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SAVINGS & CREDIT UNION

MemberDirect Small Business
FAQ

MemberDirect Small Business (MDSB)) is an intuitive, easy-to-use online banking service full of great features to help you manage your personal and business finances.

If you've already read our (MDSB) User Guide and find yourself needing help, have a look through our below questions and answers for helpful tips.

If you can't find the information you're looking for, please **contact us** and we'll be happy to assist you.

Access Issues

I'm a signer and I'm locked out of MDSB, how can I get this fixed?

If you've incorrectly tried to login to MemberDirect Small Business, you'll be prevented from trying to login again for security reasons. You'll need to contact us so that they can reset your access.

My Delegate is locked out of MDSB, how can this be fixed?

The maximum password retry for delegates is 3. After the maximum is reached, a signer will need to unlock their delegate through MDSB. In the Delegate Manager, select the 'Unlock this account' checkbox to restore your delegate's access.

My Delegate can't log into MDSB, why not?

Ensure that the delegate is entering their member number with a capital letter "D" - this first digit of their member number is case sensitive.

What should I do if my delegate forgets their log in information?

Use the Delegate Manager to access the "Edit Delegate" page. From here, you can see the delegate's member number at the top of the page and you can also set up a new temporary password for them.

Can I use Mobile Web to access my account? Can my delegates as well?

Yes, you can use Mobile Web to access your account; however, delegates are not permitted to use MDSB via Mobile Web.

Interac® e-Transfer

How do I use Interac® e-Transfer?

Please **click here** for information on Interac® e-Transfer. Or visit our website at **npscu.ca**.

Account Consolidation Manager

How many membership accounts can I consolidate?

Each signer can set up to view and transact from up to four different membership numbers - the account they are signed into, plus three additional membership accounts they wish to view and transact from at the same time (i.e. each signer can customize their view of MDSB so that they can consolidate their personal and business accounts into one online banking session)
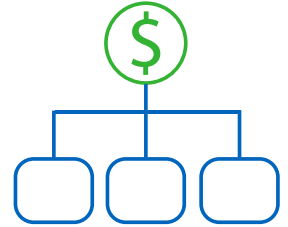
How do I remove a consolidated membership account?

Simply click 'Remove' from the options beside the membership number listed in the Account Consolidation Manager. This action does not affect the membership account which was removed. You can access that membership account by logging into it separately.

Delegate Manager

What is a delegate?

Delegates are people you grant limited access to your account(s) through MDSB, such as an assistant or family member. Delegates can only be set up by an authorized account signer and can be set up with read-only or initiator access.

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

Delegates with read-only access can only view account activity in accounts you give them access to. Delegates with initiator access can not only view account activity but also set-up transactions that must be approved by signers.

How do I choose a delegate's login information?

When you add a new Delegate, the member number is automatically generated and cannot be changed; however, the password you set up is only a temporary password. Your delegate will change the password you give them through MDSB to something they choose. Your delegate will be prompted to change their temporary password when they login for the first time.

The 'Add Delegate' link isn't working, why not?

Each signer can add up to three delegates. Once three delegates have been added, the link becomes inactive.

Will my delegate see my personal accounts?

Delegates can see the accounts which you have given them access to—if that includes your personal accounts, then yes, they'll be able to see that information. If you don't want delegates to view the personal accounts you added to the Consolidation Manager, make sure those memberships are not selected for delegate access.

If my account requires two signatures for transaction approval, are two signers required to add a delegate?

Each signer can set up delegates without needing the other signer's approval. The other signer(s) can view and delete each signer's delegate list but can't change the status or profile on another signer's list of delegates

How can I permanently remove a delegate's access?

In Delegate Manager, select 'Delete' beside the delegate's name to remove the user permanently.

How can I temporarily remove a delegate's access?

In 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'.

Transaction Manager

How do I recall a transaction?

A transaction can be cancelled by the initiator of that transaction by recalling that transaction. This can be done within the Transaction Manager for any transactions still listed under the 'Transactions Require Approval from Others' section. Any transactions that have already been approved or rejected cannot be recalled.

How can I create a transaction similar to one that has been recalled, rejected or expired in the past?

You can create similar transactions simply by clicking 'Create a Similar Transaction' for any transactions listed under 'Rejected, Expired, or Recalled Transactions'. Simply enter the new information and click 'Submit'.

