Meridian™

Business Online Banking User Guide

Guidance for signing in, paying bills, transferring funds and more.

Getting started with Meridian Business Online Banking

Business Online Banking and administrator access is determined by the Authorized Officers of your Business. This access will influence your access to accounts, approval requirements and authority, and transaction limits.

Tasks submitted through Business Online Banking may be subject to approval. For example, your Business may require tasks be approved by a second Administrator or User before they take effect. Ensure you know the number of approvals needed before entering tasks and whether you are authorized to approve tasks initiated by other Users.

If you need information about your Business's set up or your approval requirements and authority, please consult your Business's Authorized Officers.

For the most recent version of the Business Online Banking User Guide please visit: meridiancu.ca/business-banking/business-online-banking-user-guides

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Sign in and authentication

Signing in for the first time

If you are signing in to Business Online Banking for the first time you will need your assigned user ID. If you do not have this information and are an Administrator, please contact your business' Authorized Officer(s). If you are a User, please contact your Administrator.

1. Go to MeridianCU.ca/business-banking
2. Click the **Sign in** button at the top right-hand corner
3. In the **Select Banking Type** drop-down menu select Commercial Banking
4. Type your assigned **User ID** and temporary password.
   For Administrator who do not have a temporary password, please contact us. Users who do not have their password, please refer to the Generate a Temporary Password process.
5. Select **Sign In**
6. Follow the steps to change your password
7. Set up your 3 security questions

Setting up multi-factor authentication

All administrators and users have the option to set up multi-factor authentication when signing into Business Online Banking.

However, for additional security, multi-factor authentication is mandatory if sending Interac e-Transfers® or online wires are enabled.

To set up multi-factor authentication for the first time, you will be required to download the Twilio Authy Authenticator app on your device. Once you have downloaded the app, please call 1-866-592-2226 and select option 3 to complete the set up.

Once set up, multi-factor authentication will be automatically promoted at sign in.

How to change your password

1. Click **Settings** located at the top right of the page
2. Click the password edit icon
3. Type your **Current Password, New Password,** and re-type the new password in the **Confirm Password** field
4. Click **Save** to complete the request

Administration

The **Admin** section of Business Online Banking is located at the top right corner, and includes 3 tabs: Admin Tasks, Transactional Tasks, and Maintenance.

Admin tasks tab (administrators only)

Admin Tasks include functions such as User set up, User permissions, and password resets. Administrators may see the following on the Admin Tasks tab:

- Assigned Tasks – Approve or Reject: Tasks initiated by another Administrator requiring approval to complete.
- My Tasks - Outstanding: Tasks that you have initiated that are awaiting approval by another Administrator.
- My Tasks – Rejected: Tasks that were rejected.
- My Tasks - Failed: Tasks that were not completed due to an error.

Transactional tasks tab

Transactional Tasks are financial transactions such as bill payments, transfers, or wires. Users and Administrators with the appropriate permission may see the following on the Transactional Task tab.

- Assigned Tasks – Approve or Reject: Transactions initiated by another User requiring approval to complete.
- My Tasks - Outstanding: Transactions that you have initiated that are awaiting approval by another User.
- My Tasks - Rejected: My Tasks - Rejected
- My Tasks - Failed: Transactions that were not completed due to an error.

Maintenance tab (administrators only)

In the **Maintenance** tab Administrators can set up online banking users, define account access, and set transaction permissions, including approval limits. Refer to the User Maintenance section for detailed instructions.

Administrators can also name accounts and access the audit trail of completed tasks.

Name accounts (administrators only)

Name Accounts allows Administrators to rename an account for all Users in online banking.

If the Business Group subscribes to Tax Payments the account name appearing on the Account Summary page will be displayed in Meridian's Tax Payment Application along with the account number.

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **Name Accounts**
4. Add or edit the name for the appropriate account
5. To display the default name, clear the field
6. Click **Submit**

Audit trail (administrators only)

The Audit Trail allows Administrators to search the completed tasks and transactions entered by all Users.

