

HOW TO MANAGE DELEGATES IN DIGITAL BANKING

September 2026



SIGNERS

Before you set up your delegates, contact the signers who work with you and ask them to login to the new digital banking experience. They will need to create their own username and password before they can access the membership(s) they manage.

Once your signers have successfully logged into digital banking, they can proceed with setting up delegates.

What's a signer?

A signer is an Authorized Signatory authorized by your business to sign binding agreements, access accounts and perform transactions, make changes to the business relationship with the credit union, designate Authorized Signatories and Authorized Users, and appoint **delegates** to carry out daily banking transactions.

TYPES OF SIGNERS

A **Signer** can access and manage accounts with the credit union as well as appoint **delegates**.

There are two types of signers:
Authorized Signatories and
Authorized Users.

Authorized Signatory

An Authorized Signatory is a person authorized by the business to:

- ✓ Sign binding agreements on behalf of the business
- ✓ Access accounts and conduct transactions
- ✓ Make changes to the business relationship with the credit union
- ✓ Designate Authorized Users
- ✓ Appoint delegates

Authorized User

An Authorized User is appointed by an Authorized Signatory and can:

- ✓ Access account information
- ✓ Perform day-to-day banking transactions and account maintenance activities
- ✓ Appoint delegates

Authorized Users cannot make fundamental changes to the business relationship with the credit union.

DELEGATES

Delegates are trusted individuals who can carry out banking tasks on your behalf, based on the level of access you assign to them.

Note: existing delegates were not carried over to the new digital banking experience so you'll need to set them up by following this guide. We can guide you if you need help but we can't complete this for you.

Give us a call at 1-888-741-1010 if you would like assistance.

What can a delegate do?

Do you hire an accountant, a bookkeeper or even a family member to keep your business finances in order?

With business digital banking, you can authorize your staff (delegate) to view your statements online at their convenience, without the hassle of paper statements. You can also authorize delegates to initiate transfers and bill payments. They start the process; you finish it by approving or declining each one.

Access Levels

Delegates can be assigned 1 of 2 access levels:

Read Only: View account information only

Initiator: Initiate transactions that require approval from an authorized signer before processing

Note: These powers are with respect to the **operation of the account(s) only**.

Users are authorized to either act alone **or** with another person or persons.

