

Banking system upgrade

Business Guidebook

Helping you through our banking system upgrade

We're upgrading our banking system this fall to improve our ability to meet your needs, innovate and grow.



The upgrade will take place over an extended Remembrance Day weekend starting at 5 pm Wednesday, November 9. We plan to restore access to banking services by mid-day on Monday, November 14. If this changes we'll post notices on vancity.com and in our branches.

Once we've completed the upgrade and services are restored, we'll have a better overall picture of your banking services with us and we'll spend less time completing transactions. This will result in better service and advice tailored to you.

You'll also experience these key improvements:

- eStatements and the option to opt-out of receiving paper statements altogether.
- If you have multiple business accounts within one legal entity you can connect these accounts through online banking.

What stays the same after the upgrade?

- All signers can use the former Branch & Account #s when you talk to us over the phone and at the branch.
- Use your 4 digit PIN # at ATMs and point-of-sale (POS).
- Your Vancity enviro™ Visa* card and my Visa online account access.
- Log in to Online Business Plus with the same User ID and Password.
- How you've renamed your accounts.
- Use your current stock of cheques until you run out.
- Cash Management services, including bill payment receiver and CAFT (Customer Automated File Transfer).
- Night Deposit service and Night Deposit books until you need new ones.
- Direct deposits, such as EFT credits and Merchant services.
- Pre-authorized transactions, such as EFT debits, loan and mortgage payments, etc.
- Bill payees in online and mobile banking and Online Business Plus.

Keep this Guidebook handy to help you through our upcoming changes.

This is important information and we don't want any of our business members to miss receiving this Guidebook. We apologize if you've received more than one copy. If you have a personal account, you should have received a separate personal Guidebook by mail. If not, you can request one at any community branch.



Getting ready

We've done everything we can to make this transition as smooth as possible for our business members, but there are still a few things you may need to do to make sure you are ready for the upgrade weekend. Below are some of the services that will be interrupted, and how you can prepare.



Before the upgrade weekend

1. **Bank early.** Cash withdrawals, deposits, Canada Revenue Agency (CRA) remittances, wire transfers, term deposit renewals, foreign exchange, official cheques, or any in-branch, online, mobile or telephone banking including Online Business Plus should be done before the upgrade begins.
2. **Financing.** If you need financing, plan for it before the upgrade weekend.
3. **Pay bills early.** Make all your regular bill payments – even the scheduled bill payments – before the upgrade begins. There will be a delay for anything scheduled over the upgrade weekend.
4. **Manage your INTERAC® e-Transfers.** Accept, send and cancel transfers before the upgrade begins. If you have multiple signers on your account, create a record of your Recipients as they will not transfer over to the new system.
5. **Send CAFT files several days early.** There will be a delay for anything scheduled within two days before the upgrade weekend.

Upgrade weekend

During our banking system upgrade Wednesday, November 9 at 5 pm until mid-day Monday, November 14, there will be banking access interruptions that will affect you.

Over upgrade weekend, you'll be able to:

- **Write cheques** and continue using Cash Management services and Night Deposit
- **Use your MEMBER CARD® debit card** at ATMs to make deposits and withdrawals and pay for purchases in-store
- **Use your Vancity enviro Visa card**

Keep your ATM and point-of sale (POS) transaction slips for your records.

You won't be able to:

- Use online, mobile or telephone banking including Online Business Plus
- Do any transactions in the branch or over the phone including send or receive wires, deposits or withdrawals
- Make bill payments including Canada Revenue Agency remittances
- Transfer funds including INTERAC® e-Transfer

Expect your balance to catch up. All of your automated and scheduled payments, deposits and transfers will be processed over upgrade weekend, but it may take a few days for your balance to catch up.

We're open during upgrade weekend.

Our community branches will remain open during regularly scheduled hours and our Member Services Centre will have extended hours. We won't be able to conduct any transactions for you or issue MEMBER CARD debit cards, but we'll answer your questions, provide advice, and give you access to your safe deposit box. Our website will be accessible and you can also reach us via social media.



Any questions?

Visit
support.vancity.com
or your community
branch.

Metro Vancouver:
604.877.7000
Greater Victoria:
250.519.7000
Toll-free: 1.888.826.2489

Your Community
Business Account
Manager is also
available during regular
business hours.

