

With MemberDirect Small Business (MDSB), you can conveniently manage your accounts and transactions online from any computer or mobile device and streamline your administration.

Multiple user support

- Each authorized signer has their own individual Member Number and Personal Access Code (PAC).

Dual signature support

- One of the main features of MemberDirect Small Business that distinguishes it from other retail online banking products 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. This can be done from a desktop or mobile device.

Manage Delegates

- Delegate functionality allows you to grant employees and third parties, such as bookkeepers, accountants, access to accounts. Delegates can be granted permission to only view accounts (view-only), or to view accounts and initiate transfers and/or payments (initiator). You can review and approve transactions initiated by delegates at a time and place that is convenient for you.
- Only signers can edit delegates they have created; however, signers can delete another signer's delegate.

Account consolidation

- In addition to your business account, you can add up to three separate memberships. This allows for easy access and transfers between four memberships, all with one convenient login and PAC, rather than separate logins and PACs for each membership.
- The account consolidation is to be used for retail/personal memberships.

MemberDirect Small Business also features:

Deposit Anywhere™

- Deposit Anywhere™ is a time-saving feature on our mobile app that allows you to deposit cheques remotely through a mobile device. Deposits may be subject to holds. Contact your branch for more information.

MemberDirect Alerts

- Security at your fingertips. Set up alerts and get email or text notifications when certain changes are made to your account online, or for transactions that require approval or are about to expire.
- Select the alerts you want to receive and how you want to receive alerts (email or text) under Small Business Alerts.

MemberDirect eDocuments / eStatements

- These documents and statements look like your existing paper documents / statements but are in .pdf format. They can easily be saved to your hard drive or downloaded into your accounting system.

Interac eTransfer®

- Interac® e-Transfer allows business customers, including those with dual-signature authorization, to send and receive transfers quickly, conveniently and securely to anyone with an email or phone number.

Please reach out to an NDCU Small Business Advisor if you have any questions.

| MemberDirect Small Business Banking Interac e-Transfer Limits | | | |
|---|------------------------|--------------------|---------------------|
| Daily limit per transaction | Daily limit cumulative | 7-day rolling | 30-day rolling |
| Sending – \$10,000 | Sending – \$20,000 | Sending – \$50,000 | Sending – \$100,000 |
| Receiving – \$25,000 | Receiving – N/A | Receiving – N/A | Receiving – N/A |