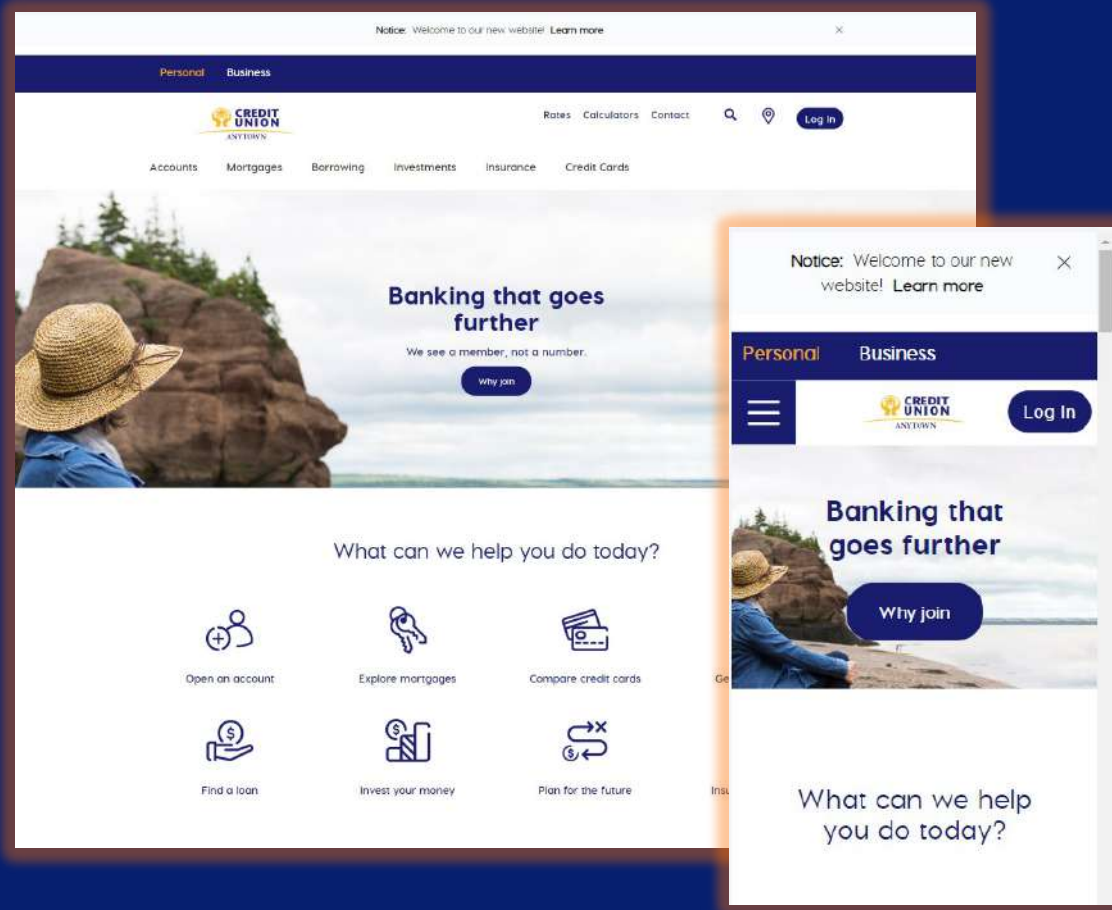


Valley Credit Union – Small Business Online Banking



Images are for reference only, and may not be the same as what you see on: valleycreditunion.com

- ✓ Modern look and responsive design for a seamless experience on desktop and mobile devices
- ✓ Same great everyday banking services – and local honest advice!



Recommend bookmarking the website.

Small Businesses - How to Login

- Enter your “New Group Member ID”
- Enter your current “Personal Access Code (PAC)”
- You can use the “Forgot Personal Access Code” link to reset your account
- Use the “Remember Me” checkbox to save your profile and give it a “Nickname”



Troubleshooting Tip – Clear your old Member ID before trying to login for your first time, after the upgrades.

CREDIT UNION

To lookup your new Member ID, please use this link.

Member ID

Personal Access Code (PAC) Show Personal Access Code (PAC)

Remember Me

Save Login Profile

Demo

LOGIN

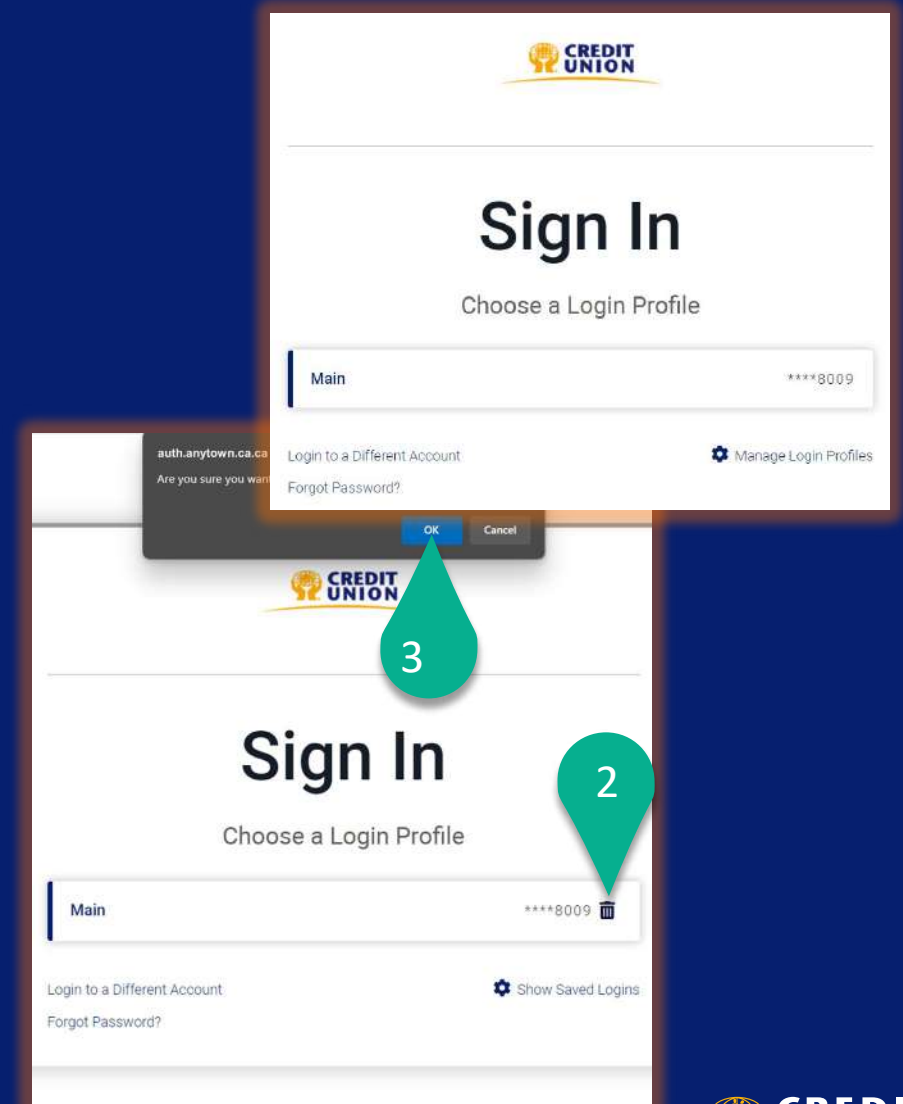
[Forgot Personal Access Code \(PAC\)?](#)

