
Empowering your business success together.

604-419-8888
gulffandfraser.com
Let's talk

Whether you're starting fresh, running an established business, or looking to expand, you need a reliable and affordable banking partner. We want to understand your challenges and offer flexible solutions that meet your needs.

We're here to create a seamless banking experience for you, your business and your employees. Our members confidently turn to Gulf & Fraser because of our commitment and expertise. Our team delivers a personal relationship coupled with market expertise that's unique among financial institutions.

You have a concern, we have a solution.
Solutions for all businesses.

Whether you're a one-person shop or have hundreds of employees, take advantage of features designed to streamline your digital banking experience.

Gulf &
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Power your possible™



Digital Banking for Business

Account Consolidation
Delegate Management
Transaction Management

Gulf &
Fraser

Power your possible™

Digital banking solutions that work for you and your business



Account Consolidation

Consolidate up to 3 additional memberships and view all of your business and personal accounts at once with the account consolidation feature.

- 1 Login to your business account
- 2 Navigate to Business Services > Manage Consolidated Accounts from the menu
- 3 Click Consolidate Account
- 4 Input the Member Number and PAC of the account you wish to add
- 5 Click Submit and Confirm

! Sign up for Alerts

Don't miss an important transaction. Sign up for Alerts to get notified when a pending transaction requires your approval or is about to expire.



Transactions Requiring Your Approval

You'll need to approve these transactions



Transactions Requiring Approval from Others

These transactions have been initiated by you or others and require approval from other signers



Transactions Rejected, Recalled, or Expired

These transactions have been rejected by you or other signers, recalled by a delegate or signer, or have expired

Transaction Management

Delegates

Delegates have the authority to initiate transactions if they are setup with initiator access.

Dual Signature Accounts

If an account is setup to require two signatures, two signers will be required to authorize a transaction.

Pending Transactions

Transactions that require additional approval are considered pending transactions. If they aren't approved, they will expire.

As an authorized signer on the account, you'll notice there may be transactions requiring your approval once you login. Transactions are arranged under the following headings:

Delegate Management

Delegates include your accountant, assistant, or family member — someone you would like to have limited access to your accounts online. You can either grant delegates read-only access or you can allow them to initiate transactions for approval without making them an actual signer of the account.

- 1 Navigate to Business Services > Add/Modify Delegates from the menu
- 2 Click Add Delegate
- 3 Complete all required fields *Specify read-only or initiator
- 4 Click Submit and Confirm

After creating your delegate, you'll see a newly generated Member Number starting with the letter "D"; provide this to your delegate because they'll need it to login (case sensitive). The password that you created as part of the setup process is your delegate's temporary password. They will be prompted to change it upon their first login.