CWBdirect Enhanced Online Banking

Enhanced Features for Business Client User Guide

July 30, 2019

CWB
Financial Group

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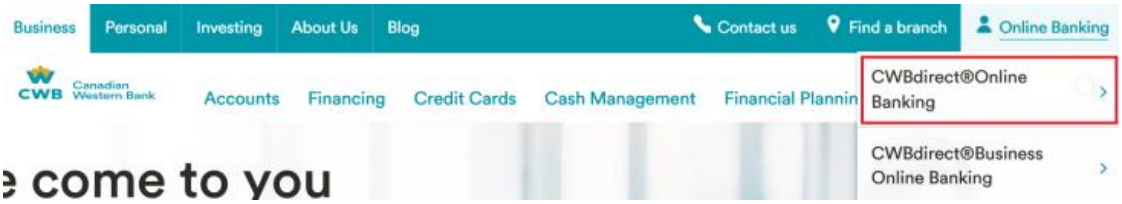
First Time Login

Once you have been set up with CWBdirect Enhanced Online Banking, you will sign in to online banking via https://www.cwbank.com/. Please note you cannot accept terms and conditions via the mobile app, and will need to login to a desktop for the first time. Once accepted, you are able to download and use the app.

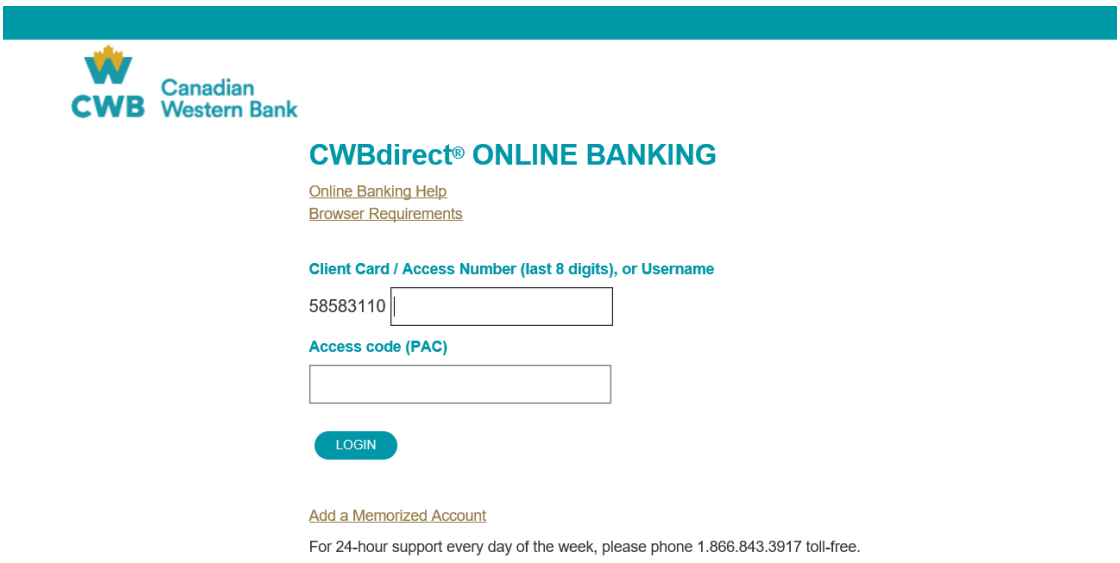
Each individual signer will need their individual debit card/access number (PAN) for each of the accounts access is required for. Each signer will log into online banking with the PAN and personal access code (PAC), and agree to the terms and conditions for the use of online banking.

Signing On

- Once you have accessed https://www.cwbank.com/, on the top right hand side, you will see Online Banking. Hover over the icon, and select CWBdirect Online Banking.



- You will be brought to the below screen. Key in your client card/access number (PAN) and your personal access code (PAC).



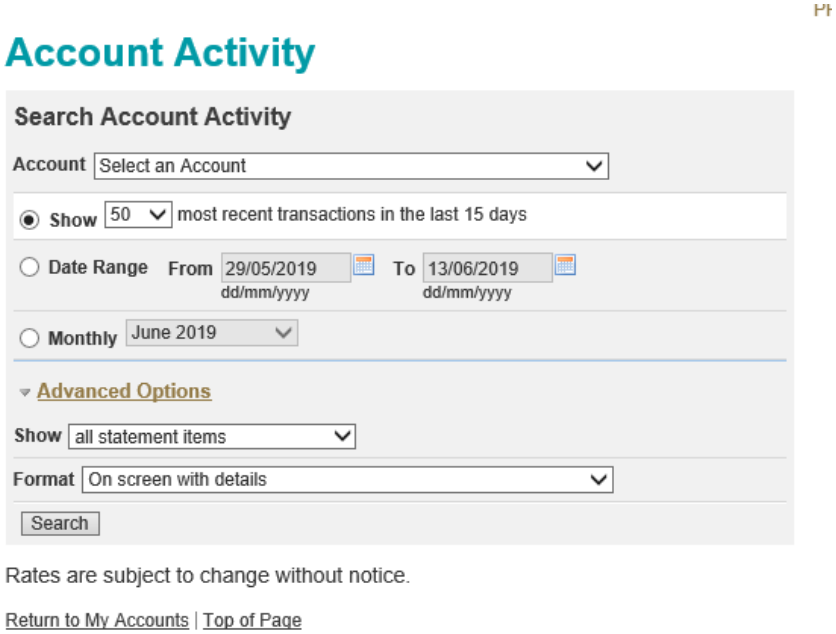
My Accounts Tab

This tab provides the user with an overview of the accounts linked to the platform, the ability to rename the accounts for ease of use, and to view monthly e-statements. In the overview, you will see accounts and balances, scheduled bill payments (please note when bills have been paid via online banking, they will show here until they have been processed at close of business) and scheduled transfers.

View Account Activity

The View Account Activity function allows you to view activity on your account. You have a range of options, and can search by the functions provided, or narrow the search further and have advanced options.

To search the activity, you chose one of the below options and click search.



Rename Accounts

Rename Account - Step 1 To change the name of an account to something that is meaningful to you (such as My Vacation Account), select the account to rename and enter a new name for the account then click on **Continue**. **Account** BCA (Special Fees) [redacted] [Balance: $0.00] **New Account Name** Vacation CONTINUE | Cancel	The Rename Accounts tab allows you to update the account Short Names (changes on online banking, as well as on the banking system). You can enter in the text yourself, so there is no limitation in options. To rename, click the account you would like to change and enter in the New Account Name, and click continue.
Rename Account - Step 2 Verify old account name, new account name and click on **Submit**. **Current Account Name** BCA (Special Fees) [redacted] **New Account Name** Vacation SUBMIT | Cancel	You will then need to verify the changes, submit and the changes will take effect

View E-Statements

The view e-statements function allows you to obtain 7 years of bank statements, organized by year & month. Click on the statement you would like to view, and download to the program of your choice.

Statements

Warning: Your online banking session is operating under enhanced security which will be temporarily disabled to allow the download. If you proceed, the downloaded PDF file will be stored on this computer. If you are using a publicly available computer, it is recommended that you clear your cache (temporary internet files) after this CWBdirect Internet Banking session.

You can download a PDF of your statement online. You will need to have the Adobe Acrobat reader installed. If you are experiencing issues viewing PDF statements, please save them to your computer first, then try viewing them. If you are using a shared or publicly accessible computer, it is recommended that you clear your cache (temporary internet files) after downloading your statement in PDF form.