	Wednesday, Nov 9 starting at 5 pm	Thursday, Nov 10 all day	Friday, Nov 11 all day (Remembrance Day)	Saturday, Nov 12 all day	Sunday, Nov 13 all day	Monday, Nov 14 morning	Monday, Nov 14 mid-day
Vancity Community Branches	Closed (regularly scheduled hours)	Open for advice and info (regularly scheduled hours)	Closed (regularly scheduled hours)	Open for advice and info (regularly scheduled hours)	Closed (regularly scheduled hours)	Open for advice and info (regularly scheduled hours)	Banking service is planned to be restored mid-day
Community Business Account Managers	Unavailable (regularly scheduled hours)	Available for advice and info (regularly scheduled hours)	Unavailable (regularly scheduled hours)	Available for advice and info	Unavailable (regularly scheduled hours)	Available for advice and info (regularly scheduled hours)	
Member Services Centre	Open until 11 pm for advice and info	Open 8 am to 11 pm for advice and info	Open 8 am to 11 pm for advice and info	Open 8 am to 11 pm for advice and info	Open 8 am to 11 pm for advice and info	Open at 8 am for advice and info	
MEMBER CARD debit card for POS and ATM (withdrawal and deposit only)	available						
Vancity enviro Visa card	available						
Online, mobile and telephone banking, and Online Business Plus.	not available						

After the upgrade

- Banking access is restored with important improvements.**
- Expect your balance to catch up.** All of your automated and scheduled payments, deposits and transfers will be processed, but it may take a few days for your balance to catch up.
- We'll send you two November statements:** One will include transactions processed up until November 9; and one month-end statement will include transactions posted after November 9 until November 30.
- Opt out** of paper statements in online banking.
- Set-up inter-member transfers in online banking.** If you saved inter-member transfers online, you will need to set up this information again using the Relationship # of the recipient. Make sure to get the new Relationship # from the recipient. And if you expect to receive inter-member transfers online, you will need to give your Relationship # to the sender.



A new way to log in

Instead of entering your Branch & Account #, you'll enter the last 10 digits (omit the space) on your Vancity MEMBER CARD debit card and existing PAC # for online, mobile and telephone banking. Some members will need to change their PAC # (Personal Access Code).






If you have more than one MEMBER CARD debit card visit support.vancity.com to learn how the new way to log in affects you. If the numbers are worn out on your MEMBER CARD debit card, give us a call or visit your community branch.

Note: Online Business Plus users will continue to log in with existing User IDs and Passwords.

Members without debit cards

If your business doesn't have a debit card and you transact via online, mobile, or telephone banking, we'll mail a MEMBER CARD # to one signer on the account in **October**. Store it in a safe place. Please note we're not mailing you a debit card, just the number. If another signer requires log in access or you'd like a debit card to use at ATMs or to make purchases, please visit your community branch after the upgrade.



Relationship numbers replace Branch & Account #s

You'll notice new Relationship #s in online, mobile and telephone banking, Online Business Plus, and on statements. Each of your Branch & Account # combinations will be modified to become Relationship #s. All Relationship #s are either 7 or 8 digits long, so in some cases we'll add '0's' or delete digits.

Here are a few examples:

Today		After the upgrade
Branch & Account #	Combination	New Relationship #
Branch 8 123457	8 123457	8123457
Branch 22 128228	22 128228	22128228
Branch 69 3348	69 00 3348	69003348
Branch 51 1151499	5+ 1151499	51151499

Using your Relationship

You'll use your Relationship #s when you transfer funds to another member or between your relationships. If you've saved inter-member transfers in online banking, you will need to set up this information again using Relationship #s. Visit support.vancity.com for step-by-step instructions.

You'll also need your Relationship # to redeem My Visa Rewards Plus points for Vancity financial products.

Membership shares

A separate Relationship # will hold your membership shares¹. This Relationship # will not resemble your Branch & Account #s. Dividends will continue to be paid into the membership shares account. If you had multiple membership shares accounts before the upgrade, they'll be consolidated into your oldest membership shares account.

Financial account numbers

We'll assign a new 12 digit Account # to each of your financial accounts.

