



**kawartha**  
CREDIT UNION

# Online banking for businesses

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

- Effectively manage access to accounts by defining roles and enabling dual authorization, individual online access IDs
- Fully integrated into our digital banking and payment services
- Convenient and free 24/7 access, allowing you to do your banking

## THE BENEFITS TO YOU

- Dual-signature authorization allows one signing officer (Authorized User) to initiate a transaction with another Authorized User to approve or reject the transaction to finalize it.
  - One-to-Sign accounts - account authorization can be setup for just one Authorized User
  - Two-to-Sign accounts – two (2) Authorization Users are required to approve bill payments, transfers and eTransfers.
- Multiple Delegate Functionality allows Authorized User(s) to grant up to 3 accesses to other employees and third parties (such as office managers and accountants/bookkeepers) to selected profiles. A delegate's permission options enable them to view accounts and/or initiate transfers and payments. Their activities are approved or rejected by an Authorized User(s) who oversees and maintains control of the accounts.
- Account consolidation allows an Authorized User to link 3 additional profiles, related companies and personal banking. Sign up takes only minutes and a single sign-in lets you view balances, make payments, conduct transactions between accounts, and more.  
*Note: e-Transfers must be processed under individual profiles.*
- CRA Filing and Payments allows businesses to file or remit payments to the CRA
  - Payroll and Source Deduction
  - Corporate Tax
  - GST/HST.
- Alerts sign-up enables you to receive email and/or text alerts when:
  - A delegate or another signer on the account initiates a transaction requiring your approval
  - A transaction requiring approval is about to expire
  - Another entity attempts to access your accounts using your Login ID.

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