------

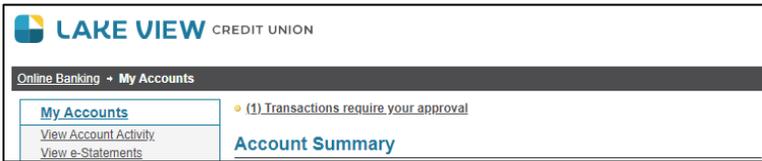
 Your Payroll Payment of \$150.02 from  Ltd 100 dated November 09, 2020 has been approved.

Your Payroll Reference Number is: 20311A.

Your Payment Reference Number is: 20201105969895.

[Go to Account Summary](#) | [Print Receipt\(s\)](#) | [Go to Transaction Manager](#)

When a signer logs into MemberDirect Small Business and a pending payroll requires approval, a notification is displayed on the Account Summary screen. When the signer navigates to the Payroll page, a notification is also displayed. Selecting the link in either notification displays the Transaction Manager for approving the payroll.



LAKE VIEW CREDIT UNION

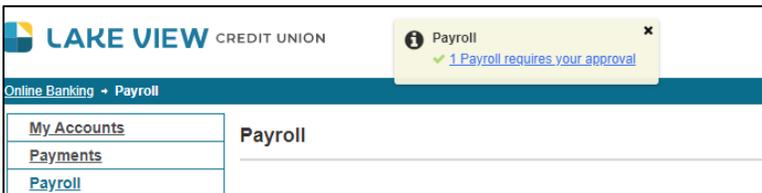
Online Banking → My Accounts

[My Accounts](#) (1) Transactions require your approval

[View Account Activity](#)

[View e-Statements](#)

[Account Summary](#)



LAKE VIEW CREDIT UNION

Online Banking → Payroll

**Payroll**

 Payroll

 1 Payroll requires your approval

[My Accounts](#)

[Payments](#)

[Payroll](#)

## Rejected Pay Runs

If a pay run is rejected, its details appear in the list of rejected, recalled, or expired transactions in Transaction Manager. When the user returns to payroll service, the pay run status for the rejected pay run is changed to "In Process". Select **Continue** to edit the rejected pay run and resubmit for approval or select **Restart** to delete the pay run and start over.

**Note:** It may take a few minutes for the status to be updated from "Pending Approval" to "In Process" after the MemberDirect Small Business rejection.

# MemberDirect Small Business User Guide

### Current payrun is not complete

Completion Gauge

Run Type:	Start Date:	End Date:	Pay No.:
Regular	06-Feb-2021	12-Feb-2021	1

Pay Type:	Date Created:	Status:
Weekly	22-Mar-2021	In Process

Notes:

[Continue](#) [Restart](#)

If a payroll is not approved by the date and time indicated on the pending approval details in Transaction Manager, a message is displayed if the signer subsequently attempts to approve the payroll.

### Approve Payroll - Confirm

Your payment cannot be processed for the payment date selected, March 29, 2021. You have the following options:

1. Click Continue to approve this payroll. Your employees will be paid within 1-2 business days.
2. Click Cancel to reject this payroll. You will need to pay your staff by cheque or other means. You may want to contact your Credit Union for recommendations.

Pay From	Chequing Business 100
Payment Date	March 29, 2021
Total Payments	\$1,611.26
Payroll Reference Number	21084A
Pending Number	90904

[Continue](#) | [Cancel](#)

The signer can either:

- Select Continue to approve the payroll, realizing that employees will be paid late; OR
- Select Cancel to reject the pay run and find an alternative means to pay employees such as by cheque.

If the signer chooses to reject the electronic payment, guidance is displayed on handling the payroll in the confirmation message.

# MemberDirect Small Business User Guide

## Reject Payroll - Receipt

 If you rejected this electronic payment because the payroll approval was overdue, we recommend the following:

1. Return to payroll services by clicking [here](#) and then "View Payroll".
2. Change the payment type for each employee in this payroll to Cheque and pay your employees by alternative means e.g. cheque.
3. Resubmit and Approve the payroll.