How to Clear - Memorized Login Profile

Old profile(s) should be cleared after February 7, 2025

Steps to clear:

1. Select “Manage Login Profiles” gear icon
2. Click the “trash” icon
3. Select “OK” to clear/remove from your memorized list of accounts

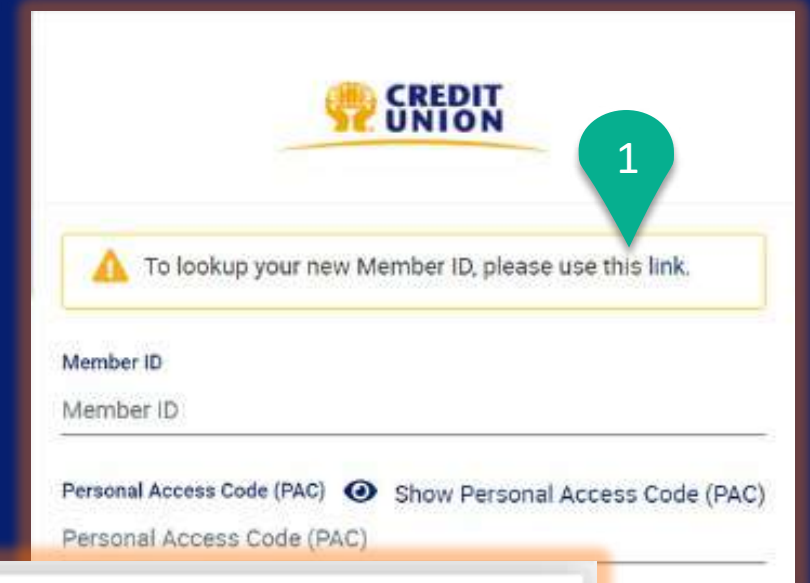


NEW - Self-Serve Member ID Lookup Tool

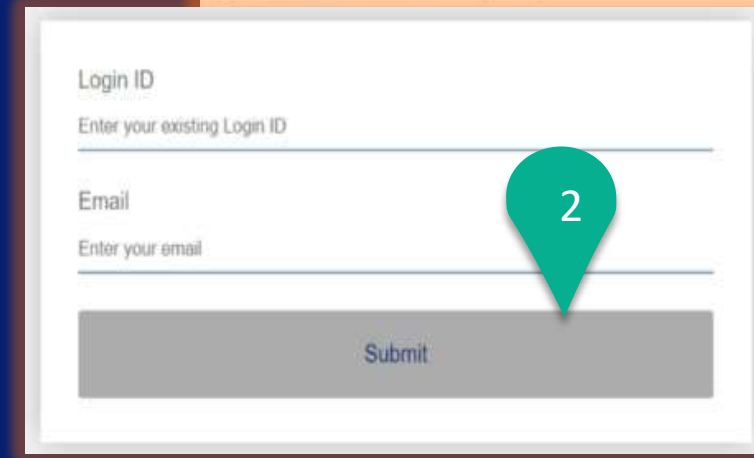
Steps:

1. Use the link in the message box on the login screen
2. Agree to view the page outside of the app
3. Enter your old Primary Member Number (Login ID) and email address on record with Valley CU
4. Press submit

An email with the New Member ID will be sent if the credentials match. This feature is only available after the upgrades Feb 11, 2025.



The screenshot shows the top portion of the Credit Union login interface. At the top center is the "CREDIT UNION" logo. To the right of the logo is a green callout bubble containing the number "1". Below the logo is a yellow-bordered message box with a warning icon and the text: "To lookup your new Member ID, please use this link." Below the message box is a "Member ID" label followed by an input field containing the text "Member ID". Below that is a "Personal Access Code (PAC)" label with an eye icon and the text "Show Personal Access Code (PAC)", followed by another input field containing the text "Personal Access Code (PAC)".



The screenshot shows the bottom portion of the Credit Union login interface. It features a "Login ID" label followed by an input field containing the text "Enter your existing Login ID". Below that is an "Email" label followed by an input field containing the text "Enter your email". A green callout bubble containing the number "2" is positioned to the right of the email input field. At the bottom of the form is a grey "Submit" button.

2-Step Verification

Setting up your security details:

1. Enter “**Mobile Number**” (recommended) or “**Email Address**” and click “**Send Code**”
2. Enter the code received by method selected
3. Click “**Continue**”



A second step on your account protects against password-stealing scams.

CREDIT UNION

🔒 Enable 2-Step Verification

2-Step Verification adds an extra layer of protection to your account. To enable it please enter your phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security.

Phone numbers can be entered in 10-digit format (604 555 1234) for Canada/US numbers or international format (+44 7911 123456).

If you'd prefer, you may choose not to enable 2-Step Verification at this time. You have 2043 days to enrol before the new security features will be required.

