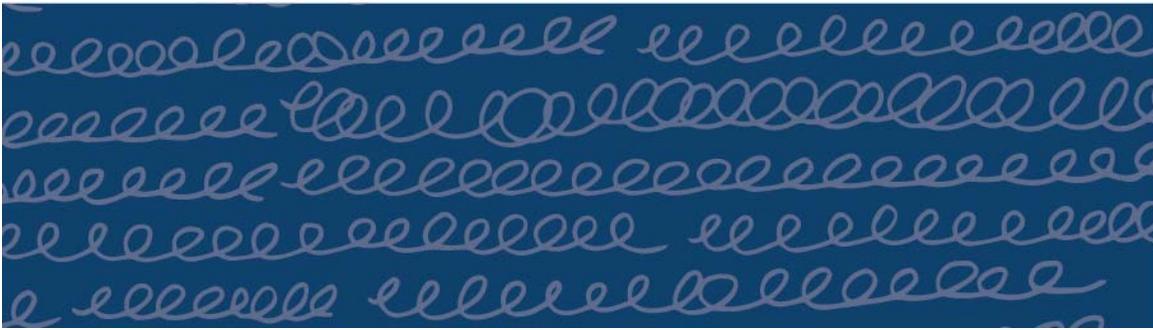




MemberDirect

— SMALL BUSINESS GUIDE —



Welcome to MemberDirect Small Business! This user guide explains how to manage transactions, delegates, and how to consolidate accounts within MemberDirect Small Business (MDSB).

How to upgrade to MemberDirect Small Business

1. Contact Cornerstone Credit Union to provide your business or organization access to MDSB.
2. We'll gather some information including:
 - a. The number of authorized signers and who they are
 - b. What accounts each signer needs access to
 - c. Any limitations on access for individual signers
3. After the setup is complete all authorized signers will have to login to complete the upgrade.

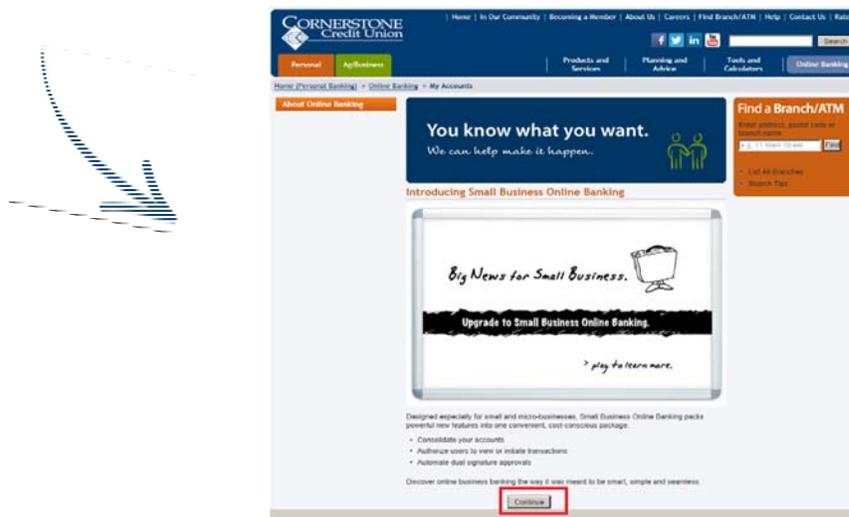
Logging in to complete your upgrade

We'll provide you with a login ID and temporary personal access code (PAC) when you request your upgrade to MDSB.

To login to MDSB, simply visit www.cornerstonecu.com and enter your Login ID and PAC.

For members who are designated signers on a single-signature account, you can complete the upgrade to MDSB through online banking. Here's how:

1. Log in to online banking. Our banking system will display the following message:



2. **Click continue.**
3. You will then be presented with the disclaimer and online services agreement containing the terms and conditions for use. **Click accept.**
Note: If you do not accept the terms and conditions of the online access agreement you will be redirected to the login page.
4. If you have been assigned a temporary PAC, you will be prompted to change it.
5. You will then be prompted to set-up increased authentication.
6. Once you set up increased authentication, you'll be shown your account summary page.