This will ensure that that your tax payments are still processed according to CRA guidelines (Note: Cheque Employee payments will not be paid electronically).

Membership Number	660227P1	Date	Monday, March 29, 2021
	Transaction Status	Rejected	
	Pay From	Chequing Business 100	
	Payment Date	March 29, 2021	
	Total Payments	\$1,611.26	
	Payroll Reference Number	21084A	
	Pending Number	90904	
	You have rejected this transaction.		

## Rejected Direct Deposit Transactions

A payment to an employee may fail for various reasons, such as if the employee's account details are invalid or the account has been closed. When this happens, the employer is notified by email.

## Rejected Payment

Bill,

Your payment for John Smith from Bill's Pop Shoppe in the amount of \$597.89 on 29-May-2018 has been rejected by the receiving bank.

Reason: Reject: Edit: Institutional Identification No., . . .

To resolve this issue, please follow these steps:

- Login into online banking
- Click Payroll > View Payroll
- Click Reports > E-Pay Direct Deposit
- Filter by Rejects
- Find and click the retry icon
- Correct the employee bank details or return funds to the company as required

Transaction ID: CD18148HAT0004

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If notice of a rejected payment is received, proceed as follows:

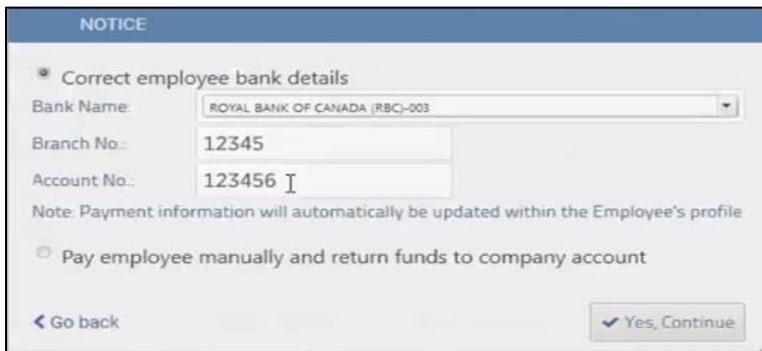
1. Login to MemberDirect Small Business and select Payroll on the left-hand navigation menu. Select **View** Payroll to launch the Payroll Landing page.
2. Select **Reports** and then **E-Pay Direct Deposit**. The E-Pay Deposit Reports page is displayed.

# MemberDirect Small Business User Guide



3. Find, select, and correct the rejected transaction on the report. There are two options:

- Select and correct the employee's bank details radio button and update the employee's payment information so that the payment can be re-submitted to the employee; OR
- Return the funds to the company's account and pay the employee manually.



If **Yes, Continue** is selected, a confirmation message is displayed indicating that their instructions have been submitted for processing.



## Vendor Payments

Small Business Payroll provides an option for processing direct deposit payments to Vendors (ie. local suppliers), by setting them up using specific Employee Types and using Custom Pay Rules.

Some things to consider when paying Vendors through Small Business Payroll:

- The Payroll system's default action is to produce a T4A for these "employees". If you do not want to produce a T4A, the year-to-date totals will need to be manually zeroed out for a Vendor before running the T4A report.
- The withdrawals from your source account for the Vendor payments will show the same as withdrawals for regular Payroll: as on Online Bill Payment to "Payroll Services – For C1 Use Only".
- If multiple Vendors are paid in the same pay run, only one withdrawal will be posted through your account
- Reports are available within the Small Business Payroll platform to assist in reconciliation

# MemberDirect Small Business User Guide

To add Vendors to the payroll service, follow the steps in the Adding Employees section, paying particular attention to the following items:

1. On the **Personal Information** tab, enter the Employee Information as follows:
  - **Name:** Use the First, Middle and Last Name fields to enter the Vendor Name
  - **SIN:** Enter "999 999 998"
  - **Date of Hire:** Enter the date which you wish you to start making payments to the Vendor
  - **Employee Type:** Contractor. This will remove the Date of Birth field and will remove the Vendor payments from tax calculations and deductions (ie. CPP, EI, Income Tax)
  - **Employee Access:** Vendors can be provided access to PayChequer, however it is not required and businesses are cautioned that the messaging within PayChequer is designed for an audience of regular employees.
  - **Contact Details:** Enter contact details if desired
  - **Payment Details:** Enter the direct deposit account information for the Vendor

