

# BUSINESS ONLINE BANKING

# **USER GUIDE**

Learn how to use Business Online Banking with this handy guide. For questions contact us at 800.581.5363



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|                                      |    |



# **First Time Login**

# Step 1

Open your enrollment email and click Join.



## Step 2

Create your username and password. Click Create and sign In.

| Create yo      | Dur account to join Fidelity Cooperative Bank |
|----------------|---|
| Username       |   |
| Username rules | ;   |
| Password       |   |
| Confirm Pas    | ssword  |
| Show rules     |   |
|                | Create  |
|                |   |



Review the information regarding registering for two-factor authentication and click Get started. 2FA options available to you may differ. Choose how to receive your two factor authentication codes:

- Voice or text message: Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- FIDO security key: Insert or tap your device to register.
- Symantec VIP Token: Enter the serial number (S/N) on your physical token

|                   | 0  |  |
|-------------------|--|--|
| - <b>6.2</b> -2-1 | Choose a verification method to set up   |  |
|                   | Voice or text message<br>Verification codes are sent to your phone. Message and<br>data rates may apply.   |  |
|                   | Authenticator app<br>Use an authenticator app to generate a unique<br>verification code. Any app that supports manual code<br>entry can be used. |  |
|                   | FIDO security key<br>Use your security key to sign in securely anytime you<br>sign in from a new computer or device.                             |  |
|                   | Symantec VIP<br>Use Symantec VIP authentication to sign into your<br>account. We support digital and hard tokens.                                |  |
|                   |  |  |
|                   |  |  |

# Step 4

Click Done and accept the Terms and Conditions.



# **Account Recovery**

Use these steps to reset your password and/or retrieve your username.



# Step 1

Navigate to our website and click Login. Select Reset Password

# Step 2

Enter your username and email address. IMPORTANT: Email must match what is on file.

| Account recovery<br>re need this info to verify your identity. |
|--|
|  |
|  |
| Need help?   |
| Next<br>emember this information? Try another way              |
|  |



Choose to receive your instructions via email or text.



# Step 4

**Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.

Text: Open your text and click the link.

| Password reset instructions           donotreply@fidelitybankonline.com   |
|---|
| Fidelity Bank 📚   |
| Hi Jane,<br>You requested to update your password for<br>your profile 'Janedoe'   |
| ×××   |
| Reset password<br>If you did not request help setting a new password, please<br>call (800) 581-5363 immediately                               |
| Fidelity Bank<br><u>donotrepty@fidethtbankonline.com</u>   <u>Privacy Potoy</u><br>(600) 581-5363<br>9 Leominister Connector, Leominister, MA |



Enter the code you receive and create a new password.

| Reset password    |  |  |  |  |  |
|-------------------|--|--|--|--|--|
| Login for Janedoe |  |  |  |  |  |
| New password      |  |  |  |  |  |
| Show rules        |  |  |  |  |  |
| Confirm password  |  |  |  |  |  |
| Update            |  |  |  |  |  |



# Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

# **Default Layout**

- 1. Accounts Displays accounts including balance, status, and last four digits of account number.
- 2. Quick Action Buttons Click a button to jump to that feature of online banking
- 3. Transactions Displays recent activity on all accounts
- 4. **Messages -** Displays conversations between you and support representatives as well as alerts and bank messages.
- 5. **Bill Pay –** Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
- 6. **Card Management -** Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.
- 7. Transfers Displays scheduled transfers and a quick link to Make a Transfer.

| Fidelity Bank 😒         |  |                          |   |                      |
|-------------------------|--|--------------------------|---|----------------------|
| Dashboard               | Hi there!  |                          |   | J                    |
| Messages                |  |                          |   |                      |
| C Accounts              | Accounts 1   |                          |   |                      |
|                         | Bus1 9771 \$7.00 BusPrim 3<br>x9771 Available x3735  | 35 \$118.12<br>Available | Checking<br>x3811   | \$18.50<br>Available |
| ↓ Remote deposits       |  |                          |   |                      |
| S Payments ~            |  |                          |   |                      |
| Desktop remote deposits | Transfer Pay a bill Message Documents                |                          |   |                      |
| Reports                 |  |                          |   |                      |
| ③ Support               | Transactions 3                                       | (                        | Fidelity Bank 📚   |                      |
|                         | INTERNET BANKING WIRE FEE<br>Pending May 5, Checking | \$30.00                  |   | Û                    |
|                         | INTERNET BANKING WIRE TRANSFER                       | \$1.50 Call              | Message   | Info                 |
|                         | retuing waya, Uncomp                                 | Messages 4               |   | ⊉                    |
|                         | See mu   | re                       | Fidelity Bank   |                      |
|                         |  | _                        |   |                      |
|                         | Bill pay 5   | ···                      | Sidney Nahum Kelly  |                      |
|                         |  | Please b<br>We appr      | be aware, response times are not immediate.<br>reciate your patience while we research your<br>You be patified once we respond For factor |                      |
|                         | r sy s un maloge payment                             | assi                     | stance you can text us at 800-581-5363.   |                      |
| My profile              | C Discover x3582                                     | \$1.00                   | Start a conversation  |                      |



|                         | Pending May 5, Checking                      |                 |   |                  |
|-------------------------|--|-----------------|---|------------------|
| Fidelity Bank 📚         |  | See more        | Messages 4<br>Fidelity Bank   | 巴 …              |
| 📴 Dashboard             |  |                 |   |                  |
| Messages                | Bill pay 5                                   |                 | Sidney Nahum Kelly  |                  |
| C Accounts              | S)<br>Pay a bill                             | Manage payments | Please be aware, response times are not immedia<br>We appreciate your patience while we research you<br>request. You be notified once we respond. For fas | te.<br>ur<br>ter |
| Z Transfers             |  |                 | assistance you can text us at 800-581-5363.   |                  |
| .→ Remote deposits      | Discover x3582     Schadulat for Days 1      | \$1.00          | Start a conversation  |                  |
| 💲 Payments 🗸 🗸          |  |                 |   |                  |
| Desktop remote deposits |  |                 | Card management 6   |                  |
| Reports                 | Transfers 7                                  |                 | Checking (x3811)  |                  |
| ⑦ Support               | 🔁 🛛 Make a transfer                          |                 | 9807  |                  |
|                         | Scheduled transfers                          |                 |   |                  |
|                         | \$0.50 to ACCT 2<br>On Sep 30, from Checking |                 |   |                  |
|                         |  | See more        |   |                  |
|                         |  |                 |   |                  |
|                         |  |                 |   |                  |

### Organize Dashboard

Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

### Step 1

Click Organize Dashboard.

|                | Scheduled transfers  |   |
|----------------|--|---|
|                | 🕒 Organize dashboard   |   |
| J My profile ^ | © 2025 Fidelity Bank • Privacy policy • Member FDIC • 🖾 Equal Housing Lender | ? |



- 1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
- 2. Click the X to remove a card from the dashboard.
- 3. Click + Add a card to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click < when finished.
- 4. Click **Done** once the layout suits your needs.

| Fidelity Bank 🛸         |   |                        |
|-------------------------|---|------------------------|
|                         | Organize dashboard<br>Drag & drop to reorder                                  | 4 Done                 |
| 🔡 Dashboard             | Assaute   |                        |
| Messages                | Accounts  |                        |
| C Accounts              | # Transactions ×  | :: Support $	imes$     |
| 🔁 Transfers             |   |                        |
| Remote deposits         | ii Bill pay X   | II Messages X          |
| S Payments ~            | 1 ::: Transfers X   | ii Card management 2 × |
| Desktop remote deposits |   |                        |
| Reports                 | + Add a card 3  |                        |
| ⑦ Support               |   |                        |
|                         |   |                        |
|                         |   |                        |
|                         |   |                        |
|                         |   |                        |
|                         |   |                        |
| J My profile            | © 2025 Fidelity Bank - Privacy policy - Member FDIC - ເΩ Equal Housing Lender |                        |