Get Adobe Reader

Download Statement for:

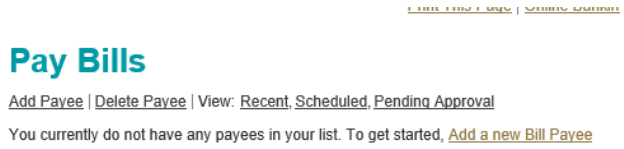
2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013

- 2019-05-31
- 2019-04-30
- 2019-03-31
- 2019-02-28
- 2019-01-31

Do you want to open or save **statement-5858311010554809-19May01.pdf** from **direct.cwbank.com**? Open | Save | Cancel

Payments

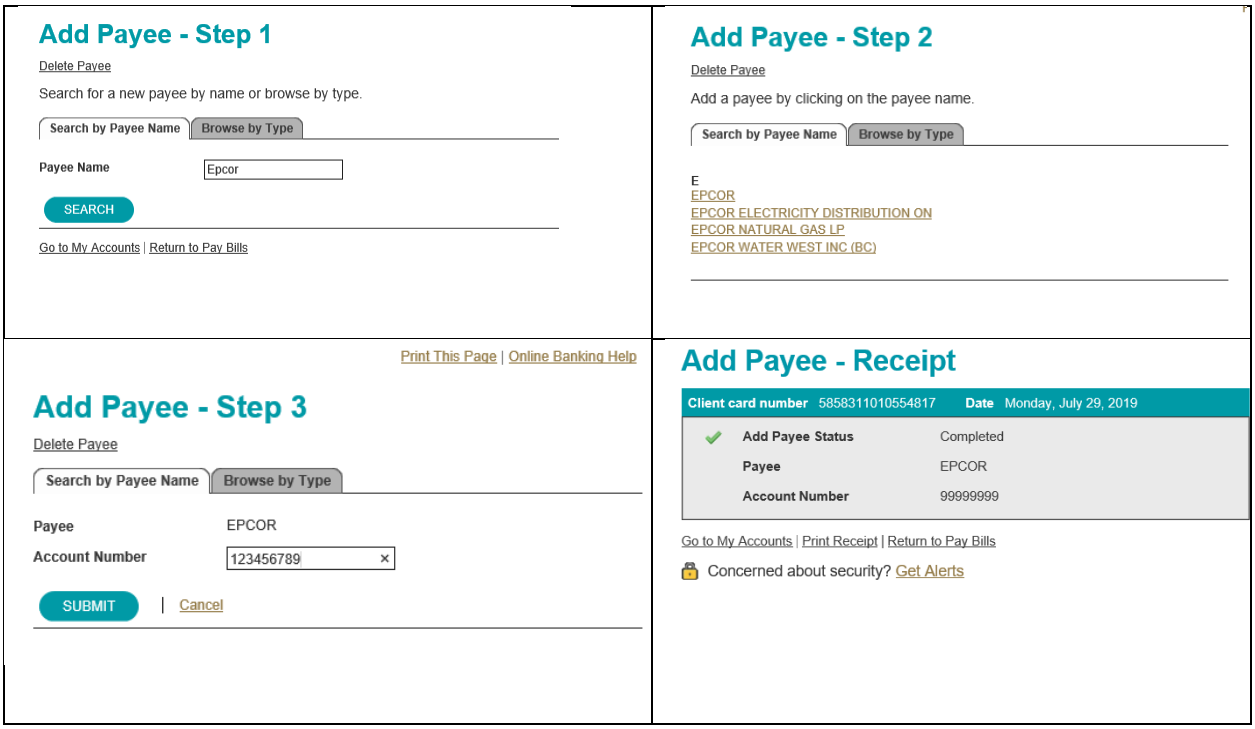
When you click Payments, you will be taken to the Pay Bills screen. You will be able to add, delete, and view recent, schedule and pending payments. Please note the following:



- By clicking add or delete payee it will bring you to the same tab as the Add/Delete Payee Tabs.
- By clicking Recent, you will be brought to the View Account Activity as previously listed.
- By clicking Scheduled, you will be brought to the View/Modify Scheduled Payments under the Payments tab.
- By clicking Pending Payments, you will be brought to the Transaction Manager, under the Business Services tab.

Add Payee

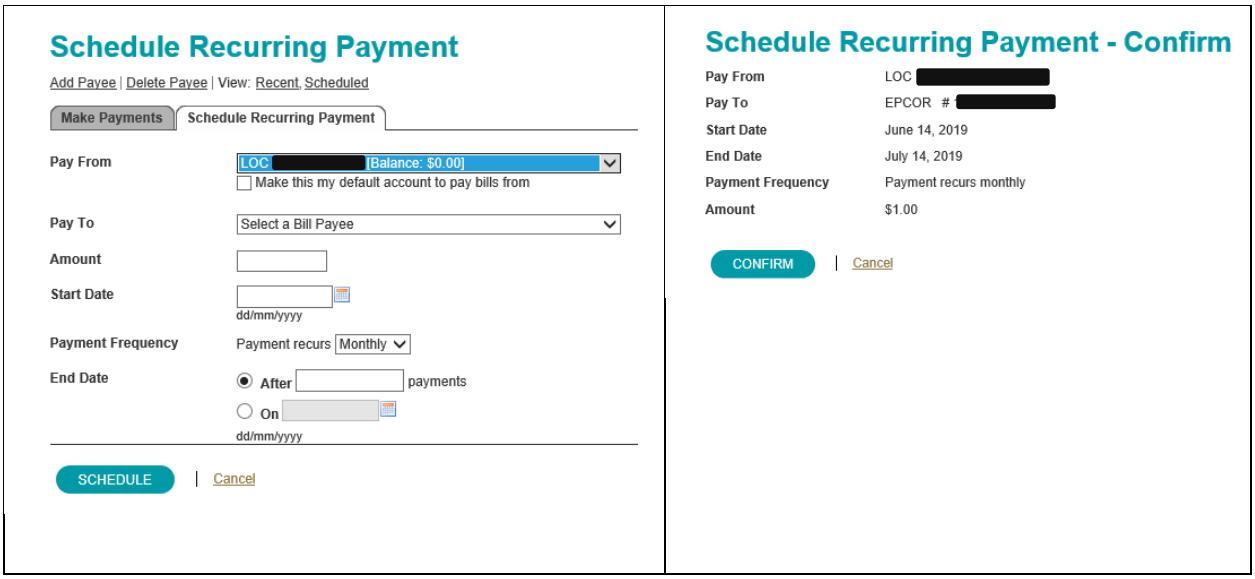
To add payees, you can search by Payee Name, or Browse by Type. When searching by name, you will enter in text the payee name and search. Choose your payee, enter your account number, and submit.



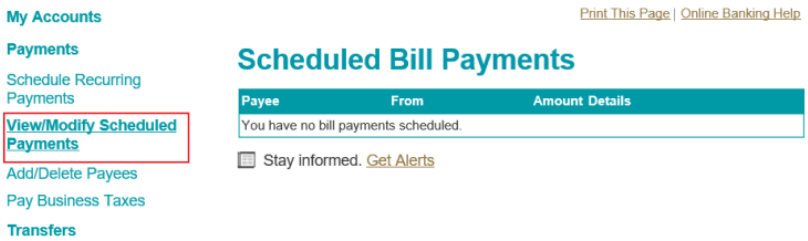
Schedule Recurring Payments

Scheduled recurring payments are set up to pay the payee on a regular basis set at your discretion. You have the option to add a payee, or choose from the current payee's you have set up. You will select your account to schedule the transfer from (with an option to make this the default account), the payee, the amount, start date, frequency and end date.

Once completed, you will click schedule and be taken to a confirmation screen. Once confirmed, set up will be complete.



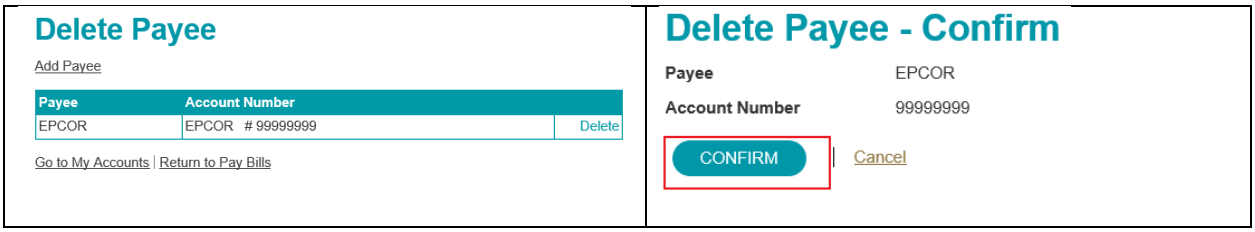
View/Modify Scheduled Payments



To view the list of all your scheduled payments or to make any modification to it, you will select view/modify Scheduled payment.

