



CUSTOMER GUIDE

MZ Bank

Business Banking

For business account holders and users with delegated access to a business family.

How to open and manage business accounts, delegate access, set transfer caps, and use consolidated reporting.

Audience: For business account holders and users with delegated access to a business family.

Overview

- MZ Bank offers Business Checking and Business Savings accounts.
- A business root account anchors a family of child sub-accounts that share governance and reporting.
- Apply for a business account through the portal. All business applications require administrator approval.

Business workspace

- The Business section of the portal shows every business family you have access to.
- Each workspace displays the root account, all child sub-accounts, current balances, and your access role.
- Use the workspace to manage ownership, delegation, and reporting for a single business family.

Beneficial ownership

- Each business family must declare its beneficial owners with ownership percentages that total exactly 100%.
- Only the primary account owner can update beneficial ownership from the customer portal.
- All beneficial owners must be active, verified MZ Bank customers.

Delegated access

- The primary owner can grant three levels of access: Read-only, Operator, and Manager.
- Read-only delegates can view balances and reports but cannot transact.
- Operators can initiate transfers and withdrawals through the Discord bot, subject to their caps.
- Managers have Operator permissions and can also manage the access roster.

Transfer and withdrawal caps

- Every Operator and Manager must have explicit per-transaction and daily caps for transfers and withdrawals.
- Per-transaction caps limit the size of any single transfer or withdrawal.
- Daily caps limit the total amount moved within a rolling 24-hour window.
- Withdrawal cooldown sets a minimum wait time between consecutive withdrawals.
- The strictest limit always applies: delegate cap, account override, or global default.



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Business reporting

- The workspace includes balance-over-time charts and inflow/outflow breakdowns.
- Counterparty interactions show cross-boundary transfers with transaction counts, inflows, and outflows.
- Internal transfers within the business family are neutralized in reports so they do not inflate totals.
- Reporting supports 30-day, 90-day, and custom date ranges.

Consolidated statements

- Family-level statements consolidate activity across the root account and all child sub-accounts.
- Account-level statements are also available for individual accounts within the family.
- Statements can be browsed in the portal and downloaded as PDF from the Statement Center.