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **Audit Trail**
4. Use the filters to narrow the search results
5. Click **Filter**
6. The audit trail is displayed on the bottom of the page

User maintenance (administrators only)

Adding a user

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **User Maintenance**
4. Click **Add a New User**
5. Complete all required fields (note fields marked with an asterisk are mandatory)
6. Click **Generate Temporary Password**
   Make note of the password generated. You will need to provide it to the User.

7. Fill out the User Permissions to define the User's access, permissions, and limits in Business Online Banking.
8. Click **Account Access**
9. Select the account(s) the User will be able to access
10. Click **Save**
11. Carefully review and verify the details presented on the **Modify a User Confirmation** page
12. Add a **Comment** (mandatory) in the field provided
13. Click **Confirm** to complete the request
    If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.
14. Provide the User their User ID and temporary password (step 6 above)

Modify a user

Modify a User to update the products, accounts, and Memberships they have access to or when their permissions and limits need to be updated.

When a User's access is being updated, that User becomes "locked". If the User is signed in to Business Online Banking, they will not be able to complete any transactions and will receive an error message indicating that their profile is being updated. An error message will also appear to the User if they try to sign in while they are being updated.

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **User Maintenance**
4. In the **Actions** column click, click the **Select an Action** drop-down menu next to the appropriate User
5. Select **Edit**
6. Update the User Permissions and limits as required
7. If updates are required to the accounts the User can access (including Business Visa), click **Account Access** and update the User access as required
8. Click **Save**
9. Carefully review and verify the details presented

10. Add a **Comment** (mandatory)
11. Click **Confirm** to complete the request

If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

User permissions

Banking permissions

- Create Account Groups: Allows the User to select which accounts to see first when they sign in or which accounts to group together by function, for example, accounts used for bill payments
- View Documents: Allows the User to view statements
- Manage Payees: The ability to set up new bill payment vendors or accounts for the Business and the ability to delete existing vendors from Memberships
- Manage e-Transfer Recipients: The ability to set up new e-Transfer recipients and the ability to update or delete existing e-Transfer recipients from Memberships

Transactional banking permissions

- Bill Payments: Allows the User to make bill payments
- Transfers: Allows the User to transfer to another account within the Business Group
- Inter-Member: Allows the User to transfer to another account NOT within the Business Group
- Interac Email/SMS Transfers: Allows the User to send Interac e-Transfers® using email and SMS
- Interac Account Transfers: Allows the User to send Interac e-Transfers® using bank account encoding
- Online Wire Transfers: Allows the User to submit wire requests
- Transaction Limit: Limit for a single transaction
- Daily Limit Total: limit for all transactions within a day
- Approvals Required: Number of approvals the User requires for transactions they initiate (0-9)
- Approval Limit: Maximum dollar amount a User can approve for transactions another User initiates

Manage wire beneficiary permission

- Manage Wire Beneficiaries: Allows the User to create, edit, or delete wire beneficiaries
- Approval Required: Will require another User to approve the request

- Is Approver: Allows the User to approve a request initiated by another User

Stop payment permission

- Stop Payment: Allows the User to create and cancel stop payments
- Approval Required: Will require another User to approve the request
- Is Approver: Allows the User to approve the Stop Payment set up or cancellation initiated by another User

Tax payment permission

- Tax Payments: Allows the User to access Meridian's Tax Payment Portal to make Tax Payments
- Transaction Limit: The User's limit for a single tax payment. Note: The Transaction Limit will default to $1.00 but should be set to an appropriate level for the User. This field cannot be changed to $0.00.
- Authority: "Payments Only" allows the User to make payments only. "Payments & Manage Payees" allows the User to make payments and set up/delete new Tax Payment accounts for the Business
- User PFS ID: Auto populated after the User has accessed Meridian's Tax Payment Portal for the first time

Interac e-Transfers® Autodeposit permission

- Interac e-Transfers® Autodeposit: The User can register an email address for Interac e-Transfers® autodeposit

Deleting a user

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **User Maintenance**
4. In the **Actions** column click the **Select an Action** drop-down menu next to the appropriate User
5. Select **Delete**
6. Add a **Comment** (mandatory)
7. Click **Confirm** to complete the request

If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

If the User being deleted had the Tax Payment Permission enabled, Meridian must be notified to have the User deactivated on Meridian's Tax Payment Application business profile. Please send us a Secure Message and let us know.