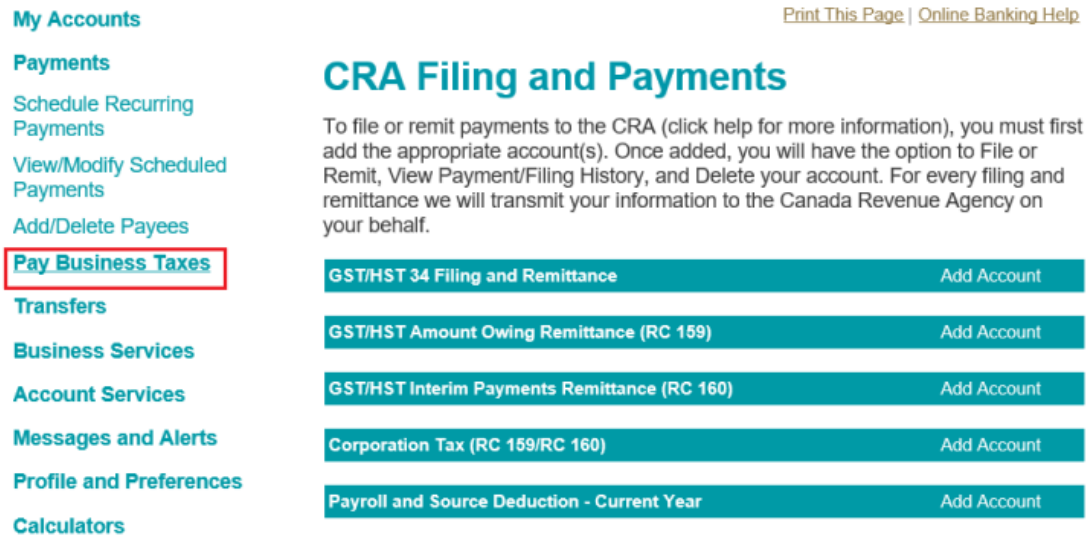
Delete Payee

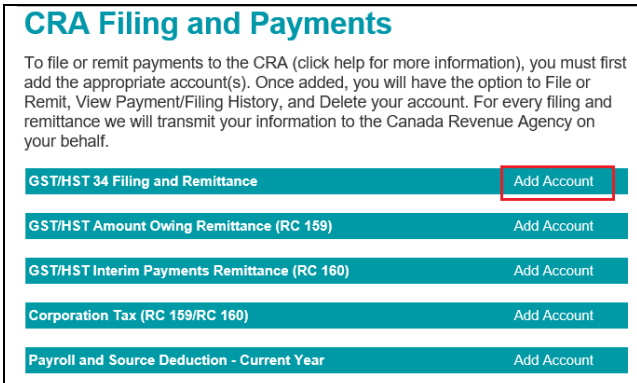
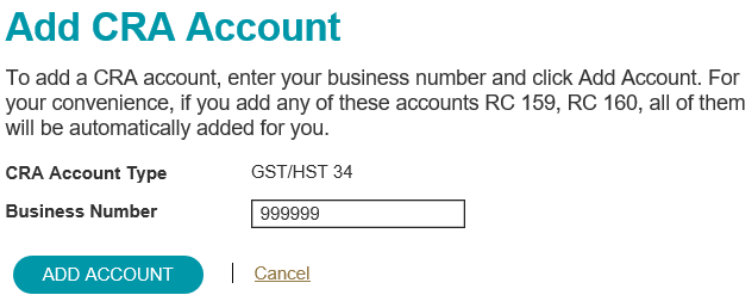
To delete the payee, select delete from the list of payee you have registered.



Pay Business Taxes

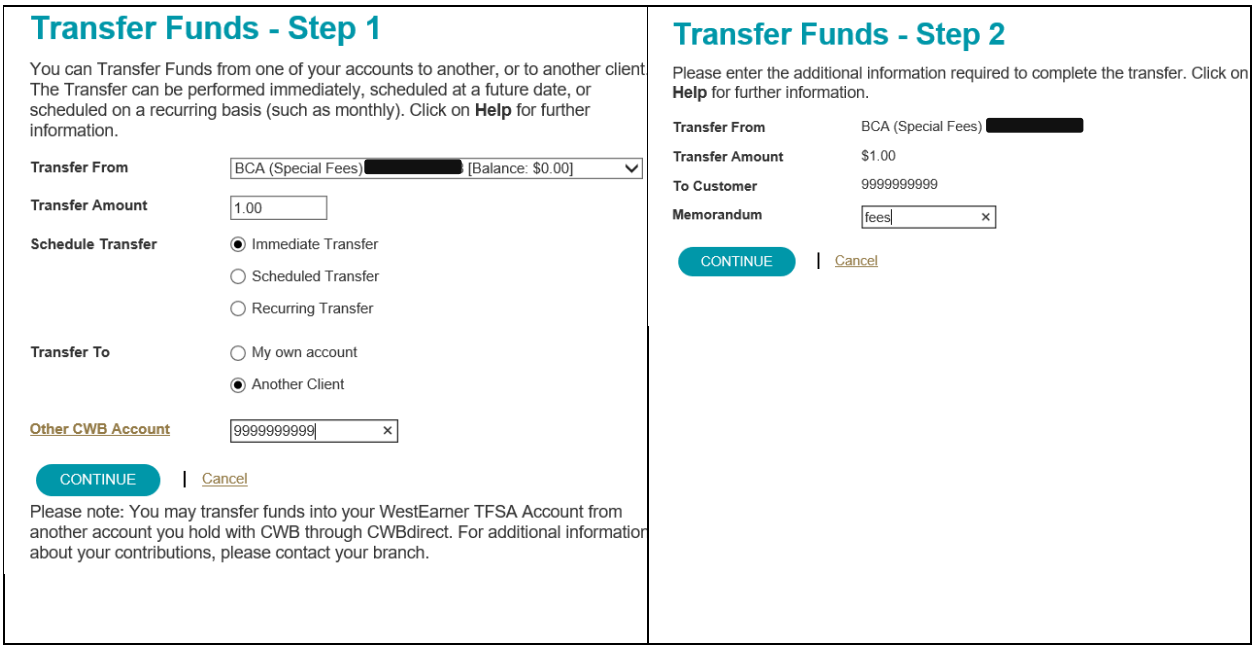
To file or remit payments to the CRA, you must first add the appropriate account(s). Once added you will have the option to File or Remit, View Payment/Filing History, and Delete your account. For Every filing and remittance we will transmit your information to the Canada Revenue Agency on your behalf. (Click online banking help on top of the screen for more information)



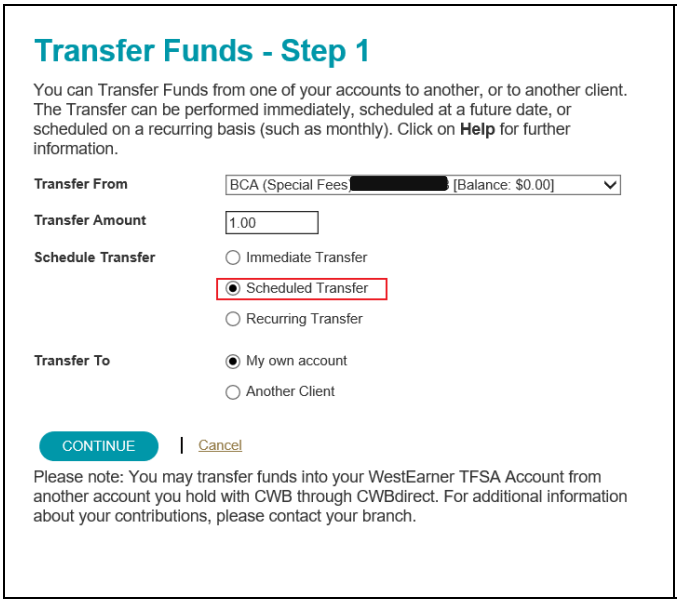
	To add the CRA tax, select the appropriate CRA account.
	Enter your business number and click add account. Please note: *Any of the CRA account added RC 159, RC 160, all of them will be automatically added for you.*

Transfers

Select the account you want to transfer from, enter the amount. The Transfer can be performed immediately, scheduled at a future date, or scheduled on a recurring basis (such as monthly). You can Transfer Funds from one of your accounts to another, or to another client



View/Modify Scheduled Transfer



Select the type of transfer:

- Immediate Transfer
- Schedule Transfer
- Recurring Transfer

Transfer Funds - Step 2

Please enter the additional information required to complete the transfer. Click on **Help** for further information.

Transfer From	BCA (Special Fees) [redacted]
Transfer Amount	$1.00
Transfer To	BCA (Special Fees) [redacted] [Balance: $0.00]
Memorandum	fees
Transfer On	August 29 2019

CONTINUE | Cancel

Select the account you want to transfer to and the date you want the scheduled transfer to occur and select continue.

