TRU COOPERATIVE BANK
COMMERCIAL ONLINE BANKING
USER GUIDE

Version 1.1 / 27 October 2026 / Final

tru cooperative bank

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Version 1.1

Updated 30 October 2026

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Glossary

GLOSSARY

Bulk Transfers

Transferring from one account to multiple accounts in a single transaction or transferring from multiple accounts to one in a single transaction (up to 20 immediate transfers).

Corporate Admin Initiator User

A signer or authorized user who can initiate but not approve changes to other user profiles. They can initiate and approve transactions if Online Banking Access is enabled.

Corporate Admin Initiator + Approver User

A signer or authorized user who can initiate and approve changes to other user profiles. They can initiate and approve transactions if Online Banking Access is enabled.

Delegate Approver

An individual authorized by a Corporate Admin User who can initiate and approve transactions.

Delegate Initiator

An individual authorized by a Corporate Admin User who can only initiate transactions. Another User or Delegate with approval authority must approve the transaction before it can be processed.

Delegate Read-Only

An individual authorized by a Corporate Admin User to have read only access to account history and statements.

One-time passcode (OTP)

A one-time authentication passcode sent via text message for first time login to commercial online banking. Provides additional security to confirm the identity of the user logging in for the first time.

Soft Token

A 6-digit code from an Authenticator app for two-step verification and enhanced security. Google Authenticator is the recommended app.

User

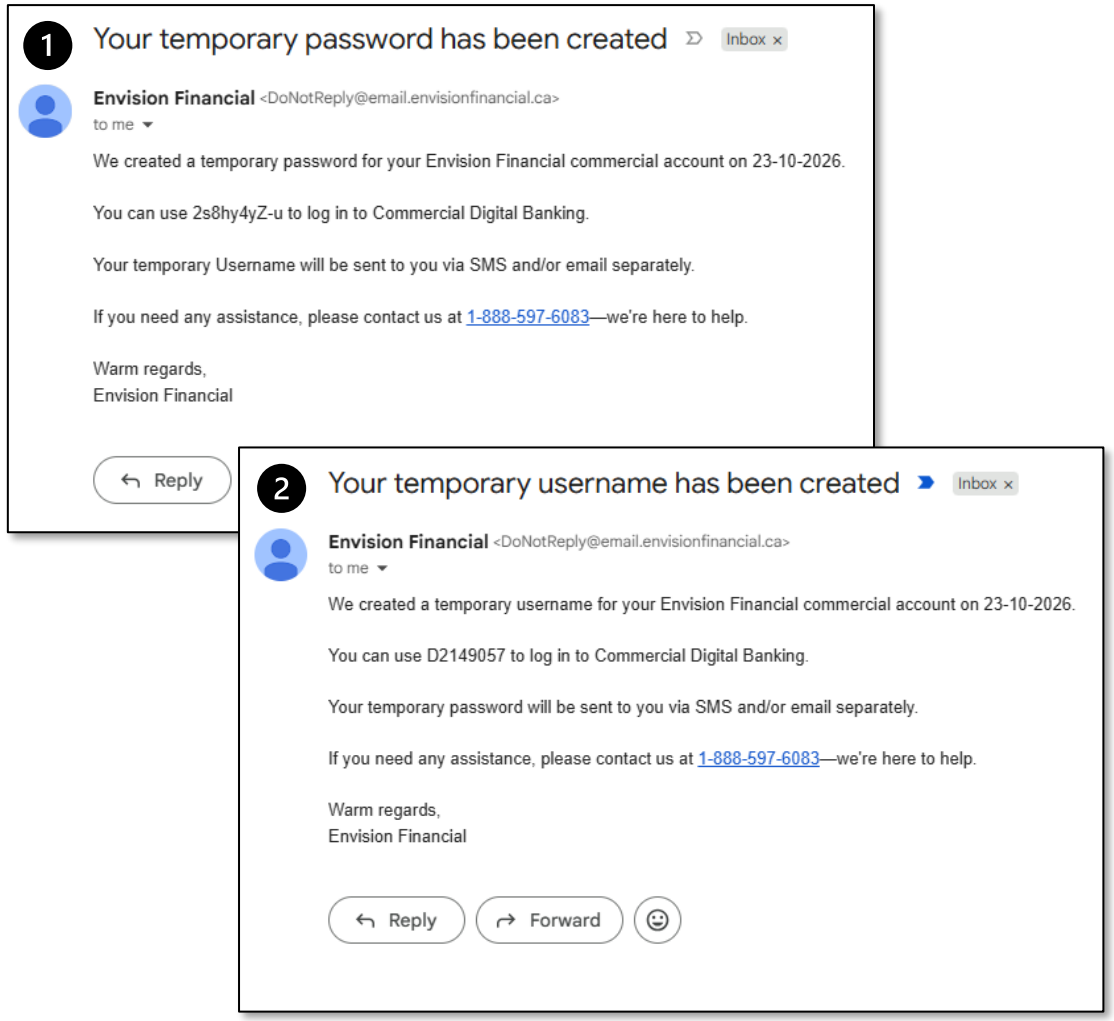
A signer or authorized user who cannot manage other user profiles but who does have digital banking access. They can initiate and approve transactions if Online Banking Access is enabled.

Logging in to Online Banking

LOGGING IN TO ONLINE BANKING

Temporary username and password

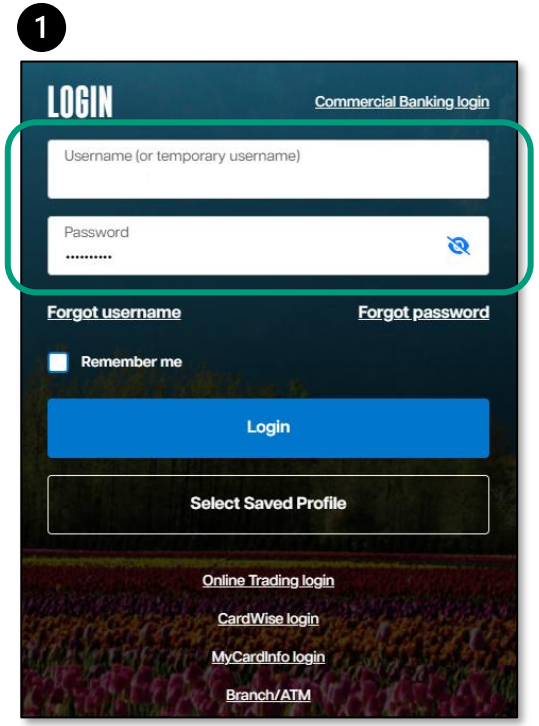
1. Once your user or delegate profile has been completed a temporary password will be sent by email and text message to the email address and mobile phone number attached to your user or delegate profile.
2. Within a few minutes a temporary username will be sent to the same email address

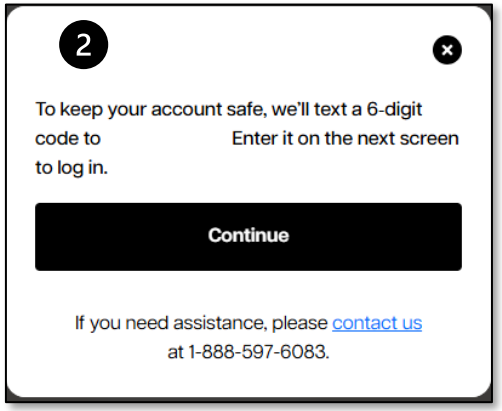


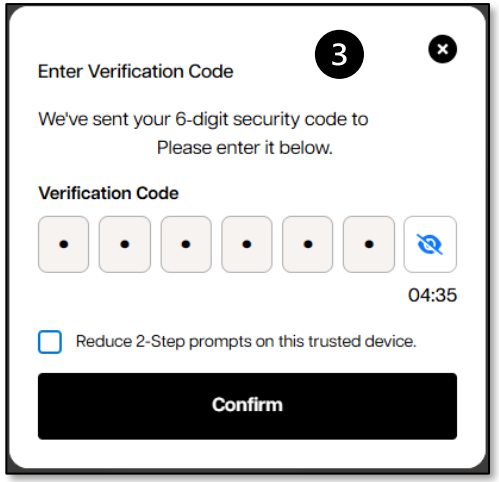
LOGGING IN TO ONLINE BANKING

One Time Passcode (OTP)

1. Proceed to the main login page and enter the temporary username and password you received. Click Login.
2. After clicking Login, you will be prompted to receive an OTP via text message to the mobile phone number attached to your user or delegate profile. Click Continue to send the OTP.
3. Enter the OTP (Verification Code) in the next screen once received. Click Confirm.



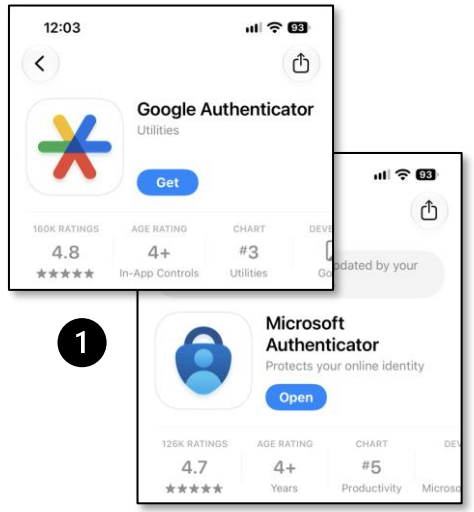


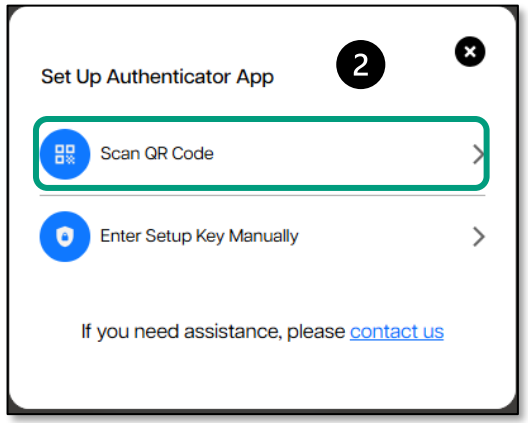


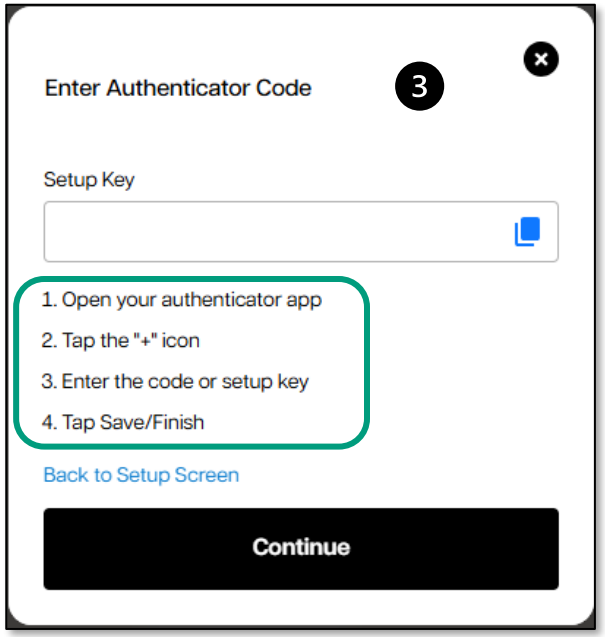
LOGGING IN TO ONLINE BANKING

Setup Authenticator App

1. Once the OTP has been entered successfully, you will be prompted to setup an Authenticator app. Download an authenticator app on your mobile device – Google or Microsoft Authenticator are the recommended apps.
2. Once you have downloaded an authenticator app, you can proceed to setup by either scanning a QR code, or entering a setup key manually. The recommend path is to Scan QR Code with your mobile device.
3. If you choose ‘Enter Setup Key Manually’, follow the on-screen instructions, then click Continue.



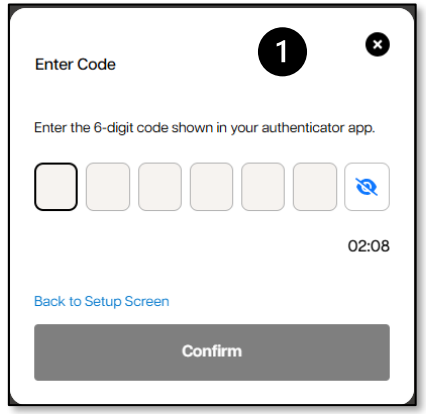


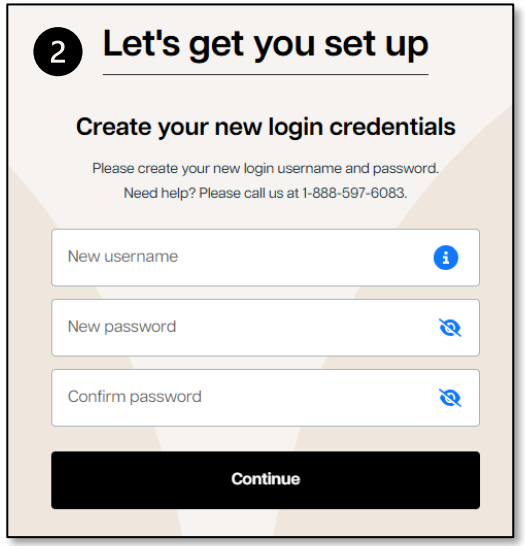


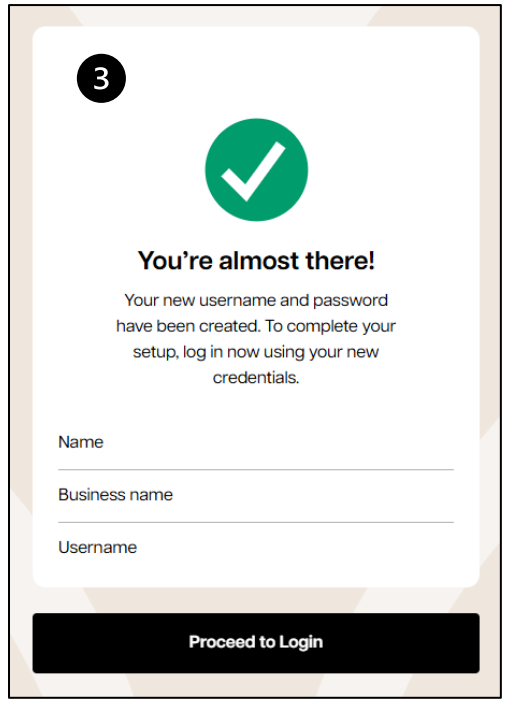
LOGGING IN TO ONLINE BANKING

Create login credentials

1. One your authenticator app setup is complete, the app will provide a 6-digit code. Enter this code and click Confirm.
2. You will then be prompted to create your new login credentials (username and password). Follow the onscreen prompts for username and password length and complexity. Click Continue.
3. Once complete, you will be prompted to login using your new username and password. Click Proceed to Login.







