



QUICK HELP USER GUIDE

BUSINESS ONLINE & MOBILE BANKING

**Fidelity
Bank**



Helping you get where you want to beSM



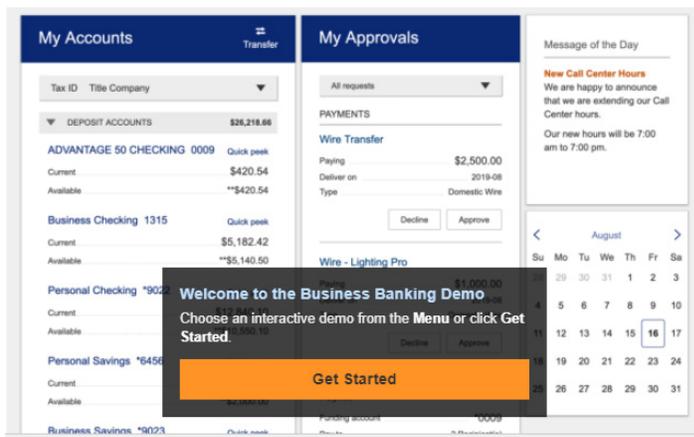
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Our unique, caring LifeDesign approach is focused on helping you and your business get the clarity you need to make important decisions with confidence. We will be available to assist you with the new Business Online Banking upgrade as needed. If you have any questions you can reach our Online Banking Conversion Team directly at **978-870-1359** or **cmops@fidelitybankonline.com**.

To view our comprehensive **Business Online Banking demo**, scan the QR code below or visit FidelityBankOnline.com/business-online-banking-upgrade-resources/.



SCAN ME

Login Experience

First-Time Login to Business Online Banking

1. Go to www.fidelitybankonline.com, or go to URL in email.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.



Step 2: Validate Identity

Each user must authenticate their identity during the initial login, as well as future logins when the computer isn't recognized.

OPTION 1 - CALL

1. Click Call Me:

- The call goes to the number associated with the business user.

OPTION 2 - TEXT (Text available after initial login and if activated).

2. Enter the 6 Digit Code:

- Expires after 10 minutes.

3. Register the Device:

- "Yes, register my **private** device" - Bypasses authentication for future logins.
- "No, this is a **public** device" - Presents authentication at the next login.

Secure login

OPTION 1 - CALL

Note: For security reasons, we do not recommend choosing "Yes" and bypassing authentication.

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Call me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

OPTION 2 - TEXT

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

Within a minute, you'll receive a verification code at (xxx) xxx-6931.

Enter code

- ▶ [Didn't get the code?](#)

i Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device

No, this is a **public** device

Step 3: Change the Temporary Password

Business users are required to change their password upon initial login.

1. Copy the password again from the email into the Current Password field.
2. Create a new password and retype it. Requirements are stated on the screen.
3. Select Update Password.

Step 4: Change Username

Go to My Settings once logged in to change the username.

Front-End Overview

Main navigation: My Accounts, Move Money, Additional Services, and Reports. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business users' access is based on permissions.

The screenshot displays the Fidelity Bank Business Admin interface. At the top left is the Fidelity Bank logo with the tagline 'Helping you get where you want to be™' and the LifeDesign Banking logo. In the top right corner, there are links for 'My Settings' and 'Help'. Below the logo is a 'Main Navigation menus' box containing links for 'My Accounts', 'Move Money', 'Additional Services', and 'Reports'. The main content area is divided into three sections: 'Accounts', 'My Approvals', and a calendar. The 'Accounts' section shows a list of deposit accounts with columns for account type, ID, and balance. The 'My Approvals' section shows a dropdown for 'All requests', a 'TEMPLATES' section, and a 'WIRE TEST' form with fields for funding account, pay to, and type, along with 'Decline' and 'Approve' buttons. The calendar shows the month of September 2020 with the 16th highlighted.

My Accounts: Filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a “quick peek”; click an account name to view details. The Details screen provides transaction history and export options.

My Approvals: When approval is required for ACH, Wire Payments, and Templates it will show here. If the business has more than one Admin, approval is required when a Business Admin adds business users and templates. Dual approval is required for ACH & Wires.

Move Money	Additional Services	Reports
Transfers	ACH/Wire Payments	
Make a Transfer	Make/Collect a payment	
Scheduled Transfers	Upload ACH pass-through file	
	Manage payment templates	
	Scheduled payments	
	Import Recipient Information	

Move Money > Transfers:

Make a Transfer - Internal transfer.

Scheduled Transfers - Manage future and recurring internal transfers.

Move Money > ACH/Wire Payments:

Make/Collect a Payment - Send or collect an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based.

Upload an ACH Pass-Through File - Upload a NACHA file into Business Banking and pass directly to Admin Platform.

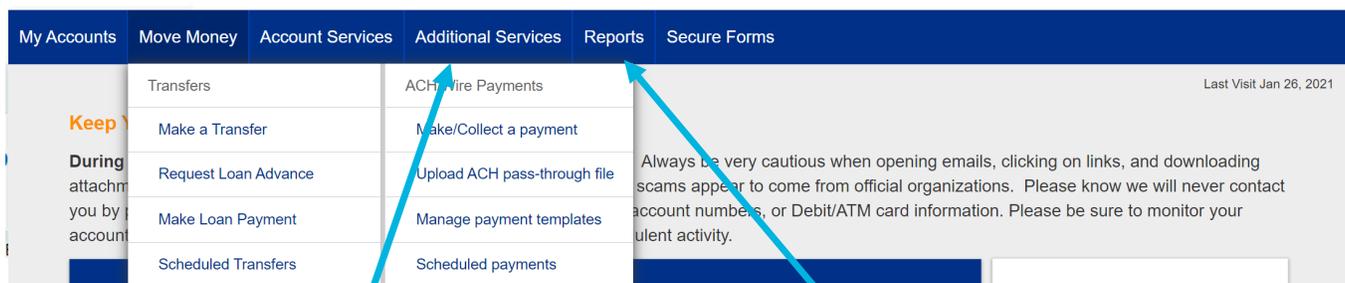
Manage Payment Templates - Create and manage templates for ACH and Wire payments.

Scheduled Payments - Manage future and recurring ACH and Wire payments.

Import Recipients - Import ACH participants into Business Banking for initiation.

Manage Import File Definitions - Create an import map before going to Import Recipients.

My Settings: Edit password, User ID, email, phone number, account nicknames, etc.
Help: Answers common questions.
Support: Contact our CMOPS Team: **978-870-1359** or **cmops@fidelitybankonline.com**.
Logout: End the Business Banking session; users are automatically logged out after 20 minutes of inactivity.



Reports:
 Run and export reports on ACH and wire templates and payments.

***Additional Services:**

- Manage Users** – Add business users with unique permissions and limits on a per Tax ID, per account basis
- Online Statements** – View your monthly account statements online
- Check Reorder** – Self-service online check reordering
- Stop Payment** – Place a stop payment on a check
- Alerts & Notifications** – Set up email alerts on account activity
- System Notifications** – Suppress emails automatically generated by the system, such as approval emails
- Secure Support** – Send a secure message or view our online Knowledge Base



My Settings

My Settings allows a user to manage their Business Banking personal information and preferences, including:

- Contact information
- Username and Password
- Security settings



Accounts



DEPOSIT ACCOUNTS \$1,819,431.36

BUSINESS CHECKING Quick peek

Available **\$10,398.65

Current \$10,958.57

BUSINESS CHECKING Quick peek

Available **\$204.99

Current \$204.99

BUSINESS CHECKING Quick peek

Available **\$187.01

Current \$187.01

BUSINESS CHECKING Quick peek

Available **\$521.69

Current \$521.69

COMMUNITY CHECKING Quick peek

Available **\$44,000.00

Current \$44,000.00

My Approvals

All requests

TEMPLATES

WIRE TEST

Funding account *0269

Pay to 1 Beneficiary

Type Domestic Wire

Decline

Approve

September 2020

Su	Mo	Tu	We	Th	Fr	Sa
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3

0

C	±	%	+
7	8	9	×
4	5	6	-
1	2	3	+
0	.		=



Personal Information

1. Update Email

- Used for system-generated notifications, user-elected alerts, and possibly Multi-Factor Authentication.
- One allowed per user.