Transfer Funds - Confirm

Please **Confirm** the details of this transfer:

Transfer From	BCA (Special Fees) [redacted]
Transfer To	BCA (Special Fees) [redacted]
Memorandum	fees
Transfer On	August 29, 2019
Transfer Amount	$1.00

CONFIRM | Cancel

Transfer Funds - Receipt

Client card number 5858311010554817 **Date** Monday, July 29, 2019

Transfer Status	Created
Transfer From	BCA (Special Fees) [redacted]
Transfer To	BCA (Special Fees) 1[redacted]
Memorandum	fees
Transfer On	August 29, 2019
Transfer Amount	$1.00

Go to My Accounts | Print Receipt | Make another Transfer

Stay informed. Get Alerts

Scheduled Transfers

To stop a Scheduled Transfer, click on **Delete** beside the transfer you wish stopped. To schedule a transfer in the future, please use the **Transfers** feature.

From Account	To Account	Amount	Details	
BCA (Special Fees) [redacted]	BCA (Special Fees) [redacted]	$1.00	**Date:** 29-Aug-2019	Delete

Return to Transfers

Stay informed. Get Alerts

To stop a Scheduled Transfer, Click on Delete beside the transfer you wish stopped

Delete Scheduled Transfer

Please **Confirm** that you want to delete this Scheduled Transfer.

Transferring From	BCA (Special Fees) [redacted]
To Account	BCA (Special Fees) [redacted]
Memorandum	fees
Transfer Date	29-Aug-2019
Transfer Amount	$1.00

CONFIRM | Cancel

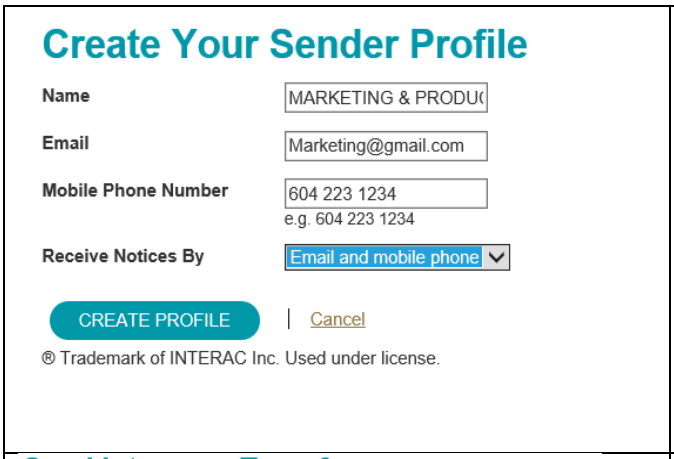
Delete Scheduled Transfer - Receipt

Client card number 5858311010554817 **Transfer Date** Monday, July 29, 2019

Scheduled Transfer Status	Deleted
Transferring From	BCA (Special Fees) [redacted]
To Account	BCA (Special Fees) [redacted]
Memorandum	fees
Transfer Date	29-Aug-2019
Transfer Amount	$1.00

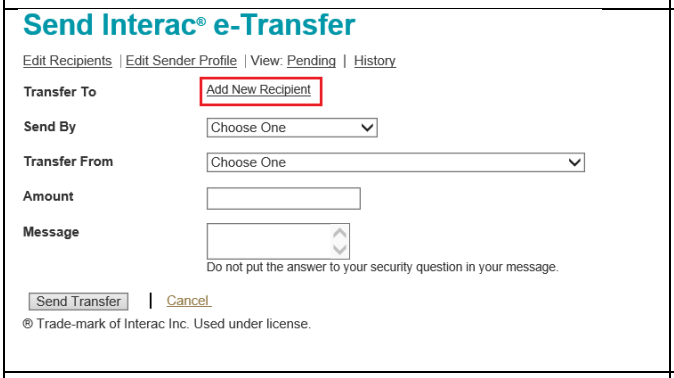
Go to My Accounts | Print Receipt | Go to Scheduled Transfers

Send Interac e-Transfer

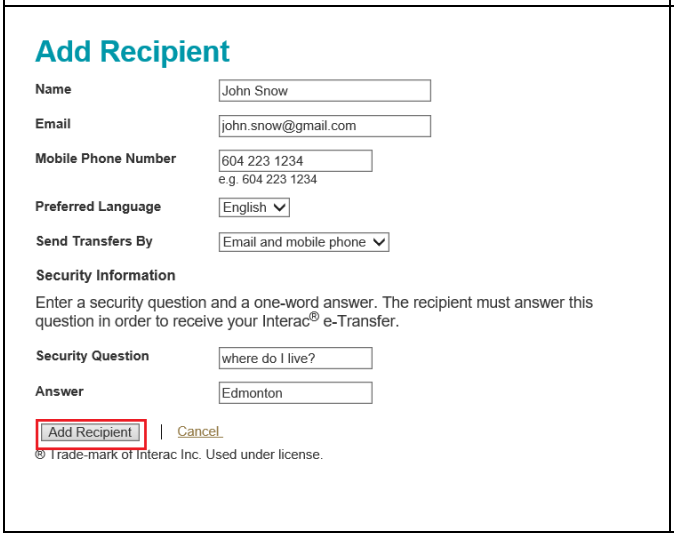


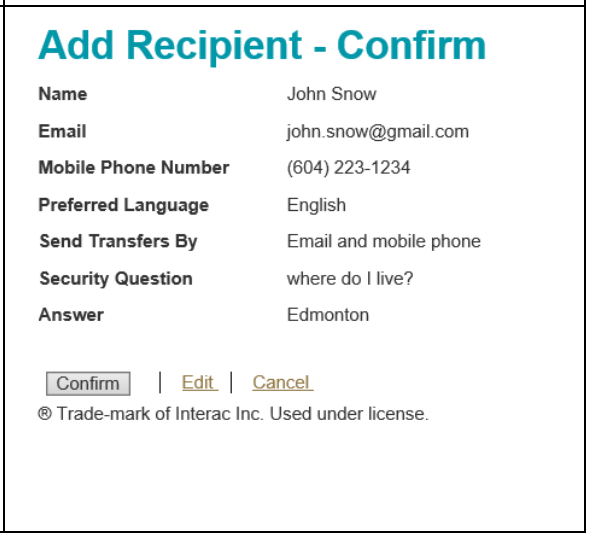
To send interac e-transfer you need to first create your sender profile.

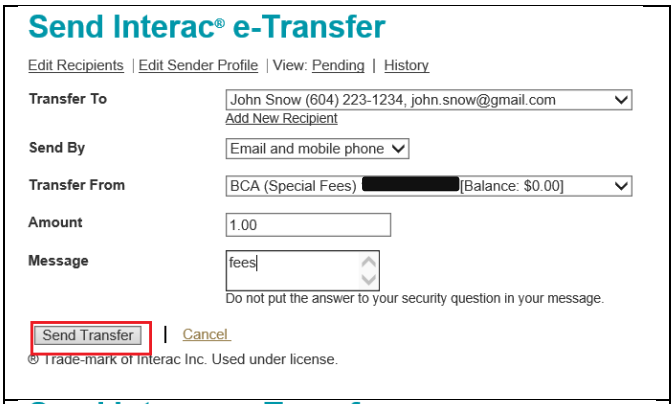
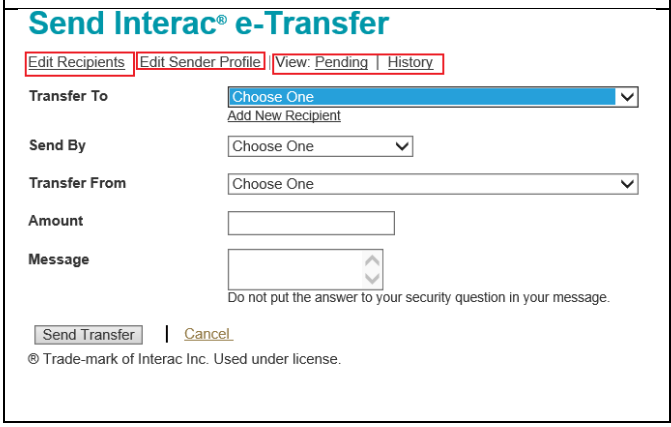
Please enter your name, email, mobile phone number and select how you would like to receive notice by (email or email and mobile phone)



Once the profile has been created you will need to add recipients to that you will like to send an e-transfers to.