Relationships in online and mobile banking

For businesses with multiple accounts under the same legal entity, it's possible to see a consolidated view of your accounts. If you're interested in exploring this option, please visit a branch or speak with your Community Business Account Manager.



New Account Summary in online business banking

Here's a snapshot of some of the changes you can expect to see when you first log in to online business banking:

Business Banking

Business banking >> My Accounts

Hello Main Street Inc.

My Accounts

- Account Activity
- 2 View e-Statements**
- Rename an Account
- Stop Cheques
- Credential Direct
- VISA Account View

7 Pay Bills

- Transfer Money
- Account Services
- Messages and Alerts
- Profile and Preferences

Account Summary

Please note: Accounts display available balances (actual balance + available credit).

1	MEMBER CARD @:	
	5813530022550067	
3	All 22128228 65432198	
4	Relationship # 22128228	
	Account Name	Balance
	Business Self Serve Package 100000031773 5	\$129,315.51
	Business Jumpstart Savings 100000031781	\$44,513.26
	Business USD Savings 100000031351	\$1,010.77
6	Relationship # 65432198	
	Account Name	Balance
	Class B Membership Shares 100000031310	\$10.77

- Log in with your **MEMBER CARD #** and existing PAC #. You'll be prompted to change your PAC # the first time you log in.
- New feature launched: You can "View e-Statements" online for each Relationship.
- If you have multiple business banking relationships connected to the same legal entity, you may request to have a consolidated view.
- New **Relationship #**. Listed here you'll find your banking products such as chequing, savings, loans, and term deposits.
- New financial account numbers.
- A separate, unique Relationship # holds your membership shares¹.
- Location change: click "Pay Bills" to view your scheduled bill payments.

Online Business Plus

Online Business Plus
Vancity Home
Security
Privacy

Accounts | Payments | Transfers | Templates | Rates | Messages | Management |

Logout Contact Us Help Print

Account Summary

Member: WR Enterprises
Active Account Group: All Accounts
Welcome Bethanie Cozad

Accounts for ITP Strata Plan (Relationship: 69003348, Branch 69) **8**

Account Name	Balance
Business Full Serve Package 100000031773 00001 9	\$10,099.56
Business USD Savings 100000031351 00003	\$2,751.05
Independent Business Account 100000031781 00002	\$5,300.77

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Online Business Plus log in will not change. Users can continue to use existing User IDs and Passwords.

- Once you've logged in, you'll see your Relationship # and Branch #.
- New financial account numbers followed by a 5 digit Online Business Plus identifier.

If you want to see your Membership Shares in the Account Summary screen in Online Business Plus, make a request through the Cash Management Team.



Statements

Your statement will look a bit different and you'll see a few other changes, namely:

Vancity
With Good Reason

APRIL 30, 2017

My relationship number(s)
22128228

My branch
POINT GREY COMMUNITY BRANCH
4545 WEST 10TH AVENUE
VANCOUVER BC V6P 4M2
T 604 877 7000 TOLL-FREE 1 888 VANCITY
vancity.com

My accounts

ACCOUNT OWNERS: COYAL, BETHANE
STATEMENT PERIOD: 1 APR 2017 to 30 APR 2017

DAILY BANKING	OPENING BALANCE ON 1 APR 2017	TOTAL WITHDRAWALS	TOTAL DEPOSITS	CLOSING BALANCE ON 30 APR 2017
ACCOUNT SUMMARY	148,207.22	21,080.83	14,271.42	141,397.81
BUSINESS SELF SERVE PACKAGE #1000001773	148,207.22	21,080.83	14,271.42	141,397.81
BUSINESS JUMPSTART SAVINGS #1000001181	27,476.60	0.00	17,000.00	44,476.60
BUSINESS USD SAVINGS #1000001301	0.00	0.00	0.00	0.00
TOTAL NUMBER OF CHECKS: 3				

BUSINESS SELF SERVE PACKAGE #1000001773	DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
		OPENING BALANCE			148,207.22
	03 APR	CHEQUE CLEARED #78	1,630.00		146,577.22
	03 APR	PRE-AUTHORIZED CREDIT		14,271.42	160,848.64
	03 APR	CHEQUE CLEARED #77	2,400.00		158,448.64
	15 APR	FUNDS TRANSFER TO #1000001181 (\$17,000.00)	17,000.00		141,448.64
	25 APR	CHEQUE CLEARED #76	41.90		141,406.74
	26 APR	PRE-AUTHORIZED CREDIT	13.00		158,293.51

