

CWBdirect Enhanced Online Banking

Enhanced Features for Business Client User Guide

July 30, 2019



Table of Contents

First Time Login	3
Signing On	3
My Accounts Tab	4
Payments	6
Transfers	9
Signer View	14
Delegates	17
Delegated access	17
Tips for delegates	22
Account Services	23
Messages and Alerts	24
Profile and Preferences	26
Calculators	26

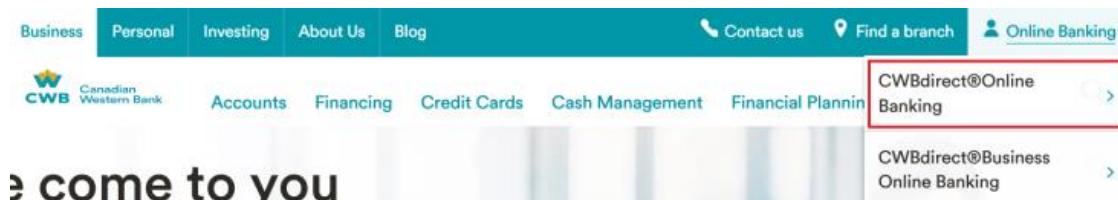
First Time Login

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.



3 come to you

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

A screenshot of the CWBdirect® ONLINE BANKING login page. At the top left is the CWB logo and the text "CWB Canadian Western Bank". Below that is the heading "CWBdirect® ONLINE BANKING". Underneath are links for "Online Banking Help" and "Browser Requirements". The main form area has two input fields: "Client Card / Access Number (last 8 digits), or Username" containing "58583110" and "Access code (PAC)" containing a blank field. A "LOGIN" button is located below the fields. At the bottom, there is a link "Add a Memorized Account" and a note "For 24-hour support every day of the week, please phone 1.866.843.3917 toll-free."

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.

Print

Account Activity

Search Account Activity

Account

Show most recent transactions in the last 15 days

Date Range From To

Monthly

[Advanced Options](#)

Show

Format

Rates are subject to change without notice.

[Return to My Accounts](#) | [Top of Page](#)

Rename Accounts

<h3>Rename Account - Step 1</h3> <p>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.</p> <p>Account BCA (Special Fees) [REDACTED] Balance: \$0.00 <input type="button" value="▼"/></p> <p>New Account Name Vacation <input type="button" value="X"/></p> <p><input type="button" value="CONTINUE"/> Cancel</p>	<p>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.</p> <p>To rename, click the account you would like to change and enter in the New Account Name, and click continue.</p>
<h3>Rename Account - Step 2</h3> <p>Verify old account name, new account name and click on Submit.</p> <p>Current Account Name BCA (Special Fees) 1 [REDACTED]</p> <p>New Account Name Vacation</p> <p><input type="button" value="SUBMIT"/> Cancel</p>	<p>You will then need to verify the changes, submit and the changes will take effect</p>

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.



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.cwbbank.com](#)?

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:

Pay Bills

[Add Payee](#) | [Delete Payee](#) | [View: Recent, Scheduled, Pending Approval](#)

You currently do not have any payees in your list. To get started, [Add a new Bill Payee](#)

- 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.

<h3>Add Payee - Step 1</h3> <p>Delete Payee</p> <p>Search for a new payee by name or browse by type.</p> <p><input type="button" value="Search by Payee Name"/> <input type="button" value="Browse by Type"/></p> <p>Payee Name <input type="text" value="Epcor"/></p> <p><input type="button" value="SEARCH"/></p> <p>Go to My Accounts Return to Pay Bills</p>	<h3>Add Payee - Step 2</h3> <p>Delete Payee</p> <p>Add a payee by clicking on the payee name.</p> <p><input type="button" value="Search by Payee Name"/> <input type="button" value="Browse by Type"/></p> <p>E EPCOR EPCOR ELECTRICITY DISTRIBUTION ON EPCOR NATURAL GAS LP EPCOR WATER WEST INC (BC)</p>						
<h3>Add Payee - Step 3</h3> <p>Delete Payee</p> <p><input type="button" value="Search by Payee Name"/> <input type="button" value="Browse by Type"/></p> <p>Payee EPCOR</p> <p>Account Number <input type="text" value="123456789"/> <input type="button" value="X"/></p> <p><input type="button" value="SUBMIT"/> Cancel</p>	<h3>Add Payee - Receipt</h3> <p>Client card number 5858311010554817 Date Monday, July 29, 2019</p> <table border="1"><tr><td><input checked="" type="checkbox"/> Add Payee Status</td><td>Completed</td></tr><tr><td>Payee</td><td>EPCOR</td></tr><tr><td>Account Number</td><td>99999999</td></tr></table> <p>Go to My Accounts Print Receipt Return to Pay Bills</p> <p> Concerned about security? Get Alerts</p>	<input checked="" type="checkbox"/> Add Payee Status	Completed	Payee	EPCOR	Account Number	99999999
<input checked="" type="checkbox"/> Add Payee Status	Completed						
Payee	EPCOR						
Account Number	99999999						

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.

Schedule Recurring Payment Add Payee Delete Payee View: Recent, Scheduled Make Payments Schedule Recurring Payment Pay From: LOC [Balance: \$0.00] <input type="checkbox"/> Make this my default account to pay bills from Pay To: Select a Bill Payee Amount: <input type="text"/> Start Date: <input type="text"/> dd/mm/yyyy Payment Frequency: Payment recurs <input type="button" value="Monthly"/> <input type="radio"/> After <input type="text"/> payments <input type="radio"/> On <input type="text"/> dd/mm/yyyy SCHEDULE Cancel	Schedule Recurring Payment - Confirm Pay From: LOC [Balance: \$0.00] Pay To: EPCOR # <input type="text"/> Start Date: June 14, 2019 End Date: July 14, 2019 Payment Frequency: Payment recurs monthly Amount: \$1.00 CONFIRM Cancel
---	---

View/Modify Scheduled Payments

My Accounts
Payments
Schedule Recurring Payments
View/Modify Scheduled Payments
Add/Delete Payees
Pay Business Taxes
Transfers

Scheduled Bill Payments

Payee	From	Amount Details
You have no bill payments scheduled.		
<input type="checkbox"/> Stay informed. Get Alerts		

[Print This Page](#) | [Online Banking Help](#)

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.