	Fill in the required information to send an e-transfer.
	You also have the option to Edit Recipients, Edit Sender profile, view pending e-transfer or History.

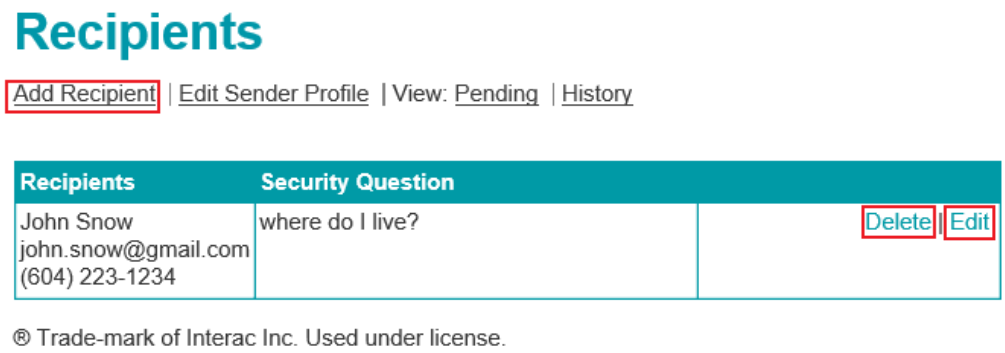
User limits

- Outgoing (CWB send limits):
  - Business:
    - 24 hour rolling limit of $10,000
    - Weekly rolling limit of $70,000
    - Monthly rolling limit of $300,000; the rolling limit for weekly is 7 days, and monthly is 30 days
- Incoming (CWB receive limits):
  - 24 hour rolling limit of $10,000
  - Daily cumulative limit of $10,000
  - 7-Day rolling transaction limit of $70,000
  - 30-Day rolling transaction limit of $300,000

Example for 24 hour rolling limit: If I send from my account $9500 in EMT's at 10 am on June 29th, I only have at most $500 remaining until "10:01" am the next day, June 30th. Any attempts greater than $500 the client would get the "exceeded limit" response. Limits do not get reset after midnight.

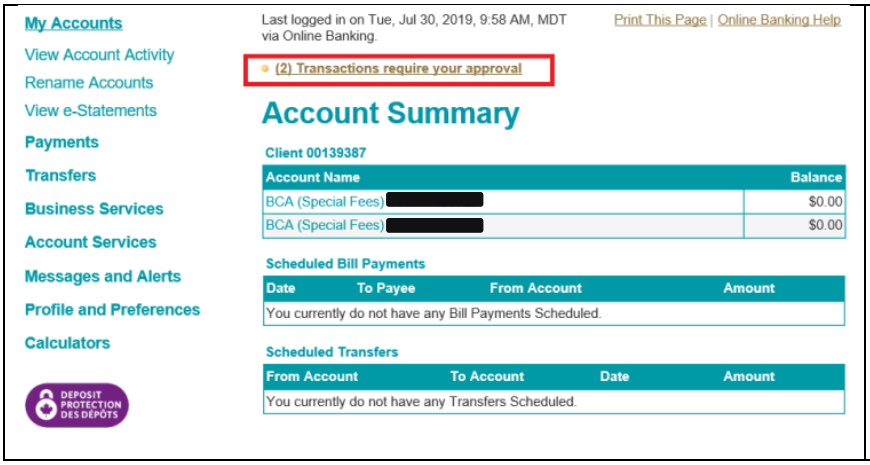
Add/Delete Recipients

Select edit or delete for the existing recipient on it or add a new recipient by selecting Add Recipient.

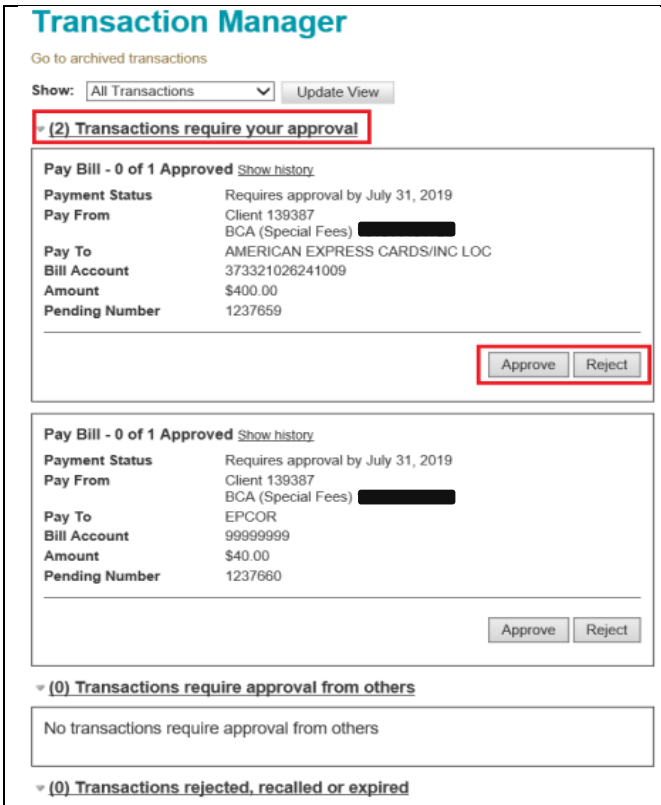


Business Services

Transaction Manager:



Signer actions will be displayed under Business Services home screen. Signer will also see the notification when they first login under the account summary page.



The following are some items that will require action:

-Transactions Require Approval from Other signers

-Transactions that the signers initiated and require approval from other signers.

-Transactions Rejected, Recalled, or Expired

-Transactions that have been rejected by initiating signer, recalled by a delegate or other signer(s) or have expired after a period of 7 days.

- Once a transaction has been approved, the cleared transaction will appear in the account as processed.

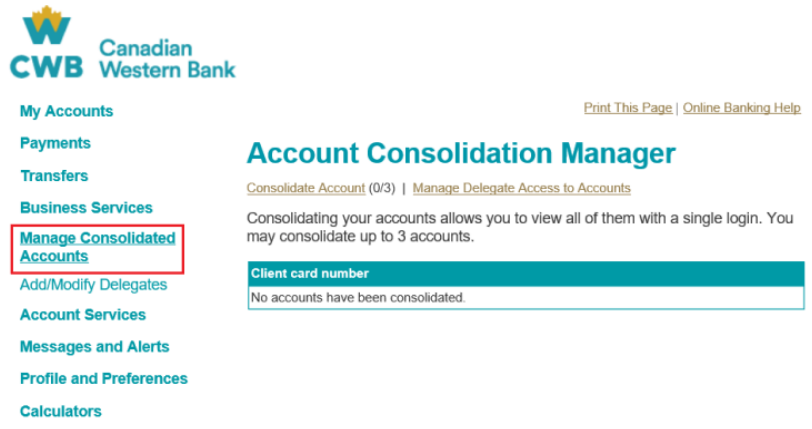
Signer View

Account Consolidation- Linking multiple accounts

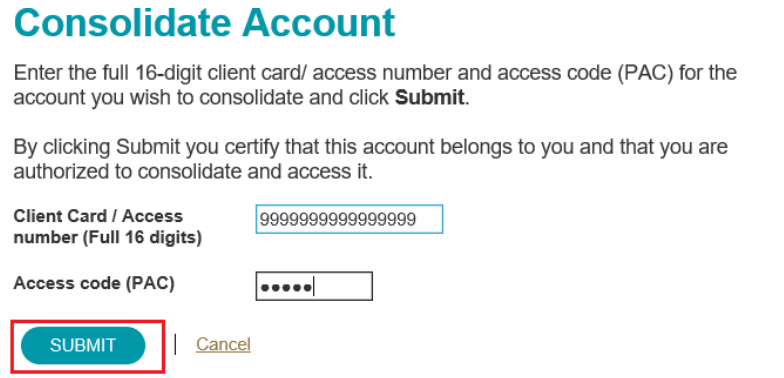
In addition to the business account, you as the signer can add up to three separate CIFs to consolidate the login. This allows for easy access and transfers between the business CIFs and the accounts, all with one convenient PAN and PAC, rather than separate PANs and PACs for each account and logging in and out multiple times

Process

If you are on more than one business CIF, you will need to complete a one-time set-up to consolidate your accounts on online banking under the Business Services tab. Once the account consolidation is set up, one PAN and PAC can be used to access all the CIFs. **Note:** All PANs must be kept active in order to keep the account consolidation active.