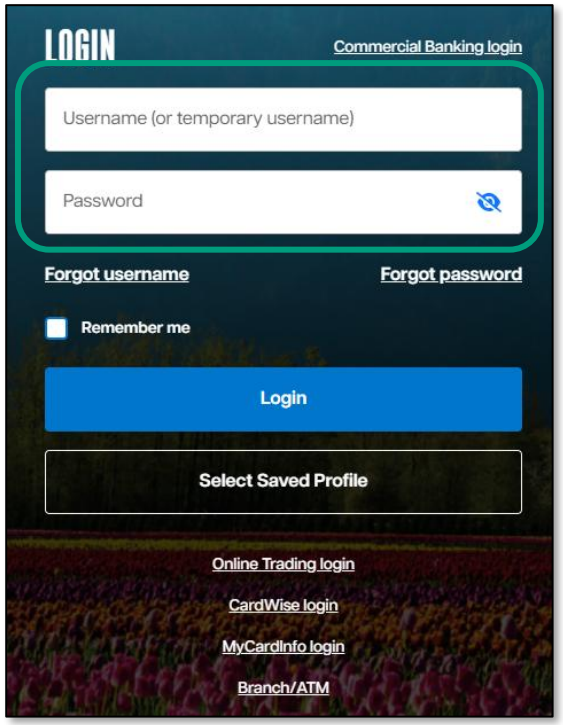
LOGGING IN TO ONLINE BANKING

Complete initial login

1. You will be returned to the main online banking login page. Enter your new username and password and click Login.
2. Depending on your type of user or delegate access, you may be prompted to review and accept terms and conditions. Review the terms and click ‘I Agree’.

Your authenticator app setup and login credentials are now complete. In future, you will be prompted for a 6-digit code from your authenticator app each time you login, and at various points when completing or approving transactions or changes in the online banking platform.

1



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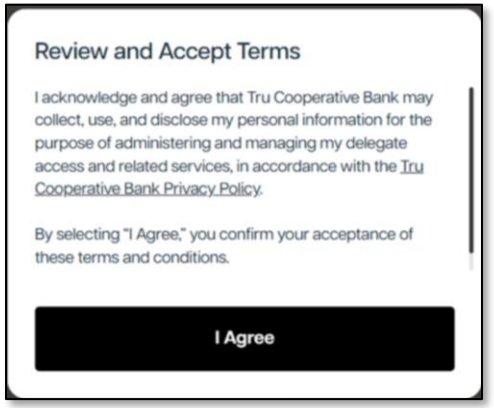
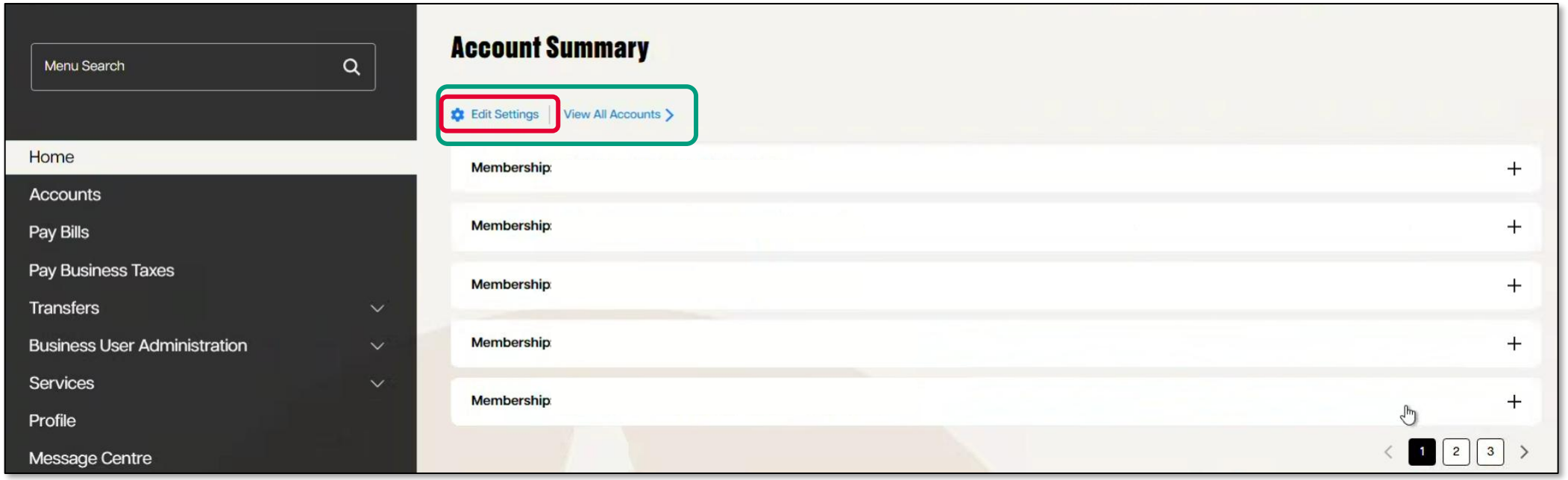


Account Management

ACCOUNT MANAGEMENT – ADDING ACCOUNT FAVORITES

Users and Delegates can select up to 15 accounts to include as Favorite Accounts.

- On the Home screen, click Edit Settings.

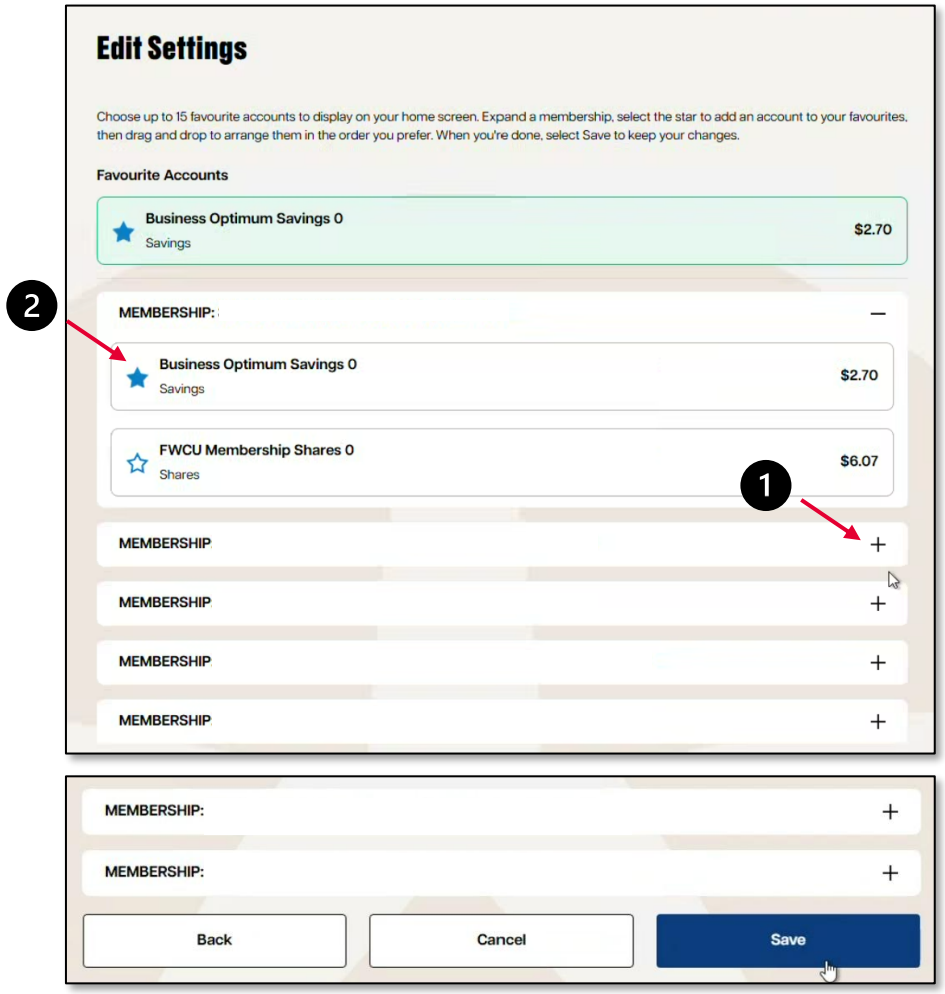


ACCOUNT MANAGEMENT – ADDING FAVORITE ACCOUNTS

Edit Settings - Favorite Accounts

1. Expand each membership by clicking the + sign to reveal the underlying accounts.
2. Click the ‘star’ beside the account(s) you want to see as a favorite.

- **Click Save** once complete. The selected favorite accounts will appear at the top of the Home screen under ‘Favorite Accounts’.
- To remove a favorite, repeat the process and unselect the ‘star’ beside the account you want to remove from the favorites list.



Pay Business Taxes

PAY BUSINESS TAXES

These are the payments that can be made under the Pay Business Taxes menu. All other payments can be made in branch or through regular bill payment in online banking:

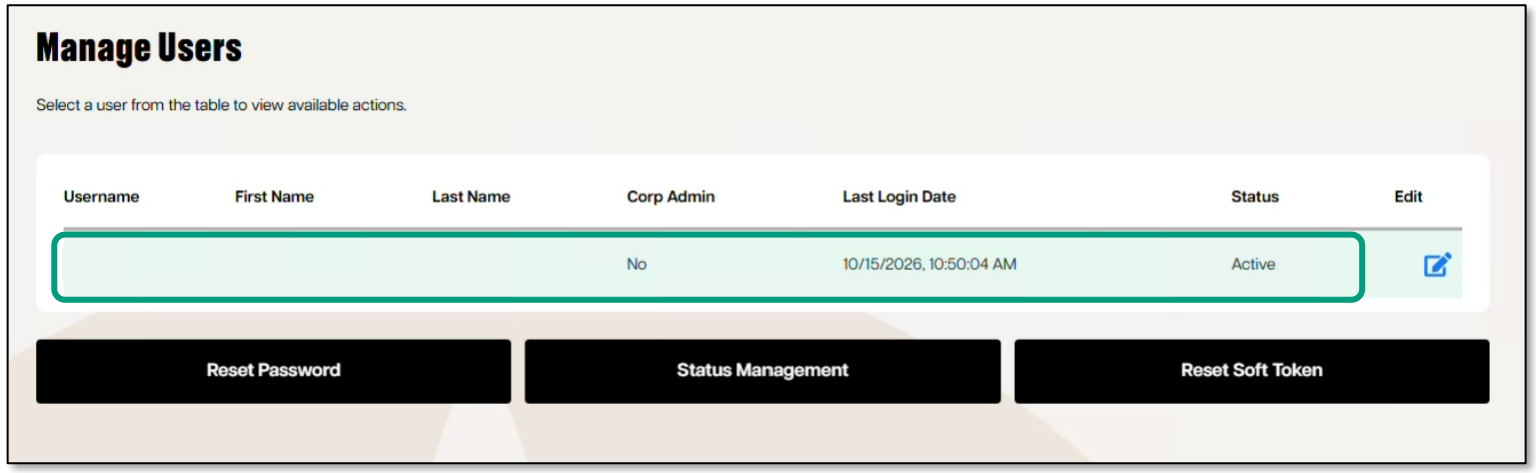
- **GST/HST 34 filing and remittance**
- **GST/HST amount owing remittance (RC 159)**
- **GST/HST interim payments remittance (RC 160)**
- **Corporation tax payment on filing (RC 158)**
- **Corporation tax amount owing remittance (RC 159)**
- **Corporation tax installment remittance (RC 160)**
- **Payroll and source deduction - current year**

Business User Administration

BUSINESS USER ADMINISTRATION – MANAGE USERS

Business User Administration is only available to Corporate Admin Initiator and Corporate Admin Initiator + Approver users. This is the area where users can be managed, and where reports can be accessed.

- To manage a user, navigate to Business User Administration in the Menu and click anywhere on the user you want to update. Here you can reset their password, manage their status, and reset their soft token.
- Note – clicking the blue Edit icon on the right opens a different workflow to update other User attributes. Refer to Business User Administration – Edit User.