Delete Payee Add Payee <table border="1"><thead><tr><th>Payee</th><th>Account Number</th><th></th></tr></thead><tbody><tr><td>EPCOR</td><td>EPCOR # 99999999</td><td>Delete</td></tr></tbody></table> Go to My Accounts Return to Pay Bills	Payee	Account Number		EPCOR	EPCOR # 99999999	Delete	Delete Payee - Confirm Payee: EPCOR Account Number: 99999999 CONFIRM Cancel
Payee	Account Number						
EPCOR	EPCOR # 99999999	Delete					

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)

[My Accounts](#)

[Print This Page](#) | [Online Banking Help](#)

[Payments](#)

[Schedule Recurring Payments](#)

[View/Modify Scheduled Payments](#)

[Add/Delete Payees](#)

[Pay Business Taxes](#)

[Transfers](#)

[Business Services](#)

[Account Services](#)

[Messages and Alerts](#)

[Profile and Preferences](#)

[Calculators](#)

CRA Filing and Payments

To file or remit payments to the CRA (click help for more information), 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.

[GST/HST 34 Filing and Remittance](#) [Add Account](#)

[GST/HST Amount Owing Remittance \(RC 159\)](#) [Add Account](#)

[GST/HST Interim Payments Remittance \(RC 160\)](#) [Add Account](#)

[Corporation Tax \(RC 159/RC 160\)](#) [Add Account](#)

[Payroll and Source Deduction - Current Year](#) [Add Account](#)

CRA Filing and Payments

To file or remit payments to the CRA (click help for more information), 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.

To add the CRA tax, select the appropriate CRA account.

[GST/HST 34 Filing and Remittance](#) [Add Account](#)

[GST/HST Amount Owing Remittance \(RC 159\)](#) [Add Account](#)

[GST/HST Interim Payments Remittance \(RC 160\)](#) [Add Account](#)

[Corporation Tax \(RC 159/RC 160\)](#) [Add Account](#)

[Payroll and Source Deduction - Current Year](#) [Add Account](#)

Add CRA Account

To add a CRA account, enter your business number and click Add Account. For your convenience, if you add any of these accounts RC 159, RC 160, all of them will be automatically added for you.

CRA Account Type

Business Number

[ADD ACCOUNT](#)

| [Cancel](#)

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

Transfer Funds - Step 1 <p>You can Transfer Funds from one of your accounts to another, or to another client. The Transfer can be performed immediately, scheduled at a future date, or scheduled on a recurring basis (such as monthly). Click on Help for further information.</p> <p>Transfer From BCA (Special Fees) [Balance: \$0.00] <input type="button" value="▼"/></p> <p>Transfer Amount 1.00 <input type="button" value="x"/></p> <p>Schedule Transfer <input checked="" type="radio"/> Immediate Transfer <input type="radio"/> Scheduled Transfer <input type="radio"/> Recurring Transfer</p> <p>Transfer To <input type="radio"/> My own account <input checked="" type="radio"/> Another Client</p> <p>Other CWB Account 999999999 <input type="button" value="x"/></p> <p>CONTINUE Cancel</p> <p>Please note: You may transfer funds into your WestEarner TFSA Account from another account you hold with CWB through CWBdirect. For additional information about your contributions, please contact your branch.</p>	Transfer Funds - Step 2 <p>Please enter the additional information required to complete the transfer. Click on Help for further information.</p> <p>Transfer From BCA (Special Fees) <input type="button" value="x"/></p> <p>Transfer Amount \$1.00</p> <p>To Customer 999999999</p> <p>Memorandum fees <input type="button" value="x"/></p> <p>CONTINUE Cancel</p>
---	---

View/Modify Scheduled Transfer

Transfer Funds - Step 1 <p>You can Transfer Funds from one of your accounts to another, or to another client. The Transfer can be performed immediately, scheduled at a future date, or scheduled on a recurring basis (such as monthly). Click on Help for further information.</p> <p>Transfer From BCA (Special Fees) [Balance: \$0.00] <input type="button" value="▼"/></p> <p>Transfer Amount 1.00 <input type="button" value="x"/></p> <p>Schedule Transfer <input type="radio"/> Immediate Transfer <input checked="" type="radio"/> Scheduled Transfer <input type="radio"/> Recurring Transfer</p> <p>Transfer To <input checked="" type="radio"/> My own account <input type="radio"/> Another Client</p> <p>CONTINUE Cancel</p> <p>Please note: You may transfer funds into your WestEarner TFSA Account from another account you hold with CWB through CWBdirect. For additional information about your contributions, please contact your branch.</p>	<p>Select the type of transfer:</p> <ul style="list-style-type: none">• Immediate Transfer• Schedule Transfer• Recurring Transfer
--	--