Generate a temporary password for a user

A temporary password can be generated for Users who have forgotten their password or have been locked-out due to three failed password attempts.

Always confirm the identity of a User before providing them assistance.

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **User Maintenance**
4. Locate the User
5. In the **Actions** column click **Generate a Temporary Password** from the drop-down menu
6. Click **Yes, Generate**
7. Make a note of the password and provide it to the User. The User will be prompted to change their password the next time they login.

Unlock a user

Users can attempt to enter their passwords or security questions three times before being locked out. Unlocking a user lets them try again without needing a reset.

Always confirm the identity of a User before providing them assistance.

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **User Maintenance**
4. Locate the User
5. In the **Actions** column click **Unlock User** from the drop-down menu
6. Click **Yes, Unlock**

Reset challenge questions

When requested, you can reset a User's challenge questions so they choose new ones at their next login.

Meridian cannot view any security questions or answers for any Users. Always confirm the identity of a User before providing them assistance.

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **User Maintenance**
4. Locate the User
5. In the **Actions** column click **Reset Challenge Questions** from the drop-down menu
6. Click **Yes, Reset.** The User will need to select new challenge questions at their next login.

Transaction History, Cheque Images, and Statements

Transaction history

Transaction History allows you to search, view, and download an account's transactions using different criteria and formats.

1. Click **Accounts** located at the top right of the page
2. Locate the account
3. From the **Select an Action** drop-down menu click **View Transactions**
4. Select filter to narrow the search results. To use the **Filter By** option, a **Time Period** other than **Recent** must be selected.
5. To download the search results, select the format from the **Download** drop-down menu on the right

Cheque images

Cheque images can take up to 3 business days to be available

1. Click **Accounts** located at the top right of the page
2. Locate the account
3. From the **Select an Action** drop-down menu click **View Transactions**
4. Filter by **Time Period** (other than Recent) and **Cheque No** (for a single cheque) or **Cheque No Range** (for a range of cheques)
   The maximum date range is 6 months
5. Click the cheque number under the **Description** column to view the cheque image

6. To download the cheque images, click the **Download Images** button and follow the prompts

There is a maximum of 25 cheques that can be downloaded per PDF file

Occasionally an image of a cheque may not have been captured correctly and, as such, the image will not be available for online viewing. If the system returns the following message "Image not available", please contact your branch for assistance.

Download statements

To download statements the View Documents Permission must be enabled.

1. Click **Accounts** located at the top right of the page
2. Click **Download Monthly Statements** on the right-hand side of the page
3. Select the appropriate Membership and Statement month
4. Click **Get Statement.** The file will download onto your computer for viewing, saving, and/or printing

Register for e-Statements

By registering for e-statements the Membership will no longer be provided paper statements, but statements will be accessible online.

1. Click **Accounts** located at the top right of the page
2. Click **ESTATEMENTS & DOCUMENTS** located on the right side of the page
3. Select the appropriate Membership from the drop-down menu
4. Click the **Register** button

Bill payments

Add a payee

1. Click **Bill Payments** located at the top of the page
2. Click **Add Payee**
3. Start typing a payee name to generate a list of matching results
4. From the results, select payee to be added
5. Complete the required information
6. Click **Next**

7. Carefully review and verify the details presented on the **Review Your Bill Payee** page
8. Click **Finish** to complete the request

