OUR ELECTRONIC SERVICES ONLINE

LBC*Direct* Business

LAURENTIAN BANK

Seeing beyond numbers.™

Check the balance in your accounts and on your Laurentian Bank Visa* Business credit card or any other banking products, anytime and as often as you want. **It's easy and convenient with LBC*Direct* Business Internet Banking Services!**

Once you sign up, you can perform actions, such as view your transaction history and make transfers from your various bank accounts.[1]

Securely manage your finances

Laurentian Bank has rigorous security measures in place, including:

- 2048-bit encryption for online transactions;
- 2-factor authentication feature to confirm that you are the person trying to log in to your account;
- Online session interruption after 10 minutes of inactivity;
- Monitoring of unusual transactions;
- Along with various other means to ensure the confidentiality of your information.[2]

LBC*Direct* Business services are:

- Convenient;
- Economical;
- Secure;
- Easy to use;
- Available at any time, from anywhere!

Monthly fees: $6.95 (waived if you have a Business plan).

Two types of access available:

- Informational access;
- Transactional access.[3]

This is very practical if you have authorized users on the accounts who are not permitted to make transactions—you can give them informational access only. The company's authorized signatory delegates access to users. It will then be created by a member of our team.

Please note that authorized signatories acting jointly with one or more other persons must have informational access only, unless they obtain a resolution authorizing us to issue a transactional access.

Access your accounts and carry out your banking transactions 24/7

Online

LBC*Direct* Business is available on desktop, mobile and tablet browsers. LBC*Direct* Business will adjust to the screen size of all your devices.

You would like to subscribe?

Call **514-252-1846** or **1-800-252-1846** (toll-free) right now to get your unique access codes.

Drop by a branch location.

Contact the coordinator at your Business Centre.

Your day-to-day banking transactions[4] on LBC*Direct* Business!

The following banking transactions are available on LBC*Direct*† Business depending on your access type.

💻 Online

	Informational access	Transactional access
View your current bills	💻	💻
Government tax returns and remittances	–	💻
Assign informational or transactional access to various representatives of your company	–	💻 (authorized signatory)
Access your account transaction history	💻	💻
Pay bills	–	💻
Transfer your transaction history to financial management software (e.g. Quickbooks, Acomba)	💻	💻
Check the balance of your Laurentian Bank Visa card	💻	💻
Check your account balance	💻	💻
Check the balance of your mortgage, commercial loan, line of credit and other investment products	💻	💻
Transfer between your Laurentian Bank accounts	–	💻
Interac e-Transfer®[5,6]	–	💻
View your various statements* (Bank, line of credit)	💻	💻

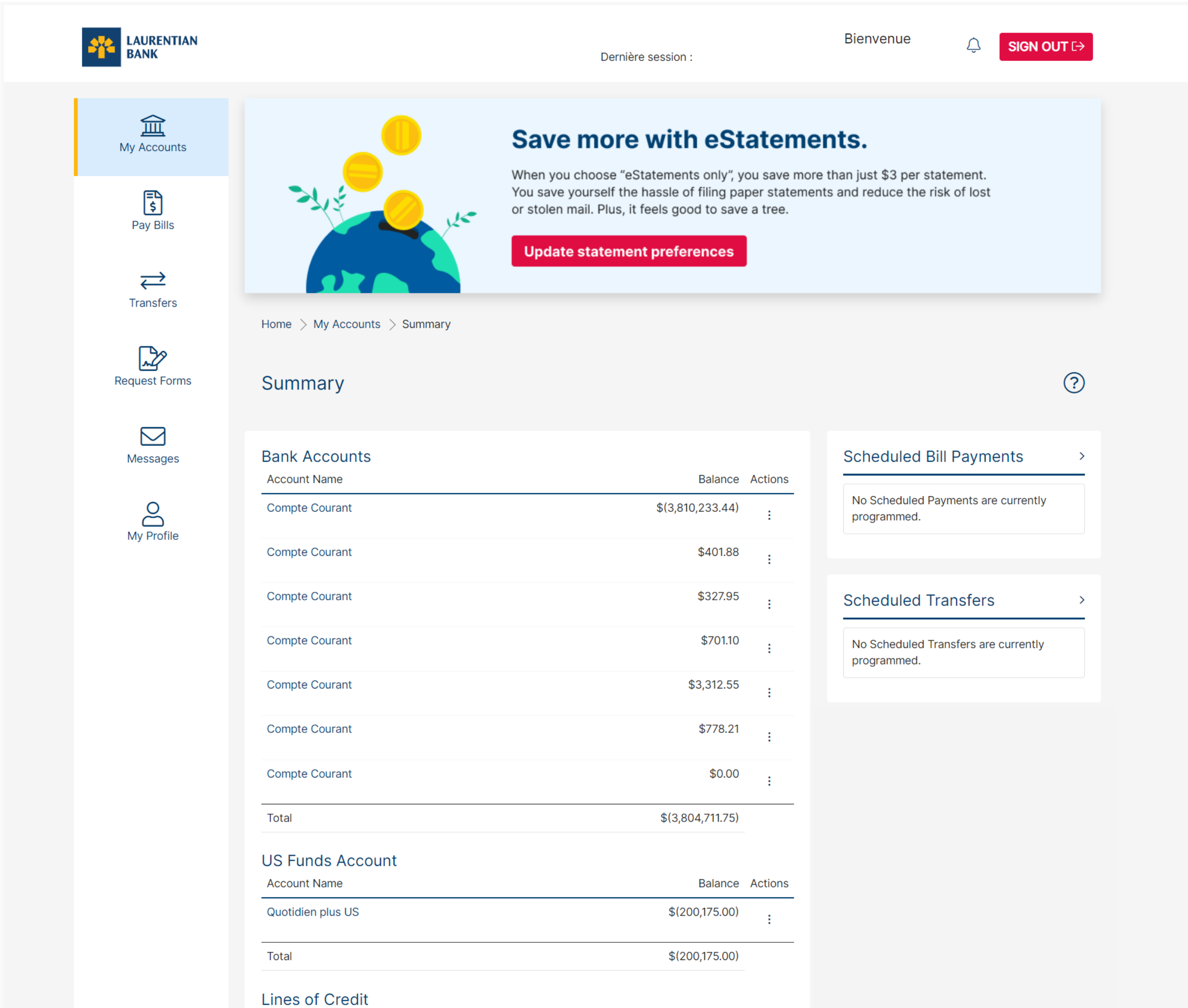
* Loan statements are not available in LBC*Direct* Business. You will receive a paper statement instead. For banking statements, if your business receives paper statements with remitted cheques, you can view your monthly transactions by using the historical transaction functionality within LBC*Direct* Business.

† Some transactions can be carried out through the LBC*Direct* Business phone service. To enable this, the authorized signatory must contact us to make an access request.

LBC*Direct* Business is available on desktop, mobile and tablet browsers. LBC*Direct* Business will adjust to the screen size of all your devices.