<h2>Transfer Funds - Step 2</h2> <p>Please enter the additional information required to complete the transfer. Click on Help for further information.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Transfer From</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Transfer Amount</td> <td>\$1.00</td> </tr> <tr> <td>Transfer To</td> <td>BCA (Special Fees) [REDACTED] [Balance: \$0.00]</td> </tr> <tr> <td>Memorandum</td> <td>fees</td> </tr> <tr> <td>Transfer On</td> <td>August 29, 2019</td> </tr> </table> <p>CONTINUE Cancel</p>	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	<p>Select the account you want to transfer to and the date you want the scheduled transfer to occur and select continue.</p>																
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																										
<h2>Transfer Funds - Confirm</h2> <p>Please Confirm the details of this transfer:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Transfer From</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Transfer To</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Memorandum</td> <td>fees</td> </tr> <tr> <td>Transfer On</td> <td>August 29, 2019</td> </tr> <tr> <td>Transfer Amount</td> <td>\$1.00</td> </tr> </table> <p>CONFIRM Cancel</p>	Transfer From	BCA (Special Fees) [REDACTED]	Transfer To	BCA (Special Fees) [REDACTED]	Memorandum	fees	Transfer On	August 29, 2019	Transfer Amount	\$1.00	<h2>Transfer Funds - Receipt</h2> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Client card number</td> <td>5858311010554817</td> <td>Date</td> <td>Monday, July 29, 2019</td> </tr> <tr> <td>Transfer Status</td> <td>Created</td> </tr> <tr> <td>Transfer From</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Transfer To</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Memorandum</td> <td>fees</td> </tr> <tr> <td>Transfer On</td> <td>August 29, 2019</td> </tr> <tr> <td>Transfer Amount</td> <td>\$1.00</td> </tr> </table> <p>Go to My Accounts Print Receipt Make another Transfer <input type="checkbox"/> Stay informed. Get Alerts</p>	Client card number	5858311010554817	Date	Monday, July 29, 2019	Transfer Status	Created	Transfer From	BCA (Special Fees) [REDACTED]	Transfer To	BCA (Special Fees) [REDACTED]	Memorandum	fees	Transfer On	August 29, 2019	Transfer Amount	\$1.00
Transfer From	BCA (Special Fees) [REDACTED]																										
Transfer To	BCA (Special Fees) [REDACTED]																										
Memorandum	fees																										
Transfer On	August 29, 2019																										
Transfer Amount	\$1.00																										
Client card number	5858311010554817	Date	Monday, July 29, 2019																								
Transfer Status	Created																										
Transfer From	BCA (Special Fees) [REDACTED]																										
Transfer To	BCA (Special Fees) [REDACTED]																										
Memorandum	fees																										
Transfer On	August 29, 2019																										
Transfer Amount	\$1.00																										
<h2>Scheduled Transfers</h2> <p>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.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>From Account</th> <th>To Account</th> <th>Amount Details</th> </tr> <tr> <td>BCA (Special Fees) [REDACTED]</td> <td>BCA (Special Fees) [REDACTED]</td> <td>\$1.00 Date: 29-Aug-2019 Delete</td> </tr> </table> <p>Return to Transfers <input type="checkbox"/> Stay informed. Get Alerts</p>	From Account	To Account	Amount Details	BCA (Special Fees) [REDACTED]	BCA (Special Fees) [REDACTED]	\$1.00 Date: 29-Aug-2019 Delete	<p>To stop a Scheduled Transfer, Click on Delete beside the transfer you wish stopped</p>																				
From Account	To Account	Amount Details																									
BCA (Special Fees) [REDACTED]	BCA (Special Fees) [REDACTED]	\$1.00 Date: 29-Aug-2019 Delete																									
<h2>Delete Scheduled Transfer</h2> <p>Please Confirm that you want to delete this Scheduled Transfer.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Transferring From</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>To Account</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Memorandum</td> <td>fees</td> </tr> <tr> <td>Transfer Date</td> <td>29-Aug-2019</td> </tr> <tr> <td>Transfer Amount</td> <td>\$1.00</td> </tr> </table> <p>CONFIRM Cancel</p>	Transferring From	BCA (Special Fees) [REDACTED]	To Account	BCA (Special Fees) [REDACTED]	Memorandum	fees	Transfer Date	29-Aug-2019	Transfer Amount	\$1.00	<h2>Delete Scheduled Transfer - Receipt</h2> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Client card number</td> <td>5858311010554817</td> <td>Transfer Date</td> <td>Monday, July 29, 2019</td> </tr> <tr> <td colspan="4"> ✓ 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 </td> </tr> </table> <p>Go to My Accounts Print Receipt Go to Scheduled Transfers</p>	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											
Transferring From	BCA (Special Fees) [REDACTED]																										
To Account	BCA (Special Fees) [REDACTED]																										
Memorandum	fees																										
Transfer Date	29-Aug-2019																										
Transfer Amount	\$1.00																										
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																											

Send Interac e-Transfer

<h3>Create Your Sender Profile</h3> <p>Name <input type="text" value="MARKETING & PRODUC"/></p> <p>Email <input type="text" value="Marketing@gmail.com"/></p> <p>Mobile Phone Number <input type="text" value="604 223 1234"/> e.g. 604 223 1234</p> <p>Receive Notices By <input type="button" value="Email and mobile phone"/></p> <p><input type="button" value="CREATE PROFILE"/> Cancel</p> <p>® Trademark of INTERAC Inc. Used under license.</p>	<p>To send interac e-transfer you need to first create your sender profile.</p> <p>Please enter your name, email, mobile phone number and select how you would like to receive notice by (email or email and mobile phone)</p>														
<h3>Send Interac® e-Transfer</h3> <p>Edit Recipients Edit Sender Profile View: Pending History</p> <p>Transfer To <input type="button" value="Add New Recipient"/></p> <p>Send By <input type="button" value="Choose One"/></p> <p>Transfer From <input type="button" value="Choose One"/></p> <p>Amount <input type="text"/></p> <p>Message <input type="text"/></p> <p>Do not put the answer to your security question in your message.</p> <p><input type="button" value="Send Transfer"/> Cancel</p> <p>® Trade-mark of Interac Inc. Used under license.</p>	<p>Once the profile has been created you will need to add recipients to that you will like to send an e-transfers to.</p>														
<h3>Add Recipient</h3> <p>Name <input type="text" value="John Snow"/></p> <p>Email <input type="text" value="john.snow@gmail.com"/></p> <p>Mobile Phone Number <input type="text" value="604 223 1234"/> e.g. 604 223 1234</p> <p>Preferred Language <input type="button" value="English"/></p> <p>Send Transfers By <input type="button" value="Email and mobile phone"/></p> <p>Security Information</p> <p>Enter a security question and a one-word answer. The recipient must answer this question in order to receive your Interac® e-Transfer.</p> <p>Security Question <input type="text" value="where do I live?"/></p> <p>Answer <input type="text" value="Edmonton"/></p> <p><input type="button" value="Add Recipient"/> Cancel</p> <p>® Trade-mark of Interac Inc. Used under license.</p>	<h3>Add Recipient - Confirm</h3> <table> <tbody> <tr> <td>Name</td> <td>John Snow</td> </tr> <tr> <td>Email</td> <td>john.snow@gmail.com</td> </tr> <tr> <td>Mobile Phone Number</td> <td>(604) 223-1234</td> </tr> <tr> <td>Preferred Language</td> <td>English</td> </tr> <tr> <td>Send Transfers By</td> <td>Email and mobile phone</td> </tr> <tr> <td>Security Question</td> <td>where do I live?</td> </tr> <tr> <td>Answer</td> <td>Edmonton</td> </tr> </tbody> </table> <p><input type="button" value="Confirm"/> Edit Cancel</p> <p>® Trade-mark of Interac Inc. Used under license.</p>	Name	John Snow	Email	john.snow@gmail.com	Mobile Phone Number	(604) 223-1234	Preferred Language	English	Send Transfers By	Email and mobile phone	Security Question	where do I live?	Answer	Edmonton
Name	John Snow														
Email	john.snow@gmail.com														
Mobile Phone Number	(604) 223-1234														
Preferred Language	English														
Send Transfers By	Email and mobile phone														
Security Question	where do I live?														
Answer	Edmonton														