Dual signer upgrade

The process of completing the upgrade to MDSB is the same as for a single signer, but each signer must complete the procedure.

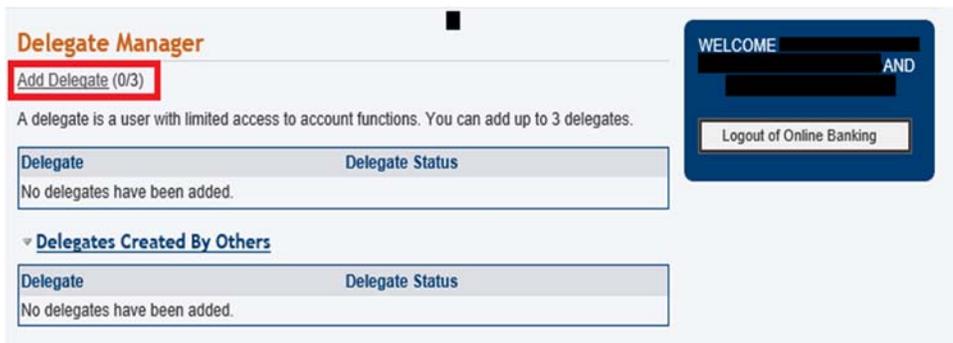
Note: All signers do not need to complete the upgrade at the same time, however, transactions cannot be performed using the account until all the signers have upgraded to MDSB.

Delegates

The delegate feature allows non-signers (such as your accountant) to access accounts under a specific login. There is no need to contact us to add a delegate to your business – this is a self-serve feature.

Delegate Manager

As an authorized signer, you'll use the delegate manager to manage access. Delegate Manager lists all delegates and each delegate's status once they are created. Each signer's delegates will appear on the Delegate Manager in separate tables.



Delegate Manager allows a signer to perform the following functions:

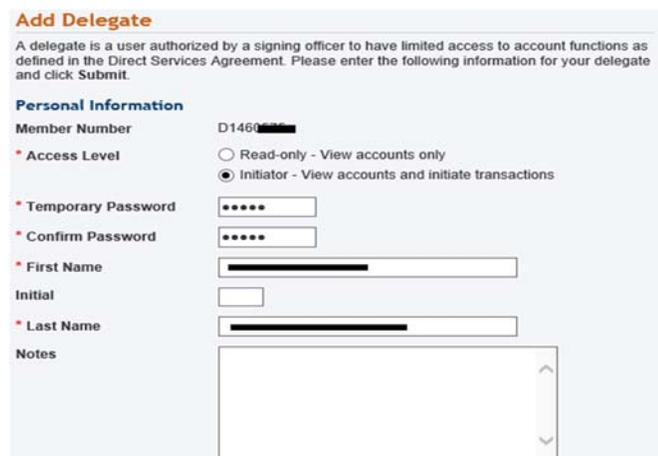
- Add a new delegate to a business
- Edit a delegate's profile information
- Reset a delegate's access and/or password
- Reset a delegate's status
- Temporarily remove a delegate's access
- Restore a delegate's access
- Delete a delegate
- Delete another signer's delegate



Adding a Delegate

Each signer can create up to three delegates. If the signer has already created three delegates, the add delegate feature will be disabled. To add a delegate, signers will complete the following steps:

1. Click **business services > add/modify delegates**
2. Click **add delegate** on the Delegate Manager page
3. Enter or select the following profile and account information:
 - The delegate's access level – either read-only or initiator
 - Select a temporary password for the delegate and confirm
 - Enter the delegate's first name, initial and last name
 - Add any miscellaneous information about the delegate in the notes box



4. Fill out the contact method to have MDSB send the delegate their information via email or text message.
5. On the accounts shared with delegate section, signers should click the checkbox beside share accounts under this Member Card number.
6. Click **Submit**. A confirmation page with the delegate's information will be displayed.
Accounts are all shared at the login level and signers cannot select some accounts and exclude others under a single login.

