

# Getting started with Gulf & Fraser online business banking

Power  
your  
possible™

Starting June 19, 2023, GFCU Savings business members can start using Gulf & Fraser online banking and the Gulf & Fraser mobile banking app.

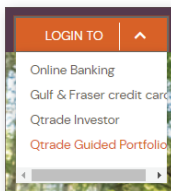
There are a few required steps before you start banking online with Gulf & Fraser. Once you complete these steps, it will be fast and easy to access online banking the next time.

Before you begin, make sure you have your new Business Member Number, which was mailed to you in May.

## How to access online banking starting June 19

1. Using a desktop computer, laptop, or tablet, go to <https://www.gfcu.com> to login to online banking

2. Follow the prompts to enter your new Business Member Number and your GFCU Savings Personal Access Code

A screenshot of the Gulf & Fraser login page. It features the logo at the top, followed by input fields for 'Login ID / Member Number' and 'Access Code (PAC)'. There is a 'Remember Me' checkbox and a 'LOGIN' button. A link for 'Forgot Personal Access Code?' is at the bottom.

3. Follow the prompts to set up mandatory 2-step verification for enhanced security and enter your Verification Code when prompted. Once complete, you will be ready to access online banking!

A screenshot of the 'ENABLE 2-STEP VERIFICATION' screen. It explains that 2-Step Verification adds an extra layer of protection and provides instructions on how to enter phone numbers. There is a 'SEND CODE' button.

4. For banking on-the-go with your mobile phone, download the Gulf & Fraser app from Google Play or the App Store. The Gulf & Fraser app is available for both Android and Apple devices.

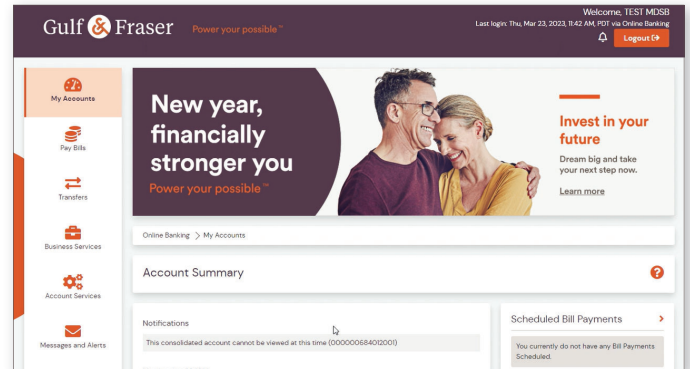
A screenshot of the 'ENTER YOUR VERIFICATION CODE' screen. It prompts the user to enter the verification code sent to their email. There is an input field for the code and a 'CONTINUE' button.

# Set up alerts to protect your information

For added security, and to help prevent fraud, you can receive an Alert on your phone or email for activity like: Online Login, New Payee Added, Interac® Online payment authorized, Interac e-Transfer® contact added, and Withdrawal.

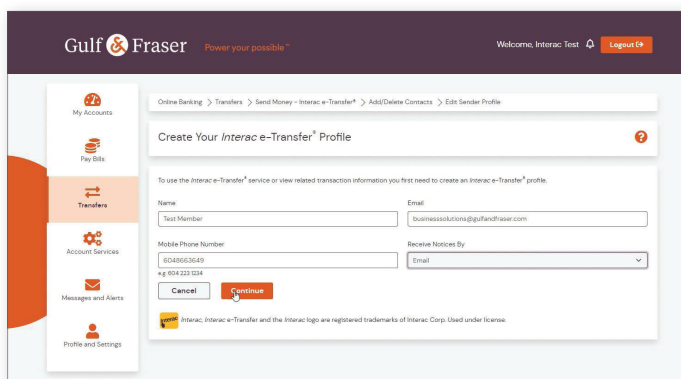
**Set up Alerts and start monitoring your accounts. You can do this using desktop online banking, or through the Gulf & Fraser app.**

1. Login to online banking.
2. Click on Messages and Alerts in the shortcuts menu on the left side of the page.
3. Click on Get Started Today or Manage Alerts in the shortcuts menu on the left side of page.
4. Follow the steps as outlined.



