

A background image showing three business professionals in a meeting. A man in a suit and glasses is on the right, holding a pen and looking towards the center. A woman is in the middle, looking towards the left. A man in a patterned shirt is on the left, looking towards the center. They are all smiling and appear to be in a collaborative discussion. The image has a teal and blue color overlay.

forge **Commercial**

Tap into the lucrative medium-to-large enterprise segment, delivering the refined, self-serve digital banking and cutting-edge features these customers need to grow.



Advanced payments features

Streamlined financial management

Robust security & user management

Real-time business insights

Commercial Banking

[kuh-mur-shulh bang-king] noun

The banking and related services provided to customer segments ranging from mid-sized businesses with a hierarchical structure to large commercial accounts.

Defining features:

- Overseen by larger leadership teams
- Have large organizations with multiple departments, each having unique banking needs and access
- Require more complex banking features
- Need advanced cash management features
- May have multiple divisions, requiring management of multiple accounts
- Have sophisticated financial governance needs, including user management control for approvals and permissions
- Operate nationally and potentially internationally
- Provincially located with international reach

Build & strengthen your book of business

Forge Commercial is an advanced, all-in-one digital banking solution designed to help your financial institution:



Attract and capture the valuable commercial enterprise segment:

- **Retailers**, like restaurant chains, large catering companies, multiple location retailers & franchisees
- **Professional services**, including lawyers, agencies, accountants, & healthcare centres
- **Municipalities & councils**
- **Smaller schoolboards**

Retain and deepen your partnership with existing customers as they scale:

- **Larger development and construction companies**
- **Property management companies** with over 100 properties or strata
- **Real estate companies** with multiple regions/branch offices

How valuable is this segment?

Canada's commercial enterprise sector is large, lucrative, and growing across the provinces.

\$211.8_{bn}

The market size of the
Commercial Banking industry
in Canada

Source: FPO
Government of Canada , Key Small
Business Statistic 2022

+7.2%

The market growth of the
Commercial Banking industry
in Canada

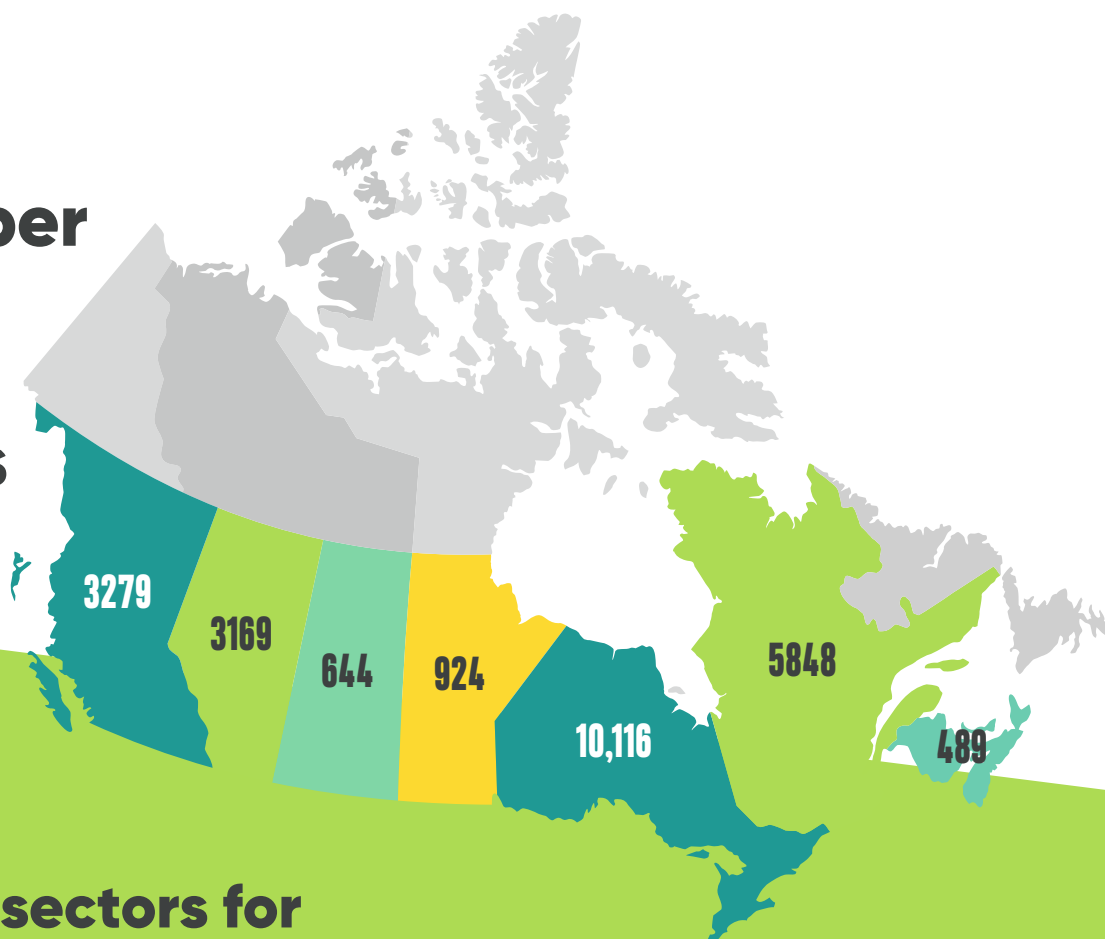
Source: FPO
Government of Canada , Key Small
Business Statistic 2022

63.3%

The GDP contribution
generated by medium-
to-large businesses in the
private sector

Source:
Government of Canada , Key Small
Business Statistic 2022

Total number of medium & large businesses



Top industry sectors for Commercial Banking

Services

Retail Trade
Professional, Scientific & Technical Services
Healthcare & Social Assistance

Goods

Construction
Manufacturing



Forge Commercial

What's in it for you?