My accounts

Summary



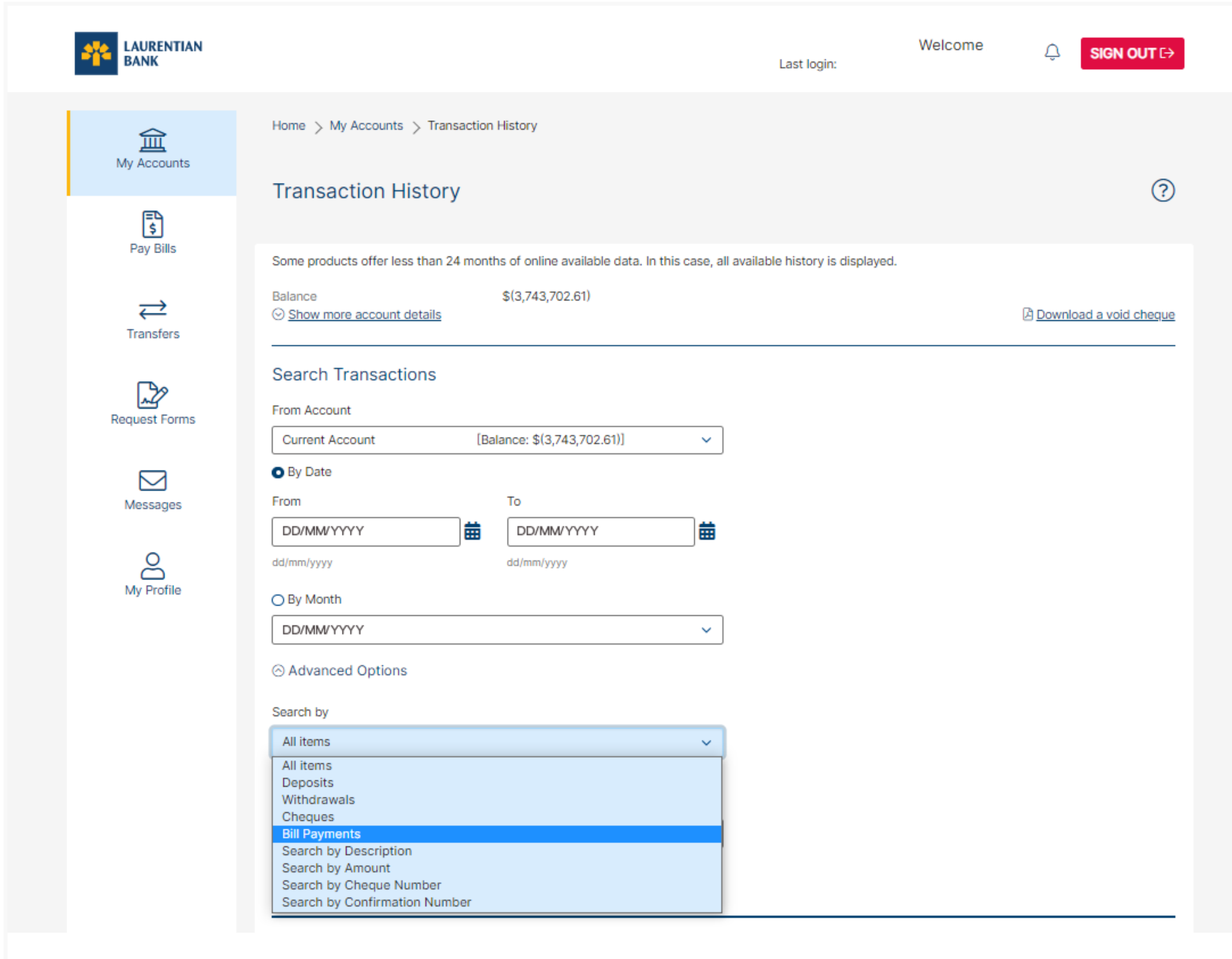
Your financial picture at a glance.

My accounts

Transaction history

Search by:

- Date
- Type of transaction
- Description
- Amount
- Confirmation number
- Cheque number

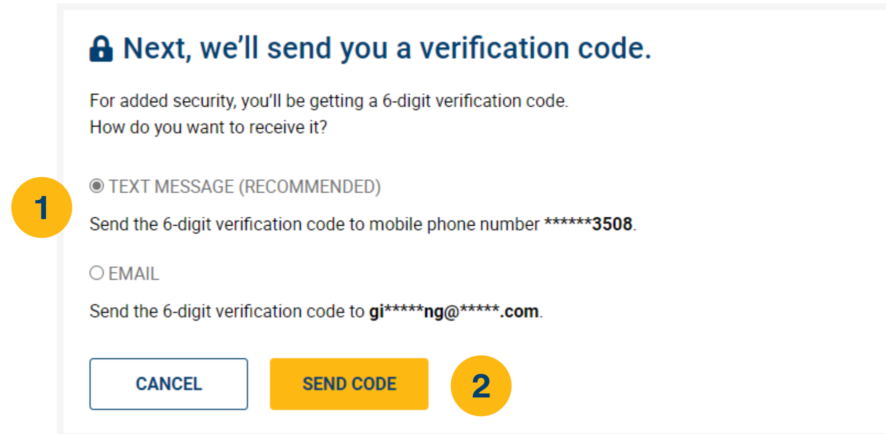


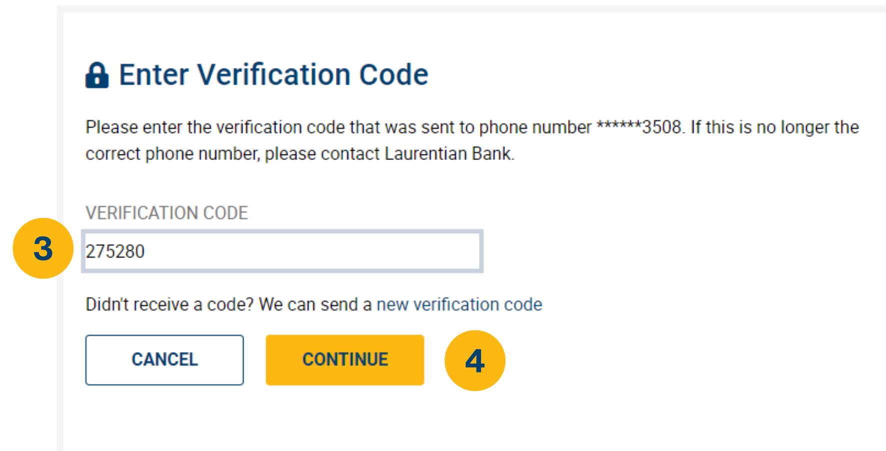
2-Step Verification

2-step verification adds an extra layer of protection to your account by confirming that you're the person logging in and completing a transaction or update with a unique verification code sent to your mobile phone or email.

Completing 2-step verification

1. Select the method by which you wish to receive the 6-digit verification code (text message or email).
2. Click on **Send code**.
3. Enter the 6-digit verification code received via the selected method.*
4. Click on **Continue**.





You won't need to use 2-step verification every time you log in or complete a transaction.

There are certain triggers and security checks we employ to determine when you should be prompted with 2-step verification.

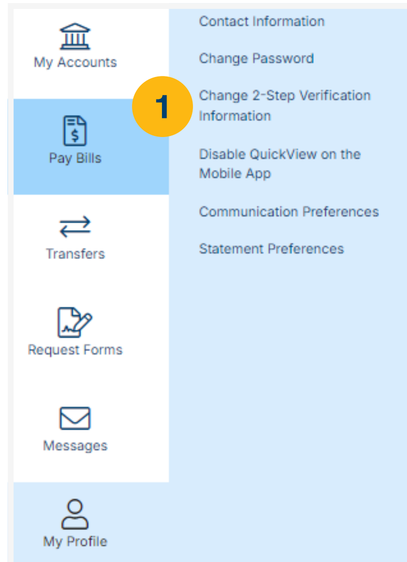
* Wait a few minutes to receive the verification code. If you still haven't received a code at the mobile phone number or email address that you used to enrol in 2-step verification, we can resend the code. Select "**New verification code**".