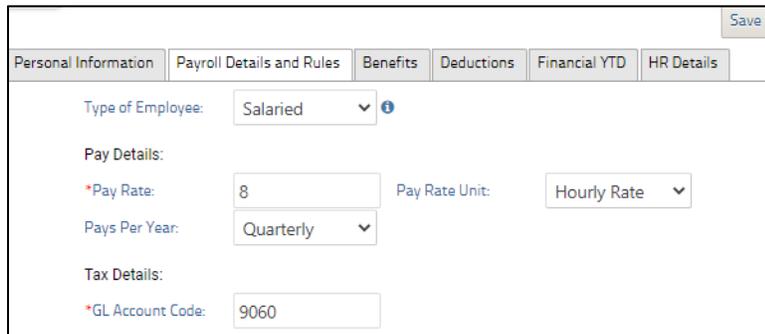
The screenshot shows the 'Personal Information' tab of a vendor setup form. The form is divided into several sections:

- Employee Information:** Fields for First Name (Local), Middle Name, Last Name (Supplier), SIN (999 999 998), Date of Hire (25/03/2021), Employee Type (Contractor), and Position. A 'Notes' field contains 'Office Supplies'.
- Employee Access:** Security Type (Employee), Password, Confirm Password, and a checkbox for 'Email Login Details'. A 'payChequer' logo and a link to 'Employee e-paystubs paychequer.com' are visible.
- Contact Details:** Email (mblouin@lvcu.ca), Address Line 1 (800 102 Ave), Address Line 2, City (Dawson Creek), Province (British Columbia), Postal Code (V1G2B2), Country (Canada), and Phone Number (250 782 4871).
- Payment Details:** Type of Payment (Direct Deposit), Financial Institution (LAKE VIEW CREDIT UNION), Branch No. (10110 MAIN BRANCH/HEAD OFFICE (800)), and Account No. (redacted).

2. Select the **Payment Details and Rules** tab. In the **Pays Per Year** field, select any pay cycle (we recommend choosing a cycle different from regular employees to differentiate the groups when running payroll). Regardless of the pay frequency selected, Vendors can be paid at any time.

# MemberDirect Small Business User Guide

The **GL Account Code** can be entered to correspond with the business's bookkeeping system for tracking vendor payments (not required).

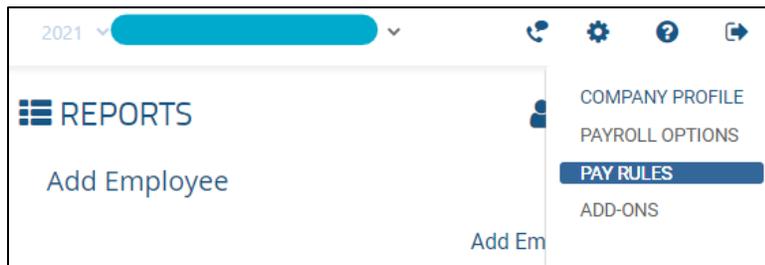


The screenshot shows the 'Payroll Details and Rules' tab. It contains the following fields and values:

- Type of Employee: Salaried
- Pay Rate: 8
- Pay Rate Unit: Hourly Rate
- Pays Per Year: Quarterly
- GL Account Code: 9060

The remaining tabs do not require any information to be updated.

3. Select **Save** at the top right corner of the page. A notice will be displayed confirming the new employee has been created.
4. Select the **Settings**  icon in the upper right corner of the page and choose **Pay Rules**.



The screenshot shows the 'Settings' menu with the following options:

- COMPANY PROFILE
- PAYROLL OPTIONS
- PAY RULES** (highlighted)
- ADD-ONS

5. Select the **Earnings** tab and then select **Add New Rule**.



The screenshot shows the 'PAY RULES' section with the following elements:

- Navigation tabs: Deductions, Benefits, **Earnings**, Company Rules, Vacation
- Section title: Custom Rules
- Link: Switch to Default Rules
- Button: Add New Rule

6. In the Add New Rule window that is displayed, enter an appropriate **Name** and **Description** and a **GL** number is desired. Ensure the **Enabled** checkbox is selected and that the remaining boxes are empty/unchecked.