## Set up your new Interac e-Transfer profile

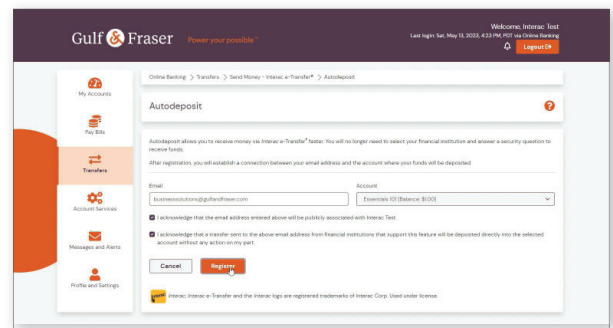
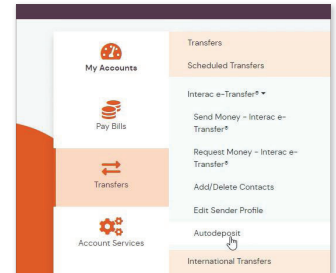
1. Login to online banking.
2. Click on Transfers in the shortcuts menu on the left side of the page.
3. Click on Edit Sender Profile
4. Add your business name, email and and phone number
5. Click Continue to complete the set-up.
6. Click Add a Contact to start adding your e-Transfer recipients.



## Set up Autodeposit

Autodeposit allows you to receive money via Interac e-Transfer faster. You will no longer need to select your financial institution and answer a security question to receive funds.

1. Login to online banking.
2. Click on Transfers in the shortcuts menu on the left side of the page.
3. Click on Autodeposit
4. Choose the account you'd like e-Transfers to go into.
5. Complete the acknowledgements and click Register.
6. Click Done.
7. Check for an email sent to you to complete your registration and click on the verification link within 24 hrs.



# Managing people and security

Provide customized access to the people of your organization without compromising security!

## Signing authority

If you have signing authority on a business account, ask your branch to set up your digital banking. They will provide you a username and a personal access code to access Gulf & Fraser online banking and our app.

If you don't have signing authority, please defer to someone who does to set up your Delegate access. See Manage Delegates for further information.

## Dual signature accounts

If the business account requires two-to-sign, you'll need a second signor to access Gulf & Fraser online banking to process any transactions. Your signor will need their new Business Member Number and respective 'p' number in order to access Gulf & Fraser online banking. Signors must ensure they input a small 'p' followed by their signor number. For example: 4\*\*\*\*\*p1. This information is case sensitive.

Please note the importance of Alerts and understand how to Manage Transactions.

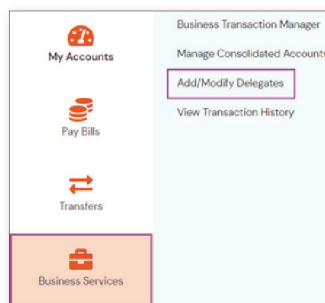
## Manage Delegates and Consolidated Memberships

Starting June 19, 2023, GFCU business members will need to re-create their delegates and re-add consolidated memberships once they have access to the Gulf & Fraser online banking.

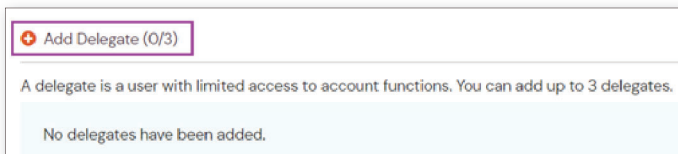
If you would like to grant someone access to your account who is not a signor, like a bookkeeper. This is known as a Delegate. You might also want to allow your Delegate to initiate transactions for the signors to approve. This is simple enough to set up yourself in your digital banking.