2. Update Username

- For ease and security, users have the ability to update their system-assigned Username.
- Must be unique from all other business users with Fidelity Bank.

3. Update Password

Personal information

Liz Walker

1

Primary email | [Edit](#) april.delac@ncr.com

Business Information

Classy Catering
Business ID: 4265267369

123 Test
Athens, GA 30606

(706) 612-5620

The Business Information section can only be edited by Fidelity Bank.

Login & Security

Username | [Edit](#) **2** lwalker

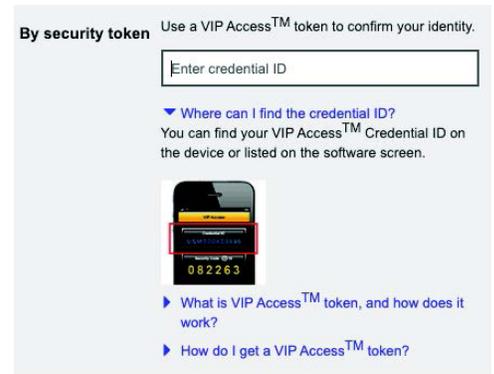
Password | [Edit](#) **3** *****

Security Tokens

To help ensure the security of your account, we strongly encourage the use of Security Tokens. Both Soft Tokens (via your mobile device) and Hard Tokens (physical tokens) are available. Hard Tokens can either be supplied by the bank or client owned. For a Fidelity Bank Hard (physical) Token, please contact us at 978-870-1359.

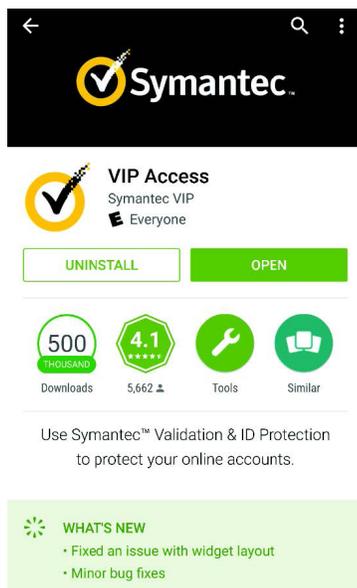
Steps to start using Tokens in Business Banking

1. LOGIN to Business Online Banking and go to My Settings.
2. Scroll to the Login & Security section and click Edit next to Security Options.
3. To download the Token app to your desktop OR mobile device:
 - a. Desktop: Click “How do I get a VIP Token?” (goes to <https://idprotect.vip.symantec.com/>). You can download the app and test your token via this URL.
 - b. Mobile Device: In the Google Play Store or Apple App Store, download the Symantec “VIP Access” app.
4. Once you have installed and accessed the Token app, enter the Credential ID into the field in My Settings on your desktop. If you are using a Hard Token, enter the serial number as the Credential ID.
5. Enter your Business Online Banking password and click Save.

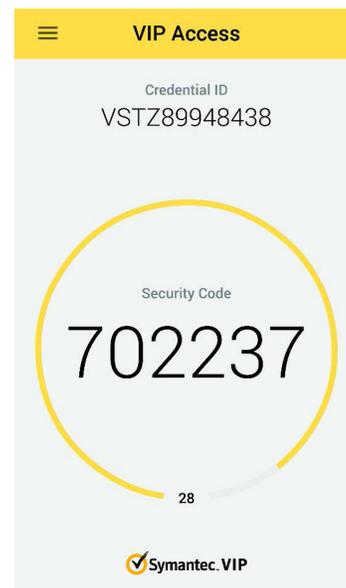


Now you're ready to use your token with Business Banking!

VIP Access Token app download in Play Store for Android (looks similar in App Store for iPhones)



VIP Access Token app open on Android phone



My Accounts

The My Accounts section on the My Accounts home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

My Accounts: filtered list of Deposit and Loan accounts. View balances; hover over an account for a “quick peek”; select an account to view details.

My Accounts | Move Money | Additional Services | Reports

Accounts Transfer

Tax ID Classy Catering

DEPOSIT ACCOUNTS \$14,298.82

Operating Checking *0001 Quick peek

Current \$21,835.13

Available **\$21,835.13

Payroll *0026 Quick peek

Current -\$249.17

Available **-\$249.17

Savings *0002 Quick peek

Current -\$7,287.14

Available **-\$7,287.14

LOAN ACCOUNTS \$2,392,611.82

**This balance may include overdraft or line of credit funds.

The selected TIN determines the Deposit and Loan accounts that display OR select **View All Tax IDs** to see all deposit/loan accounts together.

Accounts Transfer

Tax ID View All Tax IDs

DEPOSIT ACCOUNTS \$317,532.40

+ CLASSY CATERING \$34,298.82

+ CLASSY EVENTS \$283,233.58

LOAN ACCOUNTS \$2,578,496.83

**This balance may include overdraft or line of credit funds.

- Tips:**
- Based on permissions set up by Admins, Users can see all TINs and all accounts within each TIN.
 - Primary and Secondary Admins can set up Business Users access to all accounts, or narrow by TIN and account. Business Users cannot set up users or set permissions.

Account Details

1. Navigate to another TIN.
2. Navigate to another account.
3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page
 - a. Excel - format for downloading into a spreadsheet.
 - b. OFX - format that's accepted for importing to Quicken and QuickBooks.
 - c. QFX - format for importing to Quicken
4. Change the date range - Show in increments (day/month) or custom dates.
5. Search for a transaction - Narrow by items containing.

The screenshot shows the 'Account History' interface for a 'Classy Catering' account. The account is an 'Operating Checking 9999- *0001' with a current balance of \$21,835.13 and an available balance of \$21,835.13. The interface includes buttons for 'Transfer', 'Export', and 'Print'. A date range filter is set to 'Feb 17, 2019 - Mar 18, 2019 30 days'. A search box is set to 'Narrow by items containing: e.g. AT&T, check, 5.00'. A calculator is visible on the right side of the page. The message 'There are no transactions within this date range.' is displayed at the bottom of the transaction list.