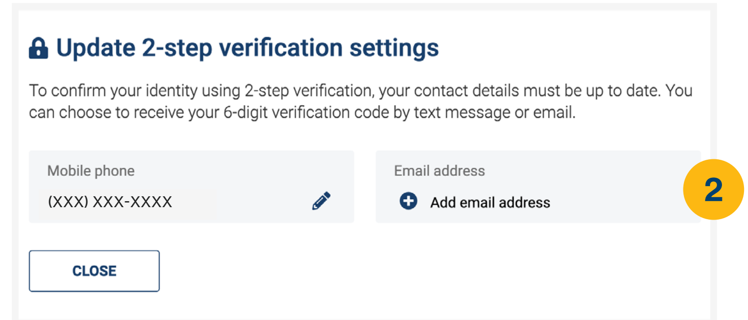
2-Step Verification

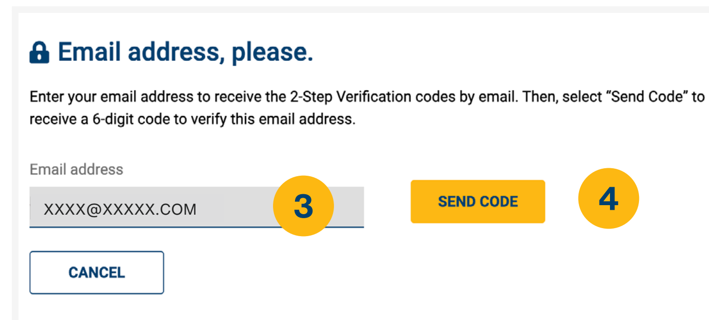
The first time you log in to LBC*Direct*, you'll be prompted to set up 2-step verification on the login page. You can then modify your contact information at any time by logging on LBC*Direct*.

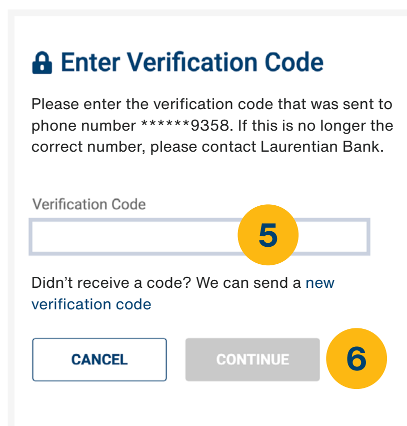
Changing 2-step verification information

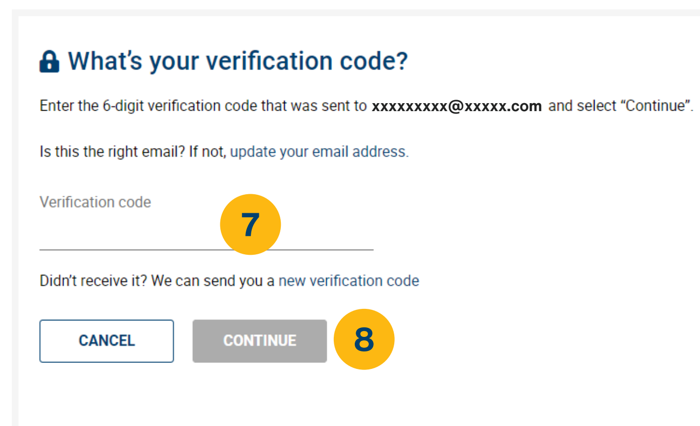
1. Select **My Profile**. Then, from the sub-menu, select **Change 2-Step Verification Information**.
2. Select the contact information you wish to add or update.
3. Enter the mobile phone number or email address you wish to register via the method you chose on the previous step.
4. Click on **Send code**.
5. Enter the 6-digit verification code received via your valid contact method.
6. Click on **Continue**.
7. Enter the 6-digit verification code received via the contact method you wish to add or update.
8. Click on **Continue**.









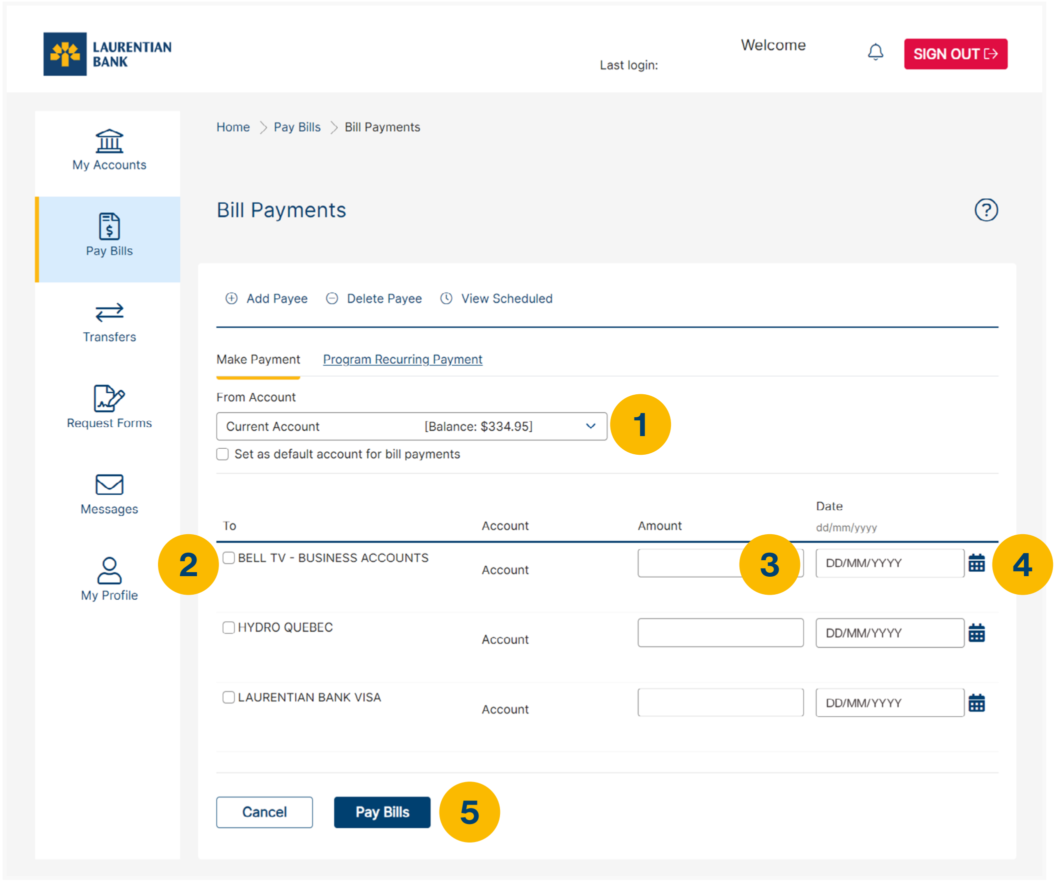


Bill payments

The functions are easy to use and offer many possibilities. You can set payments to be carried out the same day,[7] on a recurring basis, or at a later date.