TEXT MESSAGE (Recommended)
MOBILE PHONE NUMBER

SEND CODE

EMAIL
MEMBER EMAIL

SEND CODE

CREDIT UNION

🔒 Enter Your Verification Code

To complete 2-Step Verification please enter the verification code that was sent to phone number

If this number is incorrect you can change the number.

ENTER VERIFICATION CODE

Didn't receive a code? We can send a new verification code

CONTINUE

Small Business Banking Enrollment

Steps to enroll:

1. Accept the “upgrade” to Small Business Online Banking and Submit

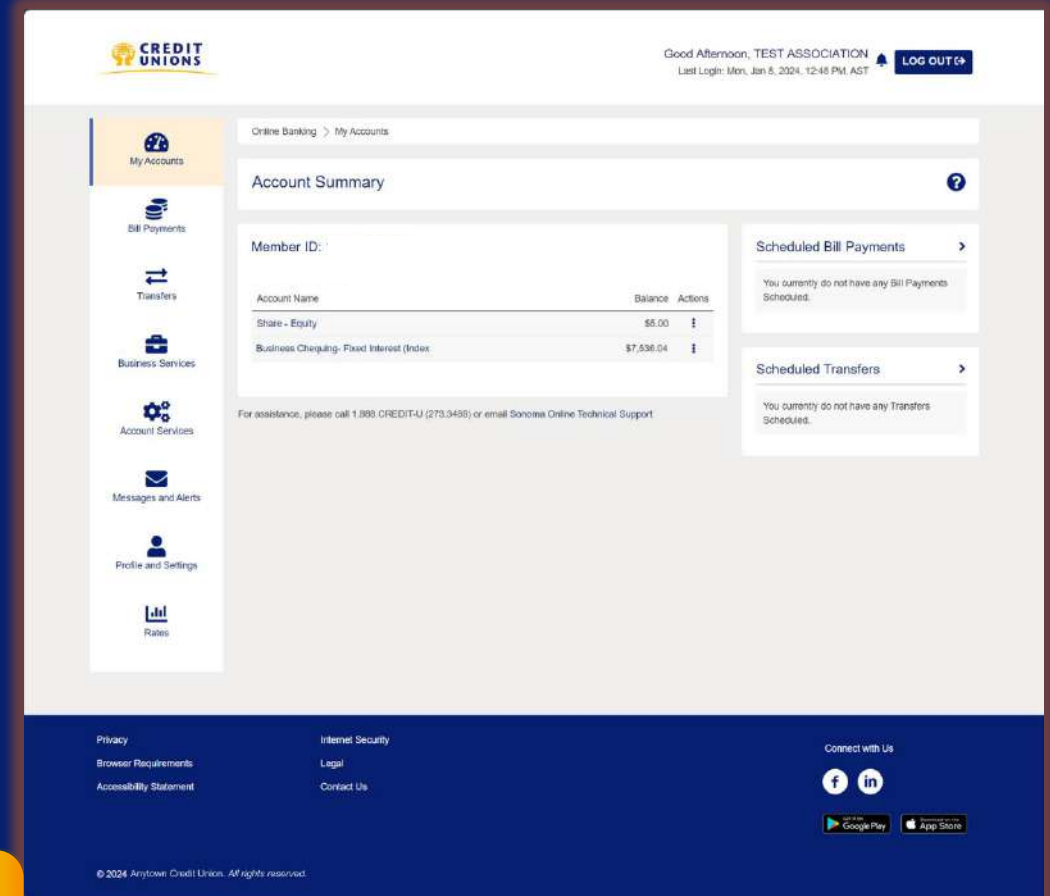
1. Review and accept the disclaimer and “Continue”

2. Review and agree to the Direct Services Agreement, enter “Personal Access Code (PAC)”, and click “I Agree”

Consolidated Account View - Dashboard

What's New:

- New look and feel
- Consolidated view deduplicated business memberships under single login
- Accounts grouped under Membership/Group



Existing account nicknames will remain in place

Add/Modify Delegates

Singer can add up to three (3) delegates.

Steps to set up:

1. Select the “Business Services” menu and “Add/Modify Delegates”
2. Select “Add Delegate”
3. Review and “Agree” to the Terms & Conditions

(steps 4-6 continued next page....)

The image displays three screenshots of the online banking interface, illustrating the steps to add a delegate:

- Step 1:** The first screenshot shows the "Business Transaction Manager" menu. The "Add/Modify Delegates" option is highlighted with a green callout bubble containing the number "1".
- Step 2:** The second screenshot shows the "Delegate Manager" page. The "Add Delegate (0/3)" button is highlighted with a green callout bubble containing the number "2". Below the button, it states: "A delegate is a user with limited access to your account. You can add up to 3 delegates." It also shows "No delegates have been added" and a section for "Delegates Created By Others".
- Step 3:** The third screenshot shows the "Add Delegate" page. The "Agree" button is highlighted with a green callout bubble containing the number "3". Above the buttons, the "Terms & Conditions" are displayed, including a statement: "I acknowledge and agree that my delegate(s) may have read only rights to (i) certain information about Interac e-Transfer recipients, including recipient names, email addresses and security questions (e-Transfer information), and (ii) e-Transfer information related to any personal accounts that I have consolidated with this business account."

Delegate Profiles

4. Complete the “Personal” information and “Contact” details
5. Select the “Group Membership” to share access to
6. Confirm the details and “Submit”

Online Banking > Business Transaction Manager > Add/Modify Delegates

Add Delegate

A delegate is a user authorized by a signing officer to have limited access to account functions as described 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 (or 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.