# MemberDirect Small Business User Guide

**+ ADD NEW RULE**

[Switch to Default Rules](#)

Name:

Description:

GL:

Enabled:

T4 Box:

Provincial Box:

CPP

EI

Fed

Prov

Occasional Earnings

Vacationable

7. Click **Save**.

To pay Vendors, follow the steps in the Running the Payroll section, paying particular attention to the following items:

1. On the **Select Pay Cycle** tab, choose the Pay Cycle associated with your Vendor profiles.

**RUN PAYROLL** ACTIONS REPORTS EMPLOY

ROLL STEPS: **SELECT PAY CYCLE** SALARIES TIMESHEETS CALCULATE REVIEW PAYMENTS

SUMMARY

Payment date:

Payroll Type:  Regular  Special

Pay cycle:  From:  To:

2. On the **Salaries** tab, select the Vendor, choose the **Earnings Type** for Vendor payments, and enter the **Total** amount of the payment. **Approve** the earnings and click **Next**.

# MemberDirect Small Business User Guide

**Quick Tips**

- Select the individuals you want to pay and click APPROVE to include them in this pay run.
- Use the ADD button to include any additional earnings, bonuses or other items.
- To make changes to approved earnings, edit the fields and click the checkmark for each record, then press SAVE.

**Approve Employee Earnings:**

Action on selected entries:

APPROVE SAVE DELETE

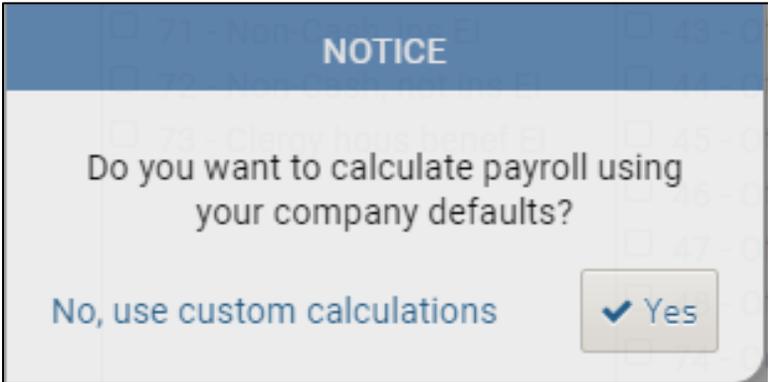
Name or ID  SEARCH

<input type="checkbox"/>	#	Employee Name	ID	Earnings Type	Hours	Rate	Total	Save	Add+
<input type="checkbox"/>	1	Supplier, Local	000002	Vendor Paym	0	0	\$500.00	<input type="checkbox"/>	<input type="checkbox"/>

Records Per Page: 10 Total Gross Approved: \$500.00 for 1 employees | Legend:  Approved

Next

- When the calculations notice is presented, click **Yes**. The settings on the Earnings Rule created will ensure no taxes or deductions are applied.



- Follow the regular remaining steps to Review and Finalize the pay run and Approve the transactions in MemberDirect Small Business.

## Assigning Delegate Access

Access rights for small business delegates are assigned on the Member Direct Small Business Payroll page in the Delegate Payroll Access section.