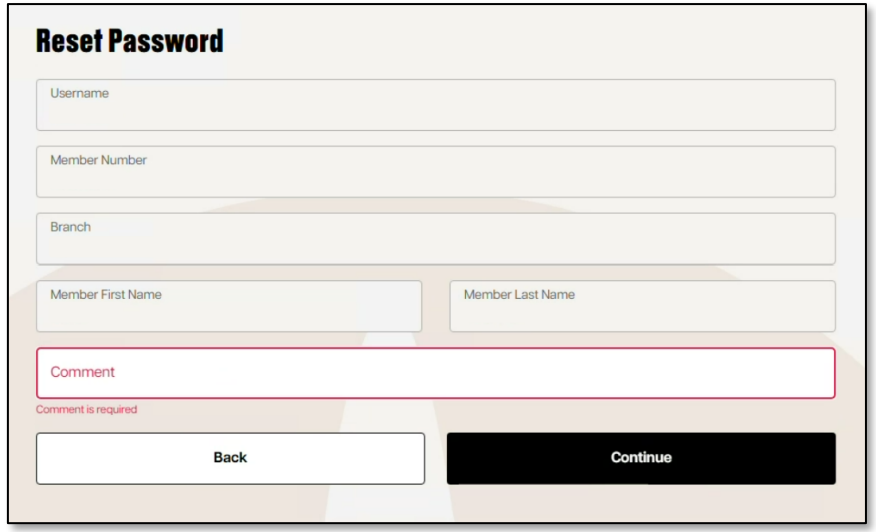


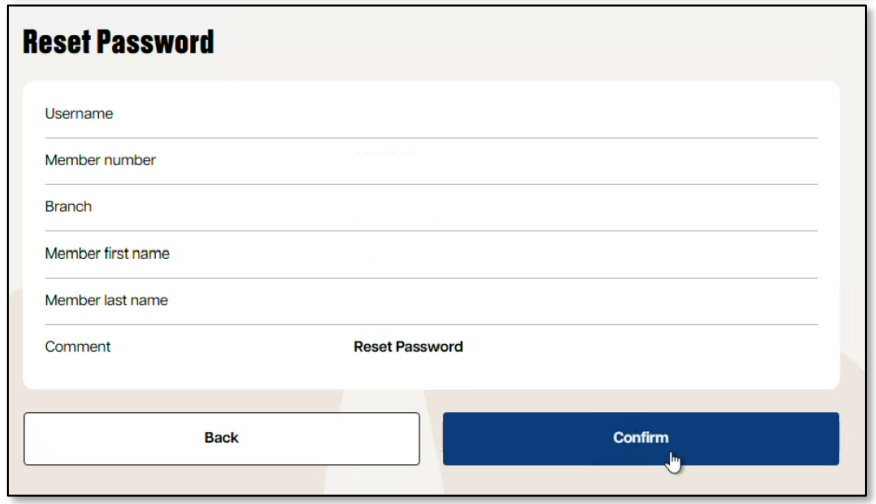
BUSINESS USER ADMINISTRATION – MANAGE USERS

Password Reset

To reset the user's password, **click Reset Password** on the Manage Users screen.

- Add a comment for the reason the password is being reset and click Continue.
- Review the details on the next screen and click Confirm. A temporary password will automatically be sent via email and text message for the user to login and create a new password.



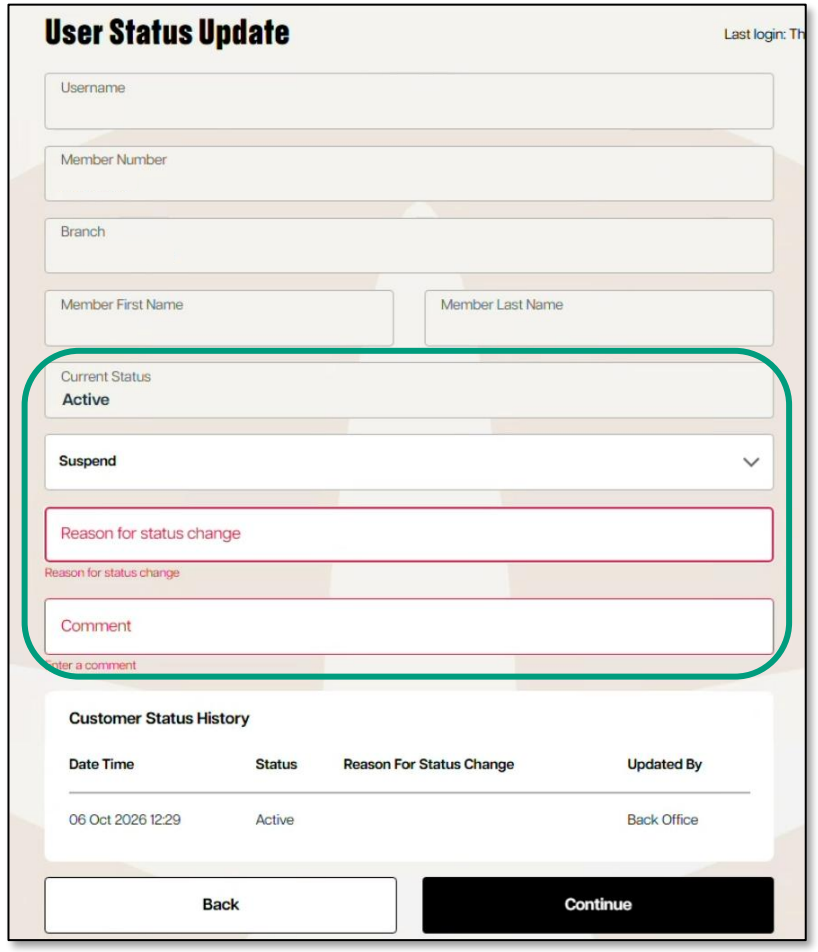


BUSINESS USER ADMINISTRATION – MANAGE USERS

Status Management

To manage the status of the user, **click Status Management** on the Manage Users screen.

- Here you can Suspend or Delete the user's access to online banking. A reason for the status change, as well as a comment, are both required to proceed. Once finished, click Continue. Verify the details on the next screen and click confirm.
- **Note:** Deleting the user does not remove them as a signer on the account(s). It only removes their access to login to the online banking platform.

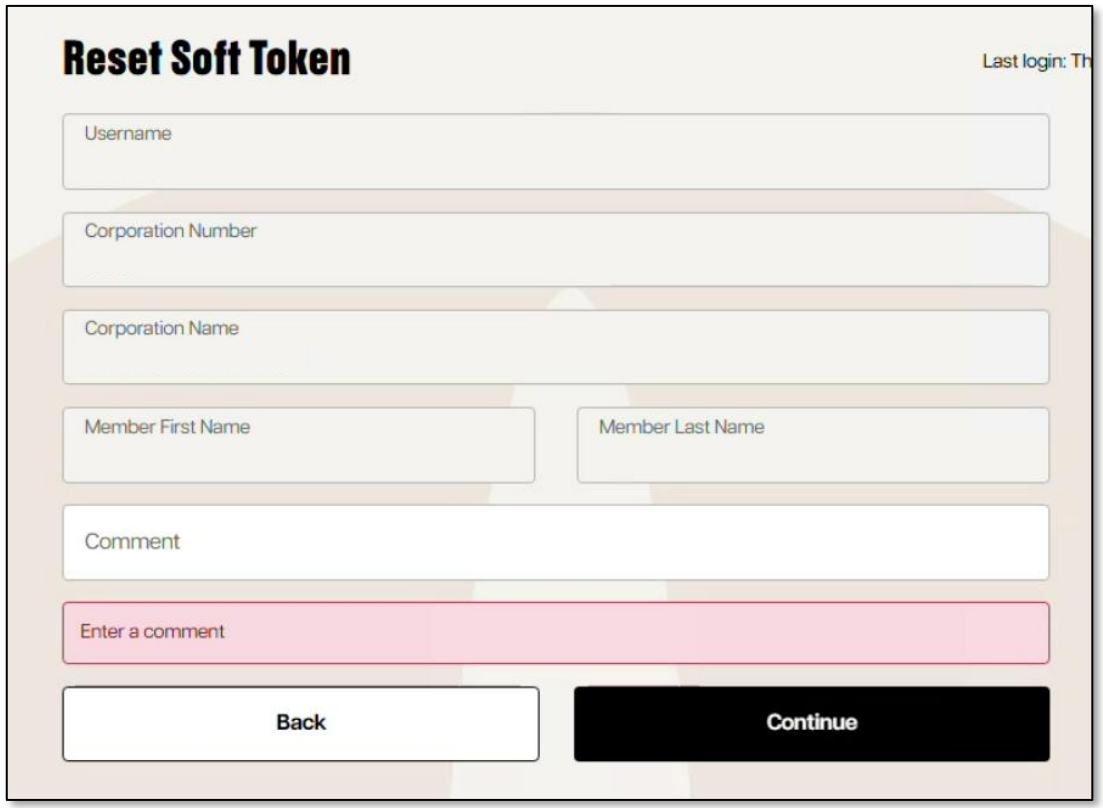


BUSINESS USER ADMINISTRATION – MANAGE USERS

Reset Soft Token

To reset a soft token, **click Reset Soft Token** on the Manage Users screen.

- Add a comment explaining why the soft token is being reset and click Continue.
- Review the details on the next screen and click Confirm. The next time the user logs in, they will be prompted to re-establish the connection to their authenticator app.



BUSINESS USER ADMINISTRATION – EDIT USER

1. Edit User – User Settings

In the Manage Users screen, click the blue edit icon on the right-hand side to edit other user attributes:

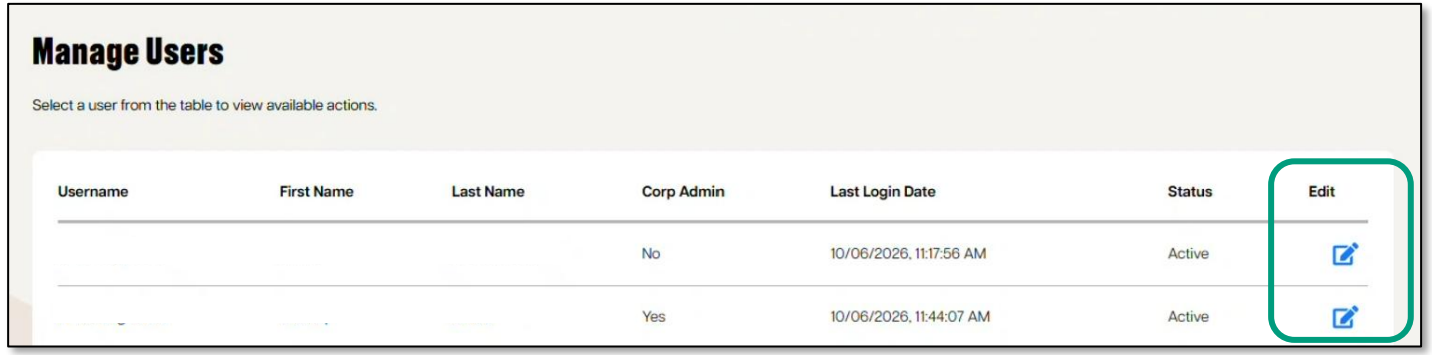
1.1 Online Banking Access

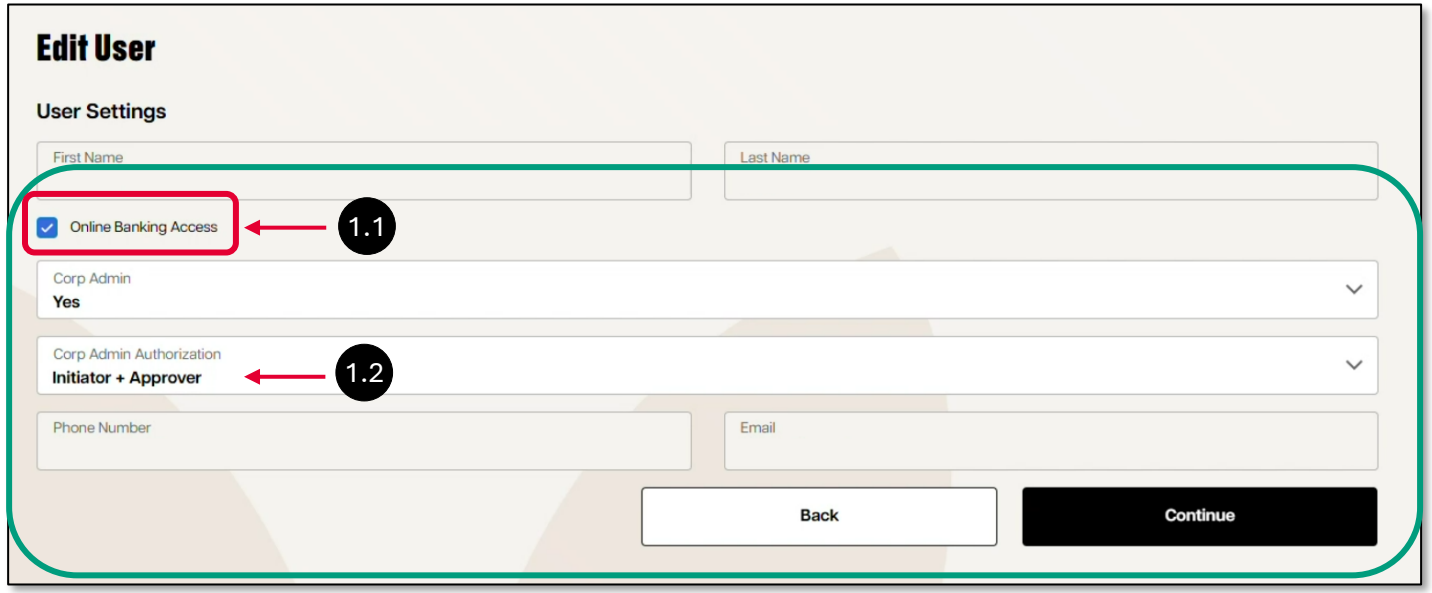
Unticking the Online Banking Access checkbox will disable the user's ability to initiate or approve transactions.

1.2 Corp Admin Authorization

The type of Corp Admin Authorization can be modified here if the user has Corp Admin level access.

Click Continue.





BUSINESS USER ADMINISTRATION – EDIT USER

2. Edit User – Product Selection

Select the Memberships and Products (accounts) the delegate should have authority to access.