### **Organize Accounts**

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

### Step 1

Click the ellipsis icon next to the Accounts section, then select Organize accounts.

| Fidelity Bank 📚         |   |   |
|-------------------------|---|---|
| 🔡 Dashboard             | Hi there!   | J   |
| 🖂 Messages              |   |   |
| C Accounts              | Accounts  |   |
|                         | Bus1 9771 \$7.00 BusPrim 3735 \$118.12<br>x9771 Available x3735 Available x3745 | nk an account<br>w balances and transactions for accounts |
| . ▲ Remote deposits     | fr  | m another financial institution.                          |
| 🛐 Payments 🔷 🔨          |   | ganize accounts   |
| Bill pay                | Transfer Paya bill Message Documents  | Compact Expanded Totals                                   |
| Positive pay            |   | rganize dashboard   |
| ACH                     | Transactions Q Fidelitu   | Bank 🦡  |
| Wires                   | DEPOSIT/CREDIT +\$5.00<br>Aug 26, BANNO TEST ACCT 262<br>0                      |   |
| Desktop remote deposits | CHECK 2509 S5.00 Call Mr  | ssage Info  |

### Step 2

Click and hold the 6 dot icon to drag and drop an account to the order you prefer, then click Save.

| Fidelity Bank 😂         |                          |                   |                            |
|-------------------------|--------------------------|-------------------|----------------------------|
| Dashboard               | <                        | Organize accounts |                            |
| Messages                | Drag to reorder accounts |                   |                            |
| Accounts                | Bus1 9771                |                   | <b>\$7.00</b><br>Available |
| ♂ Transfers             |                          |                   |                            |
| . ▲ Remote deposits     | BusPrim 3735             |                   | \$118.12<br>Available      |
| 🛐 Payments 🗸 🗸          | Checking                 |                   | \$13.00                    |
| Desktop remote deposits | ∷ x3811                  |                   | Available                  |
| Reports                 |                          |                   |                            |
| ③ Support               |                          | Save              |                            |
|                         |                          |                   |                            |
|                         |                          |                   |                            |



### **Account View**

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.

| Fidelity Bank 🝉         |   |                     |                       |                       |   |  |
|-------------------------|---|---------------------|-----------------------|-----------------------|---|--|
| Dashboard               | Hi there!                                   | NK >                |                       |                       |   | J                                      |
| Messages                |   |                     |                       |                       |   |  |
| Accounts                | Accounts                                    |                     |                       |                       |   |  |
| Transfers               | Bus1 9771<br>x9771                          | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Link an account   |  |
| Remote deposits         |   |                     |                       |                       | View balances and tra<br>from another financial                           | nsactions for accounts<br>institution. |
| Payments ^              |   | EI B                |                       |                       | ↑↓ Organize accounts  |  |
| Bill pay                | Transfer Pay a bill                         | Message Docume      | nts                   |                       | View     Compace  | t Expanded Totals                      |
| Positive pay            |   |                     |                       |                       | Cirganize dashboa   | rd                                     |
| ACH                     | Transactions                                |                     | Q                     | 1                     | Fidelity Bank 😒   |  |
| Wires                   | DEPOSIT/CREDIT<br>Aug 26, BANNO TEST ACCT 2 |                     | +\$5.00               | Q.                    | Ð   |  |
| Desktop remote deposits | CHECK 2509<br>Aug 23, BANNO TEST ACCT 1     |                     | \$5.00                | Call                  | Message   | Info                                   |
| Reports                 |   |                     | See more              | Messages              |   | æ                                      |
| Support                 |   |                     |                       | moodgeo               | Fidelity Bank   |  |
|                         | Bill pay                                    |                     |                       |                       |   |  |
|                         | S.  |                     | I.                    | Thank                 | Sidney Nahum Kelly  | Bank.                                  |
|                         | Pay a bill                                  | м                   | lanage payments       | Please be<br>We appre | e aware, response times are not im<br>aciate your patience while we resea | mediate.<br>Irch your                  |
|                         | Discover x3582                              |                     | \$1.00                | assis                 | tance you can text us at 800-581-5  | 363.                                   |
| My profile ^            | Scheduled for Dec 1                         |                     |                       |                       | Start a conversation  |  |



## Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

### **Start a Conversation**

### Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.

| Fidelity Bank 😁   | Messages                          | D Start a conversation  |
|---|-----------------------------------|---|
| Dashboard   |                                   |   |
| 🖂 Messages 🛛 🕚  | Inbox filter ~                    |   |
| <ul> <li>Accounts</li> <li>Transfers</li> <li>Remote deposits</li> <li>Payments ~</li> <li>Desktop remote deposits</li> <li>Reports</li> <li>Support</li> </ul> | Tuesday<br>This is a test message | <section-header><section-header><image/><image/><image/><image/><image/><image/><section-header><caption><section-header></section-header></caption></section-header></section-header></section-header> |
| J My profile ^  | © 202                             | Fidelity Bank • Privacy policy • Member FDIC • @ Equal Housing Lender   |

| Fidelity Bank 📚         |   |                     |                       |                       |   |                      |
|-------------------------|---|---------------------|-----------------------|-----------------------|---|----------------------|
| Dashboard               | Hi there!                                 | ANK >               |                       |                       |   | 3                    |
| Messages                |   |                     |                       |                       |   |                      |
| Accounts                | Accounts                                  |                     |                       |                       |   |                      |
| ₽ Transfers             | Bus1 9771<br>x9771                        | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811   | \$13.00<br>Available |
| Remote deposits         |   |                     |                       |                       |   |                      |
| Payments                | 2 1                                       |                     |                       |                       |   |                      |
| Bill pay                | Transfer Pay a bill                       | Message Docume      |                       |                       |   |                      |
| Positive pay            |   |                     |                       | -                     |   |                      |
| ACH                     | Transactions                              |                     | Q                     | F                     | idelity Bank 😂  |                      |
| Wires                   | Aug 26, BANNO TEST ACCT 2 E               | 1                   | +\$5.00               | ¢.                    |   | ۵                    |
| Desktop remote deposits | CHECK 2509<br>Aug 27, BANNO TEST ACCT 1 E | 1                   | \$5.00                | Call                  | Message   | Info                 |
| Reports                 |   |                     | See more              | Massagas              |   | <b>D</b>             |
| ③ Support               |   |                     |                       | messeges              | Fidelity Bank   |                      |
|                         | Bill pay                                  |                     |                       |                       |   |                      |
|                         | 3   |                     | <b>I</b>              | These                 | Sidney Nahum Kelly  | lank                 |
|                         | Pay a bill                                | м                   | anage payments        | Please be<br>We appre | eware, response times are not im<br>clate your patience while we resea  | mediate.<br>rch your |
|                         | ③ Discover x3582                          |                     | \$1.00                | request, Y<br>assist  | ou be notified once we respond. Fr<br>ance you can text us at 800-581-5 | or faster<br>363.    |
| J My profile ^          | Scheduled for Dec 1                       |                     |                       |                       | Start a conversation  |                      |



Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.

| Fidelity Bank 🍉   | Messages         |  | 段) Start a conversation   |
|---|------------------|--|---|
| Dashboard   | Inbox fil        | tter ~ New conversation  | Cancel  |
| <ul> <li>Accounts</li> <li>Transfers</li> <li>Remote deposits</li> <li>Payments ~</li> <li>Desktop remote deposits</li> <li>Reports</li> <li>Support</li> </ul> | Can you help me? | 17 AM Fidelity Bank (*)<br>Attach a<br>(*) Transaction<br>(*) Account<br>(*) Payment<br>(*) ACH<br>(*) Image or file<br>(*) Can you help me? | <section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header> |
| J My profile  |                  | © 2025 Fidelity Bank • Privacy policy • Mem  | nber FDIC - 🛱 Equal Housing Lender  |

## Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.