## Add a Delegate

1. Select Business Services > Add/Modify Delegates



2. Select Add a Delegate



3. Fill in the form with the Delegate's information

4. Click Submit

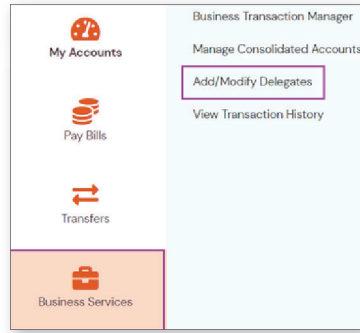
5. You will be asked to review the information. Confirm the information is correct by clicking Submit.

The Delegate will receive their login information via email or text, depending on the contact information provided by the signor. The Delegate can now sign in with their new credentials. They'll be prompted to change their password when they first log in.

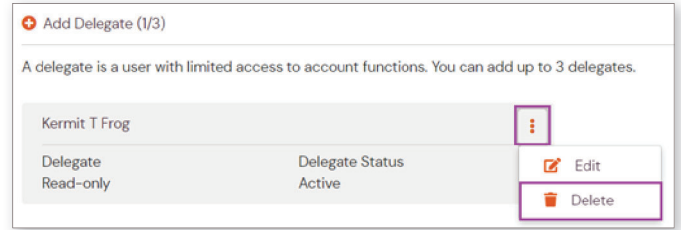
# Remove a Delegate

Removing a Delegate is simple and should be completed as soon as possible if their access is no longer desired.

1. Select Business Services > Add/Modify Delegates



2. Select the 3 dots  
a. Select Delete

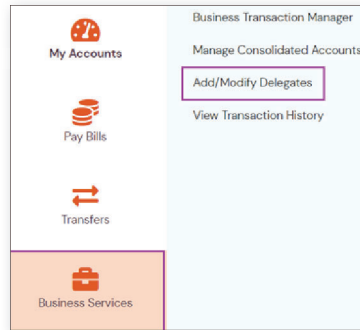


3. Click Submit

# Edit or suspend a Delegate

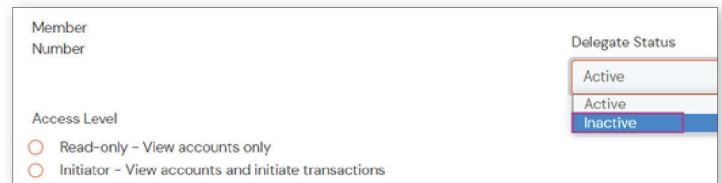
Editing a Delegate provides options to edit their personal information. It also allows you to change their status to Inactive — their information will remain in the system, but they won't have access to account information until you reactivate their status.

1. Select Business Services > Add/Modify Delegates

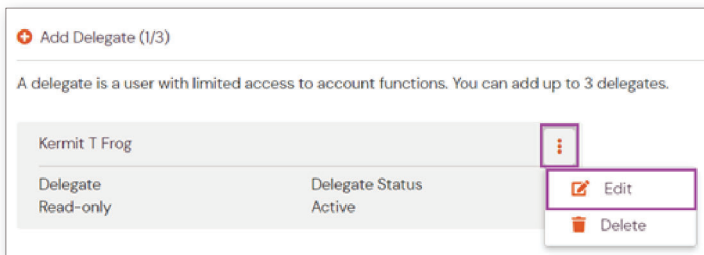


3. You can change any of the information by replacing the current text

4. Edit the Delegate's status by selecting the drop-down  
a. Select Inactive



2. Select the 3 dots  
a. Select Edit



5. Click Submit

GFCU Savings and Gulf & Fraser are trade names of Gulf and Fraser Fishermen's Credit Union.



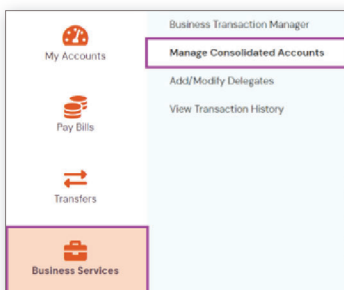
# Managing accounts and services

View more than one membership with your online banking, manage transactions by setting up Alerts, and view transactions by status.

