



kawartha
CREDIT UNION

Introducing enhanced online banking for small businesses

Kawartha Credit Union's online banking service for small businesses is designed to move your organization beyond retail banking with these time-saving features:

- Effectively manage access to accounts by defining roles and enabling dual authorization, eliminating the need to share IDs
- Fully integrated into our digital banking and payment services
- Convenient and free 24/7 access, allowing you to do your banking anywhere, anytime.

THE BENEFITS TO YOU

- Dual-signature authorization allows one signing officer (Authorized User) to initiate a transaction with another Authorized User to approve or reject the transaction to finalize it.
 - One-to-Sign accounts - account authorization can be setup for just one Authorized User
 - Two-to-Sign accounts – two (2) Authorization Users are required to approve bill payments, transfers and eTransfers.
- Multiple Delegate Functionality allows Authorized User(s) to grant up to 3 accesses to other employees and third parties (such as office managers and accountants/bookkeepers) to selected profiles. A delegate's permission options enable them to view accounts and/or initiate transfers and payments. Their activities are approved or rejected by an Authorized User(s) who oversees and maintains control of the accounts.
- Account consolidation allows an Authorized User to link 3 additional profiles, related companies and personal banking. Sign up takes only minutes and a single sign-in lets you view balances, make payments, conduct transactions between accounts, and more.

Note: e-Transfers must be processed under individual profiles.
- CRA Filing and Payments allows businesses to file or remit payments to the CRA
 - Payroll and Source Deduction
 - Corporate Tax
 - GST/HST.
- Alerts enable you to receive email and/or text alerts when:
 - A delegate or another signer on the account initiates a transaction requiring your approval
 - A transaction requiring approval is about to expire
 - Another entity attempts to access your accounts using your Login ID.

Visit your local branch or call our Contact Centre at 1.855.670.0510 to sign up for these essential services.