Internal Transfers

Business Banking enables users to easily initiate and schedule various types of transfers to and from accounts:

- One-time immediate transfers
- One-time future-dated transfers

Move Money	Additional Services	Reports
Transfers		ACH/Wire Payments
Make a Transfer		Make/Collect a payment
Scheduled Transfers		Upload ACH pass-through file
Make Loan Payment		Manage payment templates
		Scheduled payments
		Import Recipient Information
		Manage Import File Definitions

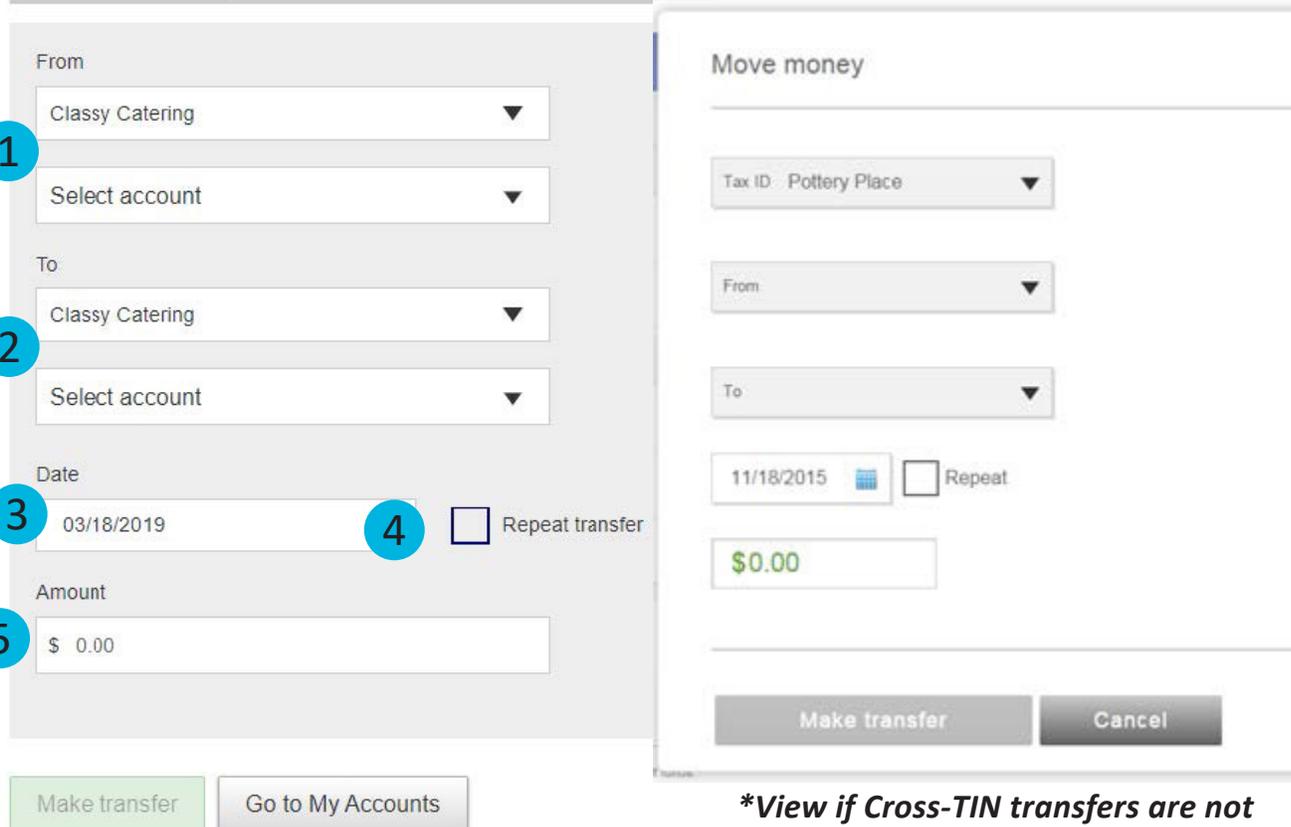
Cross-TIN Transfers

Business Banking allows for cross-TIN transfers associated with the business profile.

Make a Transfer

1. Select the **From Tax ID and From Account**.
 - The Tax ID fields display only when the business has more than one TIN established in Admin Platform.
2. Select the **To Account or To Tax ID**.
3. **Date** defaults to current day, can select a day up to one year out.
 - Current day transfers cannot be cancelled or edited once confirmed.
4. Make it a **Recurring** payment if desired.
5. Enter an **Amount**.

Move Money



The screenshot displays the 'Move Money' interface. On the left is the main form, and on the right is a modal window. The main form includes the following fields:

- From:** A dropdown menu showing 'Classy Catering' (marked with a blue circle '1'). Below it is a 'Select account' dropdown.
- To:** A dropdown menu showing 'Classy Catering' (marked with a blue circle '2'). Below it is a 'Select account' dropdown.
- Date:** A date field showing '03/18/2019' (marked with a blue circle '3'). To its right is a 'Repeat transfer' checkbox (marked with a blue circle '4') which is currently unchecked.
- Amount:** A text input field showing '\$ 0.00' (marked with a blue circle '5').

At the bottom of the main form are two buttons: 'Make transfer' (highlighted in green) and 'Go to My Accounts'.

The modal window, titled 'Move money', includes the following fields:

- Tax ID:** A dropdown menu showing 'Pottery Place'.
- From:** A dropdown menu.
- To:** A dropdown menu.
- Date:** A date field showing '11/18/2015' with a calendar icon and a 'Repeat' checkbox.
- Amount:** A text input field showing '\$0.00'.

At the bottom of the modal are two buttons: 'Make transfer' and 'Cancel'.

**View if Cross-TIN transfers are supported.*

**View if Cross-TIN transfers are not supported.*

Scheduled Tranfers

Users can visit the Scheduled Tranfers page to manage future-dated transfers and recurring transfers.

1. Click Scheduled Transfers in the Move Money menu.
2. Select the desired Tax ID.
3. View the transfers.
 - Edit or cancel future-dated transfers.
 - Delete expired transfers.



Scheduled Transfers

[Make a Transfer](#)

Tax ID [Classy Events](#) **2**

Amount	From	To	Frequency	
November 22, 2019				
\$9,000.00	Savings *0002	Operating Account *0001	Just once	Edit Cancel

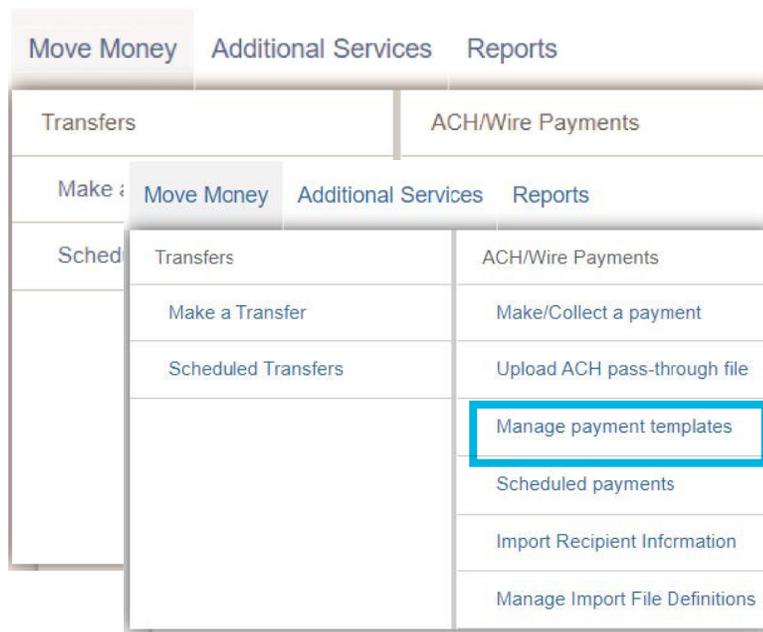
Expired transfers				
\$1,000.00	Operating Account *0001	Loan *0005	Every month on the 1st until I cancel	3 Delete

ACH Templates

ACH templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates”.



Three places to add a Template:

1. Move Money > Manage Payment Templates.
2. Move Money > Make/Collect a Payment (“Add a new template” in Template list or “Save as template” after ad hoc payment is sent).
3. Move Money > Import Recipient Information.

Manage Payment Templates Screen

Template Statuses

- Needs Attention – e.g. approver declined the template, funding account is closed.
- Approval Pending – the template is new or was edited, which requires approval.
- Approved – only these templates can be used to initiate ACH payments.