<p>Send Interac® e-Transfer</p> <p>Edit Recipients Edit Sender Profile View: Pending History</p> <p>Transfer To <input type="text" value="John Snow (604) 223-1234, john.snow@gmail.com"/> <input type="button" value="Add New Recipient"/></p> <p>Send By <input type="text" value="Email and mobile phone"/></p> <p>Transfer From <input type="text" value="BCA (Special Fees) [Balance: \$0.00]"/></p> <p>Amount <input type="text" value="1.00"/></p> <p>Message <input type="text" value="fees"/> <input type="button" value=""/></p> <p>Do not put the answer to your security question in your message.</p> <p><input type="button" value="Send Transfer"/> Cancel</p> <p><small>© Trade-mark of Interac Inc. Used under license.</small></p>	<p>Fill in the required information to send an e-transfer.</p>
<p>Send Interac® e-Transfer</p> <p>Edit Recipients Edit Sender Profile View: Pending History</p> <p>Transfer To <input type="text" value="Choose One"/> <input type="button" value="Add New Recipient"/></p> <p>Send By <input type="text" value="Choose One"/></p> <p>Transfer From <input type="text" value="Choose One"/></p> <p>Amount <input type="text"/></p> <p>Message <input type="text"/> <input type="button" value=""/></p> <p>Do not put the answer to your security question in your message.</p> <p><input type="button" value="Send Transfer"/> Cancel</p> <p><small>© Trade-mark of Interac Inc. Used under license.</small></p>	<p>You also have the option to Edit Recipients, Edit Sender profile, view pending e-transfer or History.</p>

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.

Recipients

[Add Recipient](#) | [Edit Sender Profile](#) | View: [Pending](#) | [History](#)

Recipients	Security Question	
John Snow john.snow@gmail.com (604) 223-1234	where do I live?	Delete Edit

® Trade-mark of Interac Inc. Used under license.

Business Services

Transaction Manager:

<p>My Accounts View Account Activity Rename Accounts View e-Statements Payments Transfers Business Services Account Services Messages and Alerts Profile and Preferences Calculators</p> <p></p>	<p>Last logged in on Tue, Jul 30, 2019, 9:58 AM, MDT via Online Banking. Print This Page Online Banking Help</p> <p>(2) Transactions require your approval</p> <p>Account Summary</p> <table border="1"><thead><tr><th colspan="2">Client 00139387</th><th>Balance</th></tr><tr><th>Account Name</th><th> </th><th>Balance</th></tr></thead><tbody><tr><td>BCA (Special Fees)</td><td>██████████</td><td>\$0.00</td></tr><tr><td>BCA (Special Fees)</td><td>██████████</td><td>\$0.00</td></tr></tbody></table> <p>Scheduled Bill Payments</p> <table border="1"><thead><tr><th>Date</th><th>To Payee</th><th>From Account</th><th>Amount</th></tr></thead><tbody><tr><td colspan="4">You currently do not have any Bill Payments Scheduled.</td></tr></tbody></table> <p>Scheduled Transfers</p> <table border="1"><thead><tr><th>From Account</th><th>To Account</th><th>Date</th><th>Amount</th></tr></thead><tbody><tr><td colspan="4">You currently do not have any Transfers Scheduled.</td></tr></tbody></table>	Client 00139387		Balance	Account Name		Balance	BCA (Special Fees)	██████████	\$0.00	BCA (Special Fees)	██████████	\$0.00	Date	To Payee	From Account	Amount	You currently do not have any Bill Payments Scheduled.				From Account	To Account	Date	Amount	You currently do not have any Transfers Scheduled.				<p>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.</p>
Client 00139387		Balance																												
Account Name		Balance																												
BCA (Special Fees)	██████████	\$0.00																												
BCA (Special Fees)	██████████	\$0.00																												
Date	To Payee	From Account	Amount																											
You currently do not have any Bill Payments Scheduled.																														
From Account	To Account	Date	Amount																											
You currently do not have any Transfers Scheduled.																														