Making a payment

1. Select the account from which the funds will be drawn.
2. Select the payee that will receive the payment. If the payee doesn't already have a reference number associated with it, enter the invoice number.
3. Enter the amount to be paid.
4. Select the payment date (immediate or postdated).
5. Click on **Pay Bills** to complete the transaction.[8]



Bill payments

Registering a recurring payment

1. Select the account from which the funds will be drawn.
2. Select the payee you wish to pay.
3. Enter the amount to be paid.
4. Select the date of the first payment.
5. Select the frequency of the recurring payment.
6. Select the date of the last payment.
7. Click on **Pay Bill** to go ahead with the transaction.

Recurring payments will then be displayed in the **Scheduled Payments** section.*

RECURRING PAYMENT

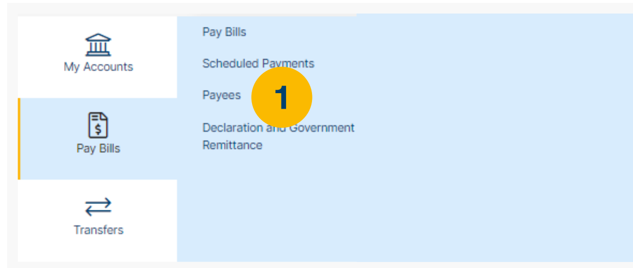
This simple and convenient tool can save you late fees by programming your invoice payments in advance.

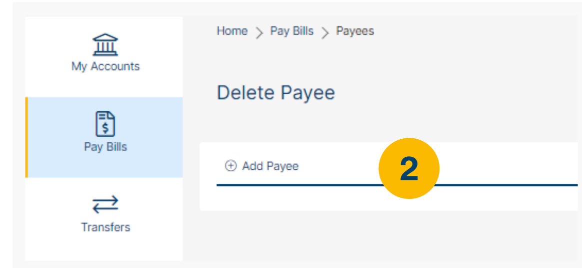
* Recurring payments are available only under the login of the user who program them. We encourage you to save the confirmation and to make it available to other users to avoid duplicates.

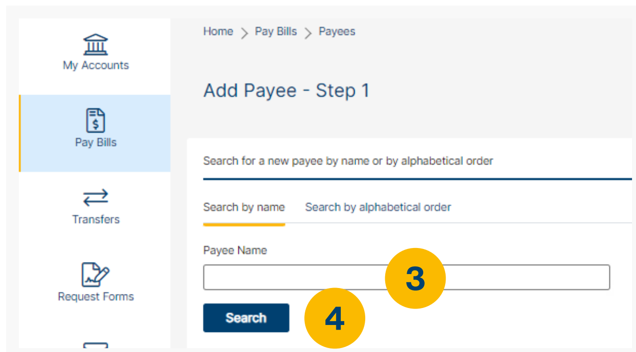
Bill payments

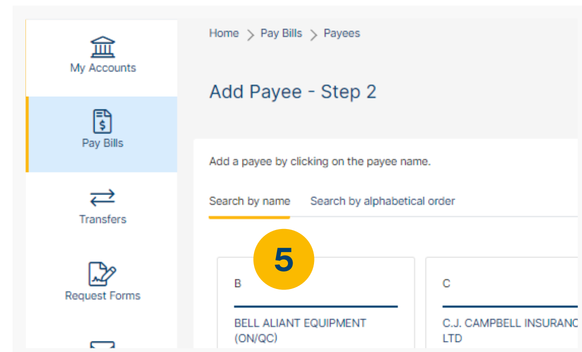
Adding a new payee

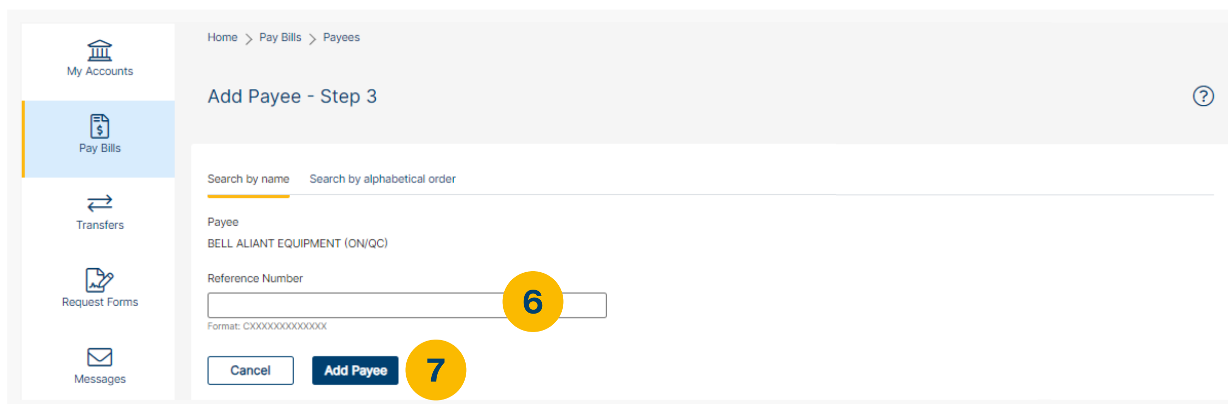
1. Select **Pay Bills**. Then, from the sub-menu, select **Payees**.
2. Click on **Add Payee**.
3. Search by payee name or browse the alphabetical list of payees.
4. Click on **Search**.
5. Once you've found the payee name, click on it.
6. You will then be asked to enter the Reference Number* of your account with the payee.
7. Click on **Add Payee**.











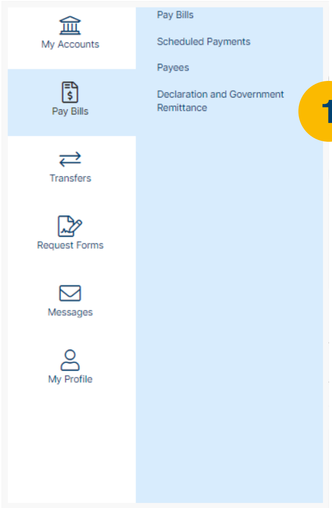
* This number can be found on the payee's invoice, and the format is indicated below the box to be filled in (i.e. Format: 9999999, enter 7 digits).

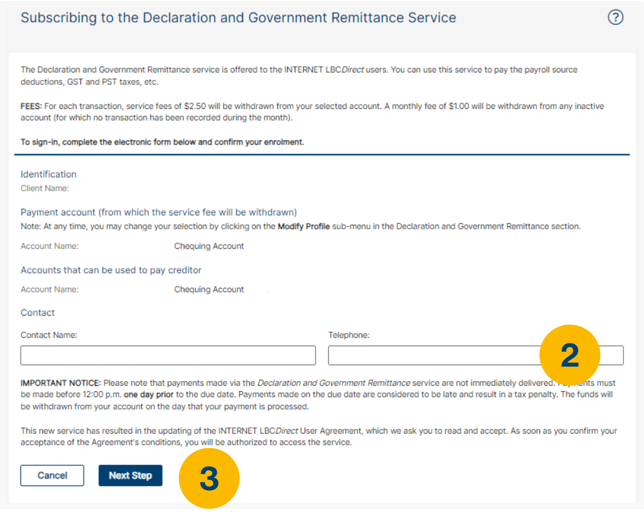
Government tax returns and remittances

This service enables you to file your federal and provincial tax* returns and pay remittances.