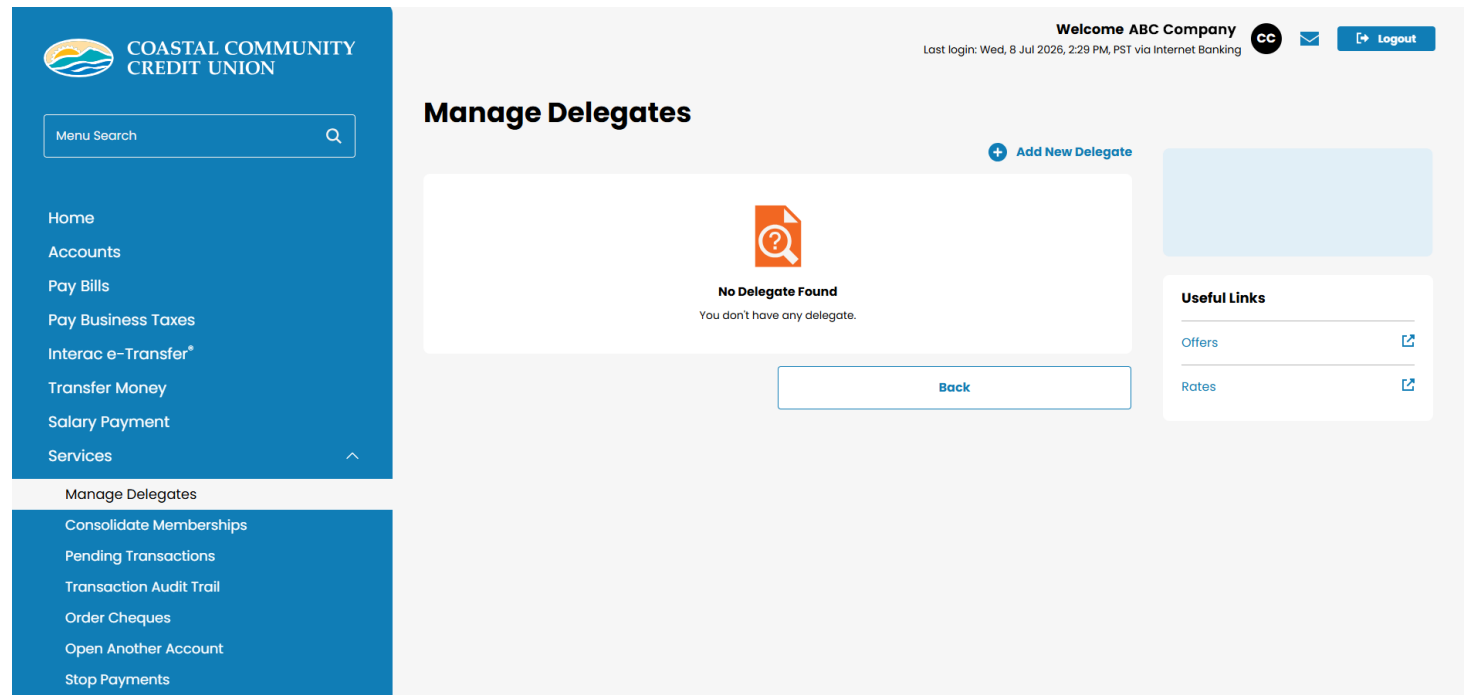
1. ADD A DELEGATE

From the left panel menu:

- ✓ Select **Services**
- ✓ Select **Manage Delegates**

When the page loads:

- ✓ Click **Add New Delegate**



2. COMPLETE FIELDS

Add required information:

- ✓ First Name
- ✓ Last Name
- ✓ Role (select from the dropdown options)
- ✓ Email
- ✓ Mobile Phone

Check the consent box

Click continue



COASTAL COMMUNITY
CREDIT UNION

Menu Search

Home

Accounts

Pay Bills

Pay Business Taxes

Interac e-Transfer®

Transfer Money

Salary Payment

Services

Manage Delegates

Consolidate Memberships

Pending Transactions

Transaction Audit Trail

Order Cheques

Open Another Account

Stop Payments

Welcome ABC Company

Last login: Wed, 8 Jul 2026, 2:29 PM, PST via Internet Banking



Logout

Add New Delegate

A delegate is a user you authorize to perform limited account-to-account functions as specified in our Direct Services Agreement. Once added, they'll receive their username and password separately by email and/or text message, depending on the contact information you provide.

The temporary password for your delegate will expire after 24 hours. If the password expires, you can reset your delegate's password in the Manage Delegates section.

First name

John

Last name

Smith

Role

Delegate-Initiator

Email

john.smith@email.com

Mobile phone

+1 (111) 111-1111

☒ 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 e-mail address, as applicable in connection with this login notification.