**Payroll**

Welcome [redacted]

Membership [redacted]

111 33 St  
Dawson Creek, BC V1G2B2  
CAN

Source account  
Select default source account for payroll  
-Ched [redacted]

Edit  
Get quick access to latest payroll on payroll activity page.  
[View Payroll](#)

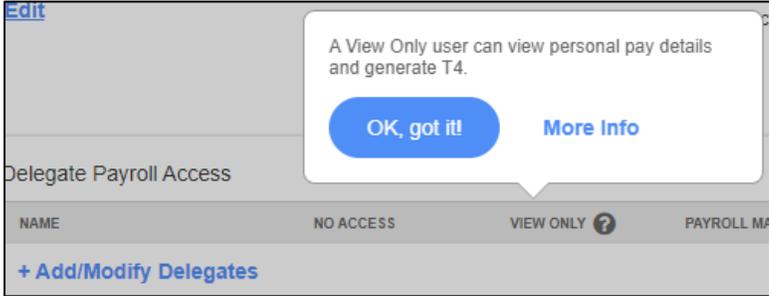
Delegate Payroll Access

NAME	NO ACCESS	VIEW ONLY	PAYROLL MANAGER	PAYROLL MASTER
<a href="#">+ Add/Modify Delegates</a>				

Save

# MemberDirect Small Business User Guide

Delegates can be assigned one of three user roles within the payroll service by selecting the radio button under the required access level for the employee (such as View Only). The default setting for delegates is "No Access." To see a brief description of the functions that a specific role can perform within payroll, select the speech bubble beside that role.



To display a table that shows the functions each role can perform, users select More Info in the speech bubble. The table is shown below. Select **Back to payroll** to exit the table.

Delegate User Roles				
Function	No access	View only	Payroll manager	Payroll master
Enter time sheets			✓	✓
Import time sheets			✓	✓
Approve/finalize time based employee runs			✓	✓
Enter additional earnings or deductions			✓	✓
Finalize a pay run (including salaried staff)			✓	✓
View reports		✓	✓	✓
Edit time based employee profiles			✓	✓
View time based employee profiles		✓	✓	✓
Edit salaried employee profiles			✓	✓
View salaried employee profiles		✓	✓	✓
Close payroll periods, year-end				✓
Generate T4 /RL1				✓
View T4 /RL1		✓		✓
Modify/create pay rules				✓
Configure add-ons				✓
Modify company profile and payment details				✓
View pay rules and payroll options		✓		✓

[Back to payroll](#)

When a delegate who has been assigned access rights to payroll selects Payroll button, they will see the same page view as the signer. However, the delegate cannot see the delegate list.

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In the payroll service, delegates only see those services that correspond to the role they have been assigned. For example, a View Only delegate does not see the Run Payroll option on the Payroll Landing page. If the delegate selects the Payroll menu option, the message below is displayed.



## Payroll Reports

Small Business Payroll produces a suite of reports that are accessed by selecting **Reports** on the Payroll Landing page. The Reports Menu is displayed.



The following table show the reports generated for each report category:

Report Category	Reports Generated
<b>Time Entry</b>	<ul style="list-style-type: none"> <li>Time Sheet</li> <li>Time Summary</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>Cheques/Payslips</li> <li>Payment Register</li> <li>E-Pay Direct Deposit</li> </ul>
<b>Earnings</b>	<ul style="list-style-type: none"> <li>Journal (Register)</li> </ul>
<b>Company</b>	<ul style="list-style-type: none"> <li>Update Summary</li> <li>General Ledger</li> <li>Remittance Report</li> <li>Dynamic Report</li> <li>Pay Run History</li> </ul>
<b>HR</b>	<ul style="list-style-type: none"> <li>Employee T4</li> <li>Employee List</li> </ul>
<b>Yearly</b>	<ul style="list-style-type: none"> <li>Period <u>To</u> Date</li> <li>Year <u>To</u> Date Journal</li> <li>Year <u>To</u> Date Summary</li> </ul>

# MemberDirect Small Business User Guide

## PayChequer™

PayChequer is a PaymentEvolution app that enables employees to view their pay stub and pay history online. A video tutorial for PayChequer is available here: <https://youtu.be/abm9oNbqqKl>

Employees are given access to PayChequer when they are set up on Small Business Payroll. See section “Adding Employees”.

Detailed instructions on accessing PayChequer, adding employees and maintaining employee profiles can be found in the  Help section on PaymentEvolution Payroll site. Type “PayChequer” in the search bar on the Help menu to pull up related instructions.

Employees can download the PayChequer app in the GooglePlay Store or Apple Store, or they can access the PayChequer website here: <https://secure.paychequer.com/>