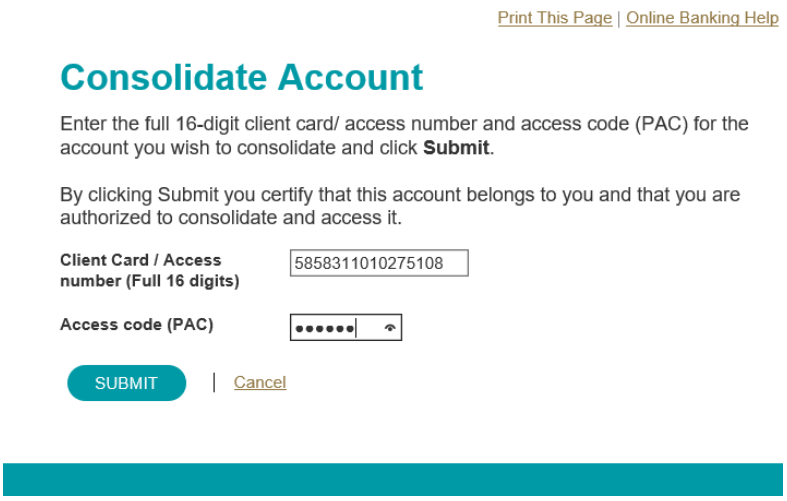


Under the Business Services tab select Manage Consolidated Accounts, then Consolidate Account which will open a new screen.



PAN and PAC for each of the business and personal CIF will need to be entered as per the screens instructions.

-To consolidate accounts simply enter the full 16 digit client card/access number and Access code (PAC) and select Submit



If the PAN or PAC is incorrect the consolidation will not work.

If the PAC is incorrect a reset of the PAC may be required. The signer will login first using the PAN and PAC and change their PAN first.

Once the PAN is changed the client can then complete the consolidation

Print This Page | Online Banking Help **Consolidate Account - Confirm** Please **Confirm** the details below. **Client Card / Access number (Full 16 digits)** 5858311010275108 **Access code (PAC)** ****** CONFIRM | Edit | Cancel	You cannot consolidate a PAN that is not associated with you. The client card/access number needs to be accessed first and the temporary PAC changed before the CIF can be consolidated using the client card/access number
Print This Page | Online Banking Help **Consolidate Account - Receipt** **Note:** New consolidated accounts are not automatically shared with delegates. You will need to enable sharing for each of your delegates. **Client Card / Access number (Full 16 digits)** 5858311010182189 **Date** Friday, January 12, 2018 **Consolidation Status** Complete **Client Card / Access number (Full 16 digits)** 5858311010275108 **Access code (PAC)** ****** Go to Account Summary | Print Receipt | Return to Account Consolidation Manager	If you have a valid PAN and PAC to consolidate you will receive confirmation.

The consolidation manager allows you to perform the following instructions:

- Consolidate accounts
- Manage delegate access to consolidated accounts
- Remove consolidated accounts

Delegates

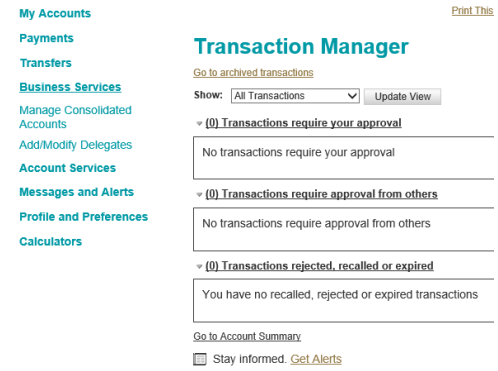
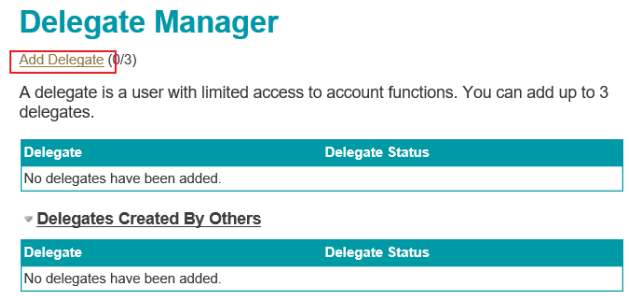
A delegate is a user with limited access to account functions. A delegate is a user authorized by a signing officer to have limited access to account functions as defined in the Direct Services Agreement.

Delegated access

Each signer can provide up to 3 individuals access to online banking as non-signers, such as employees, accountants and bookkeepers through the Delegate Manager feature under the Business Services tab.

NOTE: CWB is not involved in delegate management and will not be aware of a delegate's identity. The administration of delegates resides entirely as a self-serve function within online banking.

Add/Modify delegates

	Once logged in, click 'Business Services' on the menu on the left hand side of the page. Next, click on "Add/Modify Delegates"
	On the Delegate Manager page, click on the hyper-link "Add Delegate"

Client card number will be the Delegate's User Id.

The system will automatically assign a client card number. The numbers assigned to the delegates are unique and start with the letter "D" followed by 7 digits , such as D0883214.

Note: Delegates do not receive a debit card/ access number.

Access Level is either 1) Read only or 2) Initiator

Note: If a Delegate password needs to be reset, the signer must modify the delegate, enter a new temporary password and save the changes.

Enter all the required information and press "Submit".

Add Delegate

A delegate is a user authorized by a signing officer to have limited access to account functions as defined 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: John
Initial:
* Last Name: Snow
Notes: Accountant

Contact Method

Please enter a business phone number for 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: 780 999 9999
Please re-enter phone number: 780 999 9999
Carrier (* required if phone number entered above): Bell Mobility
Email Address: john.snow@email.com
Please re-enter email address: john.snow@email.com

☑ **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 client card number to share with this delegate.

Note:

The delegate will have access to all accounts under the selected client card number, **including** any personal accounts. Contact us if you would like to separate your personal and business accounts.

Client card number 5858311010554817
MARKETING & PRODUCT DEV - OPERATION AND SERVICING

Share accounts under this Client card number? ☑

Client: 000000139387

Account Name	Balance
BCA (Special Fees)	$0.00
BCA (Special Fees)	$0.00

SUBMIT | Cancel

Signers will select at least one client card number for the delegate to access. All accounts under the client card number are shared. Thus, when giving access to the delegate, the signer cannot select some accounts and exclude others under a login.

Confirm the access you are providing to your delegate and select “submit”. You will receive a confirmation Receipt.

Add Delegate - Confirm

Personal Information

Access Level: Read-only
Password: ******
First Name: John
Initial:
Last Name: Snow
Notes: Accountant

Contact Method

Phone Number: 780 999 9999
Carrier: Bell Mobility
Email Address: john.snow@email.com

Accounts Shared with Delegate

Client card number 5858311010554817
MARKETING & PRODUCT DEV - OPERATION AND SERVICING

Client: 000000139387

Account Name	Balance
BCA (Special Fees)	$0.00
BCA (Special Fees)	$0.00

SUBMIT | Edit | Cancel

Add Delegate - Receipt

Client card number 5858311010554817 **Date** Tuesday, July 30, 2019

✔ **Status:** Created
Client card number: D2574886
Delegate Status: Active, Account Unlocked
Access Level: Read-only
Password: ******
First Name: John
Initial:
Last Name: Snow
Notes: Accountant
Phone Number: (780) 999-9999
Carrier Bell Mobility
Email Address john.snow@email.com
Accounts Shared with Delegate: Client card number 5858311010554817 MARKETING & PRODUCT DEV - OPERATION AND SERVICING Client 000000139387
- BCA (Special Fees)
- BCA (Special Fees)

A message containing login information was sent to the delegate using the email address and/or phone number provided.

Delegate summary

Once this form has been submitted, the Delegate will receive 2 separate emails; 1) with a User Id and 2) with the temporary password that was assigned.

Note: The delegate will be prompted to change this password (PAC)

The following function what Delegates can and cannot do with the initiator access.