Transaction Manager																									
<p>Go to archived transactions</p> <p>Show: All Transactions Update View</p> <p>(2) Transactions require your approval</p> <div style="border: 1px solid black; padding: 5px;"> <p>Pay Bill - 0 of 1 Approved Show history</p> <table> <tr> <td>Payment Status</td> <td>Requires approval by July 31, 2019</td> </tr> <tr> <td>Pay From</td> <td>Client 139387 BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Pay To</td> <td>AMERICAN EXPRESS CARDS/INC LOC</td> </tr> <tr> <td>Bill Account</td> <td>373321026241009</td> </tr> <tr> <td>Amount</td> <td>\$400.00</td> </tr> <tr> <td>Pending Number</td> <td>1237659</td> </tr> </table> <p style="text-align: right;">Approve Reject</p> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Pay Bill - 0 of 1 Approved Show history</p> <table> <tr> <td>Payment Status</td> <td>Requires approval by July 31, 2019</td> </tr> <tr> <td>Pay From</td> <td>Client 139387 BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Pay To</td> <td>EPCOR</td> </tr> <tr> <td>Bill Account</td> <td>99999999</td> </tr> <tr> <td>Amount</td> <td>\$40.00</td> </tr> <tr> <td>Pending Number</td> <td>1237660</td> </tr> </table> <p style="text-align: right;">Approve Reject</p> </div> <p>(0) Transactions require approval from others</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>No transactions require approval from others</p> </div> <p>(0) Transactions rejected, recalled or expired</p>	Payment Status	Requires approval by July 31, 2019	Pay From	Client 139387 BCA (Special Fees) [REDACTED]	Pay To	AMERICAN EXPRESS CARDS/INC LOC	Bill Account	373321026241009	Amount	\$400.00	Pending Number	1237659	Payment Status	Requires approval by July 31, 2019	Pay From	Client 139387 BCA (Special Fees) [REDACTED]	Pay To	EPCOR	Bill Account	99999999	Amount	\$40.00	Pending Number	1237660	<p>The following are some items that will require action:</p> <ul style="list-style-type: none"> -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.
Payment Status	Requires approval by July 31, 2019																								
Pay From	Client 139387 BCA (Special Fees) [REDACTED]																								
Pay To	AMERICAN EXPRESS CARDS/INC LOC																								
Bill Account	373321026241009																								
Amount	\$400.00																								
Pending Number	1237659																								
Payment Status	Requires approval by July 31, 2019																								
Pay From	Client 139387 BCA (Special Fees) [REDACTED]																								
Pay To	EPCOR																								
Bill Account	99999999																								
Amount	\$40.00																								
Pending Number	1237660																								

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.



My Accounts

Payments

Transfers

Business Services

Manage Consolidated Accounts

Add/Modify Delegates

Account Services

Messages and Alerts

Profile and Preferences

Calculators

[Print This Page](#) | [Online Banking Help](#)

Account Consolidation Manager

[Consolidate Account \(0/3\)](#) | [Manage Delegate Access to Accounts](#)

Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.

Client card number

No accounts have been consolidated.

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

Consolidate Account

Enter the full 16-digit client card/ access number and access code (PAC) for the account you wish to consolidate and click **Submit**.

By clicking Submit you certify that this account belongs to you and that you are authorized to consolidate and access it.

Client Card / Access number (Full 16 digits)

9999999999999999

Access code (PAC)

SUBMIT

| [Cancel](#)

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

Consolidate Account

Enter the full 16-digit client card/ access number and access code (PAC) for the account you wish to consolidate and click **Submit**.

By clicking Submit you certify that this account belongs to you and that you are authorized to consolidate and access it.

Client Card / Access number (Full 16 digits)

5858311010275108

Access code (PAC)

SUBMIT

| [Cancel](#)

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

<p style="text-align: right;">Print This Page Online Banking Help</p> <h2>Consolidate Account - Confirm</h2> <p>Please Confirm the details below.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">Client Card / Access number (Full 16 digits)</td><td>5858311010275108</td></tr> <tr> <td>Access code (PAC)</td><td>*****</td></tr> </table> <p style="text-align: center;"> <input type="button" value="CONFIRM"/> Edit Cancel </p>	Client Card / Access number (Full 16 digits)	5858311010275108	Access code (PAC)	*****	<p>You cannot consolidate a PAN that is not associated with you.</p> <p>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</p>								
Client Card / Access number (Full 16 digits)	5858311010275108												
Access code (PAC)	*****												
<p style="text-align: right;">Print This Page Online Banking Help</p> <h2>Consolidate Account - Receipt</h2> <p>Note: New consolidated accounts are not automatically shared with delegates. You will need to enable sharing for each of your delegates.</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; background-color: #0070C0; color: white; padding: 2px;">Client Card / Access number (Full 16 digits)</td><td>Date Friday, January 12, 2018</td></tr> <tr> <td colspan="2">5858311010182189</td></tr> <tr> <td colspan="2"> </td></tr> <tr> <td style="width: 15%;"><input checked="" type="checkbox"/></td><td>Consolidation Status Complete</td></tr> <tr> <td colspan="2">Client Card / Access number 5858311010275108 (Full 16 digits)</td></tr> <tr> <td colspan="2">Access code (PAC) *****</td></tr> </table> <p style="text-align: center; font-size: small; margin-top: 5px;"> Go to Account Summary Print Receipt Return to Account Consolidation Manager </p>	Client Card / Access number (Full 16 digits)	Date Friday, January 12, 2018	5858311010182189		 		<input checked="" type="checkbox"/>	Consolidation Status Complete	Client Card / Access number 5858311010275108 (Full 16 digits)		Access code (PAC) *****		<p>If you have a valid PAN and PAC to consolidate you will receive confirmation.</p>
Client Card / Access number (Full 16 digits)	Date Friday, January 12, 2018												
5858311010182189													
<input checked="" type="checkbox"/>	Consolidation Status Complete												
Client Card / Access number 5858311010275108 (Full 16 digits)													
Access code (PAC) *****													

The consolidation manager allows you to perform the following instructions:

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

Delegates

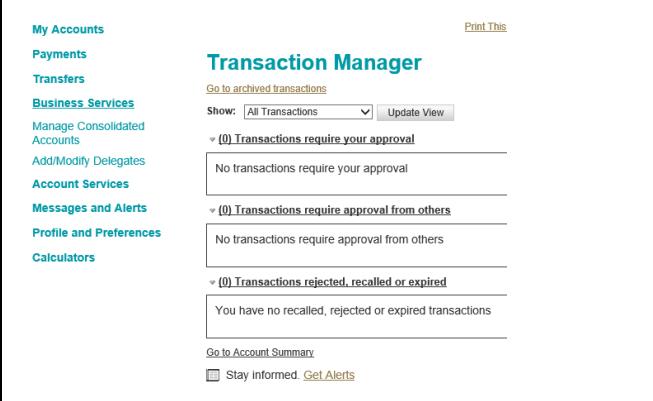
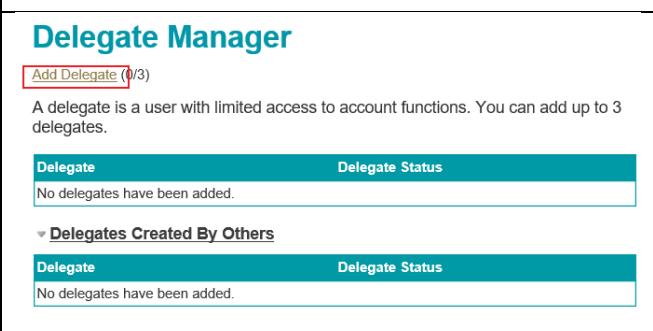
A delegate is a user with limited access to account functions. A delegate is a user authorized by a signing officer to have limited access to account functions as defined in the Direct Services Agreement.