The system will automatically assign the delegate a member number and fill in the branch number. Delegate member numbers are all unique and start with the letter "D" followed by seven digits, such as D1234567. ***This member number is the Login ID that the delegate must use in order to access MDSB.***

Accounts Shared with Delegate

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

Note:

The delegate will have access to all accounts under a selected Login ID, including any personal accounts. If this is a consolidated account with two Login IDs under one view, you can specify which Login IDs you want to share with your delegate(s). For example, if you consolidate your business and personal Login IDs under one view and login, you can select that your delegate can view one or both Login IDs depending on your preference. You can specify what Login IDs the delegate can view or initiate transactions upon under the Business Services > Edit Delegate page. [Contact us](#) for information on separating your accounts. We're here to help.

Login ID 5818890

Share accounts under this Login ID?

Member: 00000

Account Name	Balance
Maximizer Free	\$4,702.11
Savings	\$0.00

Delegate Login

When a delegate logs in for the first time, they must update their temporary password to their own permanent password before navigating to the account summary page. Delegates will not be asked to accept the online access agreement. Signers are responsible for all actions that their delegates perform.

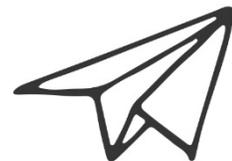
Note: The letter "d" is case-sensitive and must be entered as an upper case "D" when a delegate logs in to MDSB.

Editing a Delegate

Once a delegate has been added to a business, a signer can edit the information in their delegate's profile, such as their password.

To edit a delegate's profile, the signer will display the Delegate Manager and complete the following steps:

1. Click **business services > add/modify delegates**
2. Click **edit** to the right of the delegate's name on the Delegate Manager page.
3. Signers can update the following information about the delegate:
 - a. Status – as either active or inactive
 - b. Access level – as read-only or initiator
 - c. First name, initial, and last name
 - d. Accounts shared with the delegate
 - e. Signers can also assign a new password to the delegate in this area
4. After updating the delegate's profile, click **submit**.



Reset a Delegate's Status

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

1. Click **business services > add/modify delegates**
2. Click **edit** to the right of the delegate's name on the Delegate Manager page.
3. Check the **unlock this account** box to change the delegate status from **locked to active**.
4. Click **submit**.
5. Click **submit** on the confirmation page.
6. Inform the delegate that their access has been restored.

Temporarily Remove a Delegate's Access

Signers can temporarily remove a delegate's access to MDSB services via the Delegate Manager.

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

1. Click **business services > add/modify delegates**.
2. Click **edit** to the right of the delegate's name on the Delegate Manager page.
3. Change the delegate status from **active to inactive**.
4. Click **submit**.
5. Click **submit** on the confirmation page.
6. Inform the delegate that their access has been temporarily removed.
7. Enter any details for temporarily removing the delegate's access in the **notes** section of the edit delegate page.

Restore a Delegate's Access

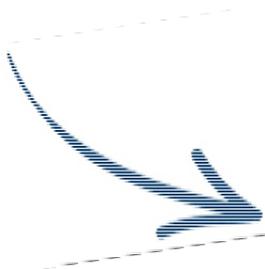
Signers can restore a delegate's access after it has been temporarily removed via the delegate manager as follows:

1. Click **business services > add/modify delegates**.
2. Click **edit** to the right of the delegate's name on the Delegate Manager page.
3. Change the delegate status from **inactive to active**.
4. Click **submit**.
5. Click **submit** on the confirmation page.
6. Inform the delegate that their access has been restored.

Delete a Delegate

Signers can delete their delegate's profile as follows:

1. Click **business services > add/modify delegates**.
2. Click **delete** to the right of the delegate's name on the Delegate Manager page.
3. Click **submit**.



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	
[Redacted]	Active	Edit Delete
Initiator		

▼ [Delegates Created By Others](#)

Delegate	Delegate Status
No delegates have been added.	

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.

To delete a delegate created by another signer, a signer will complete the following steps:

1. Click **business services > add/modify delegates**.
2. Scroll down to view Delegates Created by Others.
3. Click **delete** to the right of the delegate's name on the Delegate Manager page.
4. Click **submit** on the confirmation page.

Transactions

Initiating transaction requests

Transactions can be initiated by signers or 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.

Approval processes

Single signer accounts

No additional approval is required and the transaction is processed either immediately or on a future date.