To register

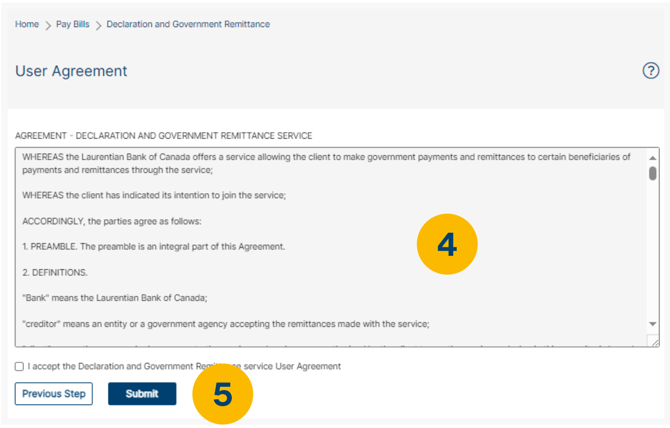
1. Select **Declaration ang Government Remittance**.
2. Complete the registration form.
3. Click on **Next Step**.
4. Read and accept the user agreement.
5. Click on **Submit** to confirm your registration.
6. To start using the service, click on **Access Service**.
7. You will then be redirected to our partner's online platform to make your tax returns and payments.

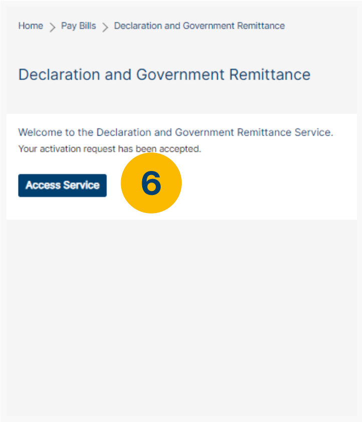




Fees

$2.50 per transaction. A monthly fee of $1.00 will be withdrawn from any inactive account (for which no transaction has been recorded during the month).





If you need assistance, please contact the ServiceDesk for Pay Tax Filing at **1 800 206-9444** (toll-free).

* Please note that payments made via the Declaration and Government Remittance service are not immediately delivered. Payments must be made before 12:00 p.m. one day prior to the due date. Payments made on the due date are considered to be late and result in a tax penalty. The funds will be withdrawn from your account on the day that your payment is processed.

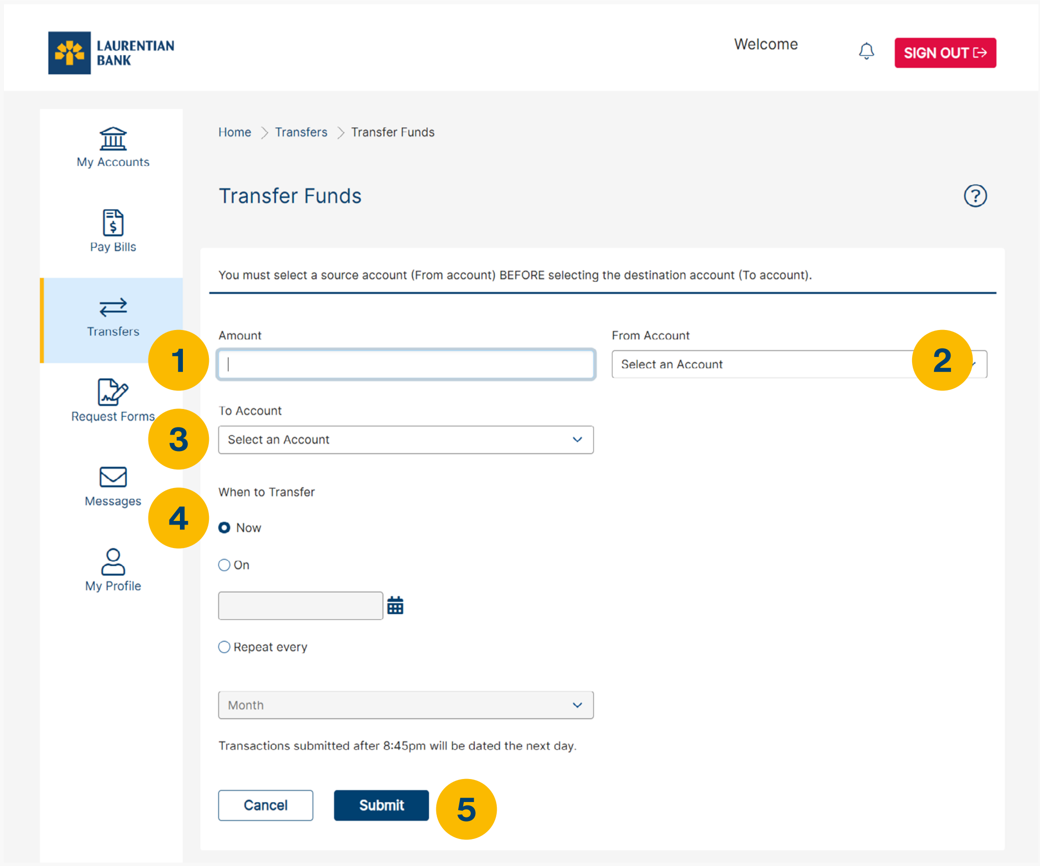
Transfers

You can easily transfer funds between your Laurentian Bank accounts.[8]

Transfers

1. Enter the amount to be transferred.
2. Select the source account.
3. Select the destination account.
4. Select the transfer date (immediate, postdated or recurring).
5. Click on **Submit** to go ahead with the transaction.

Recurring transfers will then be displayed in the **Scheduled Transfers** section.*



Do you make frequent transfers between the entities of a single group?

Contact us! It may be possible to bring all the entities of a business group together under one access.

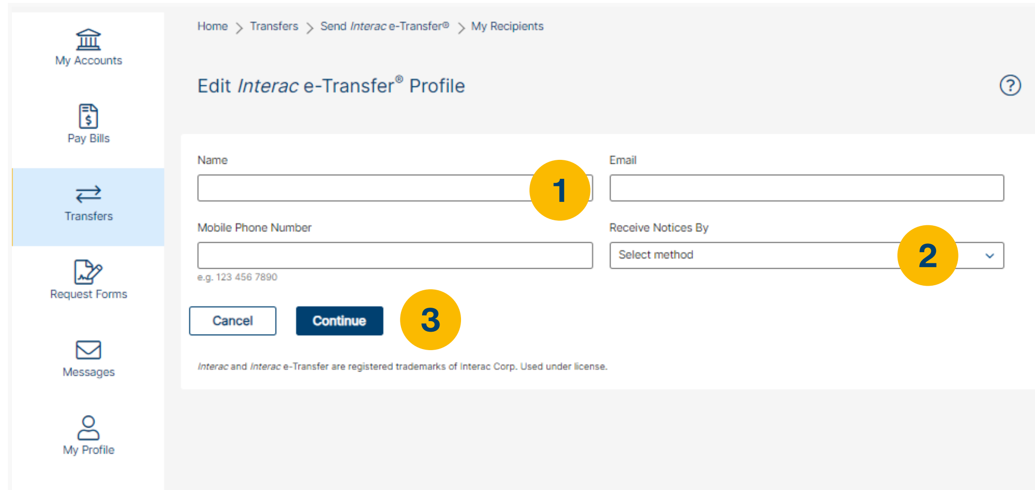
* Recurring transfers are available only under the login of the user who program them. We encourage you to save the confirmation and to make it available to other users to avoid duplicates.