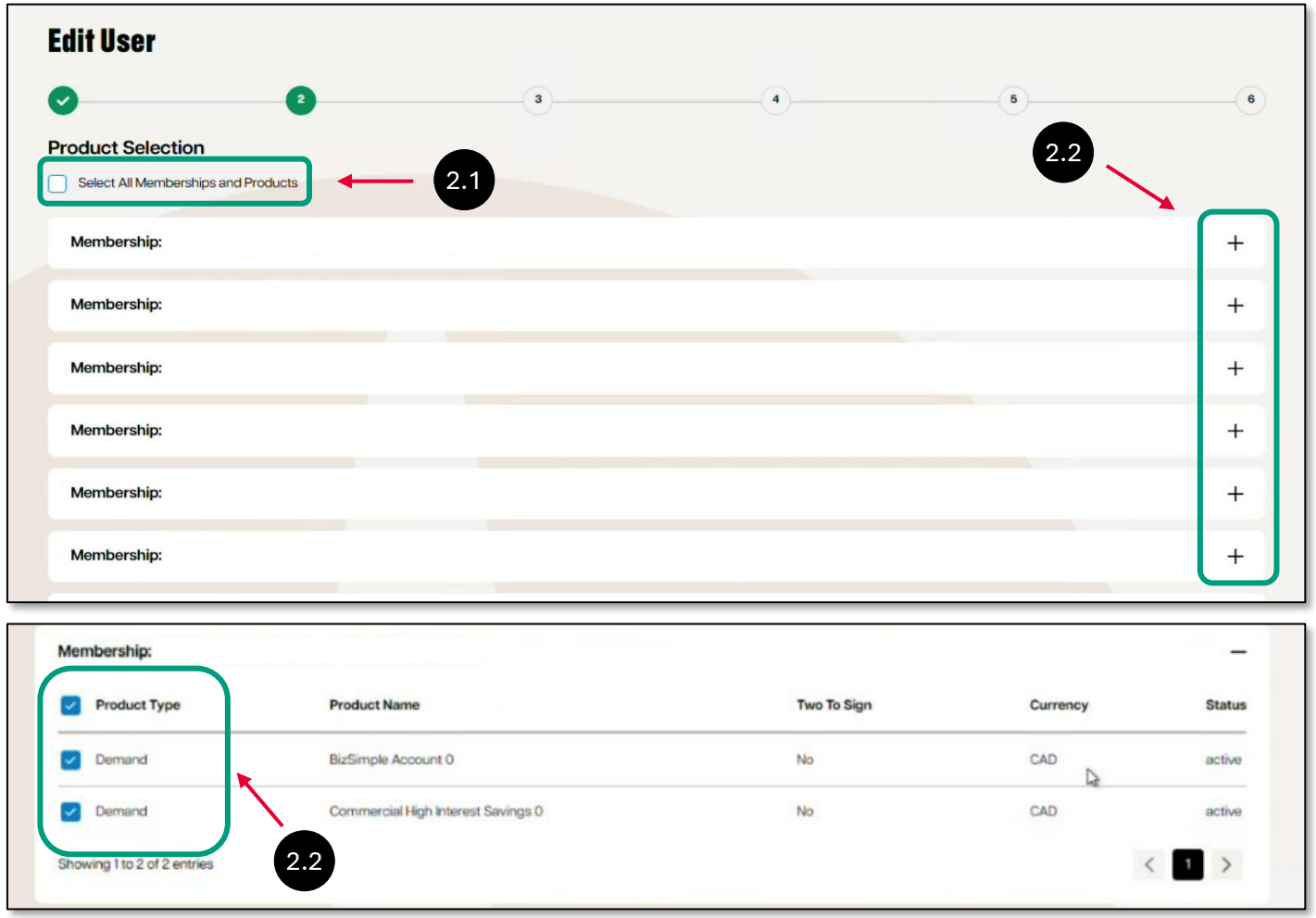
2.1 Select Membership and Products

Click the ‘Select All Memberships and Products’ box if you want the delegate to have access to all accounts.

2.2 Select Individual Accounts

Alternatively, select the individual accounts the delegate should have access to by clicking the + beside each membership and selecting the individual products (accounts).

Click Continue.



BUSINESS USER ADMINISTRATION – EDIT USER

3. Account transaction settings

Select the transactions the Delegate can perform on accounts within each membership chosen in step 2.

3.1 Apply settings

Tick Apply Settings to All Products to configure accounts together. Untick it to configure each account individually.

3.2 Expand membership

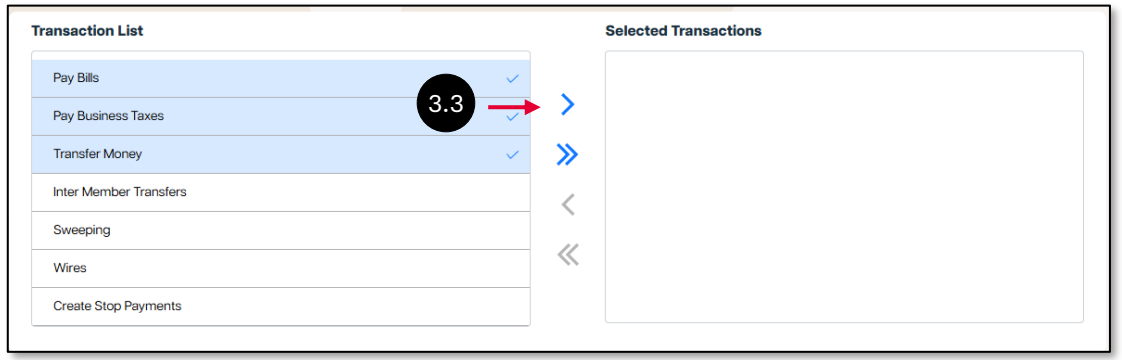
Click + beside each membership to display its products (accounts).

3.3 Add or remove transactions

In Transaction List, select the required transactions. Use the single right arrow to move them to Selected Transactions, or the double right arrow to move all transactions.

To remove transactions, follow the same steps using the single or double left arrow to move them back to Transaction List.
Click Continue.





BUSINESS USER ADMINISTRATION – EDIT USER

4. Approval management

Limits and approvals default to your business's account settings. Accounts requiring two signatures and those requiring one signature appear in separate sections.

4.1 Set user transaction limits

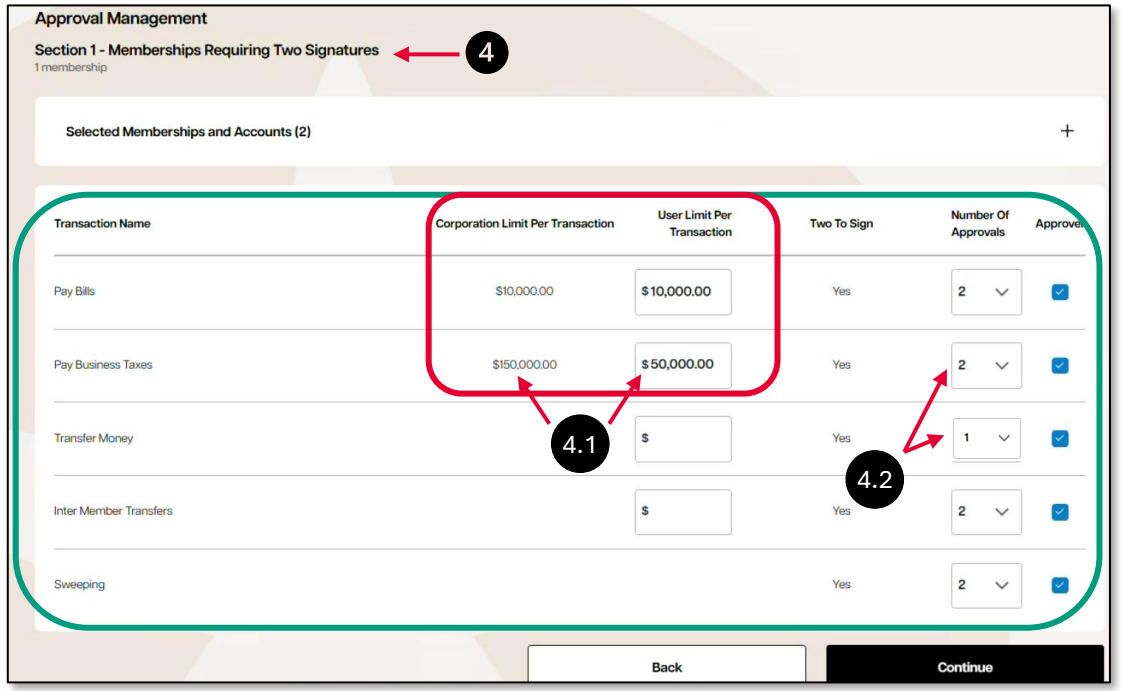
Reduce User Limit Per Transaction if needed. It cannot exceed Corporation Limit Per Transaction.

4.2 Set number of approvals

You can increase Number of Approvals but cannot reduce it below the required signatures for the business.

Exception: Transfer Money can require only 1 approval, even for a Two to Sign account.

Click Continue.



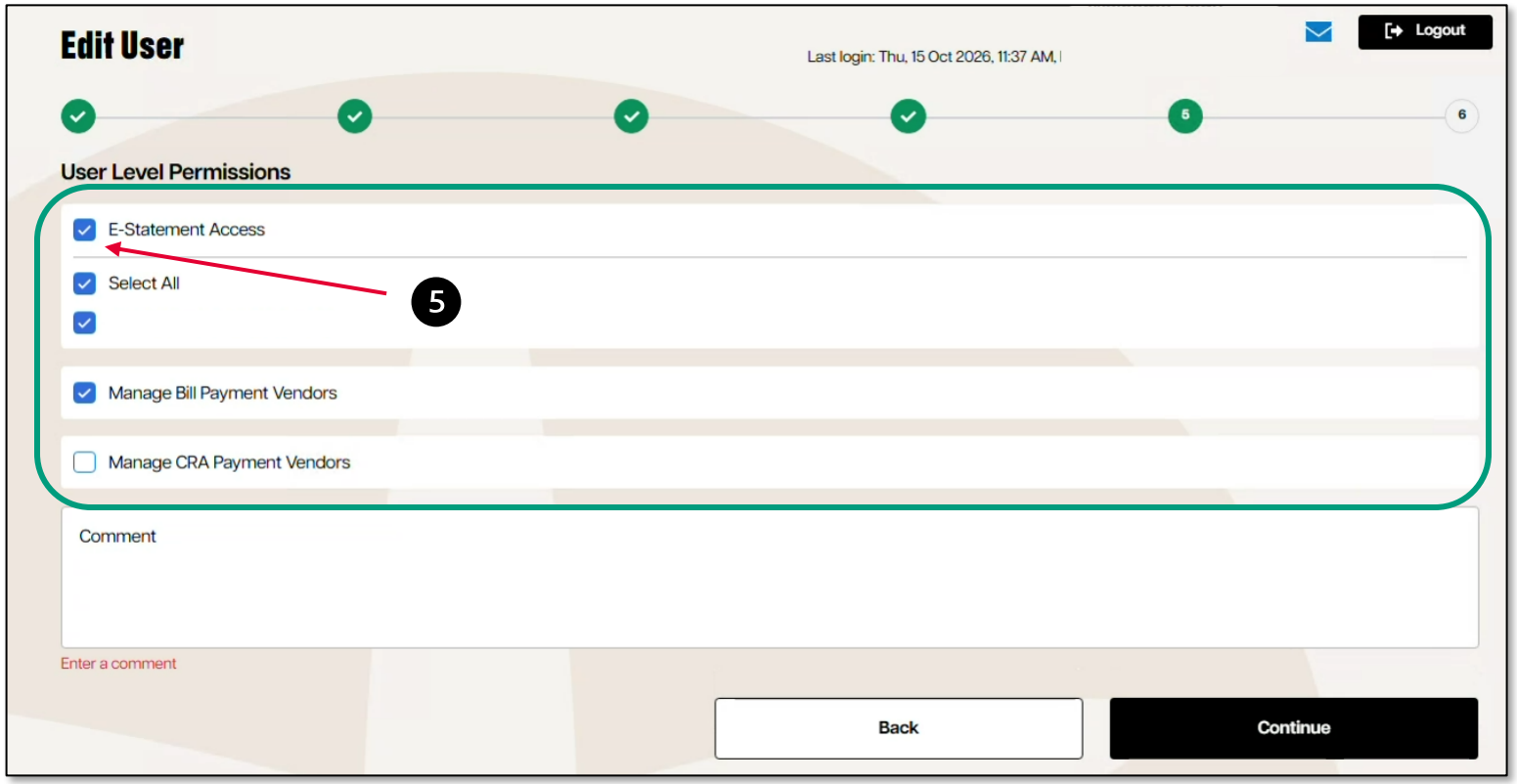
BUSINESS USER ADMINISTRATION – EDIT USER

5. Edit User – User Level Permissions

Here E-Statement Access for one or more memberships, as well as the ability to Manage Bill Payment and CRA Payment vendors can be modified.

Add a comment explaining any changes.

Click Continue.