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Continue

Useful Links

Offers

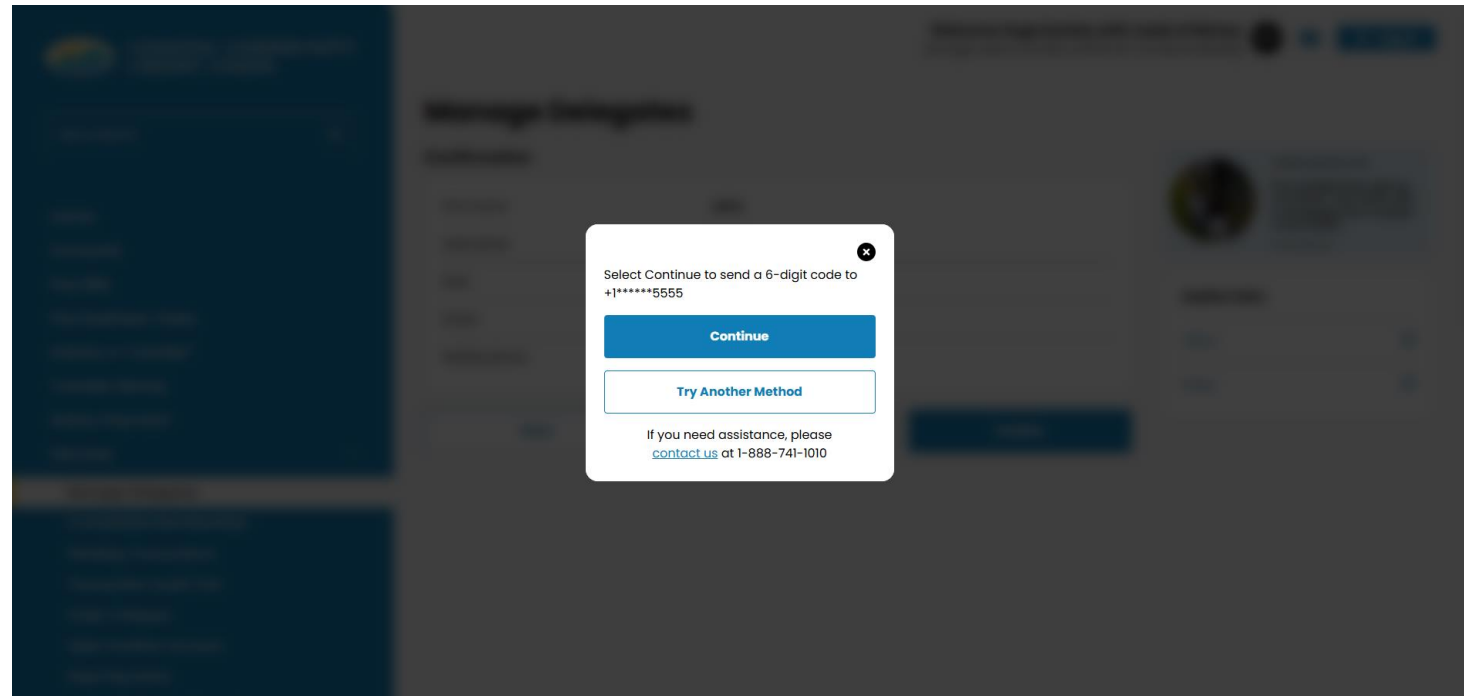
Rates



3. VERIFY THE CHANGE

Enter your **One Time Passcode** to complete verification

Click **confirm**



4. REVIEW AND CONFIRM

Check that the delegate's information is accurate

Click **Confirm**

 COASTAL COMMUNITY CREDIT UNION

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Order Cheques

Open Another Account

Stop Payments

Welcome ABC Company  

Last login: Wed, 8 Jul 2026, 2:29 PM, PST via Internet Banking

 Logout

Manage Delegates

Confirmation

First name	John
Last name	Smith
Role	Delegate-Initiator
Email	john.smith@email.com
Mobile phone	+1 (111) 111-1111

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Cancel

Confirm

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5. MANAGE DELEGATE ACCESS

Click **Back to Manage Delegates** to assign access levels to the delegate

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Welcome ABC Company   [Logout](#)

Last login: Wed, 8 Jul 2026, 2:29 PM, PST via Internet Banking

Add New Delegate



You're all set!

Your delegate has been successfully added. They'll receive their username and password separately by email and/or text message. The temporary password will expire after 24 hours. You can provide your delegate with account and transaction access on the Manage Delegates page.

Username D0146842

[Back to Manage Delegates](#)

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6. ASSIGN ACCOUNT PERMISSIONS

When the page loads:

- ✓ Select the Delegate

From Delegate Details:

- ✓ Click **Manage Account Access**
- ✓ Select the accounts you want the delegate to access

Click **Confirm**

 COASTAL COMMUNITY CREDIT UNION

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Services 

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Manage Alerts

Welcome ABC Company   

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Manage Delegates

Manage Account Access

Uncheck accounts to remove the delegate's access in digital banking.