If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Delete a payee

1. Click **Bill Payments** located at the top of the page
2. Click **Manage Payees**
3. Click delete icon for the payee to be deleted
4. Select the Membership(s) to delete the payee from and enter a comment
5. Click **Finish** to complete the request

If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Pay a bill

1. Click **Bill Payments** located at the top of the page
2. Select the appropriate **Membership** from the drop-down menu
3. Click the drop-down list to select the default account from which to pay the bill
   Business Advantage Plus accounts are high interest online savings that are not accessible for Bill Payments.
4. Click the bill to pay
5. Type the **Amount** to be paid
6. Complete all required fields
7. Click **Next**
8. Carefully review and verify the details presented on the **Review Bill Payments** page
9. Click **Submit** to complete the bill payment

If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

View or cancel scheduled bill payments

1. Click **Bill Payments** located at the top of the page

2. Click the **Scheduled Payments** tab
3. Select the Membership from the drop-down menu to view the scheduled payment(s)
4. To cancel a payment, click **Show** under the **Details** column for the payment
5. Click the **Delete** icon
6. Click **Yes, Cancel** to confirm the cancelation

If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Transferring funds

How to transfer funds

1. Click **Transfers** located at the top of the page
2. On the **Between Accounts** tab, select the **Transfer Type**
   Note: Selecting **Transfers** will allow funds to be transferred between Memberships within the BOB Group. Selecting **Member to Member Transfer** will allow funds to be transferred to a Membership outside of the BOB Group.
3. Complete all required fields
4. If another transfer is required, click **Add Another Transfer** and complete all required fields
5. Click **Next**
6. Carefully review and verify the details presented on the **Make a Transfer** page
7. Click **Submit**

If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied

View or cancel scheduled transfers

1. Click **Transfers** located at the top of the page
2. Click the **Scheduled Transfers** tab
3. Select the Membership from the drop-down menu to view the scheduled transfer(s)
4. Click **Show** under the **Details** column for the transfer
5. To cancel a transfer, click the **Delete** icon
6. Click **Yes, Cancel** to confirm the request

If your task require approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Interac e-Transfers®

Set Up Interac e-Transfer® Profile

1. Click **Admin** located at the top of the page
2. Click the **Maintenance** tab
3. Click **INTERAC E-TRANSFER® PROFILE**
4. Select the Membership to register and create a profile for with Interac
5. Click **LET'S START**
6. Complete all required fields
7. Click **Save** to complete the set up

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Set Up Interac e-Transfer® Autodeposit

1. Click Transfers located at the top of the page
2. Click the Interac e-Transfers® tab
3. Select Manage Autodeposit
4. Select the Membership from the drop-down menu
5. Click the edit icon to configure the email address
6. Complete all required fields
7. Click Save
8. Complete the registration by opening the automated email sent to the email address provided

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Interac e-Transfer® user permissions

Permissions must be enabled to allow a User to send Interac e-Transfers®, add or edit Recipients.

1. Click **Admin** located at the top of the page

2. Click the **Maintenance** tab
3. Click **User Maintenance**
4. In the **Actions** column click the **Select an Action** drop-down menu next to the appropriate User
5. Select **Edit**
   - To allow the User to add and edit recipients:
     - Under the **Banking Permission** section check off **Manage e-Transfer Recipients**
   - To allow the User to send e-transfer via email and SMS:
     - Under the **Permission** section check off **Interac Email/SMS Transfers**
     - Enter the Transaction Limit and Daily Limit
     - Enter the number of approvals the User requires to send an e-transfer
     - Enter an **Approval Limit** if the User will approve other User's e-transfers
   - To allow the User to send e-transfers via account routing information, which are deposited directly into a recipient's account:
     - Check off **Interac Account Transfers**
     - **Transaction Limit** and **Daily Limit**
     - Enter the number of approvals the User requires to send an e-transfer
     - Enter an **Approval Limit** if the User will approve other User's e-transfers
   - To allow the User to register an email for e-transfer Autodeposit:
     - Under the Interac e-Transfer® Autodeposit section check off **Interac e-Transfer® Autodeposit**
6. Click **Next**
7. Carefully review and verify the details presented and add a comment
8. Click **Confirm**