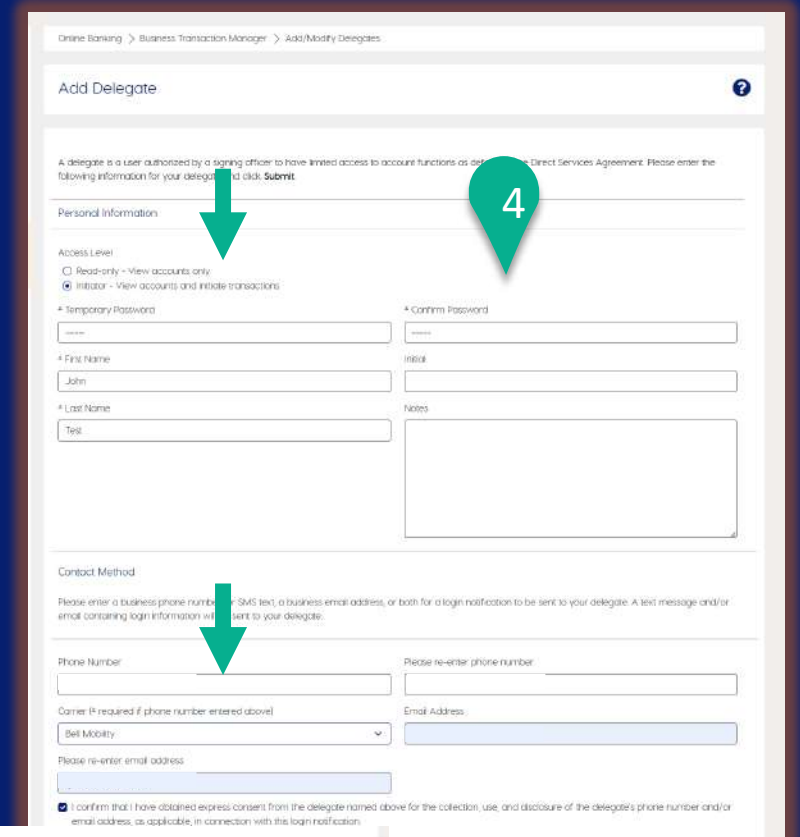
Phone Number Please re-enter phone number:

Carrier (if required if phone number entered above) Email Address:

Set Mobility:

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

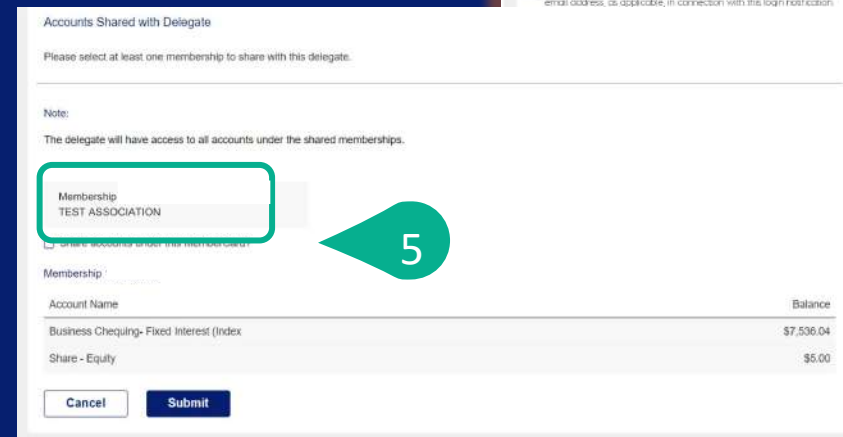
Please select at least one membership to share with this delegate.

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

Membership
TEST ASSOCIATION

Membership

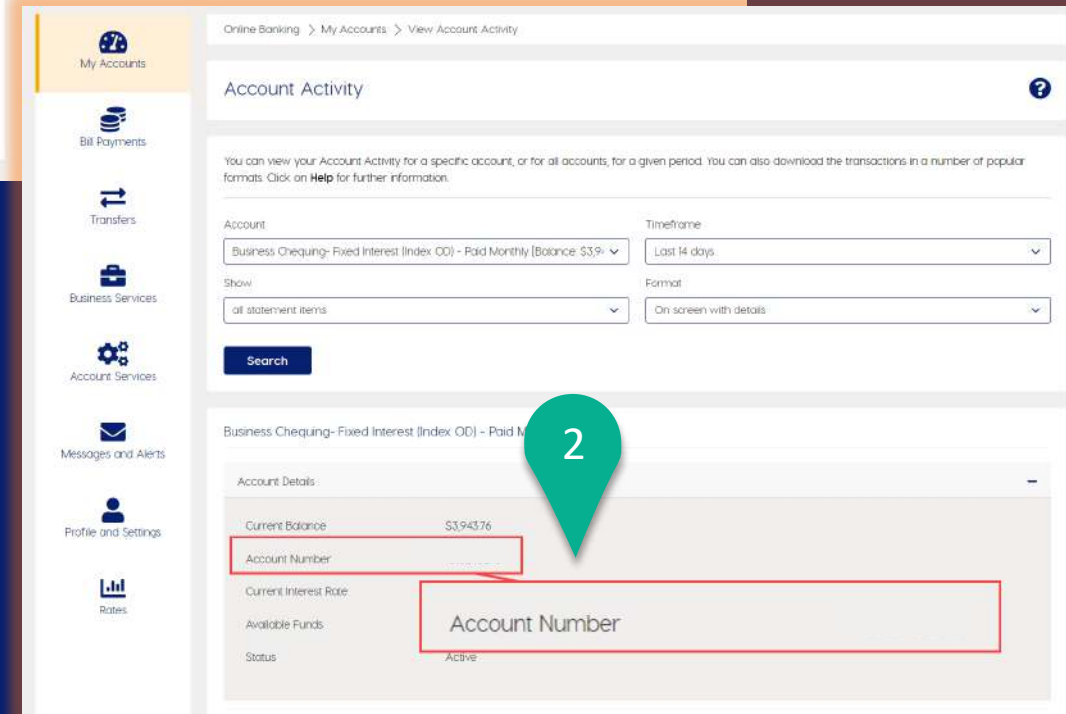
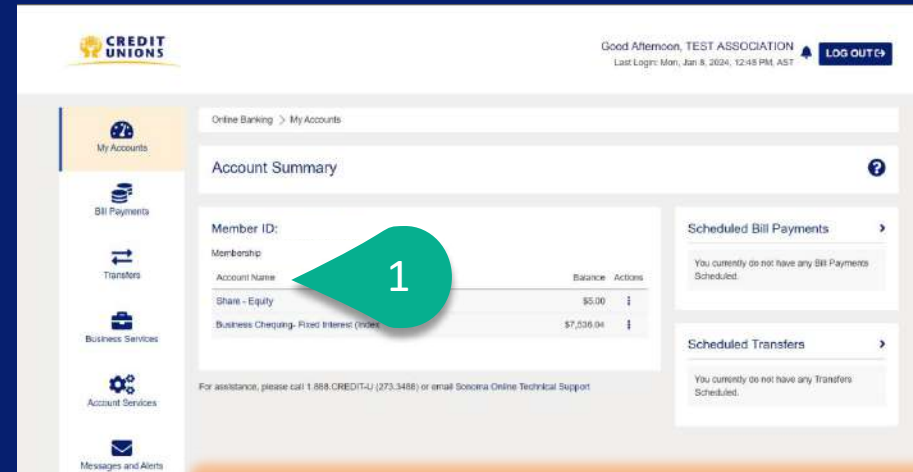
Account Name	Balance
Business Chequing- Fixed Interest (Index)	\$7,536.04
Share - Equity	\$5.00