# Accounts

Select Accounts to see a listing of all the accounts tied to your online banking ID.

### **Account Information**

Select an account from the Accounts page or from the Dashboard.

- 1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
- 2. Review recent account activity.
- 3. Quickly access other features for this account.
- 4. Review account details such as account and routing numbers, account owners, and important dates.

| Fidelity Bank 🍉           | Checking                                 | \$13.00   |
|---------------------------|--|---|
| 🔡 Dashboard               | x3811                                    |   |
| 🖂 Messages                | Transactions 1 🚽 🛱 🤇                     |   |
| Accounts                  | CHECK 2512 2 \$5.<br>Aug 27 [2] 2 \$341. | Documents preferences Settings conversation                     |
| 🔁 Transfers               | CHECK 2511 \$5.                          | Details 4   |
| . ▲ Remote deposits       | Aug 26 🔂 \$346.                          | Account numbers   |
| 🛐 Payments 🗸 🗸            | CHECK 2509 \$5.<br>Aug 23 5 \$351.       | 00 Account number ① 24 Routing number 211370707                 |
| 🖻 Desktop remote deposits | CHECK 2508 \$5.<br>Aug 23 52 \$3366      | 10<br>24 Account information                                    |
| Reports                   | CHECK 2507 \$1.                          | Owner FIDELITY COOPERATIVE BANK                                 |
| ⑦ Support                 | Aug 23 🔂 \$361.                          | Other names on account CASH MGT TEST ACCT                       |
|                           |  | Date opened 6/26/2002   |
|                           |  | Activity  |
|                           |  | Last statement balance \$13.00 Date of last statement 4/30/2025 |
|                           |  | Date of last deposit 7/31/2024                                  |
|                           |  |   |
|                           |  |   |
|                           |  |   |
|                           |  |   |
| J My profile ^            | © 2025 Fidelity Bank • Privacy policy •  | Member FDIC - @ Equal Housing Lender                            |



### **Transaction Details**

Select a transaction to view additional information.

- 1. Add a tag to categorize the transaction.
- 2. Add **notes** to accompany the transaction description.
- 3. Review check images or add an image such as an invoice or receipt.
- 4. Attach the transaction details to a conversation with the institution.

| Fidelity Bank 😂  | Checking                         |  | \$13.00             |
|--|----------------------------------|--|---------------------|
| Dashboard  |                                  |  |                     |
| Messages   | Transactions 👱                   |  |                     |
| C Accounts   | CHECK 2 Transaction details      | × Alert Settings Attac                             | ch to a<br>rrsation |
| <ul> <li>⇄ Transfers</li> <li>➔ Remote deposits</li> </ul> | CHECK 2<br>Aug 26 8<br>8/26/2024 | ers  |                     |
| 🛐 Payments 🗸 🗸   | CHECK 2 \$5.00                   | r ©<br>211370707                                   |                     |
| 🖻 Desktop remote deposits                                  | CHECK 2 Add tags 1               | nation   |                     |
| Reports  | E Add notes 2                    | FIDELITY COOP                                      | ERATIVE BANK        |
| ⑦ Support  | Aug 23 🗟 (a) Images 3            | Account CASH MGT TES<br>INTERNAL ACCI<br>6/26/2002 | T ACCT<br>DUNT      |
|  | Attach to a conversation         | balance \$13.00                                    |                     |
|  | Fidelity Bank - Checking         | tement 4/30/2025                                   |                     |
|  | LITELA 2011                      | osit 7/31/2024                                     |                     |
|  |                                  |  |                     |
| My profile   | © 2025 Elderlity Bank - Privac   | y policy - Member FDIC - 📾 Equal Housing Lender    | ?                   |



### eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 7 years.

#### eStatement Enrollment

#### Step 1

Click **Documents** from the Accounts page or the Dashboard and accept the Terms and Conditions.

| Fidelity Bank 🍉                     | Checking                                  | \$13.00   |
|-------------------------------------|---|---|
| 🔡 Dashboard                         | x3811                                     | Available 🕥   |
| Messages                            | Transactions 🕹 🛱 Q                        |   |
| Accounts                            | CHECK 2512 \$5.00<br>Aug 27 27 3 \$341.24 | Documents preferences Settings conversation                   |
| <i>i i i i i i i i i i</i>          | CHECK 2511 \$5.00                         | Details   |
| <ul> <li>Remote deposits</li> </ul> | Aug 26 23 \$346.24                        | Account numbers   |
| S Payments Y                        | CHECK 2509 \$5.00<br>Aug 23 2 \$351.24    | Account number 0  |
| Desktop remote deposits             | CHECK 2508 \$5.00                         |   |
| Reports                             | 5356.24                                   | Owner FIDELITY COOPERATIVE BANK                               |
| ⑦ Support                           | CHECK 2507 \$1.00<br>Aug 23 2 \$361.24    | Other names on account CASH MGT TEST ACCT<br>INTERNAL ACCOUNT |

#### Step 2

Choose the account(s) and click **Enroll**.





Select a document to download and view. You can click the **filter icon** to change the type of document, year, and account.

| < eStatements   |   |
|---|---|
| ACCT 1 (X4680) Clear all                              | ¢ |
| Statements August 2024<br>Statement, ACCT 1 (x4680)   | ل |
| Statements July 2024<br>Statement, ACCT 1 (x4680)     | ⊻ |
| Statements June 2024<br>Statement, ACCT 1 (x4680)     | ل |
| Statements May 2024<br>Statement, ACCT 1 (x4680)      | ৶ |
| Statements April 2024<br>Statement, ACCT 1 (x4680)    | ل |
| Statements March 2024<br>Statement, ACCT 1 (x4680)    | ৶ |
| Statements February 2024<br>Statement, ACCT 1 (x4680) | ل |
| Statements January 2024<br>Statement, ACCT 1 (x4680)  | ৶ |
| Statements December 2023<br>Statement, ACCT 1 (x4680) | ل |
| Statements November 2023<br>Statement, ACCT 1 (x4680) | ৶ |
|   |   |
|   |   |



#### eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

#### Step 1

#### Click Settings.

| Fidelity Bank 🍉           | Checking  | \$13.00   |
|---------------------------|---|---|
| Dashboard                 | x3811   | Available 🔿   |
| Messages                  | Transactions 👱 🛱 Q                                  |   |
| C Accounts                | CHECK 2512 \$5.00<br>Aug 27 23 \$341.24             | Documents preferences Settings Attach to a conversation       |
| 🔁 Transfers               | CHECK 2511 \$5.00                                   | Details   |
| کی Remote deposits        | Aug 26 🔂 \$346.24                                   | Account numbers   |
| 🛐 Payments 🗸 🗸            | CHECK 2509 \$5.00<br>Aug 23 🔂 \$351.24              | Account number ① Routing number 211370707                     |
| 🖻 Desktop remote deposits | CHECK 2508 \$5.00<br>Aug 23 23 23 23 23 23 23 25 24 | Account information   |
| Reports                   |   | Owner FIDELITY COOPERATIVE BANK                               |
| ⑦ Support                 | Aug 23 23 \$361.24                                  | Other names on account CASH MGT TEST ACCT<br>INTERNAL ACCOUNT |

#### Step 2

In the Documents section, select Advanced settings.