Dual signature accounts

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

Delegate initiated transactions

If a delegate initiates a transaction when there is only one signature required, the signer must approve before the transaction is processed. In the case of a dual signature account, the approval of both signers is required in order to complete the transaction.

Immediate and future-dated transactions

Signers and initiator delegates may initiate both immediate and future-dated transactions. Immediate transactions are processed after a signer has approved them.

Future-dated transactions are processed on a specified date after a signer(s) has approved them. Transaction types include:

- Transfer funds and Bill payments
- Debit messages (INTERAC e-Transfer[†] money transfers)

Inter-member transfers

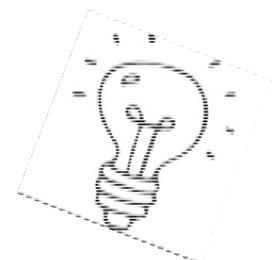
If your business or organization requires a transfer to a person, business or organization whose account is with us, contact our Contact Centre toll-free at 1.855.875.2255.

Pending transactions

Signers and initiator delegates will see pending transactions listed on their account summary page, above the account summary title. The following transactions will display:

- Transactions requiring the signer's approval
- Transactions requiring approval from other signers
- Rejected, expired, and recalled transactions

Click on the notification to access the Transaction Manager to view the transactions, and take action.



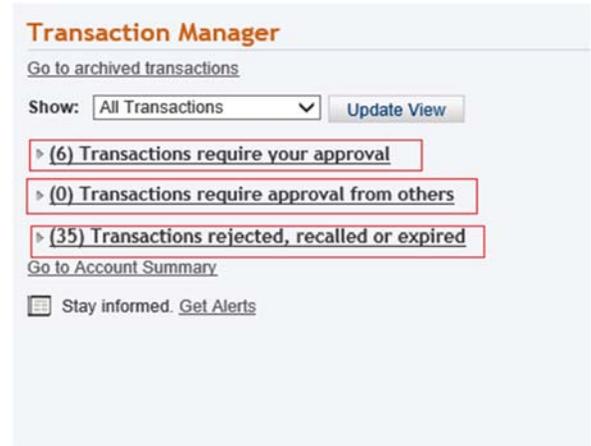
Transaction Manager

The Transaction Manager 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.

Using the Transaction Manager, users can **show or filter** transactions to display:

- All transactions
- Transfers
- Bill payments and stop cheques
- Accounts opened
- Transactions created within the last 7 days

The Transaction Manager will display the history of a transaction when users click show history.



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.

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.
3. A confirmation page will be displayed showing the details of the transaction.
4. Confirm the transactions by clicking **submit** on the confirmation page.
5. A receipt page will be displayed showing the transactions status (approved, rejected or created).

Archived Transactions

Signers can 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 12 months.

Signers can search the archived transactions by selecting:

- Transaction type
- Recent transactions or a date range or month
- Transaction status

Recalling transactions

On single-signature accounts, initiator delegates can recall (cancel) transactions or actions they have submitted for approval as long as signers have not yet approved or rejected the transaction or action.

On dual-signature accounts, if an initiator delegate or signer submits an action or transaction, it can be recalled up until a signer approves it.

Signers and initiator delegates can recall their pending transactions:

1. Visit the Transaction Manager and then click **recall**.
2. Click **confirm**.
3. A receipt page will be displayed with the transaction confirmation number.

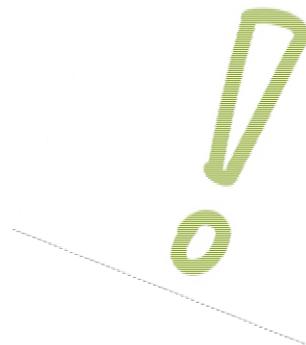


Note: Recalled transactions will be included in the list of “transactions require approval” until the user accesses this link.

Recall Pay Bill - Receipt

Login ID *****5916	Payment Date Monday, March 5, 2018
Transaction Status	Recalled
Pay From	Maximizer Free 101
Pay To	████████████████████
Payment Date	March 6, 2018
Amount	\$1.00
Pending Number	30476
You have recalled this transaction.	