BUSINESS USER ADMINISTRATION – EDIT USER

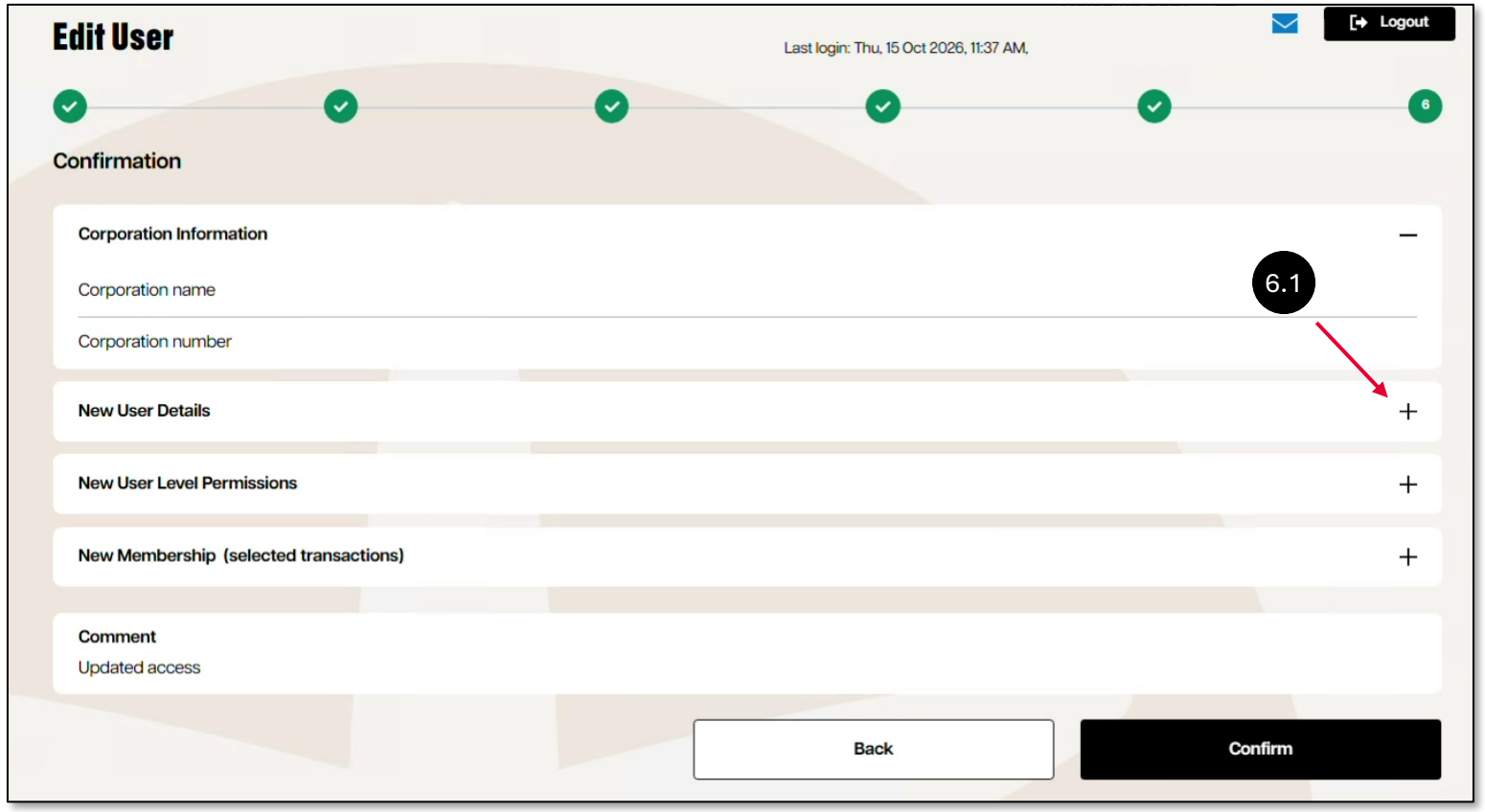
6. Edit User – Confirmation

This is the final step where changes made in steps 1-5 can be reviewed.

6.1 Review Details

Click the + sign beside relevant sections to review details.

Click Confirm to complete the changes.

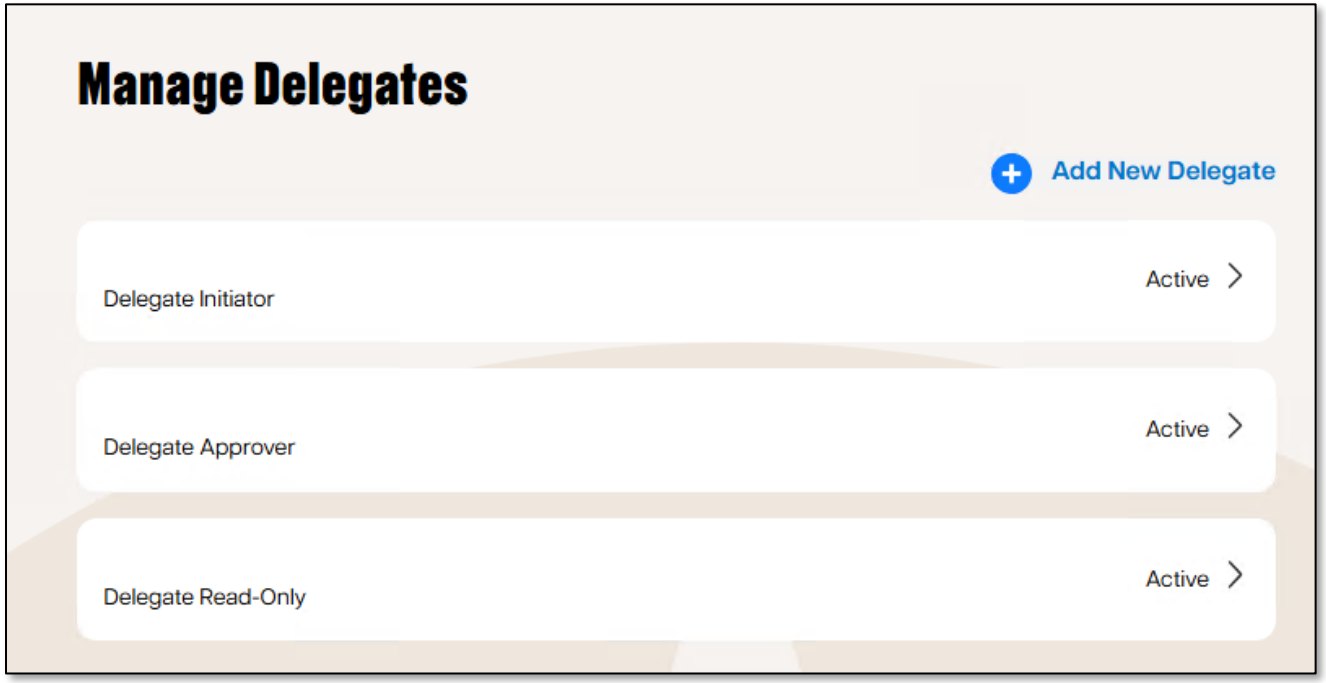


Services

SERVICES – MANAGE DELEGATES

Delegates can be added and managed by Users. Users who add Delegates can edit their Delegate's information and access or delete them from online banking.

- To manage delegates, navigate in the Menu or do a Menu Search for Services – Manage Delegates.



SERVICES – MANAGE DELEGATES

1. Add New Delegate

Click ‘Add New Delegate’

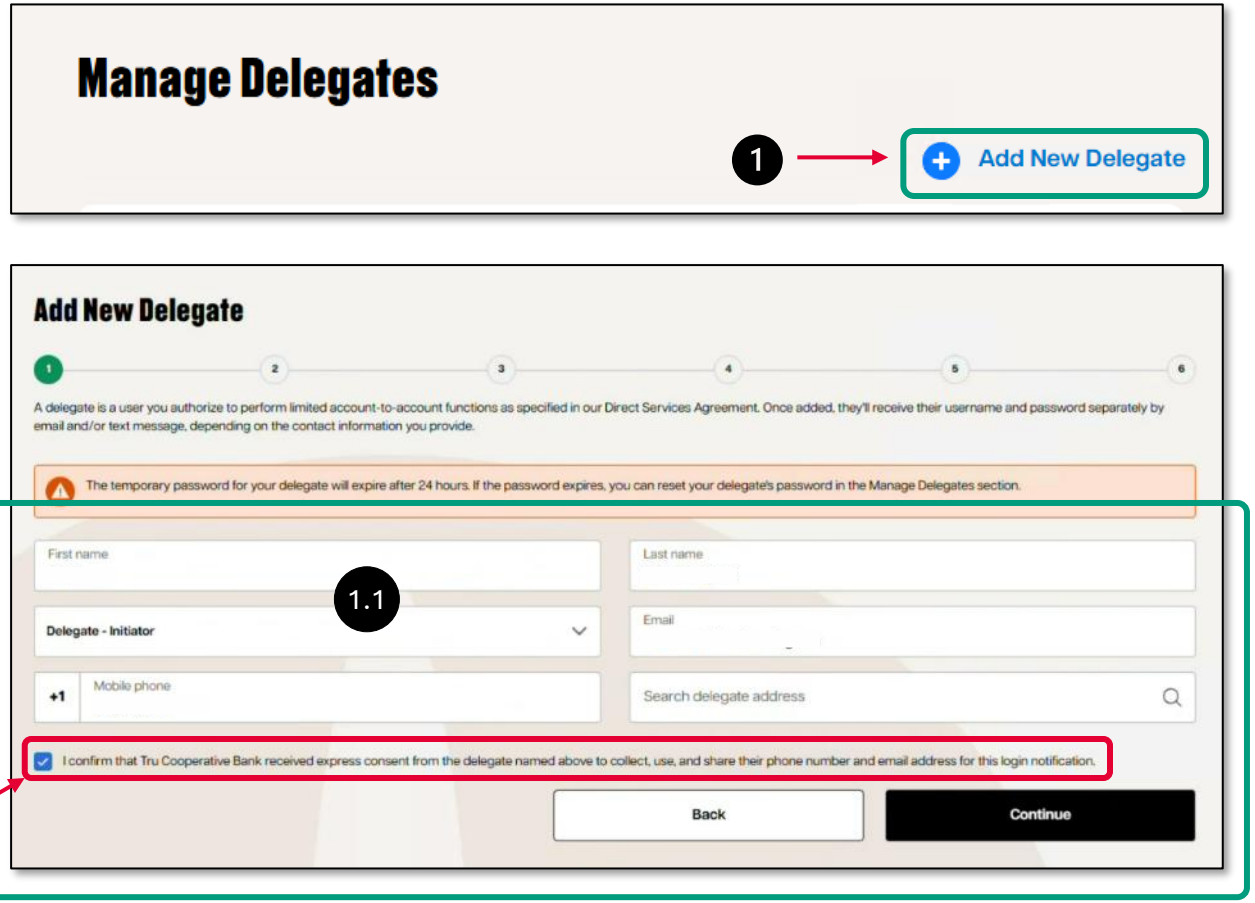
1.1 Complete Delegate Details

Complete the delegate’s details including First and Last Name, Delegate type (Read-Only, Initiator, or Approver), email, and cell phone number. The delegate’s address is optional.

1.2 Confirm Consent

Click “I confirm that Tru Cooperative Bank received express consent from the delegate named above to collect, use, and share their phone number and email address for this login notification”

Click Continue.



SERVICES – MANAGE DELEGATES

2. Add New Delegate – Product Selection

Select the Memberships and Products (accounts) the Delegate should have authority to access.

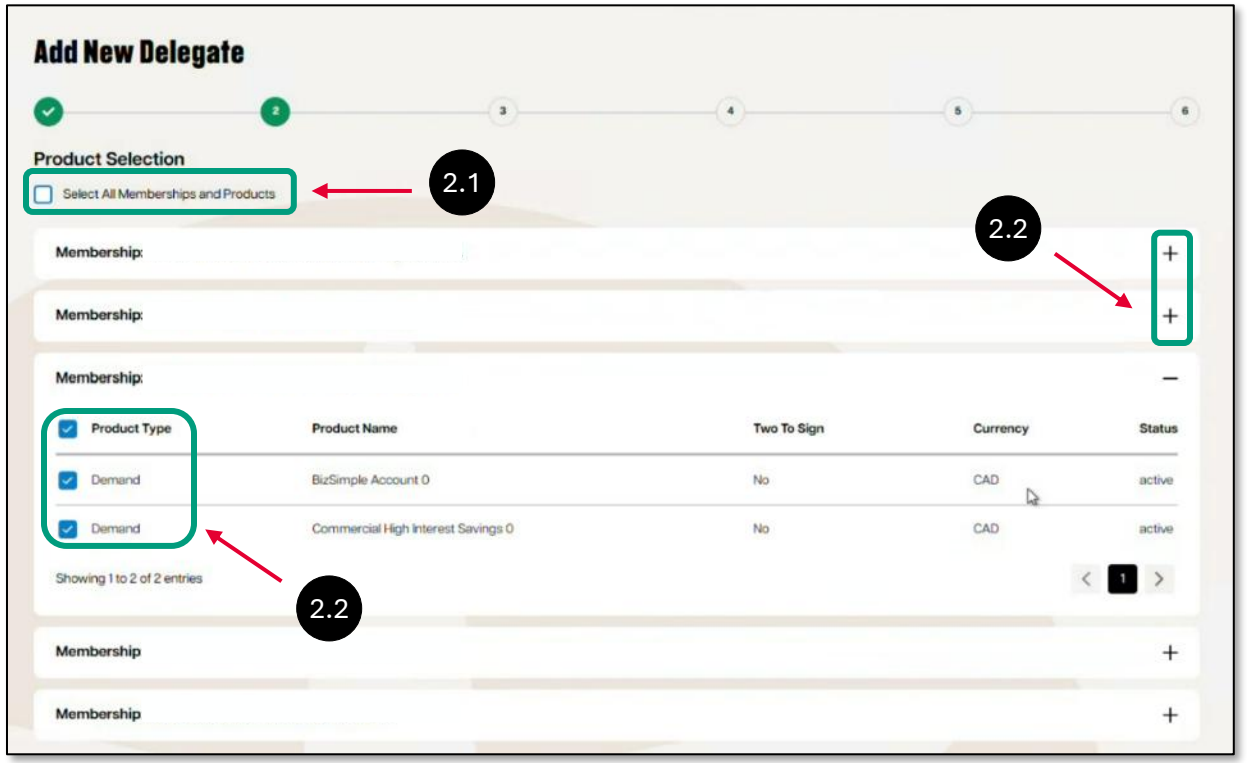
2.1 Select Memberships and Products

Click the ‘Select All Memberships and Products’ box if you want the delegate to have access to all accounts.

2.2 Select Individual Accounts

Alternatively, select the individual accounts the Delegate should have access to by clicking the + beside each membership and selecting the individual products (accounts).

Click Continue.



SERVICES – MANAGE DELEGATES

3. Add New Delegate – Account Transaction Settings

Select the type of transactions the Delegate can perform on the accounts within each membership selected in step 2.

3.1 Apply Settings

Transaction types for accounts can be configured globally by selecting the 'Apply Settings to All Products' box. Untick this box if you want to configure transaction types for accounts individually.