Account Numbers

How to find your Account Number

1. Click on the “Account Name” from your main dashboard
2. Open the “Account Details”



Interac e-Transfer[®]

Due to the Feb 2025 upgrades, you can expect a loss of:

- Sender Profile
- Recipient list
- History
- Autodeposit

Action After:

- ✓ Register for Interac e-Transfer
- ✓ Add recipient list
- ✓ Register for Autodeposit



Interac e-Transfer® Profile

Steps to set up profile:

1. Select “Transfers” menu item
2. Edit Sender Profile
3. Complete profile details
4. Click “Continue”



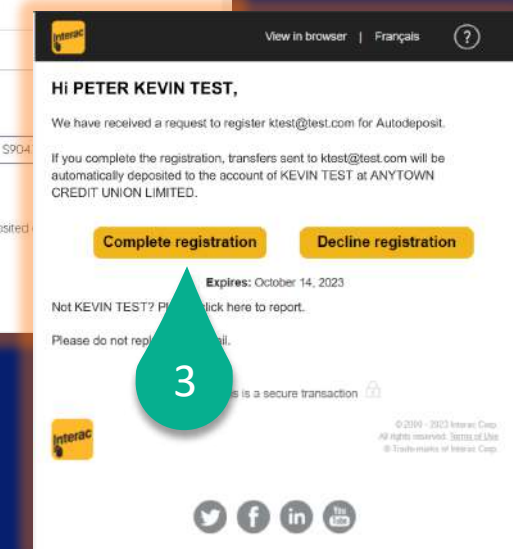
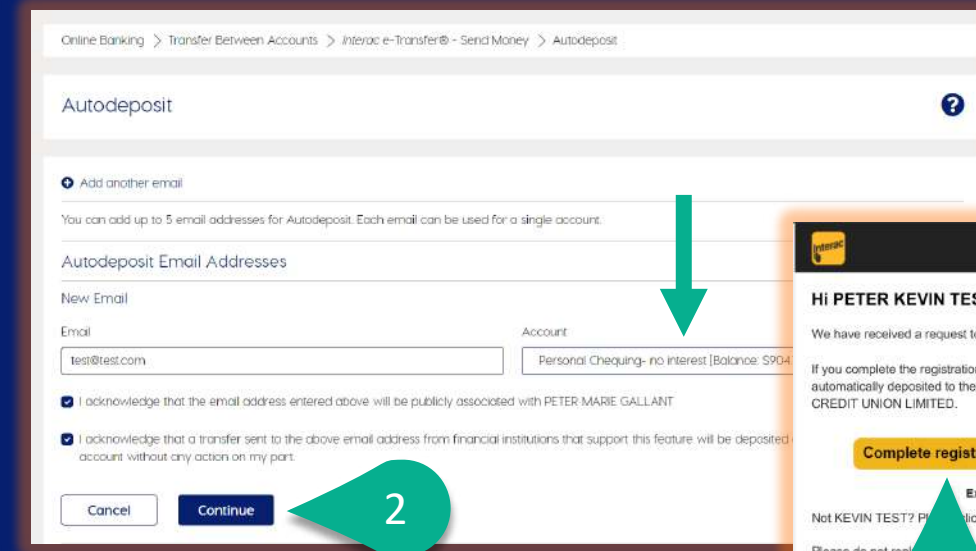
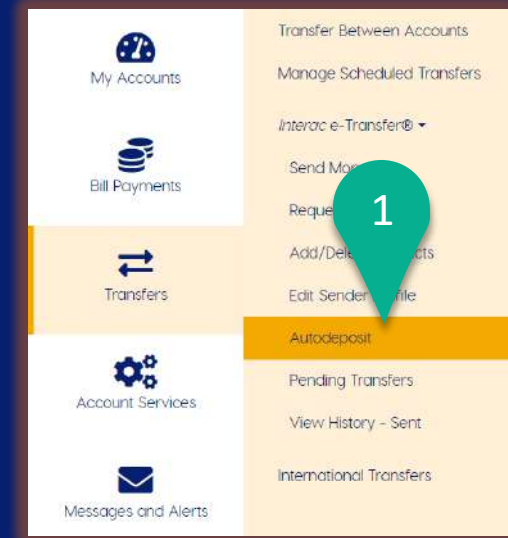
During the upgrades in February 2025, autodeposit will have a brief period where they may need to be manually accepted or may not show until you update your settings.

A screenshot of the 'Create Your Interac e-Transfer Profile' form. The form has a title bar with a question mark icon. Below the title, there is a message: 'To use the Interac e-Transfer service or view related transaction information you first need to create an Interac e-Transfer profile.' The form contains four input fields: 'Name' (with a red arrow pointing to it), 'Email', 'Mobile Phone Number', and 'Receive Notices By'. The 'Name' field contains 'KEVIN TEST', the 'Email' field contains 'ktest@test.com', and the 'Receive Notices By' dropdown is set to 'Email'. Below the fields are 'Cancel' and 'Continue' buttons. A red callout bubble with the number '2' points to the 'Continue' button. At the bottom, there is a small Interac logo and a disclaimer: 'Interac, Interac e-Transfer and the Interac logo are registered trademarks of Interac Corp. Used under license.'