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



Deleting Transactions

Users can delete approved scheduled transactions by accessing the account summary page and subsequent sections. The following transactions can be deleted:

- Scheduled bill payments in the scheduled bill payments section
- Immediate bill payments, as long as same day bill payment reversal has been enabled, in the scheduled bill payments (before 9:00p.m.)
- Scheduled transfers in the scheduled transfers section

To delete transactions:

1. Access the transactions on the account summary page.
2. Click the **delete** link located to the right of each scheduled transaction to create a delete transaction.
3. Complete the necessary approvals for the delete transaction to be processed.

Note: It is possible to delete a scheduled transaction more than once because it remains on the account summary page until approved. If this happens, only the first approval will actually delete the transaction. Subsequent approvals will display an error.

Creating Similar Transactions

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

1. Go to **Transaction Manager** > scroll down to display the rejected, recalled and expired transactions.
2. **Click** on the transaction to be re-created.
3. Click **create similar transaction** to access the original details of the transaction.
4. Change the details as needed and submit the transaction for approval.



Expired Transactions

- Unapproved immediate transactions will expire seven days after creation.
- Unapproved scheduled transactions will expire the day after the scheduled date.
- Expired transactions appear as expired on the Transaction Manager page.

Consolidating Accounts

The account consolidation function in MDSB allows signers to use a single login to access personal and business accounts together.

Please note:

- Consolidation implies the aggregation of logins
- This function is not available to delegates
- A signer will be able to consolidate up to three logins

Account Consolidation Manager

Using 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

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.

Note: *If three logins have been consolidated, the consolidate account link will be disabled on the account consolidation manager.*

Adding a Consolidated Account

1. Click **business services > manage consolidated accounts**.
2. On the consolidate account window enter the card number to be consolidated and the PAC for the login ID to be consolidated.
3. Click **submit**.
4. On the confirmation page you can cancel the consolidation, edit the details or
5. Click **confirm**.
6. A receipt page will be displayed when the action is confirmed and account consolidation information will appear on the account summary page.

Consolidate Account - Receipt

Note: New consolidated accounts are not automatically shared with delegates. You will need to [enable sharing for each of your delegates](#).

Login ID	58188904500005916	Date	Monday, March 5, 2018
✓ Consolidation Status	Complete		
Login ID	629451	[REDACTED]	
Access Code (PAC)	*****		

[Go to Account Summary](#) | [Print Receipt](#) | [Return to Account Consolidation Manager](#)

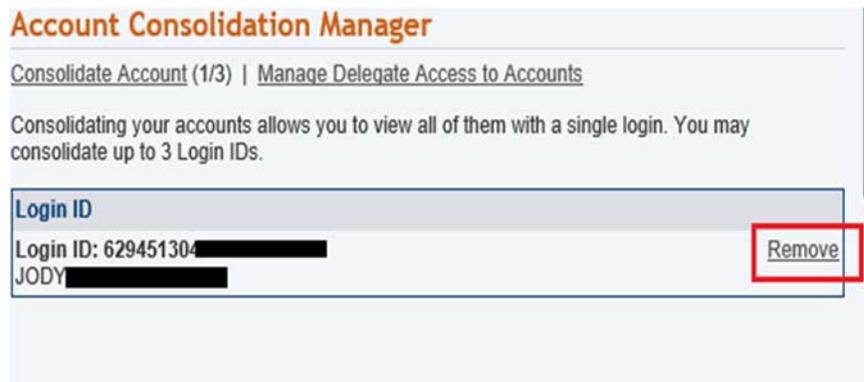
Note: Once a login is consolidated, the signer may perform transactions between the accounts under the consolidated logins.

Removing Consolidated Accounts

If you no longer want your accounts consolidated, signers may remove a consolidated login as follows:

1. Click **business services > manage consolidated accounts**.
2. Click **remove** beside the login ID to be removed from account consolidation.
3. Click **confirm** on the confirmation page.

The login ID will no longer appear on the account consolidation manager and the accounts will no longer display on the account summary screen.



Note: Removing a consolidated login will not delete or close the accounts. The signer will still be able to access the account by logging in with the un-consolidated account information separately.