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Add a recipient

1. Click **Transfer** located at the top of the page
2. Click the **Interac e-Transfers**® tab
3. Click **ADD/EDIT RECIPIENTS**
4. Click **ADD RECIPIENTS**
5. Select the Membership from the drop-down menu the recipient will be connected to

6. Complete all required fields
7. Click **Review**
8. Carefully review and verify the details presented
9. Click **Save** to complete the request

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Edit or delete a recipient

1. Click **Transfer** located at the top of the page
2. Click the **Interac e-Transfers®** tab
3. Click **ADD/EDIT RECIPIENTS**
4. Select the Membership from the drop-down menu
5. Click the **Edit** icon for the recipient to be edited and update the necessary information or click the **Delete** icon for the recipient to be deleted
6. Click **Review**
7. Carefully review and verify the details presented
8. Click **Save** to complete the request

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Send an e-transfer

1. Click **Transfer** located at the top of the page
2. Click the **Interac e-Transfers®** tab
3. Click **Send Money**
4. Select the Membership from the drop-down menu
5. Complete all required fields
6. Click **Next**
7. Carefully review and verify the details presented
8. Click **Submit** to complete the request

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

e-Transfer history, cancel an e-transfer, and re-notify

1. Click **Transfer** located at the top of the page
2. Click the **Interac e-Transfers®** tab
3. Click **View History**
4. Select the Membership from the drop-down menu and the last 3 transfers will display
   - To view more than 3 transfers, click **See Complete History**
   - To cancel an e-Transfer, click the icon under the **Cancel** column (Note: the icon is only available if the e-Transfer has not been deposited)
   - To re-notify a recipient, click the icon under the **Re-notify** column (Note: the icon is only available if the e-Transfer has not been deposited)

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Wire transfers

Add a beneficiary

1. Click **Transfers**
2. Click the **Wire Transfer** tab
3. Click **Manage Beneficiaries**
4. Click **Add Beneficiary**
5. In the **Create Beneficiary** field, select **Create New** to add a new beneficiary or select **From Existing** to copy an existing beneficiary from another Membership
6. If **Create New** is selected, select the Membership from the drop-down menu to attach the new beneficiary
7. Complete all required fields
8. Click **Next**
9. Carefully review and verify the details presented

10. Click **Submit**

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Edit or delete a beneficiary

1. Click **Transfers**
2. Click the **Wire Transfer** tab
3. Click **Manage Beneficiaries**
4. To delete a beneficiary, click the **Delete** icon
5. To edit a beneficiary, click the **Edit** icon and update the necessary details
6. Click **Save**

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Send a wire transfer

1. Click **Transfers**
2. Click the **Wire Transfer** tab
3. Select a **Membership** from the drop-down box
4. Complete all required fields. **Note:** If sending USD from a CAD account, enter either the CAD amount to send and the system will determine the USD equivalent or enter the USD amount to and the CAD will be calculated
5. Click **Next**
6. Carefully review and verify the details presented
7. Click **Submit Wire**

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Wire history

1. Click **Transfers**
2. Click the **Wire Transfer** tab
3. Click **History**

4. Select the **Membership** from the drop-down menu and the history is displayed
5. Click **Status** to view further detail about a specific wire

Stop payments

Stop cheque(s)/pre-authorized debit

1. Review the account's transaction history to ensure the cheque or pre-authorized debit has not been processed
   NOTE: A stop payment cannot be placed on a certified cheque
2. Click **Accounts** located at the top right of the page
3. Click on **Stop a Payment** on the right-hand side of the page
4. Complete the **Add a Stop Payment** form
5. Click **Next**
6. Carefully review and verify the details presented and read the Terms and Conditions
7. Click the check the box that acknowledges that you have read the Terms and Conditions
8. Click **Add Stop Payment**