BUSINESS JUMPSTART SAVINGS #1000001181	DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
		OPENING BALANCE			27,476.60
	15 APR	FUNDS TRANSFERRED FROM #1000001773		17,000.00	44,476.60
	30 APR	INTEREST CREDITED TO ACCOUNT		30.60	44,507.20

Make Good Money

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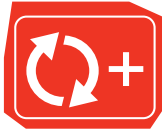
- Your Relationship # will replace the Branch & Account #s

My relationship number(s)
22128228

- Each financial account you hold will have a new 12 digit number

#100000031773 *Financial account number*

- All members will get eStatements in online banking, starting with statements after the upgrade, and you'll be able to opt out of paper statements.
- You can download eStatements. You'll get eStatements faster than paper statements.
- You may also receive more statements than you did previously, depending on your accounts. Details on support.vancity.com



Additional changes

Financial account numbers and cheques

Each of your accounts will have a 12 digit number. You'll use this financial Account # when you use Mobile Deposit, the ATM, to endorse cheques, reorder cheques and set up new pre-authorized payments.

Night Deposit

We're sending you a new Night Deposit book with your new Relationship and financial Account #s. Continue using your current Night Deposit book until then.

Property Management, Lawyers/Notaries/Real Estate Trust accounts:

For more specific information about how the banking system upgrade affects these types of accounts, please speak to your Community Business Account Manager and visit support.vancity.com

Product changes

For simplicity and consistency, we've changed some of the names of your accounts:

Self-Service Account Package	----->	Business Self Serve Package
Full-Service Account Package	----->	Business Full Serve Package
Independent Business	----->	Independent Business Account
Community Service Account	----->	Community Service Package
Business Jumpstart™ High Interest Savings Account	----->	Business Jumpstart Savings
Prime Account	----->	Business Prime Pro, Main or Pool

For a complete list of account names, go to support.vancity.com

ATMs

There will be some changes to our ATM screens. For more information visit support.vancity.com

Business account fee schedule

The following applies to business chequing and savings account fees only:

Independent Business Account

- Maintain a minimum balance of \$1,500.00 for every day of a calendar month to waive the \$6 monthly fee. (Previously the minimum monthly balance to waive the monthly fee was \$1,500.01.)
- Free transactions continue to be earned for every \$500 of minimum monthly balance. Free transactions are now the first transactions conducted in the month. (Previously free transactions were applied after calculating the average transaction fee for all transactions in the month.)

Business USD Chequing

- Maintain a minimum balance of \$1,500 for every day of a calendar month to waive the \$3.00 USD monthly fee. (Previously the minimum monthly balance to waive the monthly fee was \$1,500.01)

Prime Accounts

- The fee is moving from the first of the month to the end of the month.

Details in the Business Service Charge Bulletin. Some product names have changed.

Dormancy fee

Business chequing and savings accounts left inactive for longer than 24 months become dormant and are charged a \$2 dormancy fee each month they are dormant. You can re-activate the account by depositing, transferring or withdrawing funds, paying a bill or making a purchase.

Third party finance software (i.e. Quicken® or QuickBooks®)

Due to the fact that all your accounts will now have new financial account numbers, when you download your transaction history after the upgrade, it'll appear as new accounts in your finance software.

You'll need to re-link these new numbers to the existing ones in your software. Some finance software offer a data converter that'll enable you to remap your account. Please contact your finance software support for assistance.

Keep this Guidebook handy to help you through our upcoming changes.

Once we've completed the banking system upgrade, we'll have a better overall picture of your banking relationship with us, and we'll spend less time on transactions. This will result in better service and advice tailored to you.

During the upgrade, we're here to help you and hear your concerns. If the answers to your questions are not contained in this Guidebook please feel free to contact us anytime.



Any questions?

Visit support.vancity.com or your community branch.

Metro Vancouver: 604.877.7000

Greater Victoria: 250.519.7000

Toll-free: 1.888.826.2489

Your Community Business Account Manager is also available during regular business hours.