What is a Pending Number?

When a transaction is initiated, it is assigned a Pending Number which the initiator can use as a reference for follow up. Once the transaction is approved and completed, the pending number is replaced with a Confirmation Number.

What does it mean for a delegate 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. Transactions created by a delegate become Pending Transactions and require approval from one signer (or two signers if two are required). Once the signer(s) approves the transaction, it will clear the account as a completed transaction.

Why do pending transactions display with "0 of 1" or "0 of 2" ?

Transactions created by a delegate require a signer t o approve the transaction. In the Transaction Manager prior to the approval, the transaction heading displays "Transfer - 0 of 1 Approved" which means that approval is required on the transaction from one signer to complete the transaction. For transactions which require two signatures, this heading will display "0 of 2". When one of the signers approves the transaction, the display is changed to "1 of 2" and will require the other signer to approve the transaction before it is complete.

How does the Payment Date play a part in the expiry date of the initiated transaction?

The Payment Date of an initiated transaction is determined by the initiator but keep in mind, the signer must approve the transaction before the Payment Date passes or the transaction expires.

Transaction Manager *Continued*

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

No, the signer only has to approve the recurring transaction upon its initial set-up.

Why can't I see who initiated and approved transactions on my account?

After a transaction is posted, it isn't possible to determine which delegate initiated the transaction and which signer approved the transaction. We'd suggest putting an internal process in place to track this information if it is important to you.

Why has my transaction expired?

Transactions expire if they are not approved within 7 days of being created. Scheduled payments expire if they are not approved before the Payment Date.

My account requires two signatures for all in-branch transactions. Does this apply to MDSB transactions as well?

Yes, transactions set up in MDSB will require approval from two authorized signers. If your delegate initiates a transaction to transfer funds, both signers must give their approval.

CRA Payments

What types of CRA payments can I make using SBMD?

GST/HST 34 **Filing and Remittance**	GST/HST **Amount Owing Remittance** (RC159)	GST/HST **Interim Payments Remittance** (RC 160)	**Corporation Tax** (RC 159/RC 160)	**Payroll and Source Deduction** (Current Year)

How do I make a CRA payment?

You'll need to create a new Payment Profile to specify the business CRA number you'd like to set up for each type of tax payment option. Once you set up your business number for payment, you will see your payment/filing options - File / View History / Delete.

Where can I view my previous payments?

As with other bill payments, simply go to your Account Activity page and you'll see a history of all of your CRA payments.

CRA Payments

What happens if I do not have sufficient funds in my account to make the tax payment?

If you do not have sufficient funds in your account to make the tax payment on your Payment Date, the payment will not be submitted. The government agency concerned may charge you a penalty and interest if your payment is late. Please ensure that your account has enough funds to make the tax payment on the Payment Date.

How can I make sure my CRA payment is made by the due date?

In order to ensure your CRA payment is received on time, you must pay your bill by midnight (PST) on the Due Date provided to you by the government agency.

When I add a new bill payee, it shows multiple membership account numbers that I can add the bill payee to. What does this mean?

If you have consolidated any membership accounts, you have the option to add a bill payee to any or all of these membership accounts for your convenience.

Small Business Invoiving

How do I create my first invoice?

Click on invoicing in the left-hand side bar and then click the button 'Create New Invoice'.

How do I create a new customer?

On the Create Invoice page, select the drop-down arrow under 'Customer' and click 'Add New Customer'. Enter the customer details and hit 'Save Customer'.

Where can I update my business information?

Click the 'Business Settings' link under Invoicing in the left -hand side bar. Update your business information and hit 'Save Business' to save the updates.

Small Business Invoicing *Continued*

How do I add/update my company logo?

On the Create New Invoice page, click on the box which has 'Add Company Logo' and select a file from your computer/mobile device to upload. If you already have a company logo on your invoice, simply click on the logo and double click the image you wish to upload.

How do I add, update or delete a tax?

Click the 'Business Tax Settings' link under 'Invoicing' on the left-hand side bar. To add a new tax, click the '+Add New Tax' link, enter the details and click the check mark to save. To edit a tax, click the pencil icon next to the tax you wish to update- click the check mark to save the updates . To delete a tax, click the garbage bin icon next to the tax you wish to delete. You can also add taxes directly to an invoice when creating a new invoice- when you add a line item, select the tax drop-down and click 'Add Tax+', enter the details and click 'Add New Tax' to save .