Manage payment templates

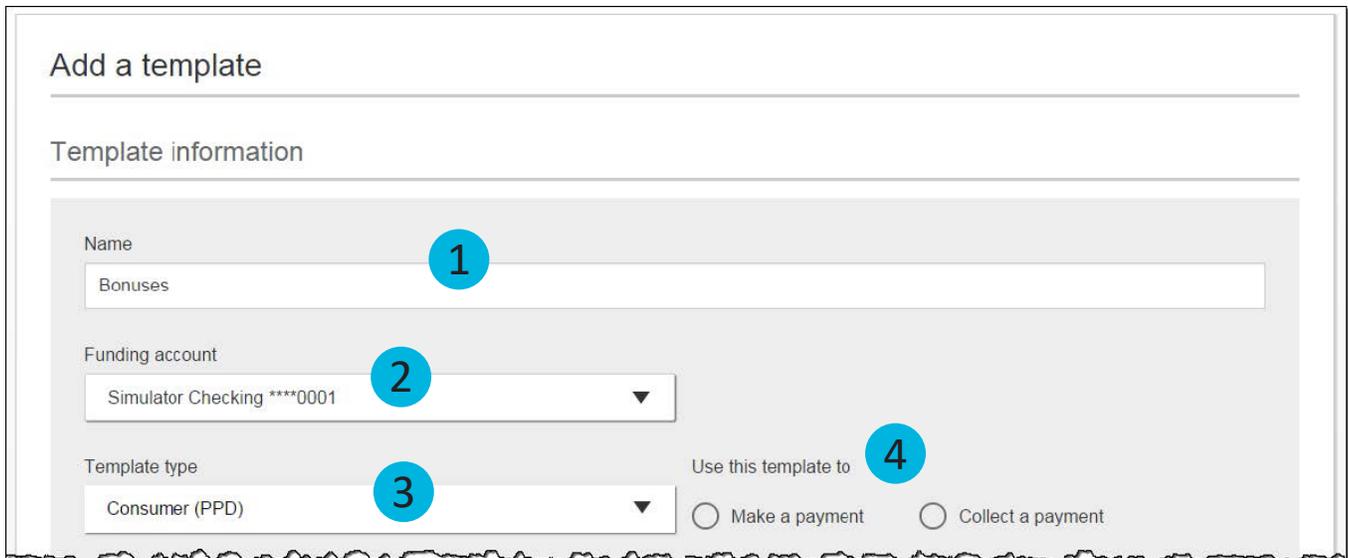
+ Add a template

Showing All Templates ▼

Templates	Last payment	Date	
Needs Attention			
Bonus Payroll (PPD) ▲ Declined			Options ▼
Options: View Edit, Delete, Print			
Prenotes Payroll (PPD) ▲ Invalid funding account			Options ▼
Approval Pending			
may wire Domestic Wire ▲ Approval pending			Options ▼
Options: View, Print			
Approved			
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options ▼
one time collection from vendor Commercial (CCD)			Options ▼
Options: View, Make a Payment, Edit, Delete, Copy, Print			

Steps to Add a Template

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
3. Select **Template Type**.
4. For Template Types of Consumer (PPD) or Commercial (CCD) indicate if the template will be used to make or collect payments.

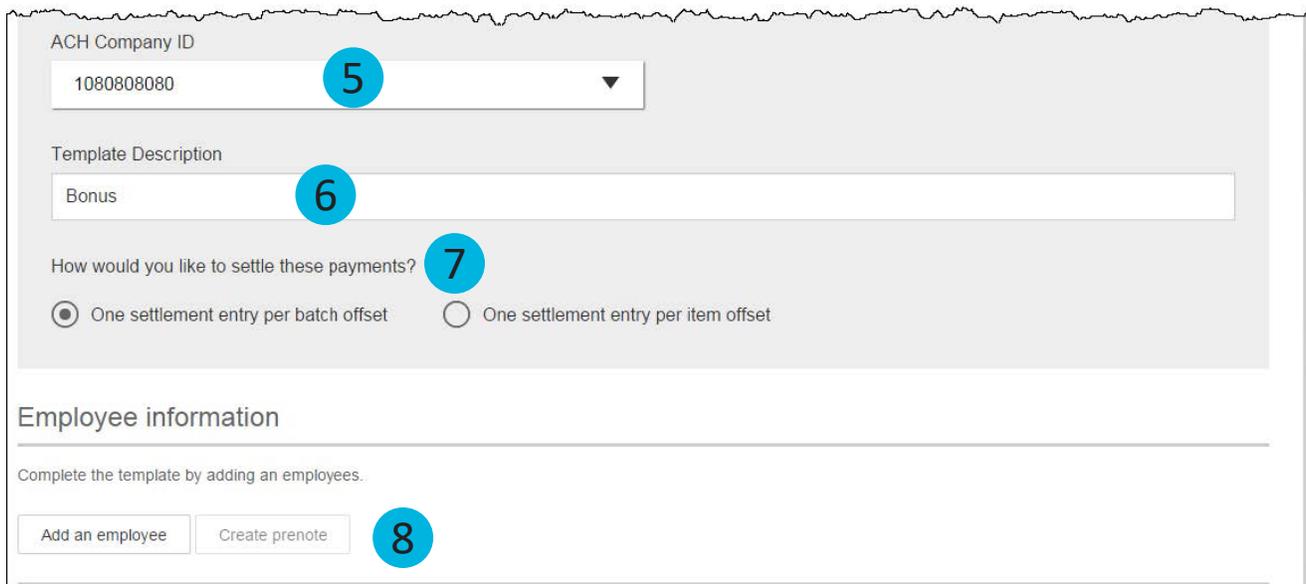


The screenshot shows a web form titled "Add a template". Under the heading "Template information", there are four fields with numbered callouts: 1. A text input field for "Name" containing "Bonuses". 2. A dropdown menu for "Funding account" showing "Simulator Checking ****0001". 3. A dropdown menu for "Template type" showing "Consumer (PPD)". 4. A section for "Use this template to" with two radio buttons: "Make a payment" and "Collect a payment".

- 
- Child Support (CCD)
 - Commercial (CCD)
 - Consumer (PPD)
 - Domestic Wire
 - Payroll (PPD)
 - Tax (CCD)

Expanded dropdown list of Template Types:

5. Select **ACH Company ID**.
6. Enter **Template Description**.
 - Max 10 characters, passes to ACH batch and shows in recipient’s transaction.
7. Choose to settle via **Batch Offset or Single Offset**.
 - How the offsetting transaction is handled. Not applicable for tax payments.
8. Based on selected Template Type, enter participants (details in table below).



The screenshot shows a web form for configuring an ACH template. It includes the following elements:

- ACH Company ID:** A dropdown menu with the value "1080808080" selected. A blue circle with the number "5" is overlaid on the dropdown arrow.
- Template Description:** A text input field containing the word "Bonus". A blue circle with the number "6" is overlaid on the input field.
- How would you like to settle these payments?:** Two radio button options: "One settlement entry per batch offset" (which is selected) and "One settlement entry per item offset". A blue circle with the number "7" is overlaid on the text.
- Employee information:** A section header followed by the instruction "Complete the template by adding an employees.". Below this are two buttons: "Add an employee" and "Create prenote". A blue circle with the number "8" is overlaid on the "Add an employee" button.

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Child Support (CCD)	Recipient

Adding Participants

- No limit on entries per template.
- Addenda is available except for Payroll.
- Routing number is validated.
- Prenote is recommended.
- Amount field can be \$0 and then actual amount entered during initiation.

Add an employee
✕

Contact information

Who do you want to add

Employee ID

Account information

Bank account type

Routing number

Bank account number

Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

Recipient information

Complete the template by adding recipient s.

<input type="checkbox"/> Recipient ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/> Jean Grey	7777777	Business Checking 676767		\$155.00
<input type="checkbox"/> Magneto		Business Checking 121212		\$155.00
<input type="checkbox"/> Professor X		Business Checking 89998		\$55.00
<input type="checkbox"/> Wolverine		Business Checking 33333	✓	\$55.00
Template collecting from 4 recipients				Total \$420.00

When is approval required?