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

 <p>The screenshot shows the Transaction Manager interface. On the left, a sidebar lists 'My Accounts', 'Payments', 'Transfers', 'Business Services' (which is selected), 'Manage Consolidated Accounts', 'Add/Modify Delegates', 'Account Services', 'Messages and Alerts', 'Profile and Preferences', and 'Calculators'. The main content area is titled 'Transaction Manager' with a sub-section 'Go to archived transactions'. It shows three sections: 'Transactions require your approval' (0), 'Transactions require approval from others' (0), and 'Transactions rejected, recalled or expired' (0). At the bottom are links to 'Go to Account Summary' and 'Stay informed: Get Alerts'.</p>	<p>Once logged in, click 'Business Services' on the menu on the left hand side of the page.</p> <p>Next, click on "Add/Modify Delegates"</p>
 <p>The screenshot shows the Delegate Manager interface. It features a red-bordered button 'Add Delegate (0/3)'. Below it, a note states: 'A delegate is a user with limited access to account functions. You can add up to 3 delegates.' Two tables are displayed: one for 'Delegates Created By Others' and another for 'Delegates Created By Yourself'. Both tables show a single row: 'No delegates have been added.'</p>	<p>On the Delegate Manager page, click on the hyperlink "Add Delegate"</p>

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	<input checked="" type="radio"/> Read-only - View accounts only <input type="radio"/> 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? <input checked="" type="checkbox"/>						
Client: 000000139387						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Account Name</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>BCA (Special Fees)</td> <td>\$0.00</td> </tr> <tr> <td>BCA (Special Fees)</td> <td>\$0.00</td> </tr> </tbody> </table>	Account Name	Balance	BCA (Special Fees)	\$0.00	BCA (Special Fees)	\$0.00
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						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Account Name</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>BCA (Special Fees)</td> <td>\$0.00</td> </tr> <tr> <td>BCA (Special Fees)</td> <td>\$0.00</td> </tr> </tbody> </table>	Account Name	Balance	BCA (Special Fees)	\$0.00	BCA (Special Fees)	\$0.00
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 initiate 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

<p>New Delegate Login Information</p> <p>cwbalerts@cwbank.com</p> <p>Sent: Fri 03/23/2018 8:56 AM</p> <p>To: Ram Sidhu</p> <hr/> <p>You have been granted delegate access to Canadian Western Bank. Please log in to https://direct.cwbank.com/ using temporary password 123456.</p>	<p>You have been granted access to Canadian Western Bank. Please log in to https://direct.cwbank.com/ using username D6404786. Password to follow.</p>																								
<p>Access to CWBdirect Online Banking</p> <p>cwbalerts@cwbank.com</p> <p>Sent: Fri 03/23/2018 10:08 AM</p> <p>To: Ram Sidhu</p> <hr/> <p>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.</p>	<p>Sample email: Password</p> <p>You have been granted delegate access to Canadian Western Bank. Please log in to https://direct.cwbank.com/ using temporary password 123456</p> <p>Password is the temporary and the client will reset their own password (PAC)</p> <p>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.</p>																								
<p>CWBdirect® ONLINE BANKING</p> <p>Online Banking Help</p> <p>Browser Requirements</p> <p>Client Card / Access Number (last 8 digits), or Username</p> <p>58583110 D2574886</p> <p>Access code (PAC)</p> <p>*****</p> <p>LOGIN</p>	<p>Delegate login with the username generated from the system</p> <p>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</p>																								
<p>Edit Delegate - Receipt</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #009640; color: white;">Client card number</th> <td>5858311010554817</td> <th style="background-color: #009640; color: white;">Date</th> <td>Tuesday, July 30, 2019</td> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Status:</td> <td>Completed</td> </tr> <tr> <td>Client card number:</td> <td>D2574886</td> </tr> <tr> <td>Delegate Status:</td> <td>Active, Account Unlocked</td> </tr> <tr> <td>Access Level:</td> <td>Initiator</td> </tr> <tr> <td>Password:</td> <td>*****</td> </tr> <tr> <td>First Name:</td> <td>John</td> </tr> <tr> <td>Initial:</td> <td></td> </tr> <tr> <td>Last Name:</td> <td>Snow</td> </tr> <tr> <td>Notes:</td> <td>Accountant</td> </tr> <tr> <td>Accounts Shared with Delegate:</td> <td>Client card number 5858311010554817 MARKETING & PRODUCT DEV - OPERATION AND SERVICING Client 000000139387 • BCA (Special Fees) • BCA (Special Fees)</td> </tr> </tbody> </table>	Client card number	5858311010554817	Date	Tuesday, July 30, 2019	<input checked="" type="checkbox"/> 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)	<p>You also have the option to change delegate's access anytime.</p> <p>For example, we changed the access level from view only to Initiator</p>
Client card number	5858311010554817	Date	Tuesday, July 30, 2019																						
<input checked="" type="checkbox"/> 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)																								