## Account consolidation

You can add up to 3 additional memberships to view them all in one place.

1. Select Business Services > Manage Consolidated Accounts



3. Input login information for the membership you want to link and click Submit

A screenshot of a form titled 'Fill in the information below for the account you wish to consolidate and click Submit.' Below the title, it says 'By clicking Submit you certify that this account belongs to you and that you are authorized to consolidate and access it.' There are two input fields: 'Member Number' and 'Access Code (PAC)'. At the bottom, there are 'Cancel' and 'Submit' buttons.

2. Select Consolidate Account

A screenshot of the 'Consolidate Account (0/3)' screen. It has a header with a hamburger menu icon, 'Consolidate Account (0/3)', and a 'Manage Delegate Access to Accounts' link. The main heading is 'Consolidate Your Accounts'. Below it, a paragraph explains: 'Consolidating your accounts allows you to view all of them with a single login. You may consolidate up to 3 accounts.' At the bottom, a status bar says 'No accounts have been consolidated.'

## Rename accounts

After consolidating your memberships you may want to rename your accounts to differentiate them from one another. You can easily rename your accounts by selecting My Accounts > Rename Accounts.

1. Select the Account to rename in the left dropdown

2. Input new name it in the right dropdown

3. Select Continue

A screenshot of the 'Rename Account' form. It has a title 'Rename Account' and a help icon. Below the title, it says '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.' There are two dropdown menus: 'Account' (with 'Everyday Business 102 [Balance \$0.48]' selected) and 'New Account Name' (with 'My Fav Biz Account' selected). At the bottom, there are 'Cancel' and 'Continue' buttons.

4. Click Submit

A screenshot of a confirmation form titled 'Rename Account'. It says 'Verify old account name, new account name and click on submit.' Below this, there are two rows of text: 'Current Account Name' with 'Everyday Business 102' and 'New Account Name' with 'My Fav Biz Account'. At the bottom, there are 'Cancel' and 'Submit' buttons.

# Managing transactions

You can view the statuses of all transactions that require approvals, have been rejected, recalled, or expired.

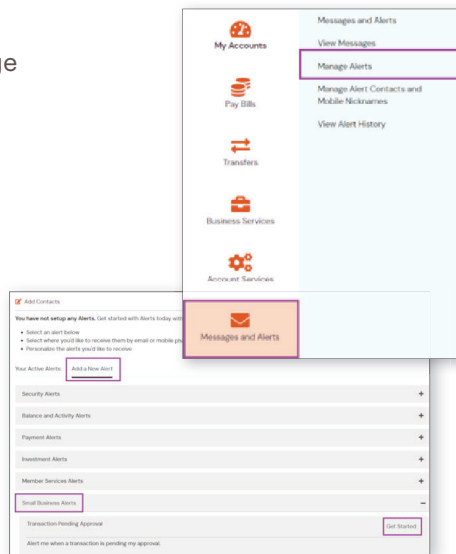
## Alerts

Setting up Alerts is great for helping you keep on top of time sensitive issues.

To best manage transactions for two-to-sign accounts, consider setting up two different Alerts.

1. Select Messages and Alerts > Manage Alerts

2. Select Add a New Alert > Small Business Alerts



3. Select Get Started on the “Transaction Pending Approval” Alert  
a. By setting up this Alert, you’ll be notified when a transaction is initiated

4. Read and acknowledge the Privacy Policy and User Agreement, select I Accept

5. Fill in contact details where Alerts will be sent, and click Continue

6. Repeat set up instructions with “Transactions About to Expire” Alert  
a. By setting up this Alert, you’ll be notified when a transaction is about to expire

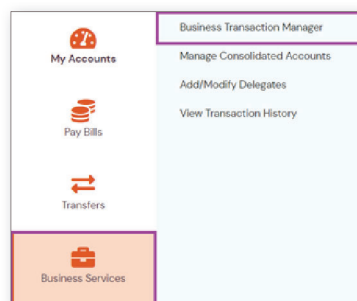
## Transaction management

Transaction Manager allows you to view all transactions categorized by the following status!