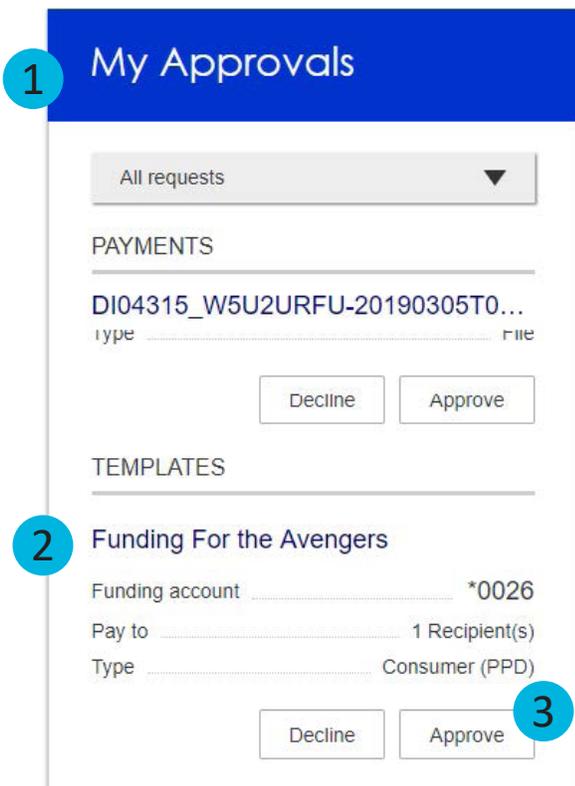
When there is more than one person at your business who can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved*.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates. If approval is not required, the status is Approved and the template can be initiated.

Approve Templates

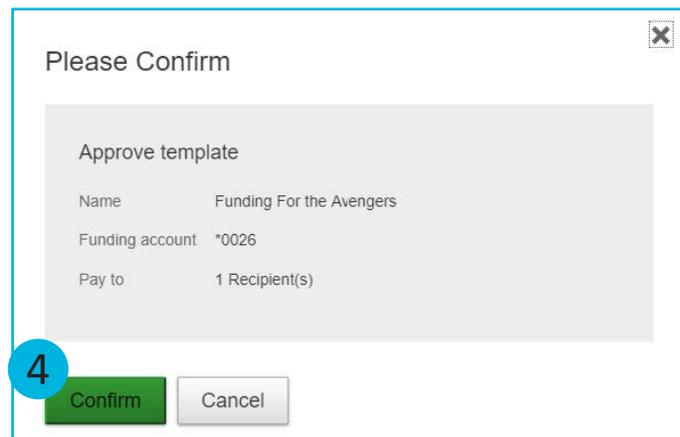
If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** section.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen (not shown).



Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via Multi-Factor Authentication.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.



Wire Templates

Wire templates help **reduce errors** and **provide efficiency**. By creating a template first, you can then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates”.

Move Money	Additional Services	Reports
Transfers	ACH/Wire Payments	
Make a Transfer	Make/Collect a payment	
Scheduled Transfers	Upload ACH pass-through file	
	Manage payment templates	
	Scheduled payments	
	Import Recipient Information	
	Manage Import File Definitions	

Manage Payment Templates Screen

Template Statuses

- Needs Attention – Approver declined the template.
- Approval Pending – New and edited templates require approval.
- Approved – Available for initiation.

Manage payment templates

+ Add a template

Showing All Templates ▼

Templates	Last payment	Date	
Needs Attention			
Bonus Payroll (PPD) ⚠ Declined			Options ▼
<div style="border: 2px solid #00a0e3; padding: 5px; display: inline-block;">Options: View Edit, Delete, Print</div> ➔			
Prenotes Payroll (PPD) ⚠ Invalid funding account			Options ▼
Approval Pending			
may wire Domestic Wire ⚠ Approval pending			Options ▼
<div style="border: 2px solid #00a0e3; padding: 5px; display: inline-block;">Options: View, Print</div> ➔			
Approved			
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options ▼
one time collection from vendor Commercial (CCD)			Options ▼
<div style="border: 2px solid #00a0e3; padding: 5px; display: inline-block;">Options: View, Make a Payment, Edit, Delete, Copy, Print</div> ➔			

Add a Template for a *Domestic Wire*

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
3. Select **Domestic Wire** as the Template Type.
4. Enter the **Beneficiary Information**.

Template information

Name
 1

Funding account
 2

Template type
 3

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary Information **4**

Who do you want to pay

Address line 1 Address line 2

Zip/Postal Code City/Town

State/Province/Region Country

Bank account number

Reference information/Additional instructions

Purpose of wire

Add a Template for a *Domestic Wire*

5. Enter the **Beneficiary Bank** information
 - Routing number is validated; must be a domestic financial institution.
6. Enter **Intermediary Bank** (If Applicable).
7. Enter the wire **Amount** for the template.
 - Zero amount is allowed and can be edited at time of initiation.

Beneficiary bank information 5

Wire routing number

For further credit to

Intermediary bank information 6

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Intermediary bank account number

Payment information

This can be changed at the time of payment.

Amount to pay 7

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the **My Accounts** screen > **My Approvals** section.
2. Select the **Template Name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window (not shown).
5. The template is now available to use and shows as Approved on the template screen (not shown).

1

My Approvals

All requests
▼

PAYMENTS

DI04315_W5U2URFU-20190305T0...

Credit amount \$4,870.00

Debit amount -\$4,870.00

Deliver on 2019-03-08

Type File

TEMPLATES

wire_feb

Funding account *0026

Pay to 1 Beneficiary

Type Domestic Wire

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via Multi-Factor Authentication.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

ACH Initiation

Initiate ACH payments and collections by using the Make/Collect a Payment screen. ACH and Wires are comingled here.

Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

Scheduled payments | Approved payments | Declined/Failed payments

Showing all payments

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel		-\$10,000.00 Next payment: 2/27/2020
April's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	🕒 Company approved	-\$7,000.00 Next payment: 3/6/2020
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	⚠️ Company approval pending	\$4,870.00 -\$4,870.00