Re-linking a Consolidated Account

You may need to re-link an account if the PAC is changed for a login as this causes the link to break. Signers may re-link a consolidated account on the account consolidation manager as follows:

1. Click **business services > manage consolidated accounts**.
2. On the account consolidation manager click **update PAC** beside the login ID to be re-linked.
3. Click **submit** on the confirmation page.

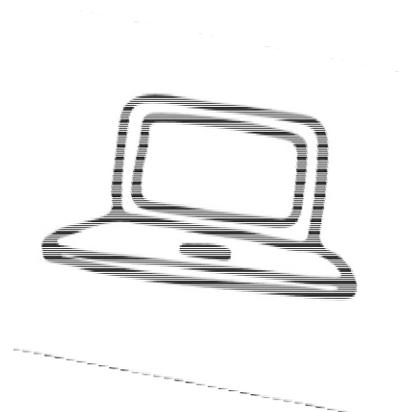
Note: Updating the PAC on a consolidated login does not change the PAC on the account. Rather, it updates the information about the PAC used to log in directly to a specific login ID.

Managing Delegate Access to Consolidated Accounts

When a login is consolidated, the delegates are not automatically given access to it. Signers can manage their delegate's access to consolidated accounts by:

1. Clicking on manage delegate access to accounts in the accounts consolidation manager.
2. Checking the box beside the MemberCard number associated with the login access.

Note: Delegates will have access to all accounts under the selected MemberCard number, including any personal accounts. If the signer does not want delegates to access personal accounts under the MemberCard number, the signer can request a separate MemberCard number for personal accounts.



Alerts



MDSB provides the ability for signers to receive an email and/or text message:

- Any time a transaction is created and is pending approval
- Any time a pending transaction is about to expire

Note: For MDSB alerts to function correctly for dual signers, these two alerts must be set up for both signers.

Setting up Alerts

To receive alerts via email or mobile phone, MDSB users must register an email or mobile phone number via MemberDirect.

1. Log in to MDSB
2. Click on **messages and alerts > manage alerts to be presented with a list of available alerts.**
3. **Click on the alert you want to set up.** (transaction pending approval; transaction about to expire)
4. Click **add.**
5. A confirmation screen will provide details of the newly created alert.
6. If emails are selected, you will receive an email when a transaction is created.

From: <no-reply-alerts@cornerstonecu.com>
Date: March 5, 2018 at 5:48:16 PM CST
To: <[REDACTED]>
Subject: New Payee Added

Cornerstone Credit Union Online Banking Alert

New Payee Added

Date: 2018-03-05

Royal Bank VISA has been added as a new payee on 2018-03-05.

If you did not authorize this change, please contact Cornerstone Credit Union at www.cornerstonecu.com.

If text messages are selected, you will receive a text when the transaction is created.



New payee added. If this wasn't authorized, contact Cornerstone Credit Union at www.cornerstonecu.com

Other Alerts Available

Along with the MDSB specific alerts described in the previous section, the following security and activity alerts are also available to all online banking users:

- Personal access code (PAC) changed
- Online banking account locked out – incorrect response to security question
- Online login
- INTERAC e-Transfer[†] recipient added

SMALL BUSINESS ALERTS	
Alert Name/Condition	How This Alert Works
Transaction pending approval	This Alert notifies members when a transaction created by a delegate or by one of the signers on a dual signature accounts requires approval.
Transaction about to expire	This Alert notifies members when transaction pending approval has not been approved and is about to expire.

Small Business Alerts for pending approval transaction will be received as follows:

Immediate Transactions - Expire after 7 days

Alerts should be received 5 times:

Day 1 and 2 - no Alert is received

Day 3, 4, 5, 6 and 7 - Alert received

Day 8 - If not approved, the transaction will appear as an expired transaction

Scheduled & Recurring Transactions (for start dates less than 3 days in the future)

No alert received

Scheduled & Recurring Transactions (for start dates more than 2 days in the future)

Alert will be received from day 3 to day 7 or expiry date, whichever comes first. If not approved the transaction will be expired the day after day 7 or the expiry date, whichever comes first.

INTERAC e-Transfer[†]



MDSB provides the same INTERAC e-Transfer[†] which functions the same as it does for personal members using our online banking platform.