3.2 See Membership Details

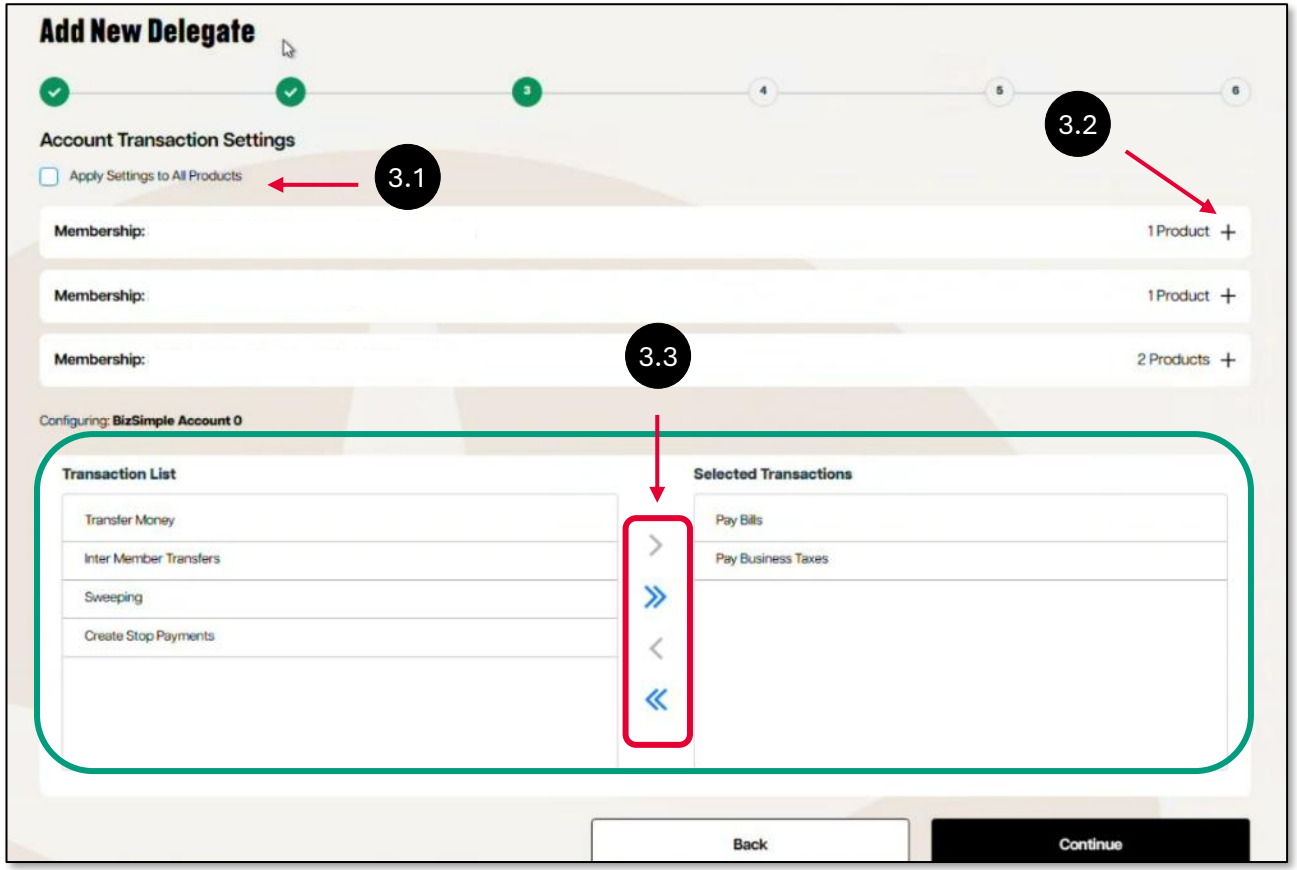
Click the + sign beside each membership to see the products (accounts).

3.3 Select Transactions

Select the transactions(s) from the Transaction List and click the single arrow to move the selected transaction(s) from the **Transaction List** to **Selected Transactions**, or click the double arrow to move all transactions to the Selected Transactions list.

- Selected Transactions can be removed following the same steps with the single and double arrows pointing back to the Transaction List.

Click Continue.



SERVICES – MANAGE DELEGATES

4. Add New Delegate – Approval Management

In the Approval Management screen, the limits and number of approvals will default based on the account settings for your business. Accounts requiring two signatures are grouped together in one section, and those requiring one signature are grouped together in another.

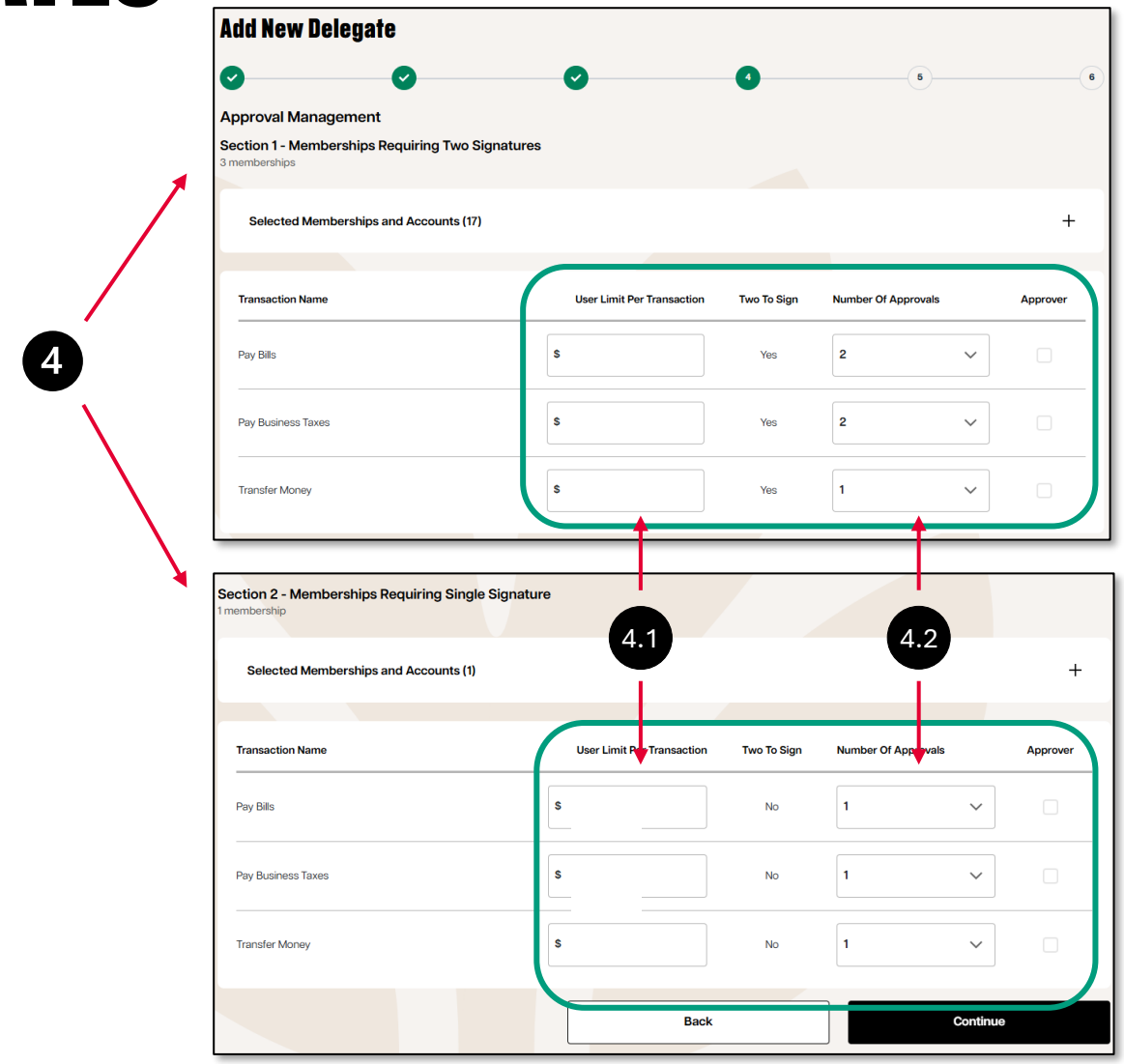
4.1 Set User Limits

User limits are input here and cannot exceed the Corporation Limit Per Transaction.

4.2 Set Number of Approvals

The Number of Approvals cannot be reduced below the required signatures for the business, except for Transfer Money – that transaction can have 1 approval required even if the account is Two to Sign. The Number of Approvals can be increased if desired.

Click Continue.



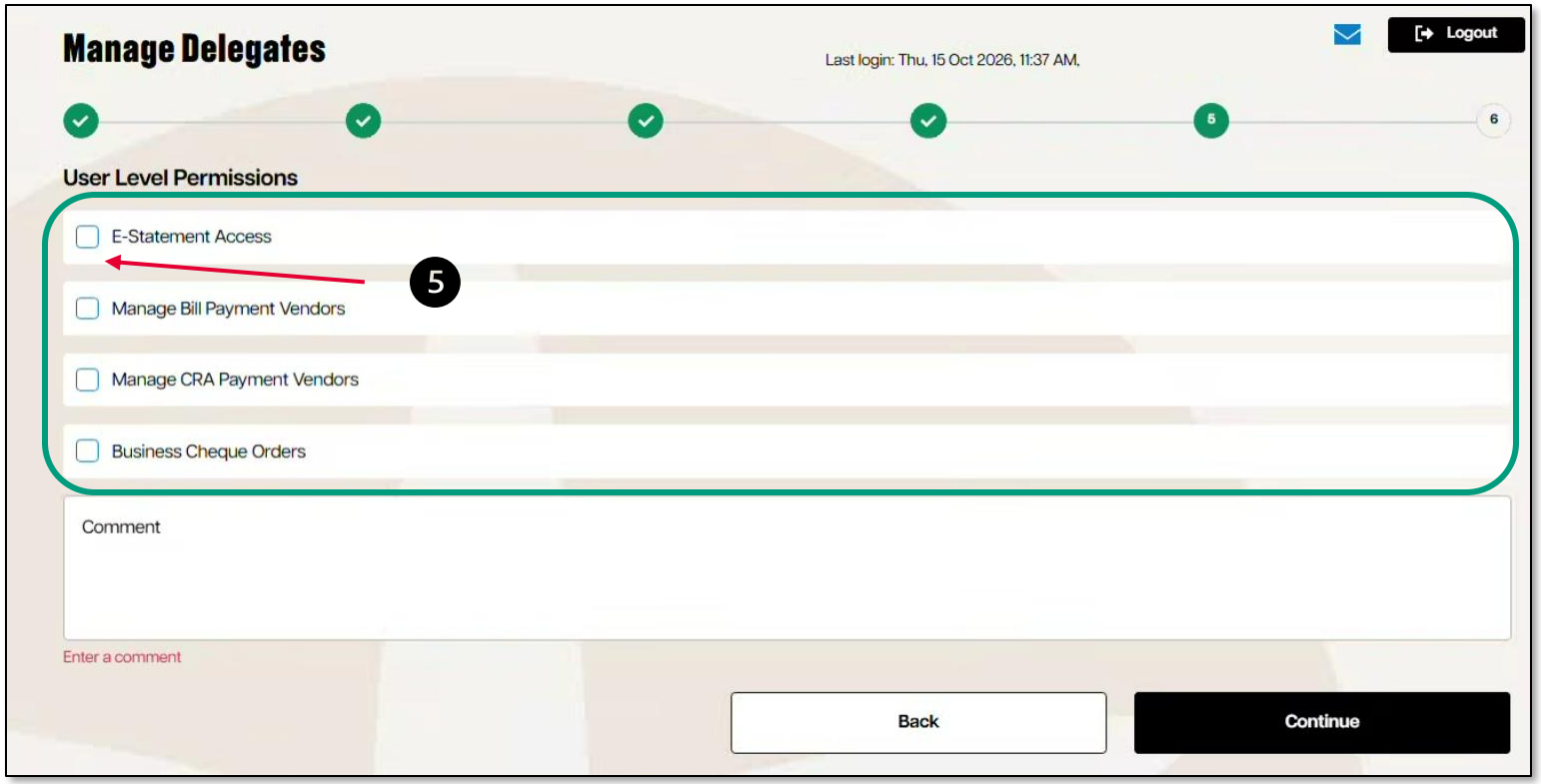
SERVICES – MANAGE DELEGATES

5. Add New Delegate – User Level Permissions

Here E-Statement Access for one or more memberships, as well as the ability to Manage Bill Payment and CRA Payment vendors and Business Cheque Orders can be modified. Select the box beside each section to update.

Add a comment for the changes.

Click Continue.