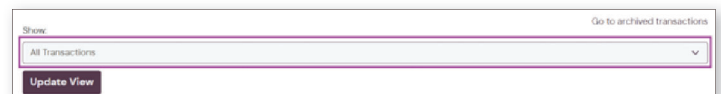
1. Transactions that require your approval
2. Transactions that require approval from others
3. Transactions that are rejected, recalled, or expired

Navigating to the Transaction Manager is simple.

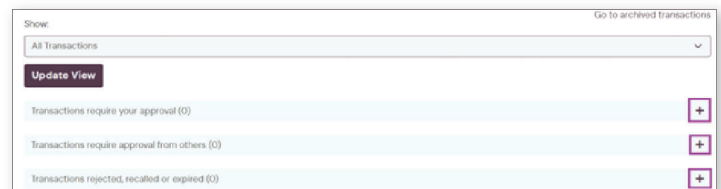
1. Select Business Services > Business Transaction Manager



2. Filter by different types of transactions using the Dropdown Menu



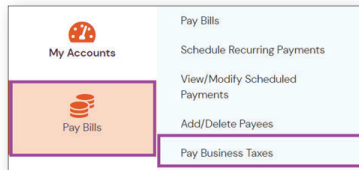
3. Select the “+” sign to ensure you see all transactions under each status.



# File and remit business taxes

Easily file and remit your business taxes through Gulf & Fraser online banking.

1. Select Pay Bills > Pay Business Taxes



2. Select Add Account by the tax type you want to pay



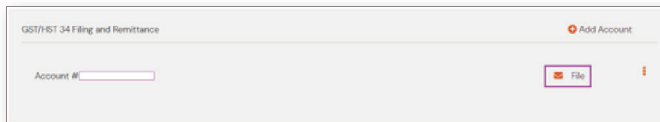
3. Input your Business Number and select Add Account



4. Navigate back to Pay Business Taxes

5. You can see which account has been added, and your additional available options

6. You can file first if necessary  
a. Select "File" for those items you need to file

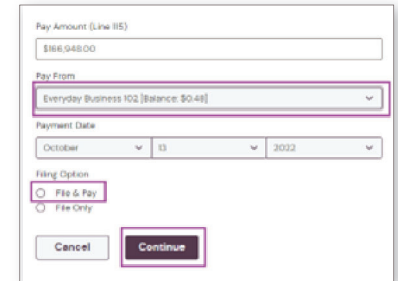


b. Fill in the details of your filing and click Continue

c. Confirm details submitted and click Continue

d. Select File Only if there is no payment required

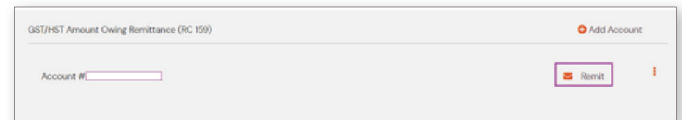
e. OR if you want to pay the amount owing, select the account, the filing option File & Pay and click Continue



f. Verify details of payment and click Continue

7. If no filing is required, you can remit payment directly

a. Select Remit for those items you want to remit payment



b. Fill details of your filing and click Continue

c. Confirm details submitted and click Continue



## Need help?

If you need help accessing online banking starting June 19, 2023, please call us at 250-442-5511 or email us at [info@gfcu.com](mailto:info@gfcu.com). Our call centre is open to support you from 7am to 7pm Monday to Friday and from 8am to 4pm on Saturdays.

GFCU Savings and Gulf & Fraser are trade names of Gulf and Fraser Fishermen's Credit Union.