| Fidelity Bank 🍉           | ✓ Account details   |        |
|---------------------------|---|--------|
| Dashboard                 | Checking<br>x3811   | Rename |
| Messages                  | Display options   |        |
| C Accounts                |   |        |
|                           | Display in online and mobile banking  |        |
| Remote deposits           | Display activity and transactions   |        |
| S Payments ~              | <ul> <li>This account will be visible on the dashboard and account pages</li> <li>You may set up and receive alerts for this account</li> </ul> |        |
| 🖻 Desktop remote deposits |   |        |
| Reports                   | Alerts and cards  |        |
| ⑦ Support                 | Balance Transaction   |        |
|                           | You do not have any alerts saved.   |        |
|                           | + Add alert   |        |
|                           |   |        |
|                           | Documents   |        |
|                           | Enrolled  | >      |
|                           | Advanced settings >   |        |
|                           |   |        |
|                           |   |        |
| J My profile              | © 2025 Fidelity Bank - Privacy policy - Member FDIC - 🛱 Equal Housing Lender  |        |



Update your account enrollment or set up an additional person to receive eStatements on your accounts.

| Documents           |  |
|---------------------|--|
| eStatements/Notices | Sign Up/Changes Email Settings Additional Recipients Disclosures   |
|                     | Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll of place a check next to any account(s) in which you wish to enroll all document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.  Chroll All Available Accounts and Document Types Shown  Enroll Accounts  Checking  Checking  Save Settings Refresh |



### Alerts

Set up alerts to be notified about your balance or certain transactions.

#### **Set up Balance and Transaction Alerts**

#### Step 1

Click Alert Preferences and select Balances, transactions, and deposits.

| Fidelity Bank 🍉           | Checking ·             |                           | \$13.00                                     |
|---------------------------|------------------------|---------------------------|---|
| 🔡 Dashboard               | x3811                  |                           | Available ①                                 |
| Messages                  | Transactions           | .¥ @ Q                    |   |
| Accounts                  | CHECK 2512<br>Aug 27 🔂 | <b>\$5.00</b><br>\$341.24 | Documents preferences Settings conversation |
| ♂ Transfers               | CHECK 2511             | \$5.00                    | Details                                     |
| Remote deposits           | Aug 20 22              | \$346.24                  | Account numbers                             |
| S Payments ~              | CHECK 2509<br>Aug 23 🔂 | <b>\$5.00</b><br>\$351.24 | Account number  211370707                   |
| 🖻 Desktop remote deposits | CHECK 2508<br>Aug 23 전 | <b>\$5.00</b><br>\$356.24 | Account information                         |
| Reports                   | CHECK 2507             | ¢1.00                     | Owner FIDELITY COOPERATIVE BANK             |
| ⑦ Support                 | Aug 23 🔂               | \$361.24                  | Other names on account CASH MGT TEST ACCT   |

#### Step 2

Choose Balance or Transaction and click + Add alert.

| <         | Account alerts<br>Checking (x3811) |
|-----------|------------------------------------|
| Balance   | Transaction                        |
| You do no | t have any alerts saved.           |
| + Add a   | lert                               |
|           |                                    |
|           |                                    |
|           |                                    |
|           |                                    |



Complete the details and select how you'd like to receive the alert. Click Add alert.

| <                             | Account alerts<br>Checking (x3811)   |
|-------------------------------|--|
| Balar                         | e Transaction  |
| You i<br>Noti<br>Noti<br>Noti | not have any alerts saved.<br>me when my balance is :<br>S<br>by:<br>ext Email In-App Message<br>pupdate your contact information? |
|                               | Add alert  |

### Edit or Delete a Balance and Transaction Alert

#### Step 1

From within the account, click Alert Preferences and select Balances, transactions, and deposits.

| Fidelity Bank 📚         | Checking                |                           | \$13.00                                     |
|-------------------------|-------------------------|---------------------------|---|
| Dashboard               | x3811                   |                           | Available ①                                 |
| Messages                | Transactions            | ± @ Q                     |   |
| C Accounts              | CHECK 2512<br>Aug 27 교  | <b>\$5.00</b><br>\$341.24 | Documents preferences Settings conversation |
| 🔁 Transfers             | CHECK 2511              | \$5.00                    | Details                                     |
| Remote deposits         | ning an ta              | \$340.24                  | Account numbers                             |
| § Payments 🗸            | CHECK 2509<br>Aug 23 중  | \$5.00<br>\$351.24        | Account number  Routing number 211370707    |
| Desktop remote deposits | CHECK 2508<br>Aug 23 53 | \$5.00<br>\$356.24        | Account information                         |
| Reports                 |                         | 0000.24                   | Owner FIDELITY COOPERATIVE BANK             |
| ) Support               | CHECK 2507<br>Aug 23 🔂  | \$1.00<br>\$361.24        | Other names on account CASH MGT TEST ACCT   |
|                         |                         |                           | INTERNAL ACCOUNT                            |



Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.

| <         | Account alerts<br>Checking (x3811) |
|-----------|------------------------------------|
| Balance   | Transaction                        |
| You do no | t have any alerts saved.           |
| + Add a   | lert                               |
|           |                                    |
|           |                                    |
|           |                                    |
|           |                                    |

#### Step 3

Modify the details or click the **trash can** icon to delete.

| ✓       Account alerts<br>Checking (x3811)         Balance       Transaction         Notify me when my balance is over :       \$ 100.00         Notify by:       □         Text       □         Text       □         Meed to update your contact information?         ①       Cancel         Save |
|--|
| Balance Transaction     Notify me when my balance is over :     \$ 100.00   Notify by:   Text     Text     Email     Need to update your contact information?  |
| Notify me when my balance is over :<br>\$ 100.00<br>Notify by:<br>Text Email In-App Message<br>Need to update your contact information?<br>Cancel Save   |
|  |



# Transfers

Move money between internal accounts.

## Submit a Transfer

### Step 1

Click Transfer or Make a Transfer from the Dashboard or the Transfers page.

| Fidelity Bank 📚   |   |                             |                            |                       |                              |
|-------------------|---|-----------------------------|----------------------------|-----------------------|------------------------------|
| 🔡 Dashboard       | Ē | Hithere!                    |                            |                       |                              |
| 🖂 Messages        |   |                             |                            |                       |                              |
| C Accounts        | A | Accounts                    |                            |                       |                              |
|                   |   | Bus1 9771<br>x9771          | <b>\$7.00</b><br>Available | BusPrim 3735<br>x3735 | <b>\$118.12</b><br>Available |
| → Remote deposits |   |                             |                            |                       |                              |
| 🛐 Payments 🔷 ^    |   |                             |                            |                       |                              |
| Bill pay          |   | Transfer Pay a bill Message | Documer                    | Its                   |                              |

| Transfers  |        |         |          |     |      |     |     |
|--|--------|---------|----------|-----|------|-----|-----|
| Transfers  | \$     | Make a  | transfer | 8.  |      |     |     |
| Do transfers scheduled.  | Septer | mber 20 | 24       |     |      | (   | 00  |
| Schedule a future or recurring transfer so you don't have to worry about it later. | SUN    | MON     | TUES     | WED | THUR | FRI | SAT |
|  | 1      | 2       | 3        | 4   | 5    | 6   | 7   |
|  | 8      | 9       | 10       | 11  | 12   | 13  | 14  |



#### Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

| Fidelity Bank 📚         |   |                               |                |                    |                          |
|-------------------------|---|-------------------------------|----------------|--------------------|--------------------------|
|                         | ſ | <                             | Transfer       |                    |                          |
| 🔡 Dashboard             |   | From                          |                |                    | Bus1 9771                |
| Messages                |   |                               | t٦             |                    | \$7.00                   |
| C Accounts              |   | То                            |                |                    | BusPrim 3735<br>\$118.12 |
| ♂ Transfers             |   |                               |                | ć                  | 0.00                     |
| Remote deposits         |   | Amount                        |                | Ş                  | 0.00                     |
| S Payments ~            |   | More options                  |                |                    |                          |
| Desktop remote deposits |   |                               | Submit         |                    |                          |
| Reports                 |   | Transfers completed after 9:0 | 0 PM may be pr | ocessed the next b | usiness day.             |
| ③ Support               |   |                               |                |                    |                          |
|                         |   |                               |                |                    |                          |
|                         |   |                               |                |                    |                          |
|                         |   |                               |                |                    |                          |

### Edit or Delete a Transfer

### Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.

| Transfers  |                               |
|--|-------------------------------|
| Transfers  | Aake a transfer               |
| 30 SEP S0.50 to Checking<br>On Sep 30, from Checking | September 2024                |
|  | SUN MON TUES WED THUR FRI SAT |



| Transfers   |          |
|---|----------|
| Aake a transfer                                       |          |
| Scheduled transfers                                   |          |
| <b>\$0.50 to Checking</b><br>On Sep 30, from Checking |          |
|   | See more |
|   |          |

### Step 2

Select the transfer and modify details or select the **trash can** icon to delete.

| Fidelity Bank 😒         |  |                                   |
|-------------------------|--|-----------------------------------|
| _                       | <pre> Transfel</pre>                           | r                                 |
| Dashboard               | From   | Bus1 9771                         |
| Messages                | τι   |                                   |
| C Accounts              | То   | BusPrim 3735<br>\$118.62          |
| 🔁 Transfers             | Amount   | \$ 0.50                           |
| .→ Remote deposits      | Amount   |                                   |
| S Payments ~            | Frequency                                      | Once →                            |
| Desktop remote deposits | Date   | Soonest available >               |
| Reports                 |  |                                   |
| ③ Support               | Memo<br>For immediate, internal transfers only | Memo                              |
|                         |  | 0/20                              |
|                         | Hide options                                   |                                   |
|                         | Submit   |                                   |
|                         | Transfers completed after 9:00 PM may be       | processed the next business day.  |
|                         |  |                                   |
|                         |  |                                   |
|                         |  |                                   |
|                         |  |                                   |
| J My profile            | © 2025 Fidelity Bank + Privacy policy + Mem    | ber FDIC 🔸 🖆 Equal Housing Lender |

# ACH

### **Create a Batch Manually**

### Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

| Fidelity Bank 📚         |   |                     |                       |                       |  |                      |
|-------------------------|---|---------------------|-----------------------|-----------------------|--|----------------------|
| Dashboard               | Hi there!                               | NK >                |                       |                       |  | J                    |
| Messages                |   |                     |                       |                       |  |                      |
| C Accounts              | Accounts                                |                     |                       |                       |  |                      |
| 🔁 Transfers             | Bus1 9771<br>x9771                      | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811  | \$13.00<br>Available |
| . ▲ Remote deposits     |   |                     |                       |                       |  |                      |
| S Payments              |   | Ð P                 |                       |                       |  |                      |
| Bill pay                | Transfer Pay a bill                     | Message Docume      | nts                   |                       |  |                      |
| Positive pay            |   |                     |                       | _                     |  |                      |
| ACH                     | Transactions                            |                     | Q                     |                       | Fidelity Bank 😒  |                      |
| Wires                   | Aug 26, BANNO TEST ACCT 2               |                     | +\$5.00               | e.                    | Ð  | Û                    |
| Desktop remote deposits | CHECK 2509<br>Aug 23, BANNO TEST ACCT 1 |                     | \$5.00                | Call                  | Message  | Info                 |
| Reports                 |   |                     | See more              | Messages              |  | (∄)                  |
| ③ Support               |   |                     |                       | moodgoo               | Fidelity Bank  | Ţ                    |
|                         | Bill pay                                |                     |                       |                       |  |                      |
|                         | <u>s</u>                                |                     | s                     | Then                  | Sidney Nahum Kelly   |                      |
|                         | Pay a bill                              | м                   | lanage payments       | Please b<br>We appr   | e aware, response times are not imme<br>eciate your patience while we research   | diate.<br>your       |
|                         | () Discover x3582                       |                     | \$1.00                | request.<br>assi      | You be notified once we respond. For f<br>stance you can text us at 800-581-5363 | aster<br>3.          |
| J My profile            | Scheduled for Dec 1                     |                     |                       |                       | Start a conversation   |                      |

### Step 2

Click Create ACH.







Enter the **Batch name** and select the **ACH company** to originate the payment from.

| <          | Create ACH          |
|------------|---------------------|
| Batch name | ACH name            |
| Company    | Select company >    |
|            | Cancel Create batch |

#### Step 4

Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.

| <                  | Create ACH          |     |
|--------------------|---------------------|-----|
| Batch name         | Payroll             |     |
| Company            |                     | >   |
| Company ID         |                     |     |
| SEC                | PP[                 | >   |
| Entry description  | Payrol              | >   |
| Discretionary data | Payrol              | >   |
| Recipients         | Add recipients      | ; > |
|                    | Cancel Create batch |     |

Fideliy Bank Business Banking User Guide



#### Step 5

Enter the **Recipient name**, the **amount**, transaction type (**Credit** or **Debit**), and account information.

Click Optional fields to enter a recipient ID number or addenda information.

Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check **Hold** to prevent this transaction from processing with the other transactions in the batch. (optional)

Click + Add another recipient to enter another recipient. Click Save recipient when done adding recipients to the batch

| Amount Credit/Debit Credit Amount S 1.00 Account type Checking |
|--|
| e One \$ 1.00 Credit<br>aber                                   |
| B9 Routing number Q Account type Checking                      |
| 89 123456789 Q Checking  |
|  |
| FIRST CITIZENS BANK & TRUST                                    |
| lds V Prenote H  |
| FIRST CITIZENS BANK & TRUST Ids ✓ Prenote                      |



Click Create batch, review the confirmation, then click Done.

|                    |  | Create ACH   |                                       |
|--------------------|--|--|---------------------------------------|
| Batch name         |  | Payroll  |                                       |
| Company            |  |  | >                                     |
| Company ID         |  |  | · · · · · · · · · · · · · · · · · · · |
| SEC                |  |  | PPD →                                 |
| Entry description  |  |  | PAYROLL >                             |
| Discretionary data | a  |  | PAYROLL >                             |
| Recipients         |  |  | 1 recipient >                         |
| Restrict batch (i) |  |  |                                       |
|                    |  |  |                                       |
|                    |  | $\bigcirc$   |                                       |
|                    | ACH  | <b>South created</b>   |                                       |
|                    | ACH I<br>Payroll   | <b>South created</b>   |                                       |
|                    | ACH<br>Payroll<br>(•) Credits<br>\$1.00  | Debits<br>\$0.00   |                                       |
|                    | ACH<br>Payroll<br>(•) Credits<br>\$1.00<br>Recipients<br>ACH company<br>SEC code<br>Description<br>Discretionary | Debits<br>\$0.00<br>Content of the second |                                       |



The batch will appear under the **Active** tab in a **Ready** status.

Please see the Initiate a Batch section for steps on how to send the payment.

| ACH     |         |           |        |                |     |            |     |           |          |                      |
|---------|---------|-----------|--------|----------------|-----|------------|-----|-----------|----------|----------------------|
| Active  | History |           | ↑↓     | A <sub>→</sub> | ſ   | ♪          |     | Ē         |          | र्ट्रि<br>Set import |
| BATCH   |         | RECURRING | AMOUNT | Create AC      |     | Upload ACH |     | Pay taxes |          | layouts              |
| Payroll |         |           | \$1.00 | May 2          | 025 |            |     |           |          | $\langle \rangle$    |
| includy |         |           | rro.   | SUN            | MON | TUE        | WED | THUR<br>1 | FRI<br>2 | SAT<br>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       | 31                   |
|         |         |           |        |                |     |            |     |           |          | _                    |



### **Upload a NACHA File**

### Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



### Step 2

Click Upload ACH.