Interac e-Transfer[®] Autodeposit

Steps to register:

1. Select “Autodeposit” menu item
2. Complete the details and “Continue”
3. Retrieve the registration email and “complete registration”



Interac e-Transfer® Contacts

Steps to set up contacts:

1. Select “Transfers” menu and “Add/Delete Contacts”
1. Click “Add Contact” link
2. Complete contact details and “Continue”

The image displays three screenshots of the Interac e-Transfer interface, illustrating the steps to add a contact. The top screenshot shows the 'Transfers' menu with 'Add/Delete Contacts' highlighted, marked with a green callout '1'. The middle screenshot shows the 'Add/Delete Contacts' page with the 'Add Contact' link highlighted, marked with a green callout '2'. The bottom screenshot shows the 'Add a Contact' form with the 'Continue' button highlighted, marked with a green callout '3'. The form includes fields for Name, Email, Mobile Phone Number, Preferred Language, Security Question, and Answer.

Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money > Add/Delete Contacts

Transfer Between Accounts
Manage Scheduled Transfers
Interac e-Transfer®
Send Money
Request Money
Add/Delete Contacts
Edit Sender Profile

My Accounts
Bill Payments
Transfers

Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money > Add/Delete Contacts

Contacts

Add Contact Edit Interac® Profile Pending

You have not added any contacts yet. Add a contact to send Interac e-Transfer®.

Interac, Interac e-Transfer and the Interac logo are registered trademarks of Interac Corp. Used under license.

Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money > Add/Delete Contacts

Add a Contact

Name
John Test
Please be aware the name you choose for your contact may be visible to the recipient.

If you would like to send an e-Transfer via email or mobile phone number, enter at least one contact method below.

Email
Test@Test.com

Mobile Phone Number
e.g. 404 223 1234

Preferred Language
English

Security Information
Enter a security question and a one-word answer that only the contact would know. The contact must answer this question correctly in order to receive your Interac e-Transfer®. Do not share the answer by email or text.

Security Question
Test Question

Answer
Test

Cancel Continue

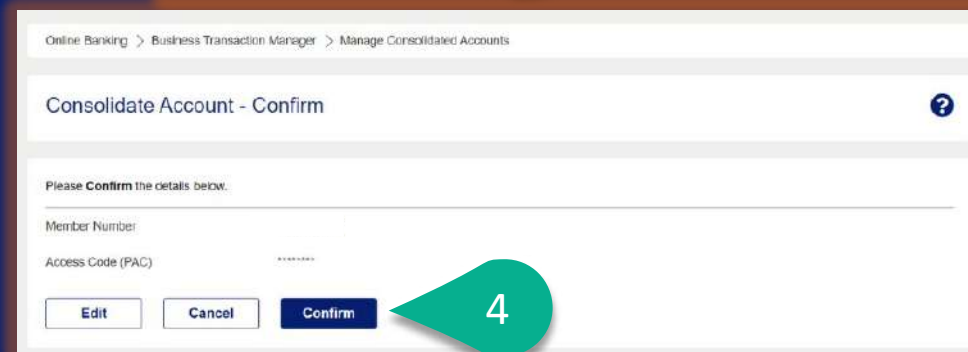
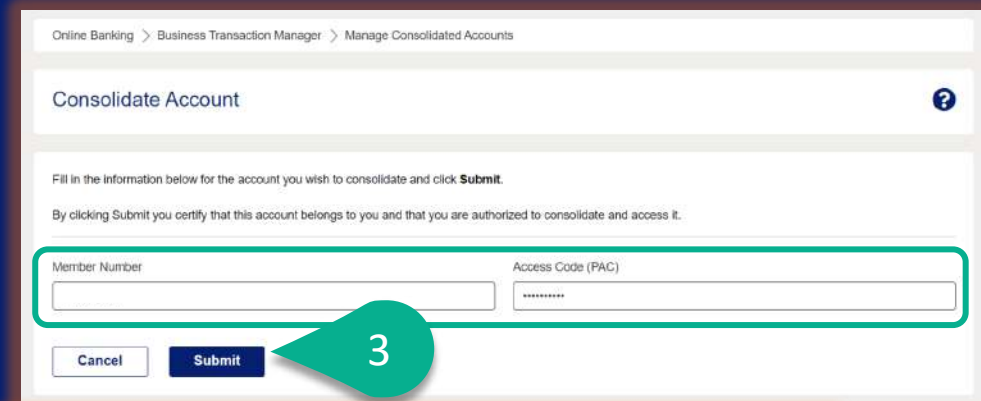
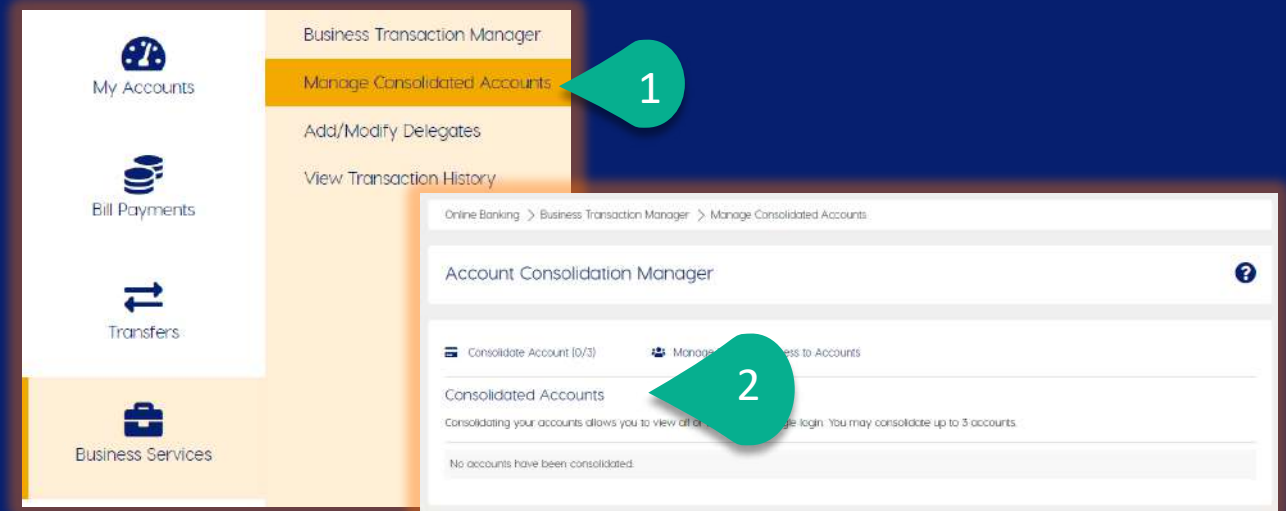
Interac, Interac e-Transfer and the Interac logo are registered trademarks of Interac Corp. Used under license.