Delegates are able to:

- Initiate transactions
- Initiate e-transfers
- Set up bill payees/vendors

Delegates are not able to:

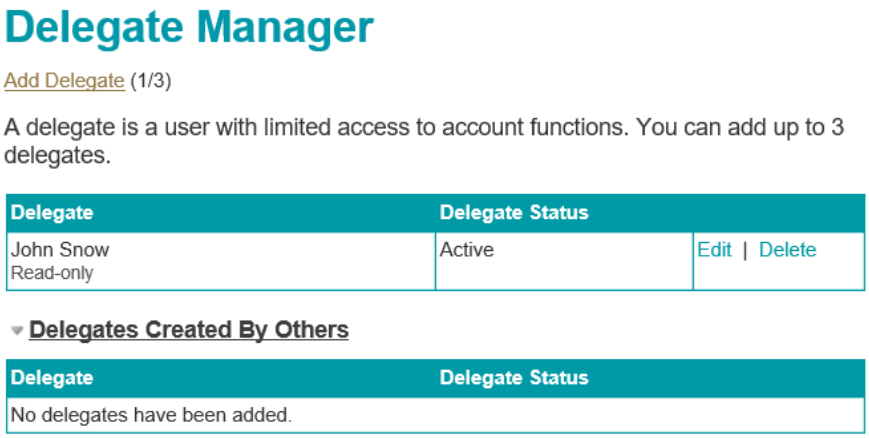
- Cannot log in to CWB mobile App
- Will not be able to inititate mobile remote deposit capture
- Cannot accept e-transfer
- Cannot approve transactions, transactions need signer approval. If it is a two to sign account then both signers will need to approve transactions.

Delegate Manager

Signers use the Delegate Manager to manage their delegate's access after set-up

Signer can perform the following functions:

- Add a new delegate to a business
- Edit
- Reset access and/or password
- Delete from the business
- Delete another signers delegate from the business



Delegate Manager

Add Delegate (1/3)

A delegate is a user with limited access to account functions. You can add up to 3 delegates.

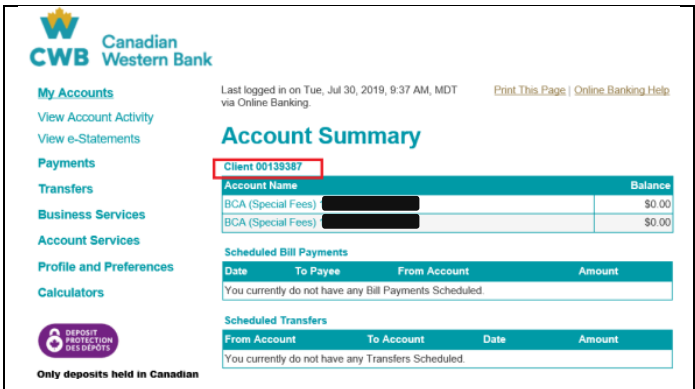
Delegate	Delegate Status	
John Snow Read-only	Active	Edit | Delete

Delegates Created By Others

Delegate	Delegate Status
No delegates have been added.	

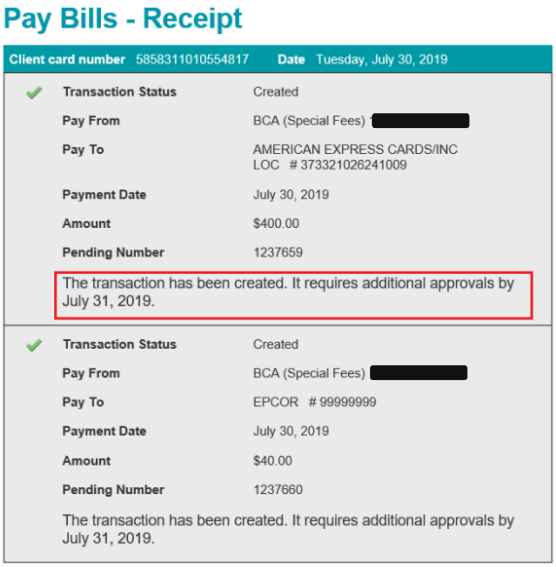
Delegate View

New Delegate Login Information cwbalerts@cwbank.com Sent: Fri 03/23/2018 8:56 AM To: Ram Sidhu You have been granted delegate access to Canadian Western Bank. Please log in to https://direct.cwbank.com/ using temporary password 123456.	You have been granted access to Canadian Western Bank. Please log in to https://direct.cwbank.com/ using username D6404786. Password to follow.
Access to CWBdirect Online Banking cwbalerts@cwbank.com Sent: Fri 03/23/2018 10:08 AM To: Ram Sidhu You have been granted access to CWBdirect Online Banking and will receive a temporary password by email in approximately one hour, or you may contact your CWB business account signer who issued you the login credentials to receive your password. After you receive your password, you may log in at https://direct.cwbank.com/ using the username D2309138.	**Sample email: Password** You have been granted delegate access to Canadian Western Bank. Please log in to https://direct.cwbank.com/ using temporary password 123456 Password is the temporary and the client will reset their own password (PAC) Delegates may be created by any one of the signers that have access to online banking. A delegate can be read-only access or can initiate transactions for a signer to approve.
CWBdirect® ONLINE BANKING Online Banking Help Browser Requirements Client Card / Access Number (last 8 digits), or Username 58583110 D2574886 Access code (PAC) •••••• LOGIN	Delegate login with the username generated from the system Once the Delegate has logged on to https://direct.cwbank.com/and registered their credentials, they will have the access to accounts authorized for them
Edit Delegate - Receipt Client card number 5858311010554817 Date Tuesday, July 30, 2019 Status: Completed Client card number: D2574886 Delegate Status: Active, Account Unlocked Access Level: Initiator Password: ****** First Name: John Initial: Last Name: Snow Notes: Accountant Accounts Shared with Delegate: Client card number 5858311010554817 MARKETING & PRODUCT DEV - OPERATION AND SERVICING Client 000000139387 • BCA (Special Fees) • BCA (Special Fees)	You also have the option to change delegate's access anytime. For example, we changed the access level from view only to Initiator

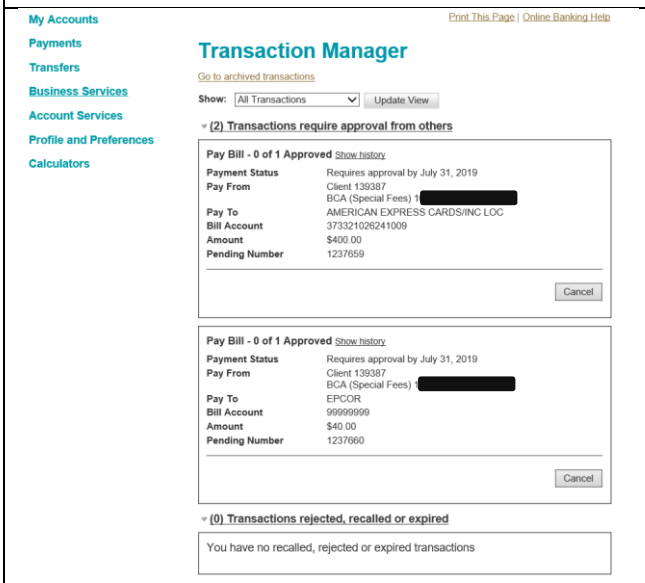


Delegate will only have access to those accounts granted by the signer.

All of the accounts linked the debit card/access number will be available to the Delegate



Delegates will always require 1 or 2 authorizations (depending on the signing authority structure of the business to a maximum of 2 signers to approve) for any transactions to be processed fully.



Delegates can view all the pending transaction that require approval.

Additional user information for delegates

Delegates log into the business accounts using the unique delegate number, starting with the capital letter “D”, which is auto-generated by online banking.

All transactions initiated by a delegate, must be approved by the authorized signers before they become effective.

Be aware of the payment date entered when transactions are initiated. Approval(s) by the authorized

Signer(s) must take place on or before the payment date entered. If this does not happen, the transaction will expire.

The Transaction Manager Message Centre is a great tool for tracking transactions, helping ensure that bill payments are posted on or before their due date. Even though we recommend that authorized signer(s) log into online banking each morning and check the Transaction Manager Message Centre, the signer should be advised a pending transaction needs their attention.