Browse for your file and click **Upload.** Review your file for proper formatting if you receive an error.

The batch will appear under the **Active** tab in a **Ready** status.

Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.

| Upload your NACHA for | matted files below to create new ACH batches |   |
|-----------------------|--|---|
|                       |  |   |
|                       |  |   |
|                       | FCB.txt                                      |   |
|                       | Lipland                                      |   |
|                       | Opioad                                       |   |
| Recent uploads        |  |   |
|                       |  | 0 |

Please see the Initiate a Batch section in this document for steps on how to send the payment.

| / | АСН              |         |           |               |           |     |            |     |           |     |                 |    |
|---|------------------|---------|-----------|---------------|-----------|-----|------------|-----|-----------|-----|-----------------|----|
| ľ | Active           | History |           | ↑↓            | A,<br>→   |     | ♪          |     | Ē         |     | ر<br>Set import |    |
|   | BATCH            |         | RECURRING | AMOUNT        | Create AC |     | Upload ACI |     | Pay taxes |     | layouts         | ,- |
|   | 0000002<br>Ready |         |           | \$4.00<br>PPD | May 20    | )25 |            |     |           |     | < >             |    |
|   |                  |         |           |               | SUN       | MON | TUE        | WED | THUR      | FRI | SAT             |    |
|   |                  |         |           |               |           |     |            |     | 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  | 31              |    |
|   |                  |         |           |               |           |     |            |     |           |     |                 | ł  |



### **Pay Taxes**

#### Step 1

Select **ACH** from the navigation pane.

**Please note:** If you have multiple payment features activated, you will select the **Payments** menu first.

| Fidelity Bank 🥯         |   |                     |                       |                       |   |                      |
|-------------------------|---|---------------------|-----------------------|-----------------------|---|----------------------|
| 🔡 Dashboard             | Hi there!                               |                     |                       |                       |   | J                    |
| Messages                |   |                     |                       |                       |   |                      |
| C Accounts              | Accounts                                |                     |                       |                       |   |                      |
|                         | Bus1 9771<br>x9771                      | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811   | \$13.00<br>Available |
| .↓ Remote deposits      |   |                     |                       |                       |   |                      |
| S Payments              |   | Ð Pi                |                       |                       |   |                      |
| Bill pay                | Transfer Pay a bill Me                  | essage Documer      | ıts                   |                       |   |                      |
| Positive pay            |   |                     |                       |                       |   |                      |
| ACH                     | Transactions                            |                     | Q                     |                       | Fidelity Bank 📚   |                      |
| Wires                   | Aug 26, BANNO TEST ACCT 2               |                     | +\$5.00               | e.                    | 囲   | Û                    |
| Desktop remote deposits | CHECK 2509<br>Aug 23, BANNO TEST ACCT 1 |                     | \$5.00                | Call                  | Message   | Info                 |
| Reports                 |   |                     | See more              | Messages              |   | æ                    |
| ③ Support               |   |                     |                       |                       | Fidelity Bank   |                      |
|                         | Bill pay                                |                     |                       |                       |   |                      |
|                         | S.                                      |                     | <b>I</b>              | Than                  | Sidney Nahum Kelly  | 3ank.                |
|                         | Pay a bill                              | M                   | anage payments        | Please b<br>We appr   | e aware, response times are not im<br>eciate your patience while we resea | nediate.<br>rch your |
|                         | Discover x3582                          |                     | \$1.00                | assis                 | stance you can text us at 800-581-5                                       | 363.                 |
| J My profile            | Scheauled for Dec 1                     |                     |                       |                       | Start a conversation  |                      |

### Step 2

Click Pay taxes.





Choose Federal taxes, enter a Payment name, and enter the Tax period in MM/YY format. Click Next.

| < | Pay taxes                 |                     |
|---|---------------------------|---------------------|
| 1 | Payment details           |                     |
|   | Tax authority             | Federal State       |
|   | Payment name              | Tax FD Payment name |
|   | Tax period                | MM/YY               |
|   | Next                      |                     |
| 2 | From and to accounts Edit |                     |
| 3 | Tax code and amounts Edit |                     |

### Step 4

Select the ACH **Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**. Click **Next**.

| < | Pay taxes   |                          |   |
|---|---|--------------------------|---|
| 2 | Payment details Edit<br>Federal, Tax FD Quarterly Tax, December 202<br>From and to accounts | 4                        |   |
|   | Company   | Select company           | > |
|   | Pay from  | Select from account      | > |
|   | Pay to  | Select receiving account | > |
|   | Taxpayer ID   | Taxpayer ID              |   |
| 3 | Back Next Tax code and amounts Edit   |                          |   |


#### Step 5

Look up the Tax code, enter the Amount, and click Create payment.

Review your confirmation and click Done.

The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiate a Batch* section in this document for steps on how to send the payment.

|   | Pay taxes                      |               |
|---|--------------------------------|---------------|
| Payment details Edit<br>Federal, Tax FD Quarterly Tax,<br>From and to accounts Edi<br>From Operations, to Bank of A<br>Tax code and amounts | December 2024<br>it<br>umerica |               |
| Tax code  | Looku                          | up tax code > |
| Amount  | \$                             | 0.00          |
| Back  | Create payment                 |               |

| ACH  |           |               |             |     |     |          |          |     |                      |
|--|-----------|---------------|-------------|-----|-----|----------|----------|-----|----------------------|
| Active History                               |           | ↑↓            | A<br>A<br>A |     |     | ľ        | ī        | T   | र्ट्रि<br>Set import |
| ВАТСН  | RECURRING | AMOUNT        | Create AC   |     |     | <u>`</u> | Paytaxes |     | layouts              |
| Tax FD Quarterly Tax<br>Ready OPERATION TEST |           | \$1.00<br>CCD | May 20      | 025 |     |          |          |     | < >                  |
|  |           |               | SUN         | MON | TUE | WED      | THUR     | FRI | SAT                  |
|  |           |               |             |     |     |          | 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  | 31                   |
|  |           |               |             |     |     |          |          |     |                      |



### Edit or Delete a Batch

**Please note:** Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

### Step 1

Select the batch.

| ACH              |         |           |               |           |     |            |     |          |     |                      |
|------------------|---------|-----------|---------------|-----------|-----|------------|-----|----------|-----|----------------------|
| Active           | History |           | ↑↓            | A,        |     | <u>۲</u>   | T   | <b>.</b> |     | र्ह्रि<br>Set import |
| BATCH            |         | RECURRING | AMOUNT        | Create AC |     | Upidad ACF |     | Paytaxes | •   | layouts              |
| 0000002<br>Ready |         |           | \$4.00<br>PPD | May 20    | 025 |            |     |          |     | 00                   |
|                  |         |           |               | SUN       | MON | TUE        | WED | THUR     | FRI | SAT                  |
|                  |         |           |               |           |     |            |     | 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  | 31                   |
|                  |         |           |               |           |     |            |     |          |     |                      |

#### Step 2

- 1. Select the ellipsis icon to delete the batch.
- 2. Click Edit to modify the batch header information.
- 3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

|  | Batch details       | 1 | X              |
|--|---------------------|---|----------------|
| 0000002 Ready                              |                     |   |                |
| <ul><li>⊕ Credits</li><li>\$4.00</li></ul> | Debits \$0.00       | 2 | Edit >         |
| Recipients                                 |                     | 3 | 4 recipients > |
| Company                                    |                     |   |                |
| Company ID                                 |                     |   |                |
| SEC code                                   | PPD                 |   |                |
| Description                                | Payment             |   |                |
| Batch restricted (i)                       | No                  |   |                |
|  | Review and initiate |   |                |