Account Consolidation

Signer can consolidate up to three (3) accounts

Steps to set up:

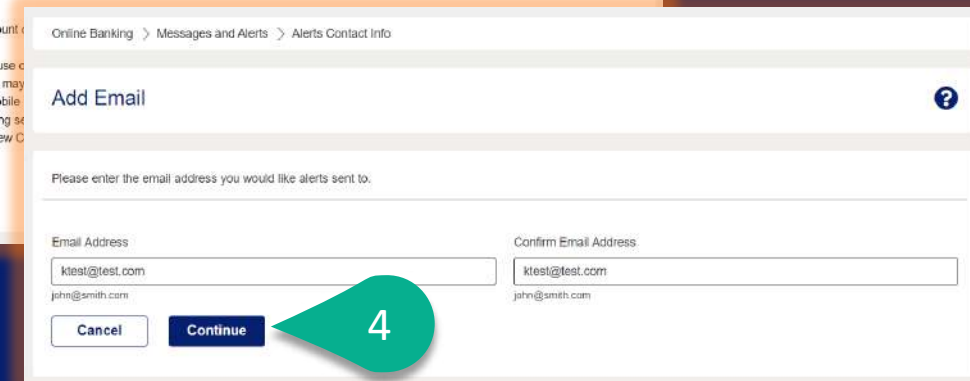
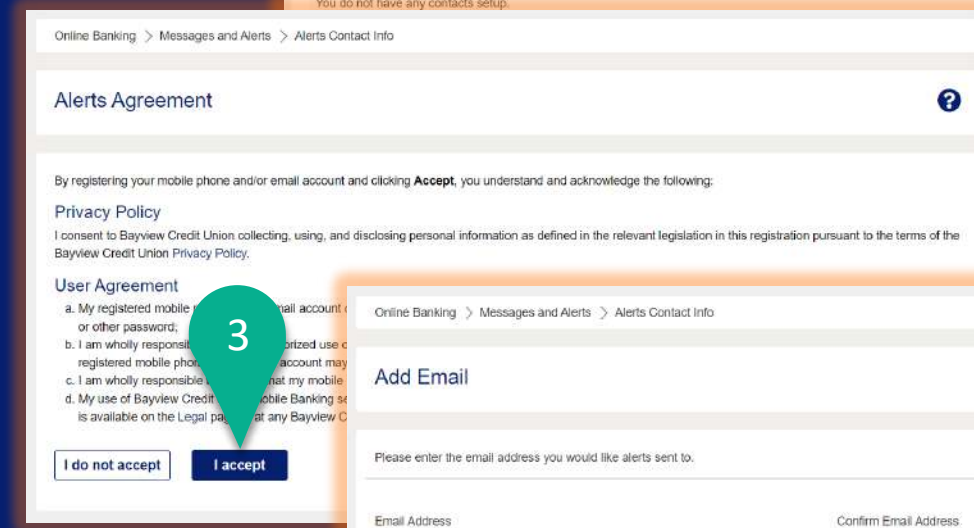
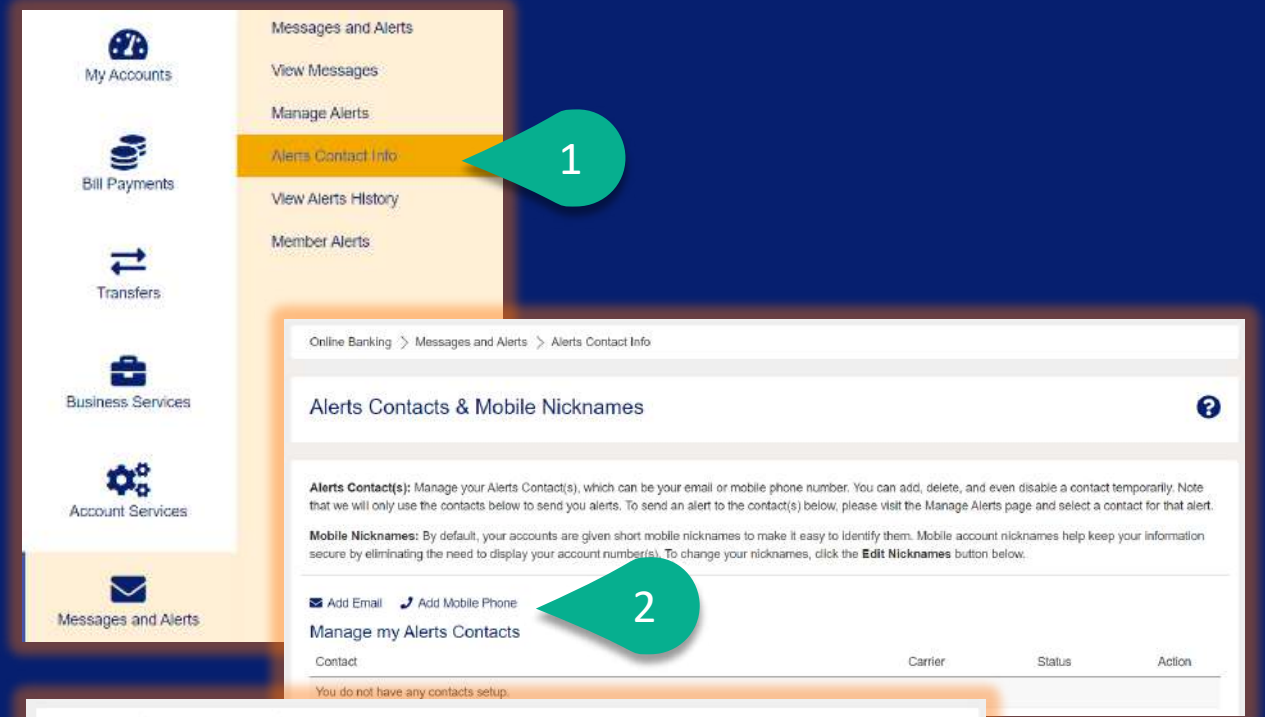
1. Select the “Business Services” menu and “Manage Consolidated Accounts”
2. Select “Consolidate Account”
3. Enter Member ID, PAC, and “Submit”
4. Review the details and “Confirm”