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied

Canceling stop payments

1. Click **Accounts** located at the top right of the page
2. Click on **Stop a Payment** on the right-hand side of the page
3. Click the **Select a Membership** drop-down list and select a Membership
4. Click **Cancel** beside the stop payment that you wish to cancel
5. Carefully review and verify the details presented
6. Read the Terms and Conditions for placing a stop payment that appear on the page
7. Click the check the box that acknowledges that you have read the Terms and Conditions
8. Click **Confirm** to continue with the cancellation

Service fees for placing the stop payment will not be reimbursed.

Note: If your task requires approval, Business Online Banking will email all approving Administrators to approve the task. The task will only be completed once all approval requirements have been satisfied.

Account groups

Both Administrators and Users with Create Account Groups permission can customize the accounts displayed on their Account Summary page.

Create a group

1. Click **Accounts** located at the top right of the page
2. Click **Group Accounts** on the right-hand side of the page
3. Click **Add a New Group**
4. Enter a **Group Name** and select the accounts to include by clicking in the boxes next to the account
5. Click **Review**
6. Carefully review and verify the details presented
7. Click **Confirm** to complete the update
8. Active the group by clicking the radio button in the **Active** column

Change the active group

The Active Group determines what is displayed on the Accounts page. There are two ways to active a group:

From the Accounts tab

1. Click **Accounts** located at the top right of the page
2. Click the **Accounts Summary View** drop-down menu on the right-hand side of the page
3. Select the group to activate

From the Group Accounts page

1. Click **Accounts** located at the top right of the page
2. Click **Group Accounts** on the right-hand side of the page
3. Select the group to activate by clicking the radio button in the **Active** column

Edit a group

1. Click **Accounts** located at the top right of the page
2. Click **Group Accounts** on the right-hand side of the page
3. Click **Edit** for the appropriate group
4. Make the changes required
5. Click **Review**
6. Carefully review and verify the details presented
7. Click **Confirm** to complete the update

Delete a group

1. Click **Accounts** located at the top right of the page
2. Click **Group Accounts** on the right-hand side of the page
3. Click the **Delete** icon for the Group to be deleted
4. Click **Yes, Delete** to delete the group

Secure messages

Secure Message allows Administrators or Users to communicate privately with Meridian. You can send messages under any Membership you have access to and will only receive messages relevant to those Memberships.
You will receive an e-mail notification of new messages for if your profile contains your e-mail address.

Send a message to Meridian

1. Click **Secure Messages** located at the top of the page
2. Click **New Message**
3. Complete the **Compose Message** form
4. To add an attachment, click **Add Attachment**
   Up to three files can be added to the message. Each file can be up to 10MB in size. Only the following file formats are accepted:
   - ZIP files (*.zip)
   - PDF Files (*.pdf)
   - Microsoft Excel files (*.xls, *.xlsx)

- Microsoft Word files (*.doc, *.docx)
- Plain text (*.txt)
- WordPad file (*.rtf)

5. Click **Send** to send the message

The Meridian Representative will respond to the message within 2 business days of the request.

View and reply to messages

1. Click **Secure Messages** located at the top of the page
2. To view message details, click the message
3. To reply to a message, type a response in the **Reply** box
4. To add an attachment, click **Add Attachment**
   Up to three files can be added to the message. Each file can be up to 10MB in size. Only the following file formats are accepted:
   - ZIP files (*.zip)
   - PDF Files (*.pdf)
   - Microsoft Excel files (*.xls, *.xlsx)
   - Microsoft Word files (*.doc, *.docx)
   - Plain text (*.txt)
   - WordPad file (*.rtf)
5. Click **Send** to send the message

The Meridian Representative will respond to the message within 2 business days of the request.

Have questions or need assistance?

Log into Meridian Online Banking and send us a secure message or call business banking support at 1-866-592-2226, Option 3, weekdays from 8:30am to 5:00pm.