

## HELP CENTRE



For small business online banking support, such as approving pending transactions, setting up delegates, and more, we're here to assist you. Synergy Credit Union is dedicated

to providing your business with an exceptional banking experience. Our team is committed to supporting you through all stages, from initial setup to exploring advanced features.

To access valuable resources and user-friendly video demos, be sure to visit our Help Centre at [synergycu.ca](https://synergycu.ca). For a more personalized touch, connect with our approachable local experts through the contact page on our website or give us a call at 1-866-825-3301. Remember, your success remains our top priority. Should you have any questions, don't hesitate to reach out. We're here to empower your business's financial journey.



## SHOW US WHERE YOU FEEL AT HOME

Share your #SynergySnapshots at [synergycu.ca](https://synergycu.ca) and help us decorate our digital branch.

[synergycu.ca](https://synergycu.ca) | 1-866-825-3301

## ACCOUNTS



ONLINE BANKING

We offer a range of customizable options for you to tailor and optimize your banking experience, ensuring convenience and security throughout.

### ACCOUNT MANAGEMENT

Effortlessly manage your Synergy account from a centralized location. Access account transactions and securely archived eStatements with ease.

### CUSTOMIZATION

Personalize your banking preferences with our customization tools. Create shortcuts, rename accounts, designate a primary account, hide accounts, and modify selection lists to suit your needs.



MOBILE APP

### DOWNLOAD VOID CHEQUE

Get banking information for payroll, direct deposit, or pre-authorized payments quickly through our download void cheque feature.

### CONTROL

Put stop payments on cheques you've issued (online banking only).

## TRANSFERS AND PAYMENTS



ONLINE BANKING

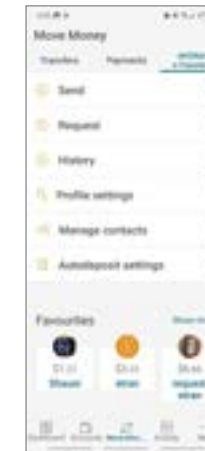
Enjoy enhanced convenience with seamless bill payments, effortless fund transfers, and quick money transfers.

### TRANSFER

Effortlessly transfer funds between your accounts or to other Synergy members with real-time, scheduled, or recurring options. Enjoy secure transactions through INTERAC e-Transfer®.

### PAY

Instantly pay bills, schedule future payments, and set up recurring payments for added convenience. Pay business taxes, GST/HST, Corporation Tax as well as payroll and source deduction (online banking only).



MOBILE APP

### VIEW

Stay informed with a clear view of scheduled payments and transfers, providing full visibility and control over your financial obligations.

### MANAGE

Efficiently manage transactions with the ability to delete scheduled payments (excluding same-day), ensuring flexibility with necessary safeguards. Seamlessly add, edit, or delete INTERAC e-Transfer recipients and bill payees to keep information up-to-date.

\*Interac e-Transfer is registered trademark of Interac Corp. Used under license.



## DIGITAL BUSINESS BANKING WITH SYNERGY

Synergy's digital banking platform is designed to enhance your operation and help you spend more time on your business and less on banking. Discover its potential.

**Synergy**  
CREDIT UNION

## SIGNING IN FOR THE FIRST TIME

Welcome to Synergy CU's digital banking! Here's a step-by-step guide to get you started:

1. Visit [synergycu.ca](http://synergycu.ca) to sign in online, or if you prefer mobile banking, download the Synergy CU mobile app from the Google Play Store (for Android) or App Store (for iPhone or iPad).
2. Enter your current Member Card® debit card number (or your digital-access-only account number) to begin the login process.
3. For identity verification, provide your date of birth and the mobile phone number or email address associated with your account.
4. You'll receive a one-time passcode, which you need to enter in the provided pop-up screen.
5. Create a unique username, up to 35 characters in length. It's crucial to choose a username that's distinct to you, challenging for others to guess and is something different than your debit card number or email address.
6. Create a strong password for your account, with a minimum of 10 characters, including at least one uppercase letter, one lowercase letter, and one number.
7. Take a moment to review all the information you've entered to ensure it's accurate.
8. Click "Create user profile" to finish setting up your account.
9. Sign in using your username and password to complete the on-boarding process and access your Synergy CU digital banking.

Keep these instructions handy, especially for your first login, and enjoy a seamless digital banking experience with Synergy CU. If you need help, contact our support team at 1-866-825-3301.

\*If your business or organization has multiple signors, there may be additional steps required before you can self-serve. Please reach out to your local branch and we will support you through this process.

## DASHBOARD



ONLINE BANKING

Once you log in through Synergy CU's online banking or mobile app, you'll see your dashboard, which includes:

- A quick view of your main account balance.
- Shortcuts to pay bills and send transfers.
- An envelope icon to access your secure message center.
- Your favorite transactions and recent activity in digital banking.

Access the convenient bottom menu, available on all screens, to navigate through a wide range of banking features. This user-friendly menu ensures you can effortlessly switch between different functionalities without any hassle.



MOBILE APP

## CHOICE AND CONTROL

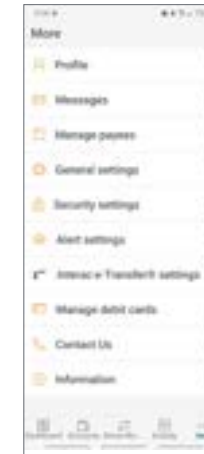
Whether accessing digital banking on a computer, laptop, or on your phone using the Synergy CU mobile app, our platform empowers you with an array of choices, control, and simplicity to manage your finances anytime, anywhere.



ONLINE BANKING

### MORE

Explore the "More" menu in our app for quick access to essential features: update alerts, manage profile, change password, update contact details, and enable thumbprint/Face ID access.



MOBILE APP

### Alerts

**Account Alerts** - Be notified of withdrawals, balance alerts, insufficient funds or failed transactions on your account(s).

**Business Alerts** - If there is a transfer or bill payment or transaction requiring your approval, you will be notified.

**Security Alerts** - Get alerts for password changes, attempt locks, successful logins and biometric access completions.

**Business Services** - A valuable set of features offering convenience, security, and control over various financial transactions and challenges for efficient business operations.

**Pending Transactions** - See transactions that require approval from you or a third party as well as cancelled or expired transactions.

**My Transactions** - These are transactions you create which require additional approval. For your security, these transactions expire if not approved within 7 days.

**Delegate Management** (online only) - Add and manage your delegates.

**Profile Consolidation** (online only) - If you have more than one digital banking login with Synergy, you can bring them together under one log in, making it easy to switch between your account profiles. To consolidate a profile you need to be a signor on the business account.

## UNDERSTANDING ONE-TIME PASSCODES IN DIGITAL BANKING

What is a one-time passcode (also known as a verification code or two-factor authentication)?

A one-time passcode is a numeric security code sent via text message or email. These codes are time-sensitive and valid for a single transaction, providing an additional layer of protection for certain online banking activities. Examples of using one-time passcodes include registering for digital banking, logging in for the first time, updating information, resetting passwords, transferring funds, and adding Interac e-Transfer® recipients.