Monthly limits

Select TaxID to see limits

Classy Events

ACH Payment limit
\$200,000.00 available

ACH Collection limit
\$200,000.00 available

ACH Passthrough limit
\$190,260.00 available

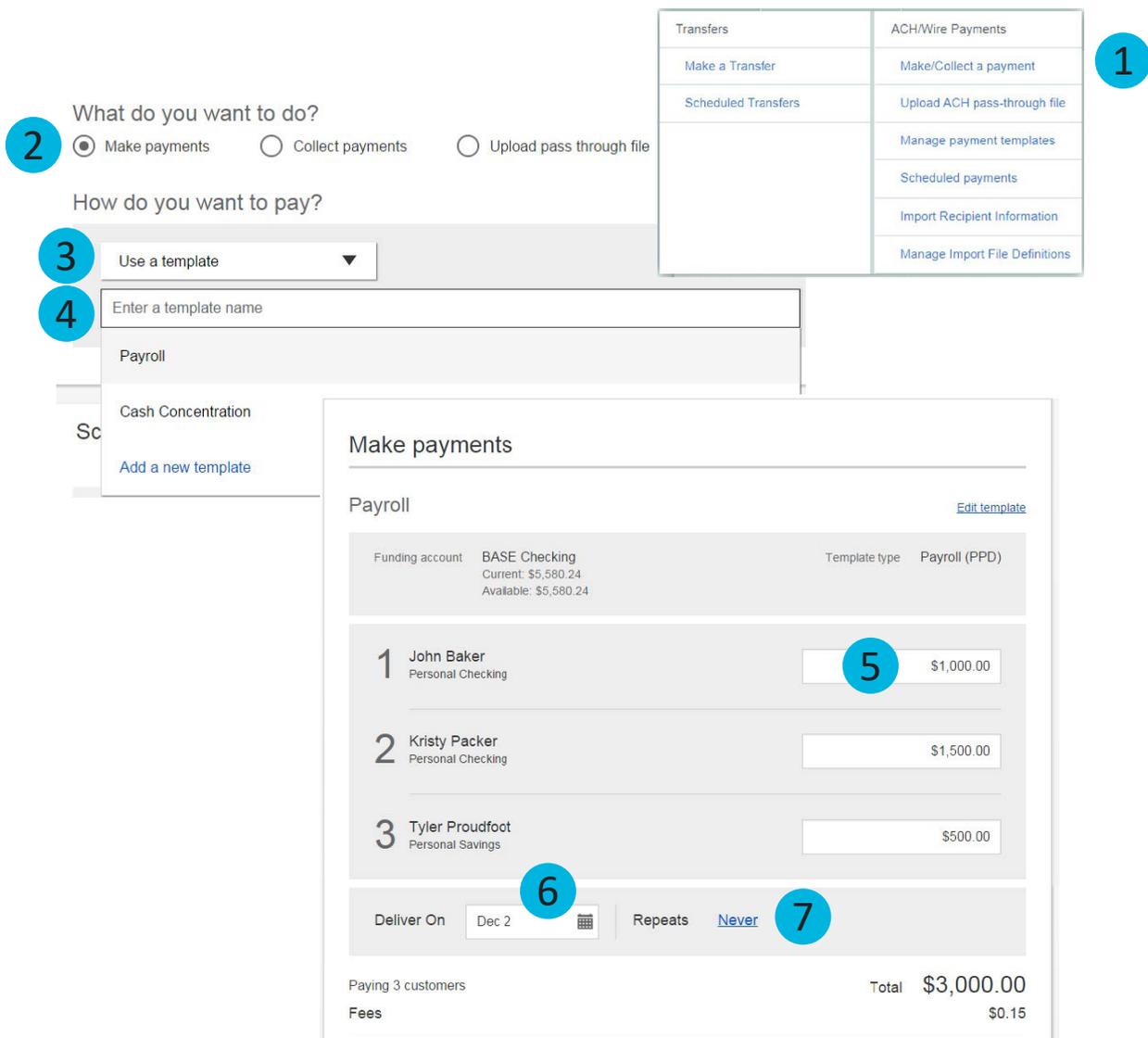
Domestic Wire Payment limit
\$443,500.00 available

International Wire Payment limit
\$500,000.00 available

View Scheduled, Approved, and Declined/Failed payments.

Make a Template-based Payment

1. Select **Make/Collect A Payment**.
2. Select **Make Payments** button.
3. Select **Use a Template**.
4. In the Enter a Template Name field: **Select a template** or start typing to filter the list.
5. **Edit Amount** (If Applicable).
6. The **Deliver On** date defaults to next business day.
7. Click “Never” to make the payment **repeating**.



The screenshot shows the 'Make payments' interface. A navigation menu on the right (callout 1) includes 'Make/Collect a payment'. The main form has three sections: 'What do you want to do?' with 'Make payments' selected (callout 2), 'How do you want to pay?' with 'Use a template' selected (callout 3), and 'Enter a template name' with 'Payroll' selected (callout 4). The 'Payroll' template details show a funding account of 'BASE Checking' and three recipients: John Baker (\$1,000.00, callout 5), Kristy Packer (\$1,500.00), and Tyler Proudfoot (\$500.00). At the bottom, the 'Deliver On' date is 'Dec 2' (callout 6) and 'Repeats' is set to 'Never' (callout 7). The total payment is \$3,000.00 with a fee of \$0.15.

Make a One-time Payment (Move Money Menu)

1. Select **Make/Collect Payments**.
2. **Make Payments**.
3. Make a **One-time Payment**.
4. Select **Funding Account**.
5. Select **Payment Type**.
6. Select **ACH Company ID**.
7. Enter **Payment Description**.
8. Choose to settle via **Batch Offset** or **Single Offset**.
9. Enter **Recipient Information** and **Delivery Date** (not shown).

Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Scheduled Transfers	Upload ACH pass-through file
	Manage payment templates
	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

1

* This can be saved as a template after initiating. The “Payment Name” becomes the template name.

Payments

What do you want to do?

2 Make payments Collect payments Upload pass through file

How do you want to pay?

3 Make a one time payment ▼

Funding account

4 Select ▼

Payment type ACH Company ID

5 Payroll (PPD) ▼ 1123321123 6 ▼

Payment name

Payment Description

7

How would you like to settle these payments?

8 Batch Offset Single Offset

Collect a Template-based Payment (Move Money menu)

1. Select **Collect Payments** button.
2. Select **Use a Template**.
3. In the **Enter a Template Name** field, select a template or start typing to filter list.
4. **Edit Amount**, if applicable.
5. Adjust the **Deliver On** date, if applicable.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payment **1**
 Collect payments
 Upload pass through file

i Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

2 Use a template ▼

3 Enter a template name

Member dues

Add a new template

Collect payments

[Edit template](#)

Funding account: Simulator Checking Template type: Consumer (PPD)
 Current: \$2,208.15 Available: \$2,208.15

1	Betty Boop Personal Checking	4 \$75.00
	Monthly membership dues	57 characters left
2	Foghorn Leghorn Personal Checking	\$75.00
	Monthly membership dues	57 characters left
3	Yosemite Sam Personal Checking	\$75.00
	⚠ Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015.	
	Monthly membership dues	57 characters left

Deliver On: Dec 17 **5** Repeats: Never **6**

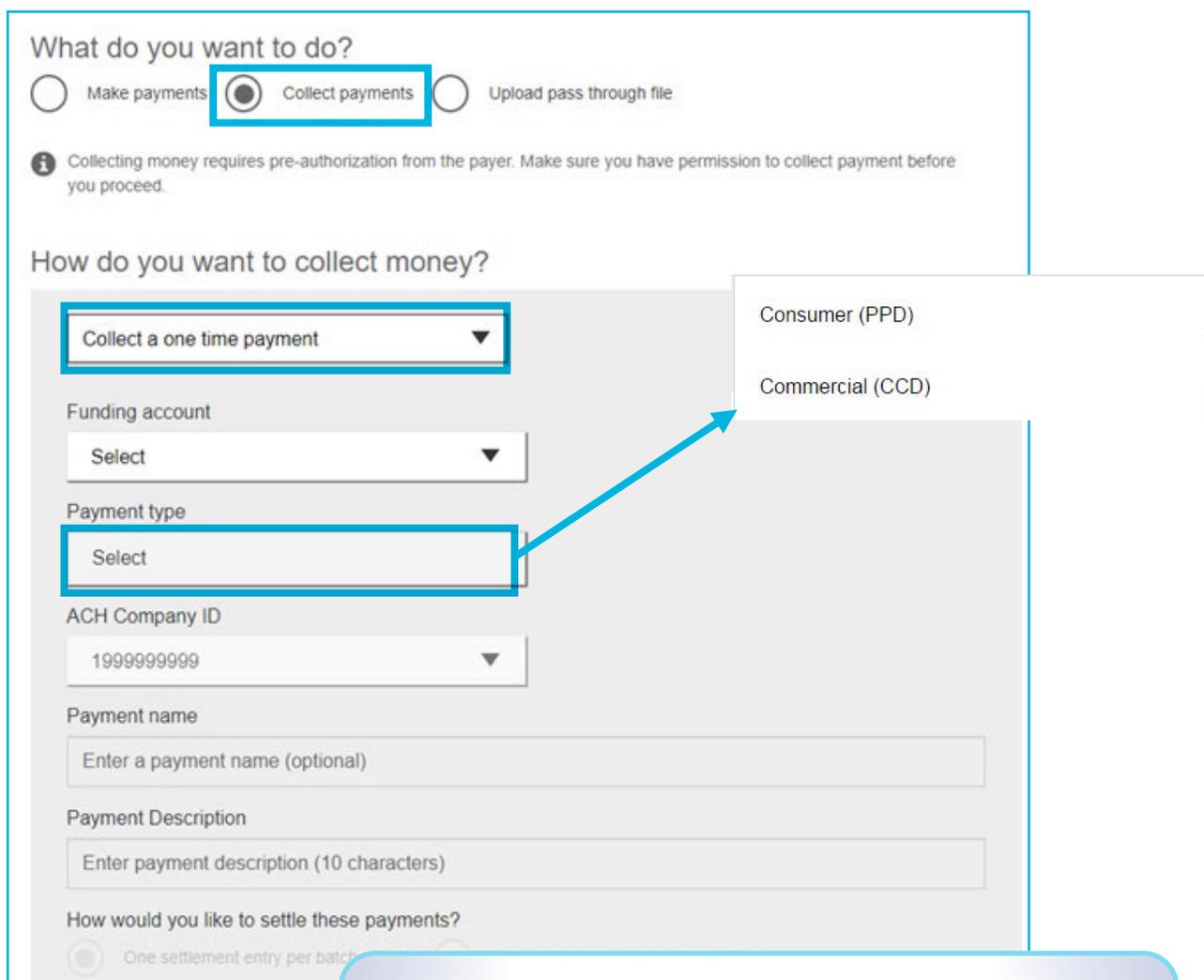
Collecting money from 2 customers Total: \$150.00