Transfers

Interac e-Transfer®[5,6]

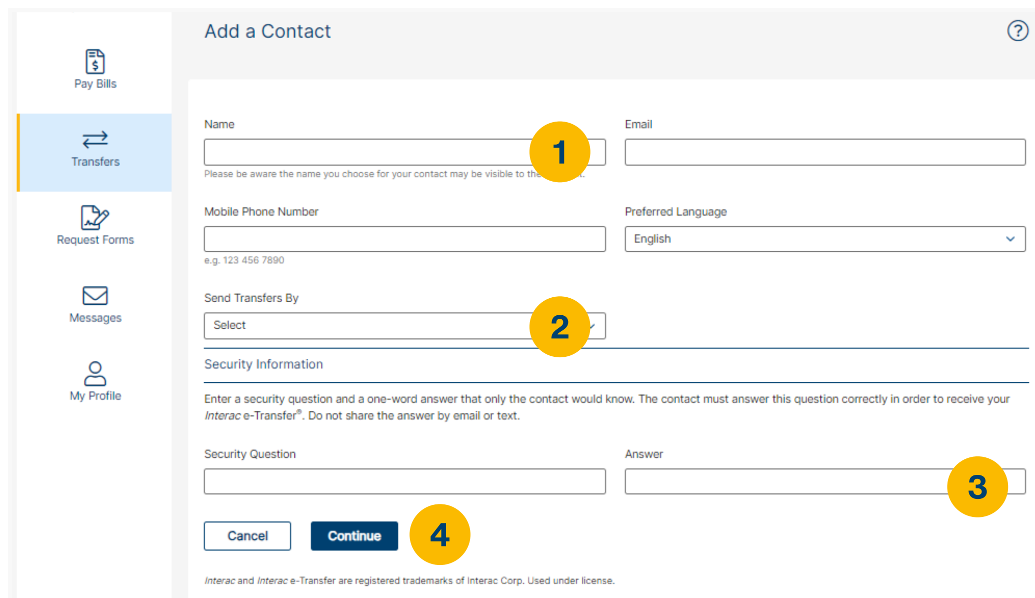
Creating a sender profile

1. Enter your full name, email address and mobile phone number.
2. Select a contact method (email and/or mobile).
3. Click on **Continue**.



Adding a recipient

1. Enter their full name, email address, mobile phone number and preferred communication language.
2. Select the transfer sending method (email and/or mobile).
3. Enter a security question and a one-word answer that will enable the recipient to receive the *Interac* e-Transfer®.
4. Click on **Continue**.

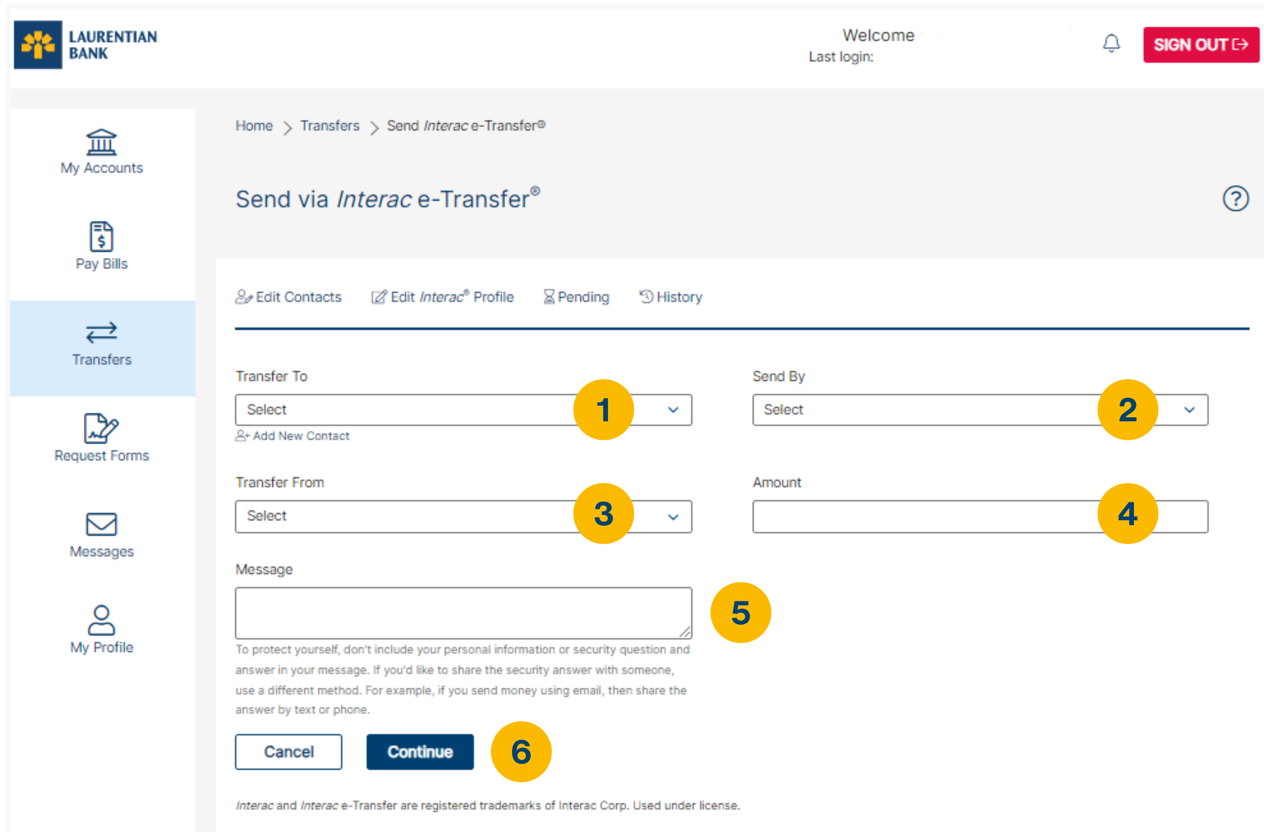


Transfers

Making an *Interac* e-Transfer®

1. Select the recipient of the *Interac* e-Transfer®.
2. Select the transfer method (email and/or mobile).
3. Select the source account.
4. Enter the amount to be transferred.
5. Write a message (optional). This should not contain the answer to your security question.
6. Click on **Continue**.