 CWB Canadian Western Bank <p>My Accounts</p> <p>View Account Activity</p> <p>View e-Statements</p> <p>Payments</p> <p>Transfers</p> <p>Business Services</p> <p>Account Services</p> <p>Profile and Preferences</p> <p>Calculators</p> <p></p> <p>Only deposits held in Canadian</p> <p>Last logged in on Tue, Jul 30, 2019, 9:37 AM, MDT via Online Banking.</p> <p>Print This Page Online Banking Help</p> <h3>Account Summary</h3> <table border="1"> <thead> <tr> <th colspan="2">Client 00139387</th> <th>Balance</th> </tr> <tr> <th>Account Name</th> <th> </th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>BCA (Special Fees)</td> <td>[REDACTED]</td> <td>\$0.00</td> </tr> <tr> <td>BCA (Special Fees)</td> <td>[REDACTED]</td> <td>\$0.00</td> </tr> </tbody> </table> <p>Scheduled Bill Payments</p> <table border="1"> <thead> <tr> <th>Date</th> <th>To Payee</th> <th>From Account</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td colspan="4">You currently do not have any Bill Payments Scheduled.</td> </tr> </tbody> </table> <p>Scheduled Transfers</p> <table border="1"> <thead> <tr> <th>From Account</th> <th>To Account</th> <th>Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td colspan="4">You currently do not have any Transfers Scheduled.</td> </tr> </tbody> </table>	Client 00139387		Balance	Account Name		Balance	BCA (Special Fees)	[REDACTED]	\$0.00	BCA (Special Fees)	[REDACTED]	\$0.00	Date	To Payee	From Account	Amount	You currently do not have any Bill Payments Scheduled.				From Account	To Account	Date	Amount	You currently do not have any Transfers Scheduled.				<p>Delegate will only have access to those accounts granted by the signer.</p> <p>All of the accounts linked the debit card/access number will be available to the Delegate</p>
Client 00139387		Balance																											
Account Name		Balance																											
BCA (Special Fees)	[REDACTED]	\$0.00																											
BCA (Special Fees)	[REDACTED]	\$0.00																											
Date	To Payee	From Account	Amount																										
You currently do not have any Bill Payments Scheduled.																													
From Account	To Account	Date	Amount																										
You currently do not have any Transfers Scheduled.																													
<h3>Pay Bills - Receipt</h3> <p>Client card number 5858311010554817 Date Tuesday, July 30, 2019</p> <table border="1"> <tr> <td><input checked="" type="checkbox"/> Transaction Status</td> <td>Created</td> </tr> <tr> <td>Pay From</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Pay To</td> <td>AMERICAN EXPRESS CARDS/INC LOC # 373321026241009</td> </tr> <tr> <td>Payment Date</td> <td>July 30, 2019</td> </tr> <tr> <td>Amount</td> <td>\$400.00</td> </tr> <tr> <td>Pending Number</td> <td>1237659</td> </tr> </table> <p>The transaction has been created. It requires additional approvals by July 31, 2019.</p> <table border="1"> <tr> <td><input checked="" type="checkbox"/> Transaction Status</td> <td>Created</td> </tr> <tr> <td>Pay From</td> <td>BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Pay To</td> <td>EPCOR # 99999999</td> </tr> <tr> <td>Payment Date</td> <td>July 30, 2019</td> </tr> <tr> <td>Amount</td> <td>\$40.00</td> </tr> <tr> <td>Pending Number</td> <td>1237660</td> </tr> </table> <p>The transaction has been created. It requires additional approvals by July 31, 2019.</p>	<input checked="" type="checkbox"/> Transaction Status	Created	Pay From	BCA (Special Fees) [REDACTED]	Pay To	AMERICAN EXPRESS CARDS/INC LOC # 373321026241009	Payment Date	July 30, 2019	Amount	\$400.00	Pending Number	1237659	<input checked="" type="checkbox"/> Transaction Status	Created	Pay From	BCA (Special Fees) [REDACTED]	Pay To	EPCOR # 99999999	Payment Date	July 30, 2019	Amount	\$40.00	Pending Number	1237660	<p>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.</p>				
<input checked="" type="checkbox"/> Transaction Status	Created																												
Pay From	BCA (Special Fees) [REDACTED]																												
Pay To	AMERICAN EXPRESS CARDS/INC LOC # 373321026241009																												
Payment Date	July 30, 2019																												
Amount	\$400.00																												
Pending Number	1237659																												
<input checked="" type="checkbox"/> Transaction Status	Created																												
Pay From	BCA (Special Fees) [REDACTED]																												
Pay To	EPCOR # 99999999																												
Payment Date	July 30, 2019																												
Amount	\$40.00																												
Pending Number	1237660																												
<p>My Accounts</p> <p>Print This Page Online Banking Help</p> <h3>Transaction Manager</h3> <p>Go to archived transactions</p> <p>Show: All Transactions <input type="button" value="Update View"/></p> <p>▼ (2) Transactions require approval from others</p> <table border="1"> <tr> <td>Pay Bill - 0 of 1 Approved Show history</td> </tr> <tr> <td>Payment Status Requires approval by July 31, 2019</td> </tr> <tr> <td>Pay From Client 139387</td> </tr> <tr> <td>Pay To BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Bill Account AMERICAN EXPRESS CARDS/INC LOC</td> </tr> <tr> <td>Amount 373321026241009</td> </tr> <tr> <td>Pending Number \$400.00</td> </tr> <tr> <td>1237659</td> </tr> </table> <p><input type="button" value="Cancel"/></p> <table border="1"> <tr> <td>Pay Bill - 0 of 1 Approved Show history</td> </tr> <tr> <td>Payment Status Requires approval by July 31, 2019</td> </tr> <tr> <td>Pay From Client 139387</td> </tr> <tr> <td>Pay To BCA (Special Fees) [REDACTED]</td> </tr> <tr> <td>Bill Account EPCOR</td> </tr> <tr> <td>Amount 99999999</td> </tr> <tr> <td>Pending Number \$40.00</td> </tr> <tr> <td>1237660</td> </tr> </table> <p><input type="button" value="Cancel"/></p> <p>▼ (0) Transactions rejected, recalled or expired</p> <p>You have no recalled, rejected or expired transactions</p>	Pay Bill - 0 of 1 Approved Show history	Payment Status Requires approval by July 31, 2019	Pay From Client 139387	Pay To BCA (Special Fees) [REDACTED]	Bill Account AMERICAN EXPRESS CARDS/INC LOC	Amount 373321026241009	Pending Number \$400.00	1237659	Pay Bill - 0 of 1 Approved Show history	Payment Status Requires approval by July 31, 2019	Pay From Client 139387	Pay To BCA (Special Fees) [REDACTED]	Bill Account EPCOR	Amount 99999999	Pending Number \$40.00	1237660	<p>Delegates can view all the pending transaction that require approval.</p>												
Pay Bill - 0 of 1 Approved Show history																													
Payment Status Requires approval by July 31, 2019																													
Pay From Client 139387																													
Pay To BCA (Special Fees) [REDACTED]																													
Bill Account AMERICAN EXPRESS CARDS/INC LOC																													
Amount 373321026241009																													
Pending Number \$400.00																													
1237659																													
Pay Bill - 0 of 1 Approved Show history																													
Payment Status Requires approval by July 31, 2019																													
Pay From Client 139387																													
Pay To BCA (Special Fees) [REDACTED]																													
Bill Account EPCOR																													
Amount 99999999																													
Pending Number \$40.00																													
1237660																													

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.

