



# Digital Banking For Your Business

## With Encompass Credit Union

Digital business banking is an easy, quick and secure way to manage your money wherever you are, any time of the day, any day of the week. Because business never stops and neither should your banking.

### Signing In

Encompass Credit Union business members have access to online and mobile banking. Log in to your Encompass Credit Union online or mobile account and select your business profile to access your digital business banking.

### Accounts

The Accounts tab in online and mobile banking allows you to quickly and securely view and manage your money. From this tab you can:

- View all your account details, transactions and eStatements
- Create shortcuts for your favourite transactions
- Name your accounts
- Select a primary account for transactions
- Hide accounts from view or change the order



## Payments

Pay bills, view scheduled payments and manage payees in just a few clicks. From this tab you can:

- Make instant bill payments or set up recurring payments
- Pay business taxes, GST, Corporation Tax as well payroll and source deduction (available only with online banking)
- View your scheduled payments
- Delete scheduled payments (same-day payments cannot be deleted)
- Add, edit or delete bill payees









## Transfers

Money transfers and Interac e-Transfers® are simple to set up. From this tab you can:

- Transfer funds between your Encompass Credit Union accounts or to another Encompass Credit Union member
- Set your transfers to immediate, scheduled or recurring
- View scheduled transfers
- Send money via Interac e-Transfer®
- Add, edit or delete Interac e-Transfer® contacts
- View pending and completed Interac e-Transfers®
- Set up autodeposit to receive Interac e-Transfers® without the need to respond to a security question

## Customization

The enhanced features of our new online and mobile banking allow you to customize your experience to help manage your money more conveniently. Here are some of those features:

 <b>Alerts</b> Set up account or security alerts for things like a low balance, account withdrawals, logins, etc.	 <b>Password</b> Update your password (increase your security by updating often)
 <b>Contact details</b> Easily update your address, phone number or email	 <b>Profile details</b> Add a profile picture or background image
 <b>Statement preferences</b> Choose paper or electronic statements	 <b>Widgets</b> Add favourite transactions and account balances to the sign in screen widget (available only with mobile banking)
 <b>Biometric authentication</b> Set up fingerprint and/or facial recognition to log in (available only with mobile banking)	 <b>Messages</b> Click the envelope icon to see your received, sent and archived messages

## Business Services

Manage your business account better with these features:

- See pending transactions that require approval, as well as cancelled or expired transactions
- Create transactions that require additional approval - these transactions will expire if not approved within seven days
- Add and manage delegates (signers) - available only with online banking
- Consolidate profiles if you have more than one digital banking login with Encompass Credit Union - to consolidate a profile you must be a signor on the business account

### Help!

We're here for you! We've created a page to get you started at [www.encompasscu.ca/en/personal/lets-get-started](http://www.encompasscu.ca/en/personal/lets-get-started) to help walk you through all the great new features and frequently asked questions. If you need further assistance, our team is happy to connect with you.

Email [askus@encompasscu.ca](mailto:askus@encompasscu.ca)

Phone 1-888-388-9688