SERVICES – MANAGE DELEGATES

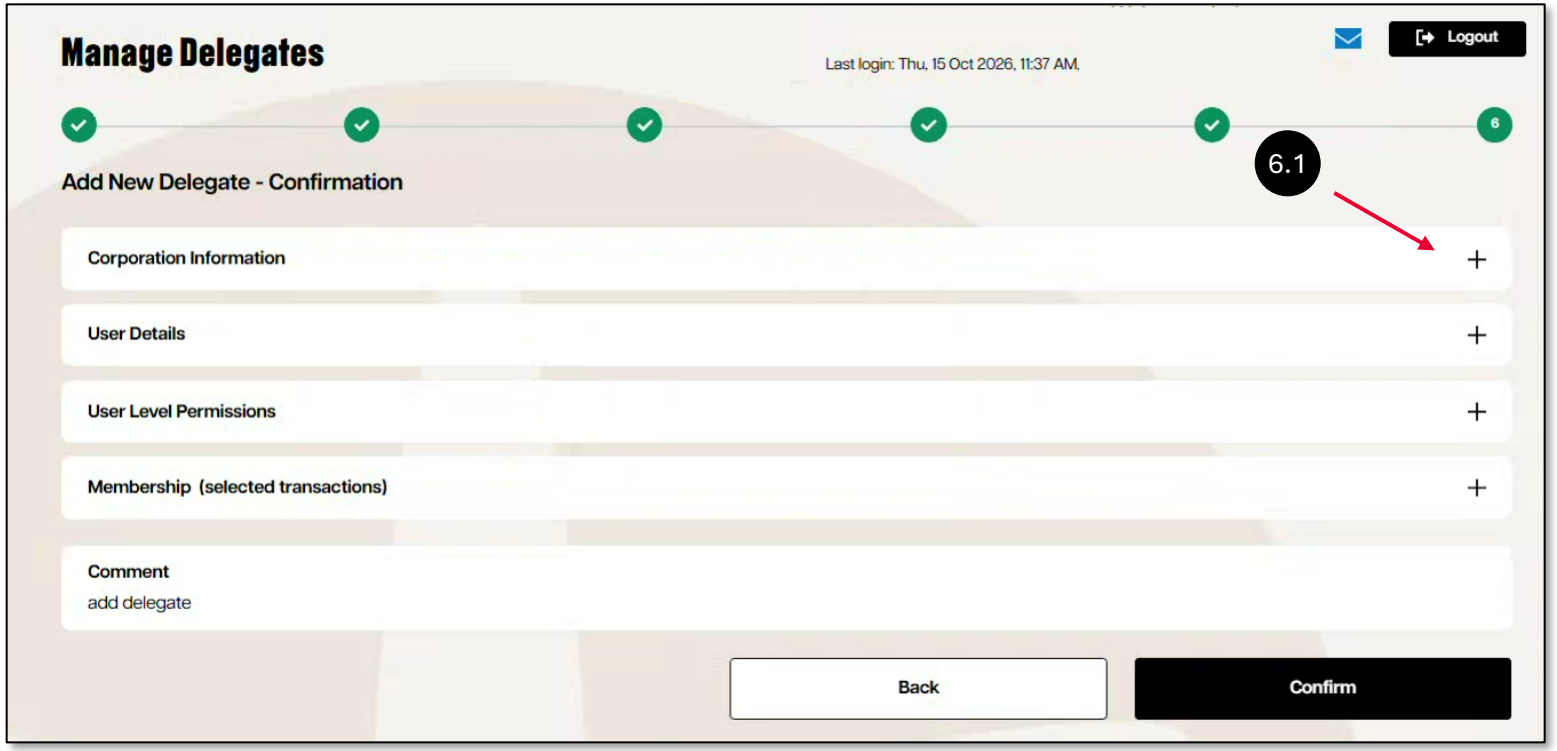
6. Add New Delegate – Confirmation

This is the final step where the settings configured in steps 1-5 can be reviewed.

6.1 Review Details

Click the + sign beside relevant sections to review details.

Click Confirm to add the Delegate. They will receive a temporary username and password via email and text message to complete their first time login to online banking.



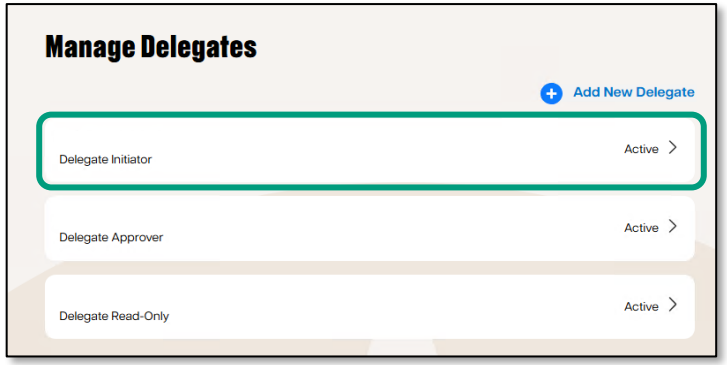
SERVICES – MANAGE DELEGATES

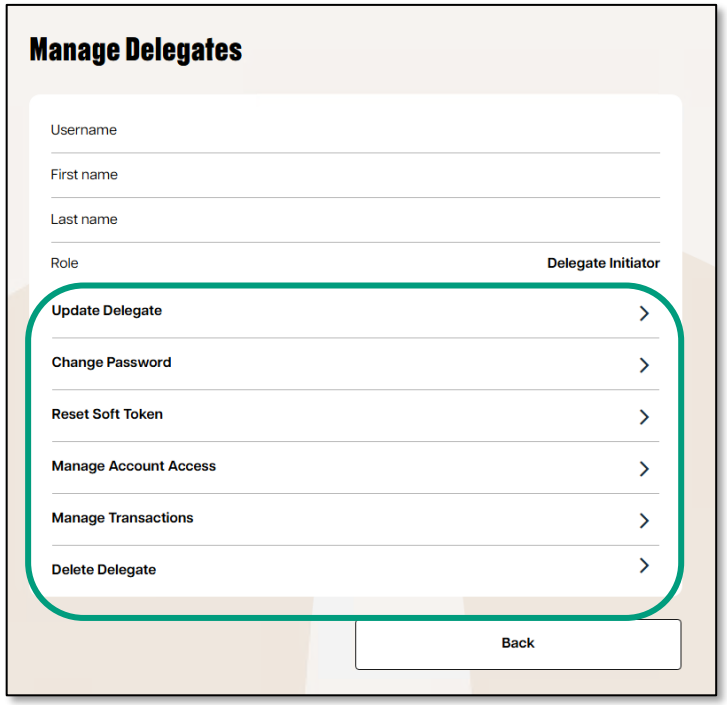
Manage Delegates

Existing Delegates can be modified by clicking on the Delegate profile. From here you can:

- Update the Delegate's information
  - Role (Initiator, Approver, Read-Only)
  - Status - Suspend
- Change their password
- Reset their Soft Token
- Manage Account Access
- Manage Transactions they can perform
- Delete the Delegate

- Follow the same steps used to add a new Delegate and click Confirm once complete.

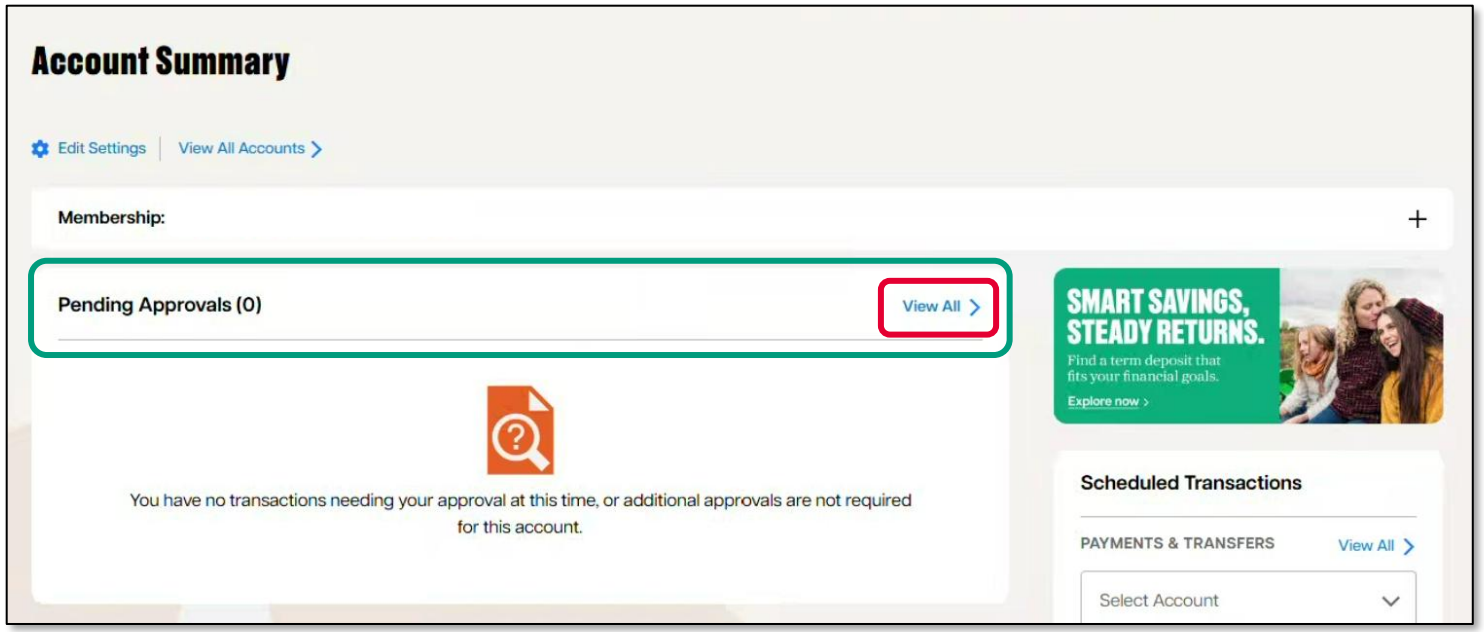




SERVICES – PENDING APPROVALS

Pending Approvals

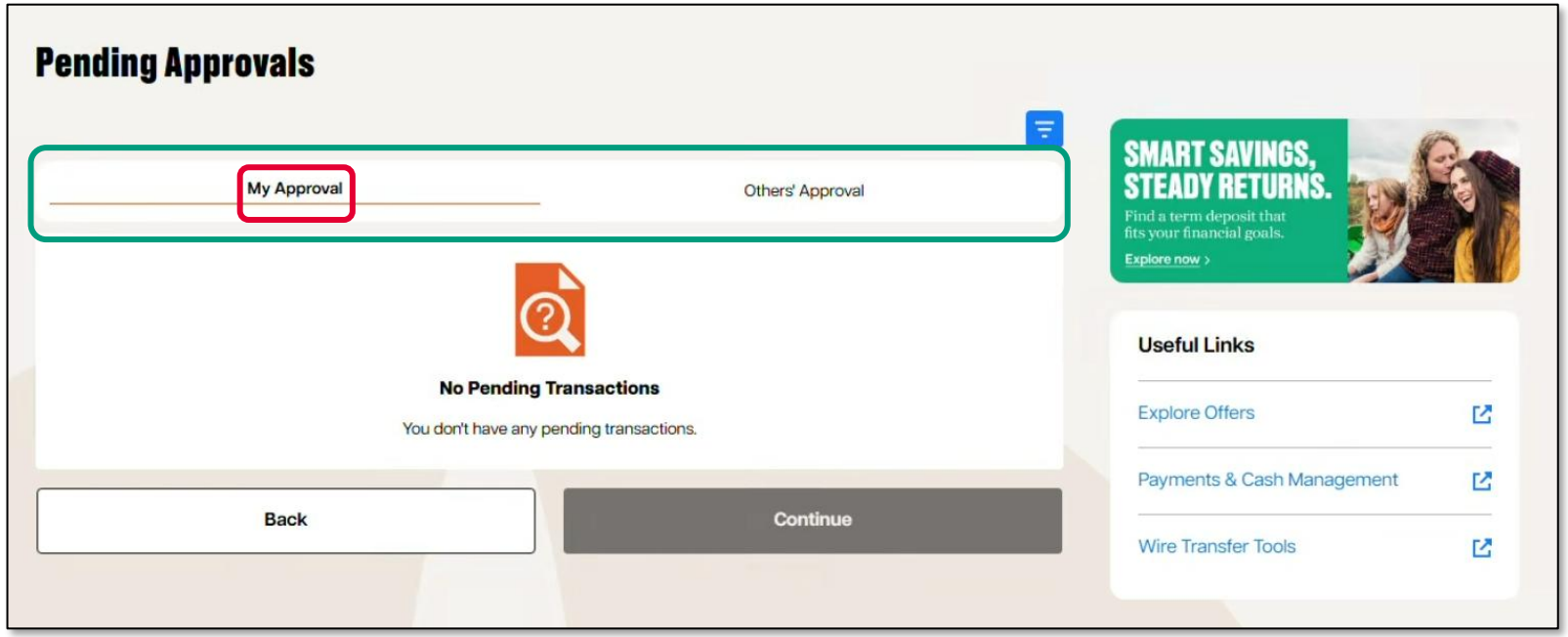
- Pending Approvals for transactions you or other Users/Delegates need to approve can be viewed on the main Account Summary page by scrolling past the membership(s) to the Pending Approvals box, and clicking View All.
- You can also navigate to Services – Pending Approvals in the menu on the left-hand side of the screen.



SERVICES – PENDING APPROVALS

Pending Approvals – My Approval

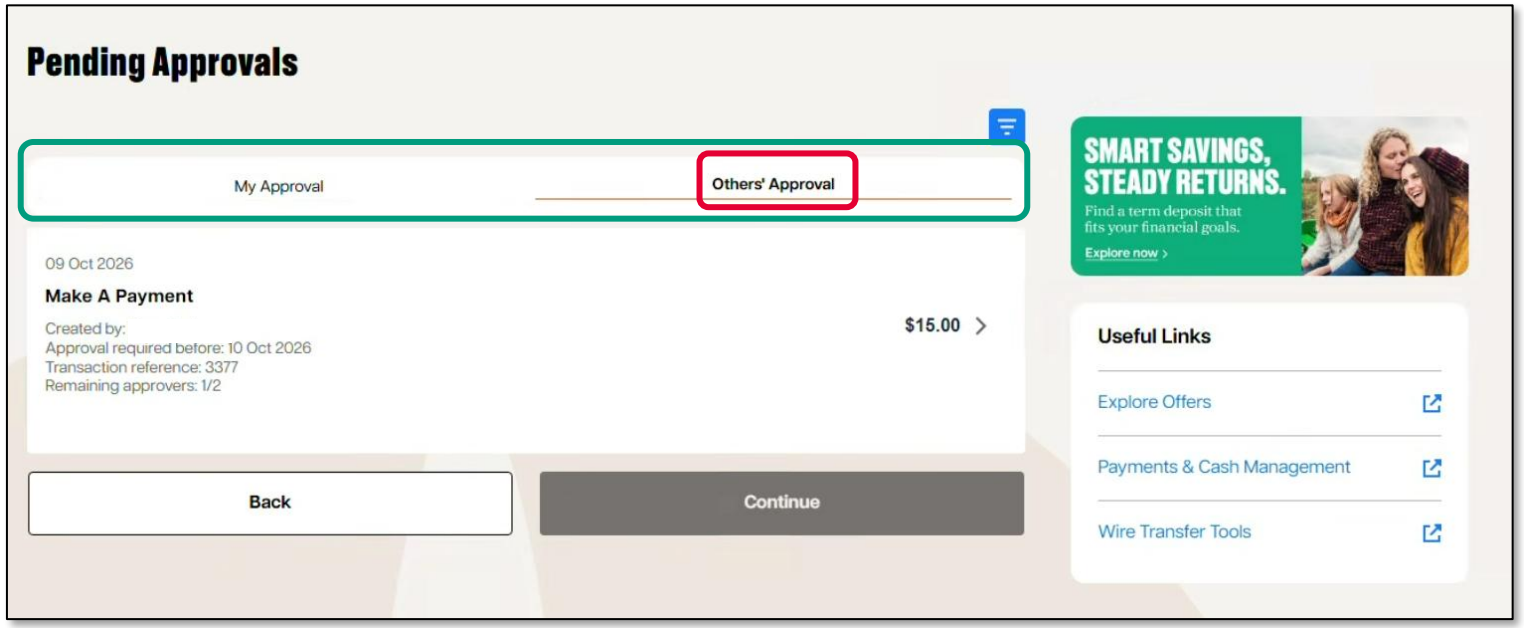
- Transactions requiring your approval will show in the My Approval Tab.