Alert Contact

Steps to add:

1. Select “Messages and Alerts” menu, and “Alerts Contact Info”
2. Click “Add” Mobile Phone or Email
3. Review and “Accept” the terms
4. Enter details and “Continue”
5. Follow any additional prompts on the screen



Turn On Account Alerts

Steps to add notifications/alerts:

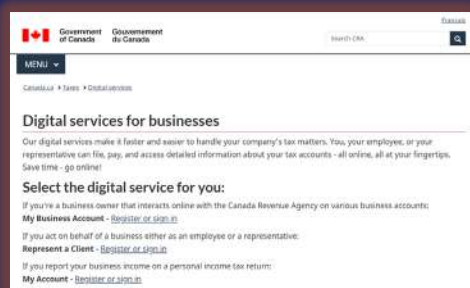
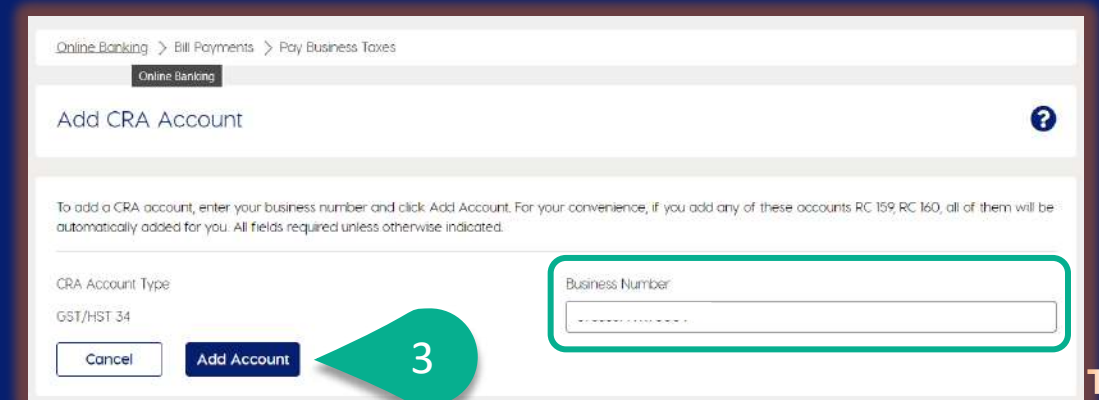
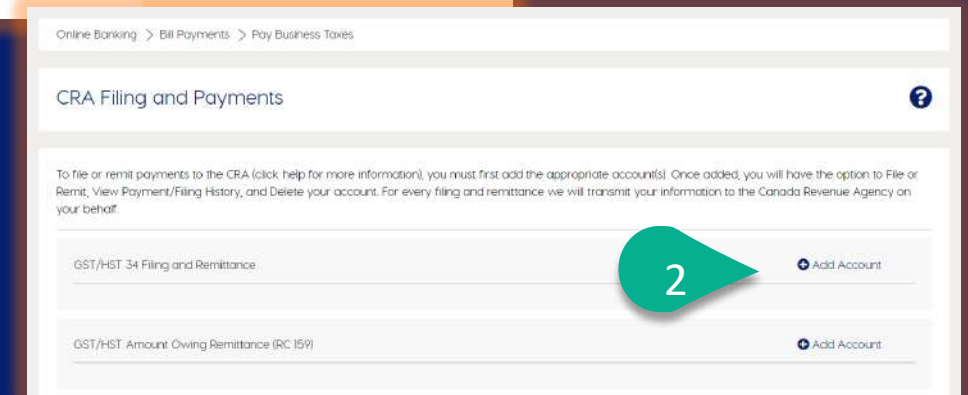
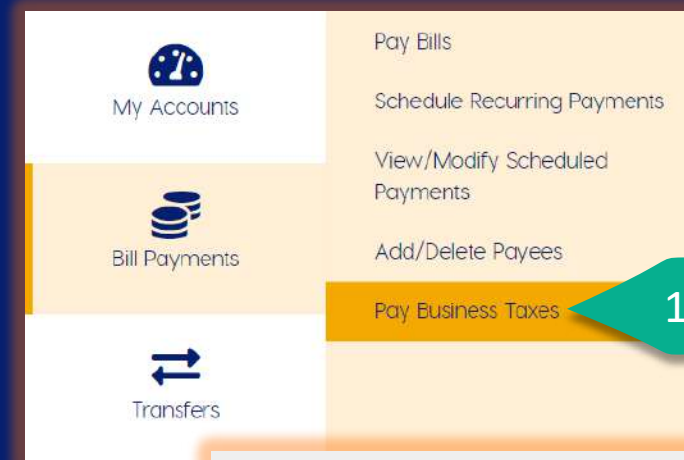
1. Select “Messages and Alerts” menu, and “Manage Alerts”
2. Select “Add a New Alert” use the +Add icon to open the category, and click “Add”
3. Select either an email address or mobile phone number and “Submit”

The image displays three sequential screenshots from a mobile banking application, illustrating the process of setting up account alerts. The first screenshot shows the 'Messages and Alerts' menu with 'Manage Alerts' selected. The second screenshot shows the 'Manage Alerts' screen with an 'Add' button for a 'New Payee Added' alert. The third screenshot shows the 'Create Alert' screen with the 'Add new email' field filled with 'ktest@test.com' and the 'Submit' button highlighted.

CRA Filing & Payments

Steps to add accounts:

1. Select the “Payments” menu and “Pay Business Taxes”
2. Select “Add Account” on the desired type of tax/remittance
3. Enter the business number and “Add Account”



< Access Your History:
Digital Services for businesses

SMS/Text Telephone Banking

Steps to register:

1. Select the “Account Services” menu and “Add/Modify Mobile Banking”
2. Click “Register Your Phone”
3. Review and accept the User Agreement
4. Enter “Mobile Phone Number” and select “Carrier”
5. Enter one-time “passcode”