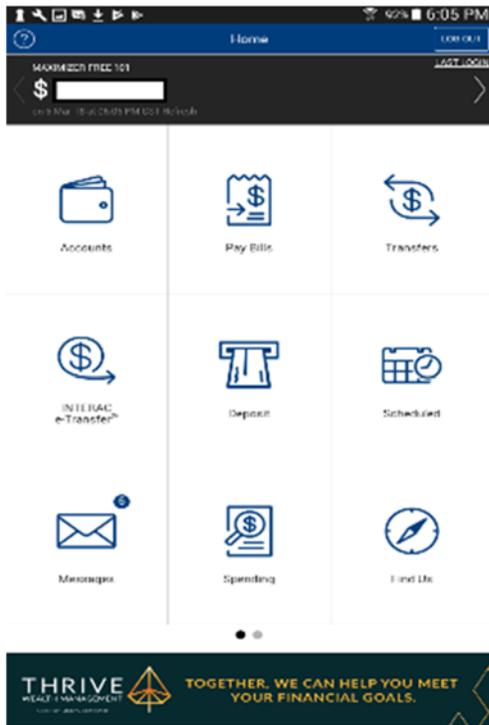
The following points are specific to INTERAC e-Transfer[†] initiated in MDSB:

- INTERAC e-Transfer[†] recipient lists are not shared among signers.
- Initiator delegates cannot manage recipient lists.
- Initiator delegates can only access lists belonging to the signer who added them to MDSB.
- An INTERAC e-Transfer[†] initiated by a delegate is associated with the signer who created that delegate.
- An INTERAC e-Transfer[†] is associated with the signer who initiates the e-transfer, not the one who approves it.
- 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 the 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 resend the notice pending pickup.
- If a signer edits the details of a recipient on their recipient list while there is an INTERAC e-Transfer[†] pending approval for that recipient, an error will occur and a new e-transfer must be created and submitted.

Mobile Web Access for Business



MDSB mobile app/web Signers also have access to MDSB via mobile app/web. The mobile app and web menu will be similar to below.



Things to know about MDSB mobile web

- Delegates do not have access to mobile app/web for business. If a delegate attempts to log into mobile web they will receive an error.
- Transactions cannot be recalled using mobile app/web. They can be accepted or rejected only.
- Immediate and scheduled/recurring bill payments and scheduled/recurring transfers cannot be deleted.
- Similar transactions cannot be created.
- Delegate management functionality is not available.
- There is no help text in mobile web.

Frequently Asked Questions

1. What is MemberDirect Small Business Banking?

MemberDirect Small Business (MDSB) is an online banking feature that meets the needs of most businesses. It is user-friendly and simple for small business members to use.

The key features that distinguish MemberDirect Small Business from other MemberDirect services products are:

- Dual signature support
- Delegates (multiple user support)
- Account consolidation (consolidation of personal and business accounts)

In addition to the above key differentiating features, signers are now able to approve transactions on the go from their mobile web device.

2. What is a delegate?

Delegates are people within a business who have limited access to online banking accounts. Delegates are created by signers and can be either read-only or initiators.

3. How do I choose a delegate's login and password?

When you select the add delegate option, you are sent to the add delegate page; your delegate's member number is automatically generated and cannot be changed. You must enter a temporary PAC for your delegate. You have the option to send the delegate their member number and PAC via email or text message. If you chose neither method, we recommend that you give the delegate the member number and temporary PAC in a secure way. If you email your delegate, we recommend sending the information separately. Your delegate will be prompted to personalize their temporary PAC after logging in for the first time.

4. Why can't I change my delegate's login?

Your delegate's login is automatically generated to ensure that it remains unique and secure. It cannot be changed.

5. What is the difference between read-only and initiator access levels?

Read-only delegates can view account activity in accounts you give them access to. Initiator delegates can view accounts and initiate (or set up) transactions, which must be approved by signers. For example, your administrator may have read-only access to look at transactions, while your bookkeeper will have initiator access to set up bill payments and transfers.

6. Why isn't the add delegate link working?

Each signer can add a maximum of three delegates. Once you have three delegates, the link becomes inactive.

7. Will my delegate see my personal accounts?

Delegate can only see the accounts you have given them access to. If you don't want delegates to view any personal accounts you have added to the consolidation manager, make sure those accounts are not selected for delegate access.