Fees: \$0.15

Collect a One-time Payment

Under **Move Money** > select **Make/Collect Payments** > **Collect a One-time Payment**. Select a **Deliver On** date and the **Payment Types**. All other steps are the same as creating an ACH Template.

The business can save the information as a template after initiating. The “Payment name” becomes the template name.



The screenshot shows a web form titled "What do you want to do?" with three radio button options: "Make payments", "Collect payments" (which is selected and highlighted with a blue box), and "Upload pass through file". Below this is an information icon and text: "Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed."

The next section is "How do you want to collect money?". It contains several fields:

- A dropdown menu currently showing "Collect a one time payment" (highlighted with a blue box). A blue arrow points from this dropdown to a separate white box containing two options: "Consumer (PPD)" and "Commercial (CCD)".
- A "Funding account" dropdown menu showing "Select".
- A "Payment type" dropdown menu showing "Select" (highlighted with a blue box).
- An "ACH Company ID" dropdown menu showing "1999999999".
- A "Payment name" text input field with the placeholder "Enter a payment name (optional)".
- A "Payment Description" text input field with the placeholder "Enter payment description (10 characters)".
- A "How would you like to settle these payments?" section with a radio button option for "One settlement entry per batch".

Note for all ACH initiations:
If a batch requires approval, an email is routed to all approvers at the business.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to Fidelity Bank for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	 Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	 Company approved	\$7,000.00 Next payment: 3/6/2020
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	 Company approval pending	\$4,870.00 -\$4,870.00

Click the payment name to cancel (not an option if status is “Company approval pending”).

Payment Activity

Approved payments - payments that have been sent to Fidelity Bank for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠️ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00
		Options ▼

Options: Copy, View, Print, Reverse

Reversals: Reverse ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

Declined Failed Payments

- Payments declined by a business approver (Initiator receives an email).
- Payments declined by Fidelity Bank (Initiator and all business admins receive an email).
- Payments failed due to ACH prefunding (all business admins receive an email).
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (Initiator, Primary Admin and Fidelity Bank receive email).

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate a new payment, View, Print

Initiate a Wire

Domestic Wires are initiated through the Make/Collect a Payment screen under the Move Money menu option

“Make payments” is the only option pertaining to wires.

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

Scheduled payments Approved payments Declined/Failed payments

Showing all payments

Recurring payments		Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	🕒 Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	🕒 Company approved	-\$7,000.00 Next payment: 3/6/2020
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	⚠️ Company approval pending	\$4,870.00 -\$4,870.00

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit
\$200,000.00 available

ACH Collection limit
\$200,000.00 available

ACH Passthrough limit
\$190,260.00 available

Domestic Wire Payment limit
\$443,500.00 available

International Wire Payment limit
\$500,000.00 available

View Scheduled, Approved, and Declined/Failed payments.

Send a Template-Based Wire (Move Money Menu)

1. Select **Make/Collect A Payment**.
2. Select **Make Payments** button.
3. Select **Use a Template**.
4. Click in the **Enter a Template Name** field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
5. If applicable, edit amount or message to beneficiary or receiving bank.
6. The Send On date defaults to current business day.
7. There is an option to make this wire repeating. Click **Never** to make this wire **Repeating**.
8. Click **Continue to review** (not shown).

The screenshot shows the 'Move Money' menu with 'ACH/Wire Payments' selected (1). The 'Payments' section has 'Make payments' selected (2). A dropdown menu is open for 'How do you want to pay?' with 'Use a template' selected (3). A list of template names is shown, with 'Clay Supplies' selected (4). The wire details for 'April's fabulous wire' are shown, including the funding account (Checking *0001), beneficiary name (Liz Kritikos *2121), and amount (\$2,500.00) (5). The 'Send On' date is 05/16/2019 and 'Repeats' is set to 'Never' (6, 7). The total amount is \$2,500.00 and fees are \$20.00.

Send a One-time Wire (Move Money Menu)

1. Select **Make Payments**.
2. Select **Make a One-time Payment**.
3. Choose **Funding Account**.
4. Select **Domestic Wire** under Payment Type.
5. If desired, enter a **Payment Name**. This becomes the template name if saved as a template after initiation.

The screenshot shows the 'Payments' section of a web interface. It includes a heading 'Payments' and a question 'What do you want to do?' with three radio button options: 'Make payments' (selected), 'Collect payments', and 'Upload pass through file'. Below this is the question 'How do you want to pay?' with a dropdown menu set to 'Make a one time payment'. Underneath is a 'Funding account' dropdown menu set to 'BASE Checking ****0002', with 'Current: \$5,580.24' and 'Available: \$5,580.24' displayed to its right. Below that is a 'Payment type' dropdown menu set to 'Domestic Wire'. At the bottom is a 'Payment name' text input field with the placeholder text 'Enter a payment name (optional)'. Five blue circular callouts with numbers 1 through 5 are overlaid on the interface to indicate the steps: 1 points to the 'Make payments' radio button, 2 points to the 'Make a one time payment' dropdown, 3 points to the 'BASE Checking ****0002' dropdown, 4 points to the 'Domestic Wire' dropdown, and 5 points to the 'Payment name' text input field.

Payment Activity

- All activity for the business displays, not just activity by the current user.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled Payments

- Payments show here when pending, i.e. not yet sent to Fidelity Bank for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
April's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Com	\$7,000.00 t: 3/6/2020
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00

Click the payment name to cancel (not an option if status is “Company approval pending”).

Payment Activity

Approved payments - Payments that have been sent to Fidelity Bank for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠️ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00
		Options ▼

Options: Copy Payment, View, Print

Declined/Failed Payments

- Payments declined by a business approver (Initiator receives an email).
- Payments declined by the Fidelity Bank (Initiator and all business admins receive an email).
- Payments failed due to wire funding (all business admins receive an email).
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (Initiator, Primary Admin and Fidelity Bank receive an email).