John Smith

Delegate-Initiator-Active

☐ Select All 

MEMBERSHIP: 186542

☒ Main-Community Partner Account	Chequing	\$800,549.41
☐ Operations Reserve HISA	Savings	\$180,818.96
☒ Replacement Reserves (NR)	Savings	\$125,061.64
☐ Buttertubs Construction	Chequing	\$5,619.87
☐ Alberni Construction	Chequing	\$178,863.75
☐ Trackside Redevelopment	Chequing	\$0.00
☐ 11 Buttertubs Redevelopment	Chequing	\$0.26
☐ Restricted Funds	Savings	\$18,460.99
☐ Hammond Bay Construction	Chequing	\$286,634.29

Useful Links

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7. ASSIGN TRANSACTION PERMISSIONS

From the left panel menu:

- ✓ Click **Services**
- ✓ Click **Manage Delegates**

When the page loads:

- ✓ Select the delegate
- ✓ Select the transactions you want the delegate to be able to perform

Click **Confirm**

The screenshot shows the 'Manage Transactions' page for a user named John Smith, who is a 'Delegate-Initiator'. The left sidebar contains a menu with options: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer*, Transfer Money, Salary Payment, Services (expanded), Profile, Security Settings (expanded), and Manage Alerts. The main content area has a 'Manage Transactions' header. Below it, there are fields for 'First Name' (John), 'Last Name' (Smith), and 'Role' (Delegate-Initiator). A section titled 'Transfers' contains a list of transaction types with checkboxes: 'Transfer To Another Member' (unchecked), 'Send Money' (checked), 'Request Money' (unchecked), 'Manage Existing Contacts' (checked), 'Add Contact' (unchecked), 'Pending Transfers & Requests' (unchecked), and 'Interac e-Transfer* History' (checked). On the right, there is a 'Useful Links' section with links for 'Offers' and 'Rates'.

ADDITIONAL DELEGATE MANAGEMENT

From the **Manage Delegates** menu, you can:

- ✓ View delegates and access level
- ✓ Modify delegate access and information, including: name; role; contact information; active status; reset password; country; account; transactions; day and time
- ✓ Unlock delegate accounts
- ✓ Delete delegates

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Menu Search 

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Quick Actions

Welcome ABC Company   [Logout](#)

Last login: Wed, 8 Jul 2026, 2:29 PM, PST via Internet Banking

Delegate Details

Username

D0146842

First Name

John

Last Name

Smith

Role

Delegate-initiator

Update Delegate

>

Change Password

>

Manage Country Access

>

Manage Account Access

>

Manage Transactions

>

Manage Day & Time Access

>

Delete Delegate

>

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FREQUENTLY ASKED QUESTIONS

Where can I find my delegate's information (name, phone, email)?

Your delegate information did not get transferred to the new digital banking experience. You'll need to reach out to the people who are your delegates to get this information so that you can set them up in the new digital banking experience.

How many delegates can I add?

There's no limit to the number of delegates you can add in the new digital banking experience.

Why am I being prompted so often for a one-time passcode?

You may notice more prompts if you're new to digital banking, while the platform learns your typical login behaviour. Saving your device as a preferred device will reduce how often you'll be prompted for a one-time passcode.



FREQUENTLY ASKED QUESTIONS

What else is changing that I should know about?

1. Ask your signers to login and set up their new username and password.
2. You'll need to consolidate accounts to access personal and business accounts with a single login. See our guide: *How to consolidate accounts*.
3. You may need to re-connect any accounting software you previously used, such as QuickBooks. If you try reconnecting and experience issues, please report this to the company that makes the accounting software.

What are the benefits of the new business digital banking experience?

In addition to benefits available to all members, business members can add up to five consolidated memberships and an unlimited number of delegates.