Your recipient simply needs to have a bank account at a participating Canadian financial institution and an email address or mobile phone number. A $1.00 charge applies for each *Interac* e-Transfer®.[6]

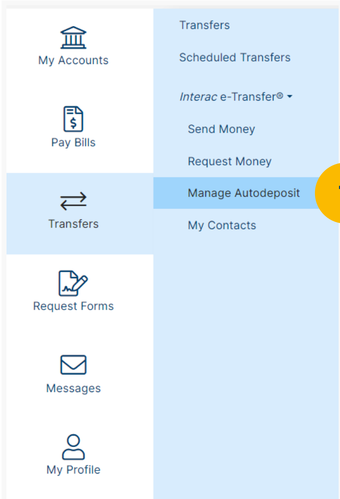


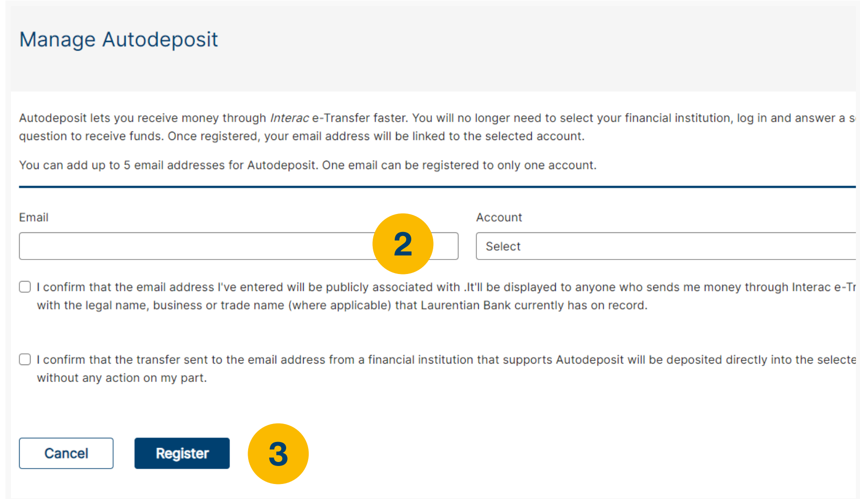
Interac e-Transfer® Autodeposit

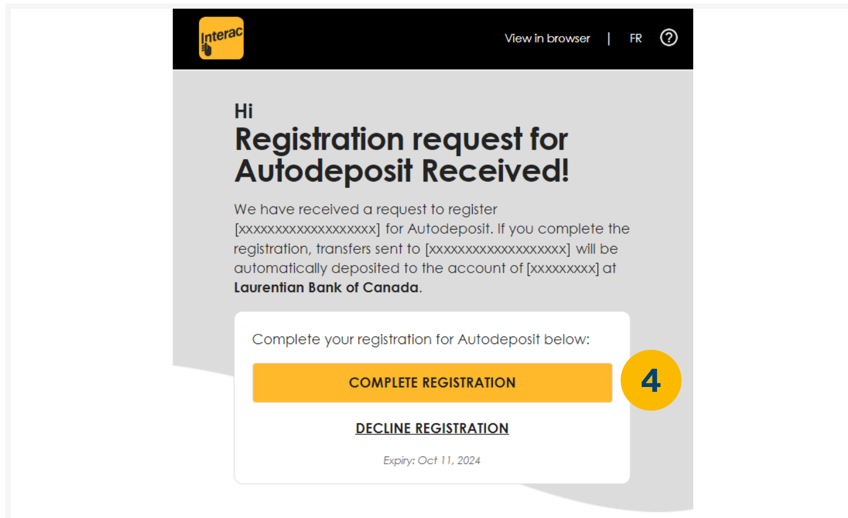
Thanks to the Autodeposit function, funds sent via *Interac* e-Transfer® can be deposited directly into your account without any intervention required on your part. As such, you no longer need to respond to a security question.

How to activate the Autodeposit function for an e-mail address

1. Select **Transfers**. Then, from the sub-menu, select ***Interac* e-Transfer®** and click on **Manage Autodeposit**.
2. Enter the e-mail address you want to register for Autodeposit and select the account where you want the funds deposited.
3. Select the checkboxes to agree to the terms and conditions and click on **Register**.
4. You'll receive an *Interac*® confirmation email to complete your Autodeposit registration. To complete your registration, select **Complete registration**. The e-mail is valid for 24 hours.







Interac e-Transfer®
Autodeposit

Characteristics

- The Autodeposit function can be added or removed at any time.
- The e-mail address used to activate the Autodeposit function can only be used within a single financial institution at a time and for only a single LBC*Direct* access.
- There is no fee to activate the Autodeposit function.

Benefits

- **Reduce the risks of fraud.** With the Autodeposit function, funds are deposited directly into your account. Thus, in the event that your e-mail is hacked, scammers will not be able to intercept the message.
- **Accelerate transactions.** As it is no longer necessary to pose and respond to a security question, the transfer of funds between sender and recipient is simplified, particularly in the case of current and frequent transactions.

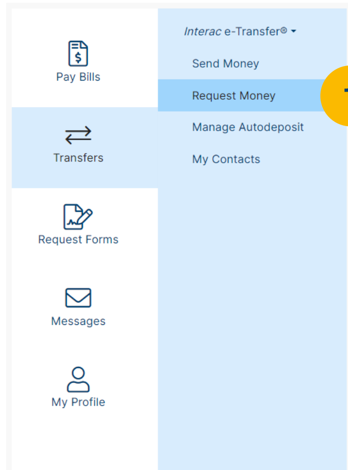
Save time thanks to the Autodeposit function! Log in to LBC*Direct* and start using it today.

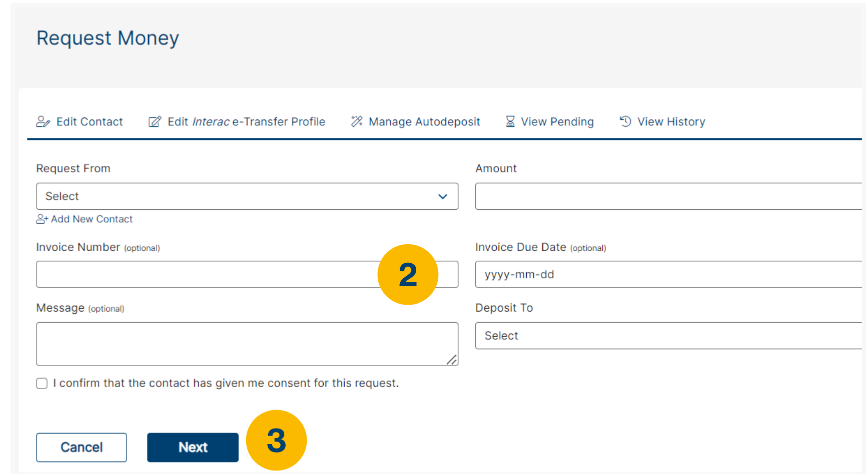
Interac e-Transfer® Request Money

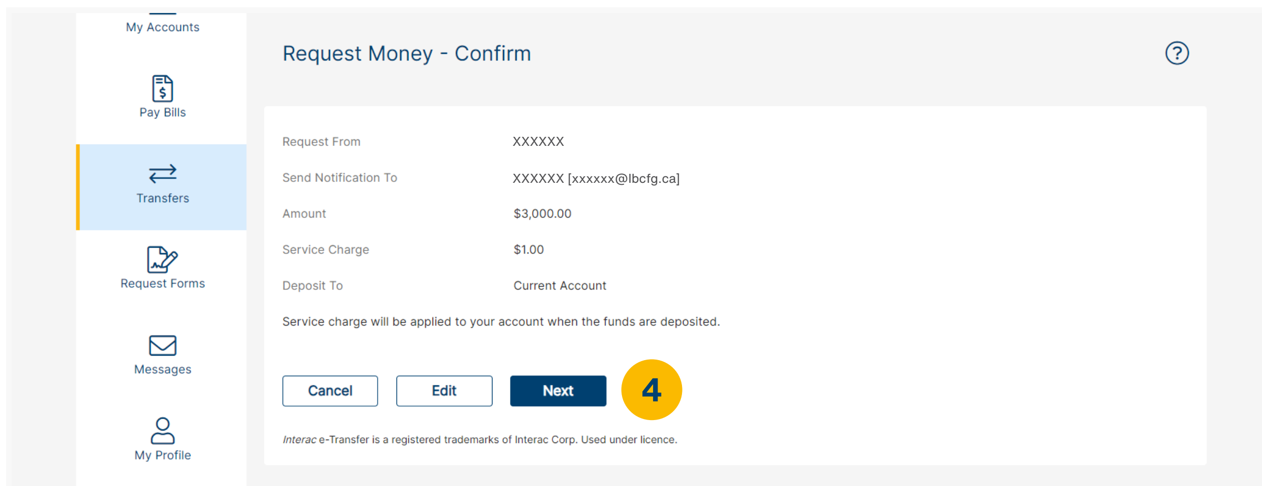
Thanks to the Request Money function, you can send a request for funds to individuals on your list of *Interac* e-Transfer® recipients. As soon as a recipient accepts your money request, the funds will be automatically deposited into your account, with no need for any intervention on your part.