### Initiate a Batch

#### Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

| Fidelity Bank 🍉         |   |   |                     |                       |                       |   |                            |
|-------------------------|---|---|---------------------|-----------------------|-----------------------|---|----------------------------|
| Dashboard               |   | Hi there!                                 |                     |                       |                       |   | J                          |
| Messages                |   |   |                     |                       |                       |   |                            |
| C Accounts              | , | Accounts                                  |                     |                       |                       |   |                            |
| 🔁 Transfers             |   | Bus1 9771<br>x9771                        | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811   | \$13.00<br>Available       |
| .↓ Remote deposits      |   |   |                     |                       |                       |   |                            |
| S Payments              |   | 2 § 1                                     | R                   |                       |                       |   |                            |
| Bill pay                |   | Transfer Pay a bill Message               | Docume              | nts                   |                       |   |                            |
| Positive pay            |   |   |                     |                       | (                     |   |                            |
| ACH                     |   | Transactions                              |                     | Q                     |                       | Fidelity Bank 🝉   |                            |
| Wires                   |   | Aug 26, BANNO TEST ACCT 2                 |                     | +\$5.00               | R                     | ₽   | (i)                        |
| Desktop remote deposits |   | CHECK 2509<br>Aug 23, BANNO TEST ACCT 1 🖂 |                     | \$5.00                | Call                  | Message   | Info                       |
| Reports                 |   |   |                     | See more              | Messages              |   | ⊉                          |
| ③ Support               |   |   |                     |                       | 5                     | Fidelity Bank   |                            |
|                         |   | Bill pay                                  |                     |                       |                       |   |                            |
|                         |   | <u>s</u>                                  |                     | II.                   | Than                  | Sidney Nahum Kelly<br>k you for reaching out to Fidelity Ba   | nk.                        |
|                         |   | Pay a bill                                | м                   | ianage payments       | Please b<br>We appr   | e aware, response times are not imme<br>eciate your patience while we researc<br>You be notified once we respond. For | diate.<br>1 your<br>faster |
|                         |   | Discover x3582     Scheduled for Dec 1    |                     | \$1.00                | assi                  | stance you can text us at 800-581-536   | 3.                         |
| J My profile            |   |   |                     |                       |                       | Start a conversation  |                            |



Select the batch in a **Ready** status and click **Review and initiate**.

**Please note:** If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

| АСН              |           |               |                |     |            |     |           |          |                     |
|------------------|-----------|---------------|----------------|-----|------------|-----|-----------|----------|---------------------|
| Active History   |           | ↑↓            | <sup>A</sup> → | Τ   | ≏          | Τ   | Ē         | Τ        | र्ट्र<br>Set import |
| BATCH            | RECURRING | AMOUNT        | Create AC      | н   | Upload ACI |     | Pay taxes |          | layouts             |
| Payroll<br>Ready |           | \$1.00<br>PPD | May 20         | 025 |            |     |           |          |                     |
|                  |           |               | SUN            | MON | TUE        | WED | THUR<br>1 | FRI<br>2 | SAT<br>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       | 31                  |
|                  |           |               |                |     |            |     |           |          |                     |

| ACH              |   |   |                |        |    |
|------------------|---|---|----------------|--------|----|
|                  |   | Batch details                           | ••• ×          |        |    |
| Active           | Payroll Ready                                 |   |                |        |    |
| BATCH<br>0000002 | <ul> <li>↔ Credits</li> <li>\$4.00</li> </ul> | <ul><li>Debits</li><li>\$0.00</li></ul> | Edit >         | May 20 | 25 |
| Ready            | Recipients                                    |   | 4 recipients > | SUN    | мо |
|                  | Company                                       |   |                |        |    |
|                  | Company ID                                    | 222                                     |                | 4      | 5  |
|                  | Description                                   | Payment                                 |                | 11     | 12 |
|                  | Batch restricted ()                           | No                                      |                | 18     | 19 |
|                  |   | Review and initiate                     |                | 25     | 26 |
|                  |   |   |                |        |    |



#### Step 3

Select the Offset account if applicable, recurring Frequency if applicable, and the Effective date.

Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click Initiate.

You may be asked to authenticate.

Review your confirmation and click **Done**.

The batch will appear in an Initiated status under the Active tab.

**Please note:** Batches in an initiated status may be uninitiated for a short period of time after they were first initiated. Please see the **Uninitiate a Batch** section in this document for more information.

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

| Payroll             |                       |                          |
|---------------------|-----------------------|--------------------------|
| (+) Credits         | ) Debits              |                          |
| \$4.00              | \$0.00                |                          |
| Show details 🗸      |                       |                          |
| Offset account      |                       | Checking account x1626 > |
| Frequency           |                       | Once >                   |
| Effective date      |                       | Nov 8 >                  |
| Reset amounts to \$ | 0.00 after processing |                          |
|                     |                       |                          |



| <b>Batch initiated</b>                    |  |
|---|--|
| Payroll                                   |  |
| Effective date Nov 8                      |  |
| Confirmation # 1028240018<br>Recipients 4 |  |
| Done                                      |  |

| History |           | ¢¢                |
|---------|-----------|-------------------|
|         | RECURRING | AMOUNT            |
|         |           | \$4.00<br>PPD     |
|         | History   | History RECURRING |



### **Initiate Multiple Batches**

#### Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



### Step 2

Click the Bulk Action icon and select the batches you want to initiate. Click Initiate.

| ACH                   |                                 |           |                      |
|-----------------------|---------------------------------|-----------|----------------------|
| Active                | History                         |           | ₫                    |
| BATCH                 |                                 | RECURRING | AMOUNT               |
| Payroll<br>Processed, | 1000 (10 <sup>10</sup> ) (1000) |           | <b>\$4.00</b><br>PPD |
| Commission<br>Ready   |                                 |           | <b>\$1.00</b><br>PPD |
| Bonus<br>Ready        |                                 |           | <b>\$2.00</b><br>PPD |

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Select the **Effective Date** and the **Offset Account** if applicable.

Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

#### Click Initiate.

You may be asked to authenticate.

Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

| Commission   | \$1.00                   |                |
|--------------|--------------------------|----------------|
| Nov 8        | Checking account (x1626) | Q Reset to \$0 |
|              |                          |                |
| Bonus \$2.00 | )                        |                |



## Uninitiate a Batch

### Step 1

Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.

| Fidelity Bank 🥯         |                           |                           |                       |                       |   |                      |
|-------------------------|---------------------------|---------------------------|-----------------------|-----------------------|---|----------------------|
| 📴 Dashboard             | Hi thei<br>FIDELITY CA    | OOPERATIVE BANK >         |                       |                       |   | J                    |
| Messages                |                           |                           |                       |                       |   |                      |
| C Accounts              | Accounts                  |                           |                       |                       |   |                      |
|                         | Bus1 9771<br>x9771        | \$7.00<br>Available       | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811   | \$13.00<br>Available |
| .↓ Remote deposits      |                           |                           |                       |                       |   |                      |
| S Payments ^            | 2                         | s e r                     |                       |                       |   |                      |
| Bill pay                | Transfer                  | Pay a bill Message Docume | nts                   |                       |   |                      |
| Positive pay            |                           |                           |                       | -                     |   |                      |
| ACH                     | Transactio                | ons                       | Q                     | H                     | idelity Bank 📚  |                      |
| Wires                   | Aug 26, BANN              | NO TEST ACCT 2 🔂          | +\$5.00               | e.                    | Ð   | Û                    |
| Desktop remote deposits | CHECK 250<br>Aug 23, BANN | 9<br>NO TEST ACCT 1 🖂     | \$5.00                | Call                  | Message   | Info                 |
| Reports                 |                           |                           | See more              | Messages              |   | æ                    |
| ③ Support               |                           |                           |                       |                       | Fidelity Bank   |                      |
|                         | Bill pay                  |                           |                       |                       |   |                      |
|                         |                           | <u>s</u>                  | <u>s</u>              | Thank                 | Sidney Nahum Kelly  | ank                  |
|                         |                           | Pay a bill M              | lanage payments       | Please be<br>We appre | aware, response times are not imm<br>siate your patience while we researc | ediate.<br>h your    |
|                         | ( Disco                   | over x3582                | \$1.00                | request. Y<br>assist  | ou be notified once we respond. For<br>ance you can text us at 800-581-53 | taster<br>53.        |
| J My profile            | Sched                     | tuled for Dec 1           |                       |                       | Start a conversation  |                      |

### Step 2

Select the batch in an Initiated status, click **Uninitiate**, and confirm.