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate a new payment, View, Print

ACH Pass Through

ACH Pass Through allows the business to take an ACH file created in another system and use Business Banking as a pass through system to get that file to Fidelity Bank.

Navigation options go to the same screen

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass Through File

The screenshot displays the Fidelity Business Banking interface. At the top, there are three tabs: "Move Money", "Additional Services", and "Reports". Under "Move Money", there are two sub-sections: "Transfers" and "ACH/Wire Payments". The "ACH/Wire Payments" section is highlighted with a red box, and a red arrow points from it to the "Upload pass through file" option in the "What do you want to do?" section below. The "What do you want to do?" section has three radio buttons: "Make payments", "Collect payments", and "Upload pass through file". Below this, there are three tabs: "Scheduled payments", "Processed payments", and "Declined payments". The "Processed payments" tab is selected. A dropdown menu shows "Showing all payments". Under "Recurring payments", there are two entries: "Everyone get a million" with a balance of -\$10,000.00 and "Wire to Title Company May2018" with a balance of -\$1,500.00. On the right side, there are three "Monthly limits" sections: "ACH Payment limit" with \$488,310.00 available, "ACH Collection limit" with \$20,000.00 available, and "ACH Passthrough limit" with \$451,300.00 available. Each limit section includes a progress bar and a "Select TaxID to see limits" dropdown.

Upload the File

1. Select **Upload pass through file**.
2. Select the **Funding account**.
3. Click **Browse** to locate and select the desired file.
 - Must be a file with .ach as the extension.
4. Click **Upload**.
 - If any errors are found, the error is detailed out on the screen.
 - Edits are not allowed on the file. The business must fix the error in original source.

Payments

What do you want to do?

- Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

Funding account

Select
▼

Select an ACH pass-through file

No file selected.

This is an unbalanced file.

The system validates:

- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date

Note: The system does not prevent the business from uploading the same file twice.

Business Mobile Banking

Business Mobile Banking allows you to manage your businesses finances anytime and anywhere with our mobile banking apps. Get 24-hour access to your account balances, transfer funds, make approvals, review transaction history, and deposit checks.



How to Download our Business Mobile Apps

LifeDesign Banking

FOR BUSINESS

You can download our Apple or Android™ Business Mobile Banking Apps by clicking on the logos below or searching the respective app stores for Fidelity Bank MA Business Banking.



Choose and download the app titled Fidelity Bank MA Business and has the LifeDesign Banking for Business icon.

Once you've downloaded and installed your desired App you can simply Login using your existing Business Online Banking Username and Password and access our full suite of mobile banking features.

Mobile Check Deposit

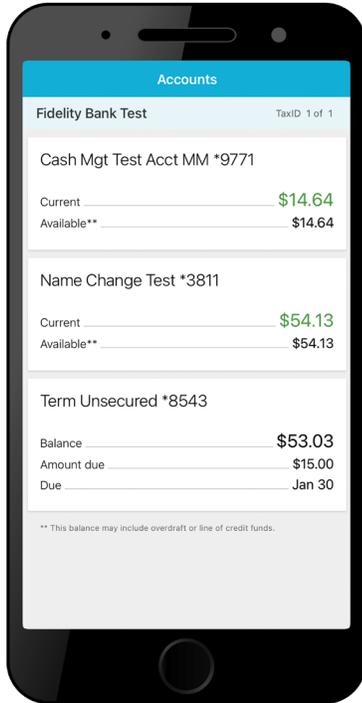
You can deposit individual checks fast by just snapping a photo of the front and back of the endorsed check. It is fast, secure, and free. Simply login to your mobile app and click on the Check Deposit link.

Please note that Mobile Check Deposit is for your convenience and in addition to our traditional Remote Deposit Capture service. As checks must be deposited individually using the Mobile app, if your business routinely deposits multiple checks, we recommend you continue to use Remote Deposit Capture. If you'd like to discuss our Remote Deposit Capture service, please contact our Conversion Team.

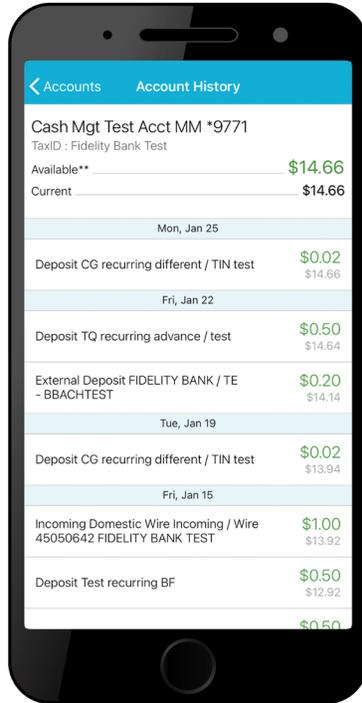


Note: All checks deposited using Mobile Check Deposit must be endorsed with "For Mobile Deposit Only at Fidelity Bank."

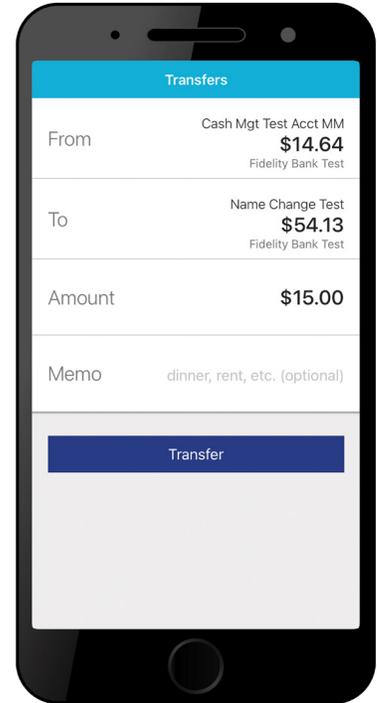
See all of your accounts



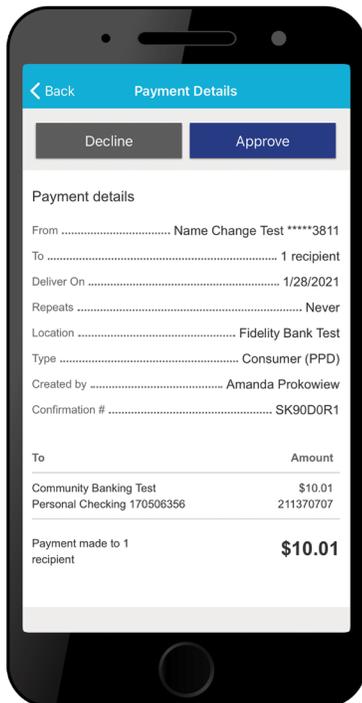
Review your account history



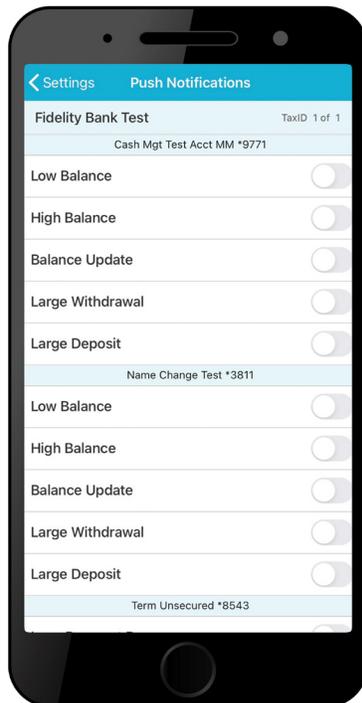
Transfer funds between accounts



Make Approvals



Set up notifications



Note: BillPay services are available within the Mobile App but are best completed on a larger device or tablet. Currently BillPay is not mobile responsive.