Tips for delegates

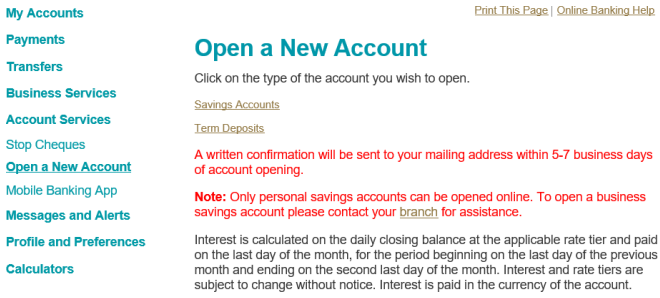
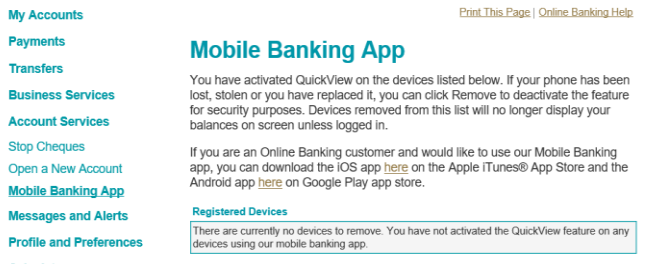
Keep the unique DXXXXXX login and PAC secret. Share them with no-one.

After initiating any transaction, email/contact the signer(s) to make sure they log on and approve the transactions.

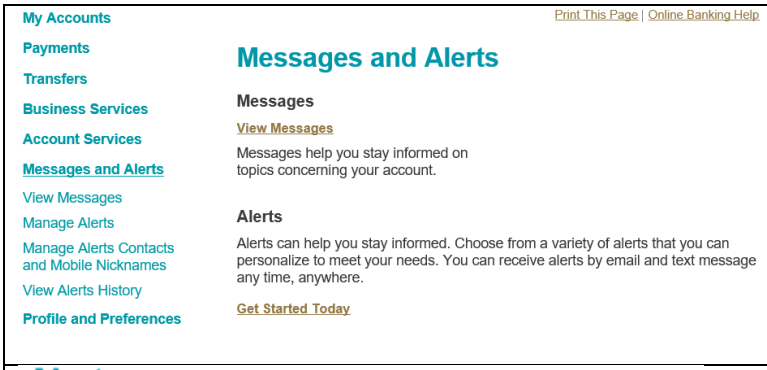
Any transaction must be approved by the signer(s) on or before the due date to prevent the transaction expiring.

Account Services

This section under account services you have the options to stop cheques, open a new account and Mobile banking app.

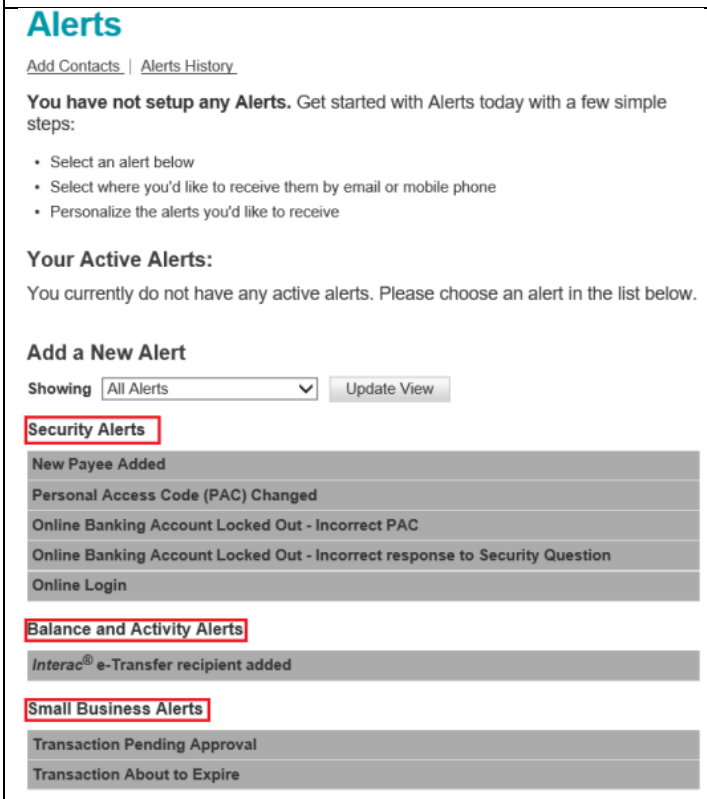
	Stop Cheques- you can put a stop payment order on your cheques online at any time. • Stop a single cheque • Stop a range of cheques
	1. Open a new account 2. Savings account 3. Term Deposits Note: Only personal savings accounts can be opened online. To open a business savings account please contact your branch.
	If your mobile phone is lost or stolen, you can deactivate QuickView feature on selected devices here. To acticate QuickView feature, you would need to register through mobile banking app. You can download the iOS app here on the Apple iTunes® App Store and the Android app here on Google Play app store.

Messages and Alerts



View Message

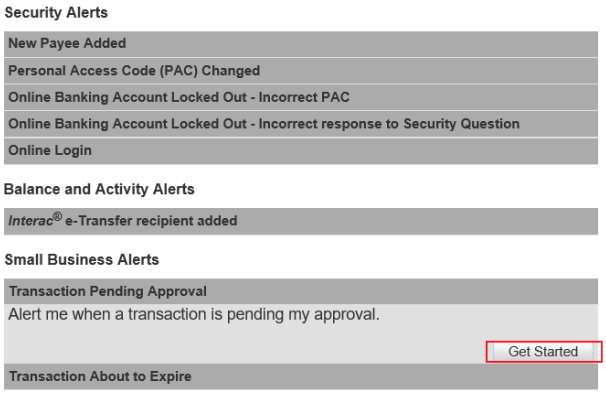
This section is to view messages that help you stay informed on topics concerning your account



Manage Alerts

You can select Alerts for 3 categories:

1. Security Alerts
2. Balance and Activity Alerts
3. Small Business Alerts



To setup for any of the Alerts, select "Get started"

Alerts Contacts & Mobile Nicknames

Alerts Contact(s): Manage your Alerts Contact(s), which can be your email or mobile phone number. You can add, delete, and even disable a contact temporarily. Note that we will only use the contacts below to send you alerts. To send an alert to the contact(s) below, please visit the Manage Alerts page and select a contact for that alert.

Mobile Nicknames: By default, your accounts are given short mobile nicknames to make it easy to identify them. Mobile account nicknames help keep your information secure by eliminating the need to display your account number(s). To change your nicknames, click the **Edit Nicknames** button below.

Add Email | Add Mobile Phone

Manage my Alerts Contacts

Contact	Carrier	Status	
waiza.arif@cwbank....		**Enabled** | Disable	Delete

Manage My Mobile Nicknames

Account	Mobile Nickname
BCA (Special Fees) 101011461728	CHQ2
BCA (Special Fees) 101011461817	CHQ3

Edit Nicknames

Manage Alerts Contacts and Mobile Nickname

You will find this option under Messages and Alerts on the left hand side.

This section is to manage any alerts contact(s), which can be your email or phone number. You can add, delete or disable a contact temporarily.

Mobile Nickname: you can choose a short name for your account to make it easy to identify them.

Alerts History

Your Alerts History lists the alerts we have sent you in the past 30 days.

Edit Contacts | Edit Alerts

History of This Month's Alerts

Date	Sent To	Message
31-Jul-2019		An active alert was changed on 31-Jul-2019. Log in at https://direct.cwbank.com/ for account info.
31-Jul-2019	waiza.arif@cwbank.com	An active alert was changed on 31-Jul-2019. Log in at https://direct.cwbank.com/ for account info.
30-Jul-2019	(780) 999-9999	Access granted. Your temporary password is 456321.
30-Jul-2019	john.snow@email.com	Access granted. Your temporary password is 456321.
30-Jul-2019	(780) 999-9999	Access granted. Your username is D2574886. Password to follow
30-Jul-2019	john.snow@email.com	Access granted. Your username is D2574886. Password to follow

Alert History

Lists the alerts we have sent you in the past 30 days.

Profile and Preferences

This section is designed to provide options to you as follows:

- Change contact Information- Update address, personal details.
- Change Personal Access code- Edit your secure Personal Access code.
- Change Security Questions: View and edit your security questions.
- Memorize my login information- Remember your PAN for your computer

Calculators

Foreign Exchange Calculator- Our Foreign Exchange Calculator assists you while converting foreign currencies to Canadian Dollars or vice versa.