How to use the Request Money function

1. Select **Transfers**. Then, from the sub-menu, select ***Interac* e-Transfer®** and click on **Request Money**.
2. Complete all required fields. You can add an invoice number or a message to your request for funds.
3. Click on **Next**.
4. On the confirmation page, verify all the request details and click on **Next**.







Interac e-Transfer®
Request Money

Characteristics

- It is possible to include a message containing the invoice number and the desired payment date in the money request.
- There is a limit of 50 concurrent money requests per LBC*Direct* user.
- A fee of $1 per transaction is applicable. *Interac* e-Transfers® (including the Request Money function) are not included in Business banking packages.
- There is no charge applied to money request recipients.
- The $1 fee is billed only upon completion of the transaction.

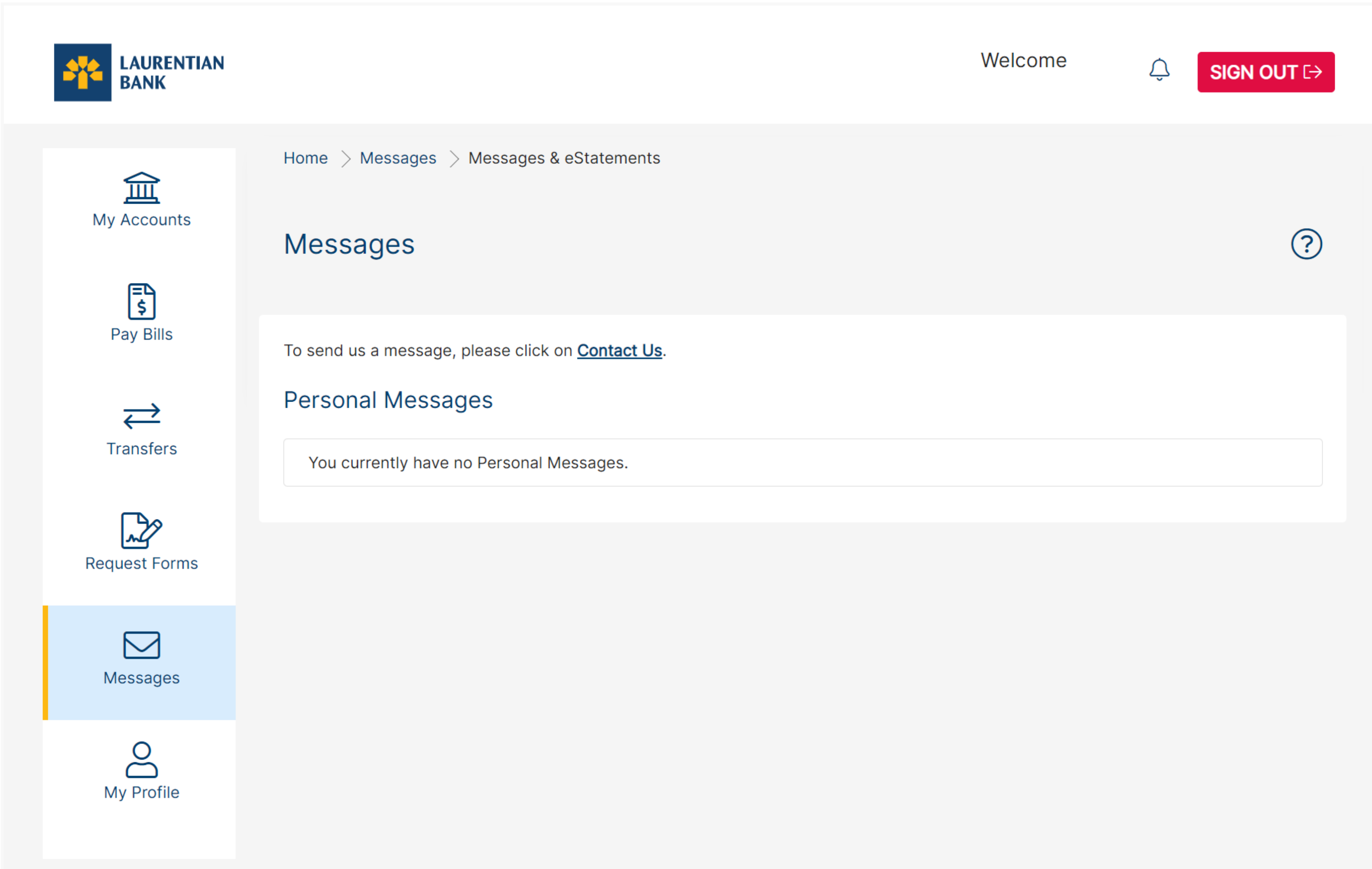
Benefits

- **Reduce payment delays.** By sending a money request to your clients, you maintain control over their payments and limit the risk of delays.
- **Simplify the management of payments.** You receive notification when your money request is accepted, and clients who are late in responding to your requests can receive a reminder.

Thanks to the Request Money function, you can take advantage of another method of collection directly within LBC*Direct*!

Messages

Contact us safely using our secure messaging inbox.



Sign up today!

For more information on LBC*Direct* Business electronic services:

Call one of our customer service agents at **514-252-1846** or **1-800-252-1846** (toll-free).

Talk to a branch advisor or to the coordinator at your Business Centre.

Visit laurentianbank.ca.

LAURENTIAN BANK

Seeing beyond numbers.™

*Trademark of Visa International Service Association, used under licence.
Interac® and *Interac* e-Transfer® are registered trade-marks of Interac Corp. Used under licence.

1. Some restrictions may apply. **2.** View our privacy policy at laurentianbank.ca/en/security.html for details. **3.** For an account that requires signatures of two or more signatories, all operations conducted through LBC*Direct* Business online or by phone will be carried out by one of the authorized signatories. **4.** Charges may apply for some transactions. **5.** Some restrictions apply. Transfer limits (sending): $3,000 per transaction, $10,000 per 7-day period and $20,000 per 30-day period. Transfer limits (receiving): $25,000 per transaction. **6.** *Interac* e-Transfer® sent and accepted Request Money transaction fee of $1.00 is non-refundable. Withdrawal fees not included if you do not have a package or if you exceed the number of monthly transactions included in your package. **7.** The service is available 24 hours a day, 7 days a week, except for brief system maintenance interruptions. However, please note that transactions made after 8:45 p.m. (ET) are dated for the next day and that you must allow at least two business days for the payment to be submitted to the supplier (including Laurentian Bank Visa). **8.** Transaction or administration charges may apply depending on your banking plan or account features. Refer to the *My Transaction Tools* guide for information on applicable charges.

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