Why do I not see any taxes in the drop-down list on my invoice?

You will need to create your taxes in order to see them. You can create taxes in the following way: Click the 'Business Tax Settings' link under 'Invoicing' on the left-hand side bar. To add a new tax, click the '+Add New Tax' link, enter the details and click the check mark to save. To edit a tax, click the pencil icon next to the tax you wish to update- click the check mark to save the updates. To delete a tax, click the garbage bin icon next to the tax you wish to delete.
You can also add taxes directly to an invoice when creating a new invoice- when you add a line item, select the tax drop-down and click 'Add Tax+', enter the details and click 'Add New Tax' to save.

What happens if I update a tax that is already in use on an invoice?

If the invoice has been sent, the tax on the invoice will not be affected and will remain the same as when you sent the invoice. If the tax you are updating is in use on a draft invoice, this tax will be affected. You will see a pop up warning you that once you save this updated tax, the tax will also be updated on Draft invoices.

How do I undo an applied match?

You can unmatch an invoice from a deposit immediately after you have matched it by clicking on the 'Unmatch' link on the confirmation bubble
You can also unmatch an invoice from a deposit on the Recent Invoices tab - click on the Actions drop-down box next to an invoice which has a status of 'PAID', click Unmatch to unmatch this invoice from all deposits, the invoice status will update from Paid to Sent.

I don't see the invoice I want to reconcile in the matches tab, how do I search for it?

While on the MATCHES tab, click on the invoice you wish to reconcile. Click 'Advanced Search' link, you can filter by deposit amount, date range and deposit type in order to search for a specific deposit.

Small Business Invoicing *Continued*

Will invoices be automatically emailed to me when I send them to a customer?

Yes, you will automatically receive a PDF copy of an invoice you have emailed to your customer. The email will be sent to the email address specified in your business profile.

How do I de-register from invoicing?

Click the 'Account Settings' link under 'Invoicing', click the 'Deregister' link and confirm the de registration. Please note that you will need to download your invoicing information prior to de registering.

How do I re-register for invoicing?

Click on Invoicing on the left-hand side bar, click on the Account Settings link, and click the 'Register' link in order to re-register for Invoicing

Where can I download my invoicing information?

Navigate to your invoicing dashboard by clicking on Invoicing on the left-hand side bar, click the Excel icon to download to Excel or click on the printer icon to download to PDF. These icons are located to the right of the Recent Invoices/Matches tabs on the dashboard.

How do I set my fiscal year?

You can set your fiscal year in your business settings. Click on the 'business settings' link under 'Invoicing' on the left-hand side bar, update your fiscal year and click 'Save Business' to save the updates

Can I delete a sent Invoice?

No, you cannot delete a sent invoice, you can only delete an invoice which has a status of DRAFT. You can CANCEL a sent invoice by clicking on the actions drop-down next to the invoice and selecting 'Cancel Invoice'. Canceling an invoice does not send any notification to the customer.

Will my customer be notified if I cancel an invoice?

Your customer will not be notified if you cancel an invoice.

How do I apply a manual payment?

You can apply a manual payment to an invoice which has a status of SENT or OVERDUE. Click on the Actions drop-down on the invoice you wish to make the payment, select 'Apply Payment'. Enter the payment details and select 'Apply Payment'. The invoice status will automatically update to PAID status.

Small Business Invoicing *Continued*

Do I need to enter an invoice number every time I create a new invoice?

You do not need to enter an invoice number every time you create a new invoice, this number will be automatically generated and will auto increment for each invoice. Users can manually update the invoice number and they can edit the automatically generated invoice number.

I would like to change the issue date of my invoice to a date in the future, why are all future dates greyed out?

At this point, you cannot future date an invoice. Invoices can only have today's date or a date in the past.

I created an invoice but did not complete all the fields, I navigated to another page and now I can no longer see it, and it is not in the dashboard as a draft invoice.

In order to save an invoice as a draft, you have to click the 'Save as Draft' link on the Create Invoice page, otherwise your invoice will not be saved as draft.

Contact Information

Phone: **1-877-787-0361**
Email: **members@npscu.ca**