**GROWTH,
RETENTION,
DEEPER CUSTOMER RELATIONSHIPS.**

Advanced payments features

Commercial customers require more complex money movement. Forge Commercial offers exactly that, enabling high-limit transactions worldwide and complex internal transfers within subsidiaries and departments – any time, from anywhere.

Customers can
conduct FX wires in **90** foreign
countries

Pre-integrated tech

Reduce cost and engineering demand with the essential tech you need already integrated for you.



**Modernized
mobile
friendly**

Treat your business customers to a true digital experience, accessible via any device or OS.

Enhanced productivity

Take previously paper-based operational processes online, allowing your business customers to self-serve key tasks, so your staff can focus on more value-added duties.

Fee-generating services

Add more revenue streams to your bottom line, offering value-added services you can charge a monthly or transactional fee to use.

Optimized sales efforts

Equip your team with the in-depth insights they need to cross-sell, upsell and deepen relationships with every customer they support.

Innovation roadmap

The digital world is constantly evolving – and so will your feature set. Forge Commercial has a dedicated roadmap defined to ensure you enjoy a continuous stream of feature innovations and Fintech integrations.

Forge Commercial

What's in it for them?

**FLEXIBILITY,
EFFICIENCY,
COMPLETE FINANCIAL CONTROL.**

Flexible user management

Your customers don't need to adapt to Forge Commercial. It adapts to them, with the ability to tailor user access, permissions, and transaction limits according to their own policies.

Advanced security

Give customers added confidence by providing sophisticated security and audit controls backed by Central 1's in-house cyber security team.

Enhanced financial management

Automatically optimize customers' use of funds with account sweeping capabilities and provide real-time banking insights to inform their financial decisions.

Optimized processes

Business operations only become more complex as an enterprise grows. Forge Commercial streamlines your customers' back-office duties with productivity-optimizing tools, such as:



Centralized Account Overview

providing a holistic view of up to 500 accounts via one login.



Account grouping

simplifying account management and monitoring.



Transaction templates

enabling fast retrieval and reuse of payment details.



Digital tax filing

making submitting the 5 key CRA tax forms easy year-round.

All the essential commercial features

Forge Commercial presents your commercial customers with a one-stop money headquarters, providing all the indispensable financial tools they need to drive their growth

Accounts	Account Summary/Activity	✓
	Stop Cheques	✓
	E-Statements	✓
Transfers	Credit Card Integration	Roadmap
	Transfer Funds	✓
	Scheduled / Future Transfers (Account to Account)	✓
	Inter-member Transfers	✓
	Interac e-Transfers®	2024
	Interac Scheduled / Recurring e-Transfers	2025
	FX Wire Transfers	✓
	AFT Integration	2024
	Account Sweeping	✓
	Pay Bills (Immediate, Future, Recurring)	✓
Payments	Pay Business Taxes	✓
Security	2-Step Verification Login	✓
Transaction Managment	Approve, Regect, View Transactions	✓
User Admin	Ability to define user access and privileges	✓
Transaction Limit	Set Transaction Limit & Approval for Individual User	✓
Approval Workflow	Support up to 9 signors for transaction approval	✓
Account Aggregation	Consolidate Accounts	✓
Other	Audit Trail	✓



Core Features



Enhanced Features - will require some development and may include additional cost

Thought that was all?

There's more! Forge Commercial also offers:

Cutting-edge security, with soft & hard token two-factor authentication.

Modernized, intuitive user experience, with:

- The highest level of accessibility
- Enhanced user journeys & usability
- Strong brand customization capabilities
- Powerful mobile responsive design

Enhanced Account Summary filtering, with intelligent search & sorting capabilities.

Streamlined, self-serve wires service, with:

- Live, competitive rates for price transparency
- Customizable FX spreads & wire fees
- Templates for easy reuse of wire details
- Reporting to simplify record keeping & audit

Let's get started

Implementation & Support

The implications for the host banking system and ISO Messaging also vary from minor to significant, depending on the banking features implemented. You will need to contact your banking host system provider to determine when your financial institution can schedule an implementation, and which features are available to you.

For more information on specific requirements for the Commercial Services features refer to the Implementation Overview and Requirements documents available on the Commercial [Client Centre](#) page.

To implement Forge Commercial, you must have **MemberDirect® Business.**

How to Order

Contact your Central 1 Relationship Manager at:
relationshipmanagement@central1.com

or simply submit a **Service Now** ticket to get started today.