8. I have a dual-signature account. Does my partner need to approve the addition of my delegate?

No, but your partner must approve any transactions that your delegate may initiate.

9. What should I do if my delegate forgets their password?

You must assign a new password. In the Delegate Manager, click edit beside your delegate's name to access the edit delegate page. Enter a new temporary password. You should give your delegate the new password in a secure way. The delegate will be prompted to change the temporary password after logging in.



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

In Delegate Manager, click edit beside your locked delegate's name to access the edit delegate page. Check the "unlock this account" checkbox to restore your delegate's access.

11. How can I permanently remove a delegate's access?

Click on delete beside the delegate's name in the delegate manager to remove the user permanently.

12. How can I temporarily remove a delegate's access?

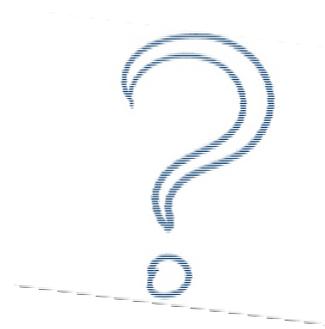
In the Delegate Manager, click edit beside your delegate's name to go to the edit delegate page. Change the delegate's status to inactive. When you want to restore delegate access, change the status back to active.

13. How do I recall a transaction?

Recalling a transaction effectively cancels the transaction request. You can recall any transactions that appear under transactions requiring review from others. Any transactions that have already been approved or rejected cannot be recalled.

14. How do I create a similar transaction?

You can create similar transactions by clicking create a similar transaction on any transactions listed under rejected, expired, or recalled transactions. Simply enter the new amount and click submit.



15. What does it mean to initiate a transaction?

Delegates initiate transactions that require approval from signers. Initiating a transaction involves setting up the transaction by entering information such as the type of payment, account to transfer from, payee, amount and the payment date. A signer must approve it in order for the transaction to actually take place. Transactions created by a delegate become pending transactions and require approval from a signer. These transactions must be approved by the date stated under transaction status on the receipt page; otherwise they will expire and will not be carried out. Once the signer approves a transaction, it is carried out by the banking system.

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

No, the signer only has to approve the recurring transaction once, when it is first initiated.

17. How do I view archived transactions?

Click **go to archived transactions** in the transaction manager. You can search for archived transactions by transaction type, recent transactions, month, or date range.

18. Why has my transaction expired?

Transactions such as bill payments must be approved by a certain date, otherwise they will expire. The expiry date can be found under transaction status on the receipt page when the delegate creates the transaction, and under payment status in the transaction manager.

19. Where can I see my approved transactions?

Once a transaction is approved, it can be found in history of the account from which funds were taken.

20. I can't see last month's transactions on the transaction manager page, where are they?

You can view all transactions that are more than 30 days old by clicking go to archived transactions.

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

A dual signature account is used by businesses that require two signatures to approve a transaction. These accounts have two signers, and each signer can add three delegates. If you have delegates, all initiated transactions that involve the transfer of funds require approval from both signers. For example, a bill payment requires two approvals while the account activity can be viewed by the delegate without any approvals.

22. How do I add a consolidated account?

To add a consolidated account, click the consolidate account link at the top of the page. Then complete the information on the consolidate account page. After you have added the maximum number of three consolidated accounts, this link will become inactive.

23. How do I remove a consolidated account?

To remove a consolidated account, click remove to the right of the account in the account consolidation manager. This does not affect the account itself. You can continue to access that account by logging directly into it.

24. How do I use the update PAC link?

This link will appear when an account could not be accessed, probably because of an incorrect PAC. Click the link and enter the PAC used to log directly into this account. Your PAC will be updated and you will be able to view the account along with your other consolidated accounts.

25. When a user's Login ID changes (due to lost/stolen cards, etc.), will the user have to upgrade to MemberDirect Small Business (MemberDirect) services again?

Yes. Members receiving a new card PAN will not be able to use certain features on MDSB until they upgrade +-

- Increased authentication
- MDSB multiple user support (delegates)
- MDSB account consolidation



**For every
step along
the way.**