<p>My Accounts Payments Transfers Business Services Account Services Stop Cheques Stop a Single Cheque Stop a Range of Cheques Open a New Account Mobile Banking App</p> <p>Print This Page Online Banking Help</p> <p>Stop Cheques</p> <p>To stop the payment of a Single Cheque or a Range of Cheques you can Create a Stop Cheque item. Click on Delete to remove a Stop Cheque item that you do not want processed. Click on Help for further information.</p> <table border="1"><thead><tr><th>Payee</th><th>Cheque #</th><th>Reason</th><th>Account</th><th>Date</th><th>Amount</th></tr></thead><tbody><tr><td colspan="6">There are no Stop Cheques for you to remove.</td></tr></tbody></table>	Payee	Cheque #	Reason	Account	Date	Amount	There are no Stop Cheques for you to remove.						<p>Stop Cheques- you can put a stop payment order on your cheques online at any time.</p> <ul style="list-style-type: none">• Stop a single cheque• Stop a range of cheques
Payee	Cheque #	Reason	Account	Date	Amount								
There are no Stop Cheques for you to remove.													
<p>My Accounts Payments Transfers Business Services Account Services Stop Cheques Open a New Account Mobile Banking App Messages and Alerts Profile and Preferences Calculators</p> <p>Print This Page Online Banking Help</p> <p>Open a New Account</p> <p>Click on the type of the account you wish to open.</p> <p>Savings Accounts Term Deposits</p> <p>A written confirmation will be sent to your mailing address within 5-7 business days of account opening.</p> <p>Note: Only personal savings accounts can be opened online. To open a business savings account please contact your branch for assistance.</p> <p>Interest is calculated on the daily closing balance at the applicable rate tier and paid on the last day of the month, for the period beginning on the last day of the previous month and ending on the second last day of the month. Interest and rate tiers are subject to change without notice. Interest is paid in the currency of the account.</p>	<ol style="list-style-type: none">1. Open a new account2. Savings account3. Term Deposits <p>Note: Only personal savings accounts can be opened online. To open a business savings account please contact your branch.</p>												
<p>My Accounts Payments Transfers Business Services Account Services Stop Cheques Open a New Account Mobile Banking App Messages and Alerts Profile and Preferences Calculators</p> <p>Print This Page Online Banking Help</p> <p>Mobile Banking App</p> <p>You have activated QuickView on the devices listed below. If your phone has been lost, stolen or you have replaced it, you can click Remove to deactivate the feature for security purposes. Devices removed from this list will no longer display your balances on screen unless logged in.</p> <p>If you are an Online Banking customer and would like to use our 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.</p> <p>Registered Devices</p> <table border="1"><tbody><tr><td colspan="2">There are currently no devices to remove. You have not activated the QuickView feature on any devices using our mobile banking app.</td></tr></tbody></table>	There are currently no devices to remove. You have not activated the QuickView feature on any devices using our mobile banking app.		<p>If your mobile phone is lost or stolen, you can deactivate QuickView feature on selected devices here.</p> <p>To activate 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.</p>										
There are currently no devices to remove. You have not activated the QuickView feature on any devices using our mobile banking app.													

Messages and Alerts

<p>My Accounts Payments Transfers Business Services Account Services Messages and Alerts View Messages Manage Alerts Manage Alerts Contacts and Mobile Nicknames View Alerts History Profile and Preferences</p> <p>Messages and Alerts</p> <p>Messages View Messages Messages help you stay informed on topics concerning your account.</p> <p>Alerts Get Started Today</p>	<p>Print This Page Online Banking Help</p> <p>View Message</p> <p>This section is to view messages that help you stay informed on topics concerning your account</p>
<p>Alerts</p> <p>Add Contacts Alerts History</p> <p>You have not setup any Alerts. Get started with Alerts today with a few simple steps:</p> <ul style="list-style-type: none">• Select an alert below• Select where you'd like to receive them by email or mobile phone• Personalize the alerts you'd like to receive <p>Your Active Alerts:</p> <p>You currently do not have any active alerts. Please choose an alert in the list below.</p> <p>Add a New Alert</p> <p>Showing All Alerts Update View</p> <p>Security Alerts</p> <p>New Payee Added Personal Access Code (PAC) Changed Online Banking Account Locked Out - Incorrect PAC Online Banking Account Locked Out - Incorrect response to Security Question Online Login</p> <p>Balance and Activity Alerts</p> <p>Interac® e-Transfer recipient added</p> <p>Small Business Alerts</p> <p>Transaction Pending Approval Transaction About to Expire</p>	<p>Manage Alerts</p> <p>You can select Alerts for 3 categories:</p> <ol style="list-style-type: none">1. Security Alerts2. Balance and Activity Alerts3. Small Business Alerts
<p>Security Alerts</p> <p>New Payee Added Personal Access Code (PAC) Changed Online Banking Account Locked Out - Incorrect PAC Online Banking Account Locked Out - Incorrect response to Security Question Online Login</p> <p>Balance and Activity Alerts</p> <p>Interac® e-Transfer recipient added</p> <p>Small Business Alerts</p> <p>Transaction Pending Approval Alert me when a transaction is pending my approval. Get Started</p> <p>Transaction About to Expire</p>	<p>To setup for any of the Alerts, select "Get started"</p>

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](#)

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

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.

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.