SERVICES – PENDING APPROVALS

Pending Approvals – Others' Approval

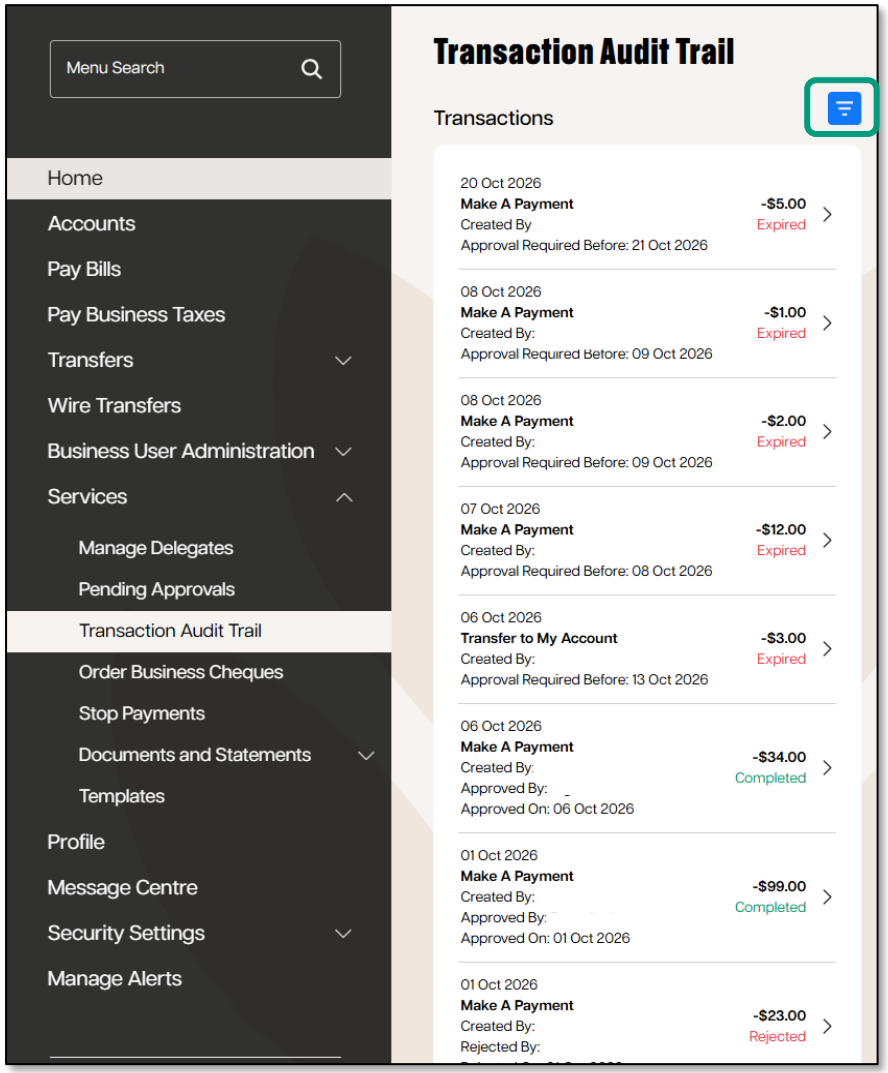
- Transactions requiring another user or delegate's approval will show in the Others' Approval Tab.

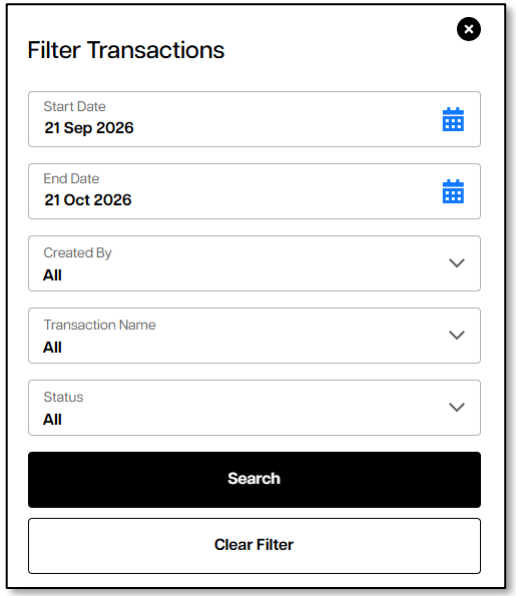


SERVICES – TRANSACTION AUDIT TRAIL

Transaction Audit Trail - Transactions

- Here you can view and see additional details on all the completed, cancelled, rejected, or expired transactions.
- Click the filter icon on the top right hand side to filter the transactions by specific date ranges, transaction names, and status.

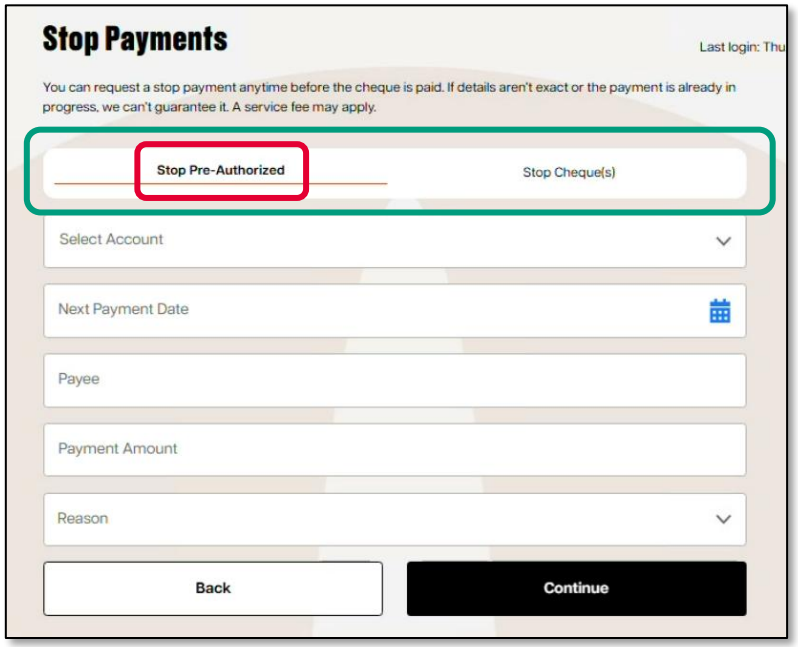


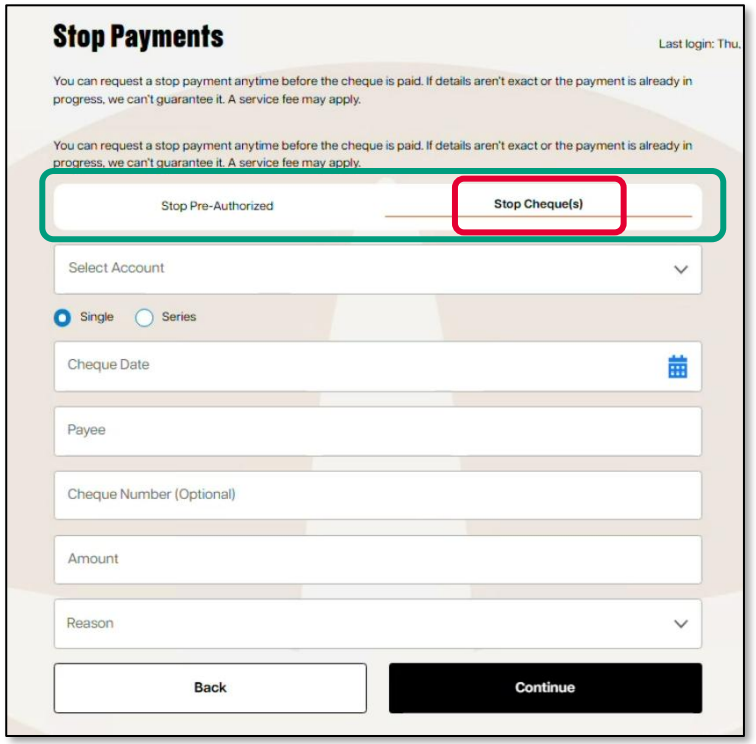


SERVICES – STOP PAYMENTS

Stop Payments

- This is where users can place stops on cheques and/or pre-authorized payments (PAP). No secondary approvals are required to place a stop on a cheque or PAP, regardless of account signing structure (ex. two-to-sign).
- If the details aren't an exact match or the payment is already in progress, the stop cannot be guaranteed. Service fees may apply.

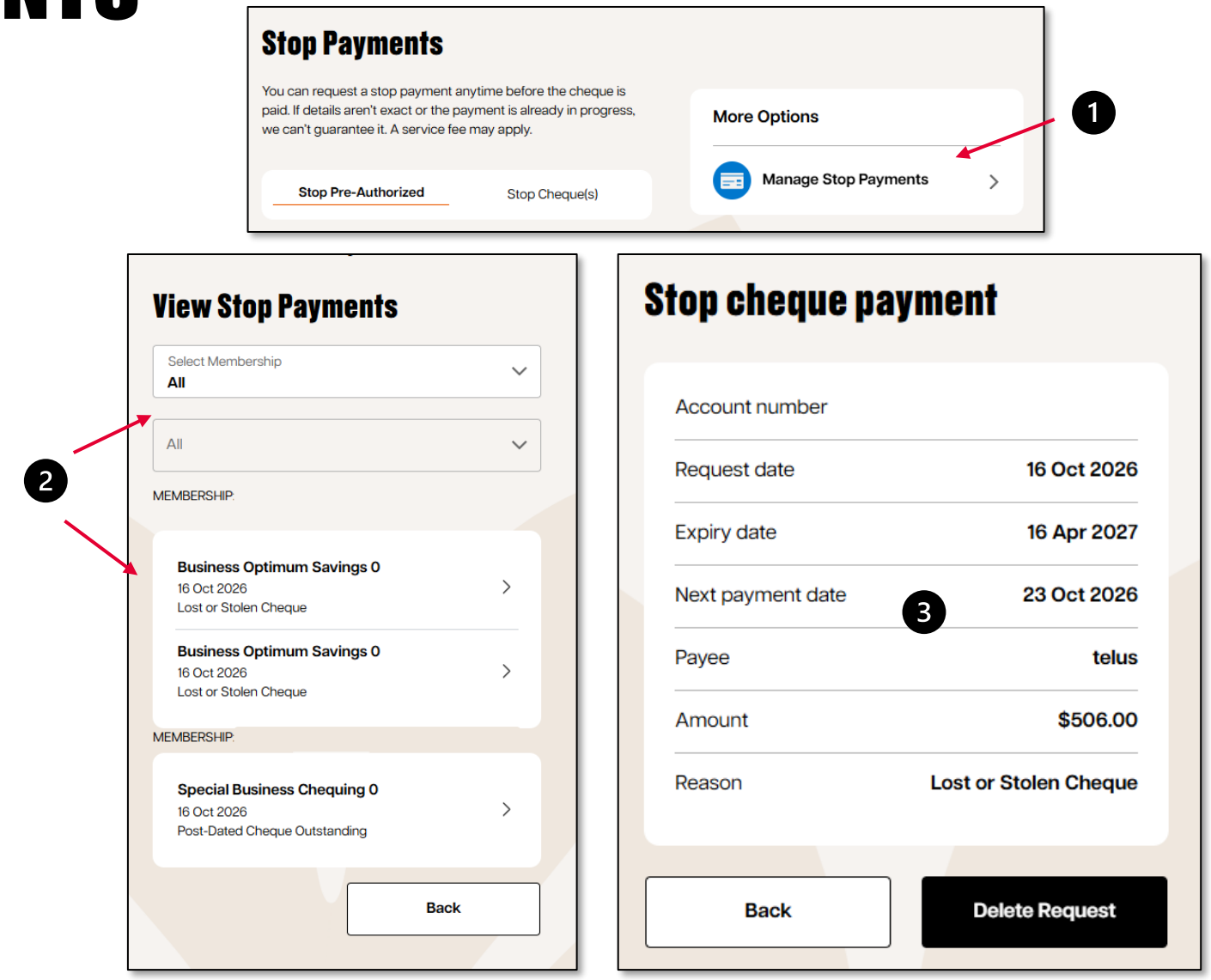




SERVICES – STOP PAYMENTS

Stop Payments – Manage Stop Payments

- This is where users can review existing stop payments and delete if the stop is no longer needed.
    1. Click Manage Stop Payments.
    2. Select the membership and account if needed or find the relevant stop payment in the list. Click the payment you want to manage.
    3. Review the specific stop payment details. Here the stop can be deleted by selecting Delete Request if needed.



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