The payment will return to a **Ready** status and will not process.

| ACH                  |                     |           |                      |
|----------------------|---------------------|-----------|----------------------|
| Active               | History             |           | φ¢                   |
| ВАТСН                |                     | RECURRING | AMOUNT               |
| Payroll<br>Initiated | 100, 200°, 2°00,201 |           | <b>\$4.00</b><br>PPD |



| ACH                  |                      |   |                  |
|----------------------|----------------------|---|------------------|
| Active               | History              |   | <u>∽</u> A       |
| BATCH                |                      | Batch details                           | × Create ACH     |
| Payroll<br>Initiated | Payroll Initiated    |   | er 2024          |
|                      | <ul><li></li></ul>   | <ul><li>Debits</li><li>\$0.00</li></ul> | мон              |
|                      | Recipients           |   | 4 recipients > 7 |
|                      | Company              | Tools, Date, 214604                     | 14               |
|                      | Company ID           | 1270145347                              | 21               |
|                      | SEC code             | PPD                                     | 28               |
|                      | Description          | Payment                                 |                  |
|                      | Batch restricted (i) | No                                      |                  |
|                      |                      | Uninitiate                              |                  |



## History

Select this tab to review batches that have been processed.

| ACH       |                 |               |
|-----------|-----------------|---------------|
| Activ     | e History       | 4<br>4        |
| DATE      | BATCH           | AMOUNT        |
| ост<br>28 | Payroll         | \$4.00<br>PPD |
| SEP<br>12 | Payroll         | \$1.00<br>PPD |
| SEP<br>9  | 9.7.2024 Offset | \$1.00<br>PPD |
| SEP<br>9  | 9/7/24 Reversal | \$1.00<br>PPD |
| SEP<br>9  | PNT-B HEND      | \$0.00<br>PPD |

## Wires

## Create a Wire

### Step 1

Select **Wires** from the navigation pane.

Please note: if you have multiple payment features activated, select the **Payments** menu first.

| Fidelity Bank 😒         |   |                     |                       |                       |   |                      |
|-------------------------|---|---------------------|-----------------------|-----------------------|---|----------------------|
| Dashboard               | Hi there!                                 |                     |                       |                       |   | J                    |
| Messages                |   |                     |                       |                       |   |                      |
| Accounts                | Accounts                                  |                     |                       |                       |   |                      |
| ₽ Transfers             | Bus1 9771<br>x9771                        | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811   | \$13.00<br>Available |
| → Remote deposits       |   |                     |                       |                       |   |                      |
| S Payments              | 2 S D                                     | R                   |                       |                       |   |                      |
| Bill pay                | Transfer Pay a bill Message               | Docume              | ints                  |                       |   |                      |
| Positive pay            |   |                     |                       | -                     |   |                      |
| ACH                     | Transactions                              |                     | Q                     | H                     | Fidelity Bank 😒   |                      |
| Wires                   | Aug 26, BANNO TEST ACCT 2                 |                     | +\$5.00               | e.                    | Ð   | Û                    |
| Desktop remote deposits | CHECK 2509<br>Aug 23, BANNO TEST ACCT 1 🔂 |                     | \$5.00                | Call                  | Message   | Info                 |
| B Reports               |   |                     | See more              | Messages              |   | Ð                    |
| ③ Support               |   |                     |                       |                       | Fidelity Bank   |                      |
|                         | Bill pay                                  |                     |                       |                       |   |                      |
|                         | \$  |                     | I.                    | Thank                 | Sidney Nahum Kelly<br>you for reaching out to Fidelity Bar                    | ık.                  |
|                         | Pay a bill                                | М                   | lanage payments       | Please be<br>We appre | aware, response times are not imme<br>ciate your patience while we research   | diate.<br>your       |
|                         | Discover x3582                            |                     | \$1.00                | request. Y<br>assist  | ou be notified once we respond. For f<br>ance you can text us at 800-581-5363 | aster<br>3.          |
| J My profile            | Scheduled for Dec 1                       |                     |                       |                       | Start a conversation  |                      |

### Step 2

Select Create wire.







Enter a Wire name, choose the account to debit the funds From, and click Add recipient.

| <         | Create wire |                |    |
|-----------|-------------|----------------|----|
| Wire name |             | Wire name      | 30 |
| From      |             | Select account | >  |
| То        |             | Add recipient  | >  |
| Amount    | \$          | 0.00           |    |
| Notes     |             | Add notes      | >  |
|           | Create wire |                |    |

### Step 4

Enter the beneficiary's name, account number, and address in the Recipient account section

| <                 | Recipient |  |
|-------------------|-----------|--|
| Recipient account |           |  |
| Recipient name    |           |  |
| Account number    |           |  |
| Address line 1    |           |  |
| Address line 2    |           |  |
| City              | State Zip |  |



Click Find institution to lookup the beneficiary's financial Institution name then click Save.

| Receiving financial institution | Q Find institution |
|---------------------------------|--------------------|
| Routing/ABA number              |                    |
| Institution name                |                    |
| City                            | State              |
| Save                            |                    |

#### Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable. If you anticipate sending this wire again in the future, click **Save** as template to retain the information under the Templates tab.

Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click Create wire.

#### Step 7

Review your confirmation message and click **Done**.

| < Create w           | ire  |
|----------------------|--|
| Wire name            | Vendor One                                 |
| From                 | Checking x3811<br>\$13.00                  |
| То                   | Vendor One 123456789<br>FIRST CITZ RALEIGH |
| Amount               | \$ 1.00                                    |
| Notes                | Add notes >                                |
| Save as template (j) |  |
| Create w             | ire  |



|          | $\bigcirc$  |             |
|----------|---|-------------|
|          | Wire created  |             |
| ve<br>\$ | endor One<br>1.00   |             |
| Fr       | rom Check   | xing x3811  |
| То       | o V   | endor One   |
|          | <ul> <li>Your wire has been created<br/>must still be initiated in the<br/>details to send it.</li> </ul> | but<br>wire |
|          | Done  |             |

### Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

If you saved the wire as a template, it will appear under the Templates tab.

| Wires   |        |        |        |      |     |      |     |                   |   |
|---|--------|--------|--------|------|-----|------|-----|-------------------|---|
| Active History Templates                          |        | W,     | Create | wire |     |      |     |                   |   |
| Checking x3811                                    | ,      | May 20 | 025    |      |     |      | (•  | $\langle \rangle$ | 1 |
| WIRE DETAILS                                      | AMOUNT | SUN    | MON    | TUE  | WED | THUR | FRI | SAT               |   |
| Vendor One<br>Ready to FIRST CITZ RALEIGH (x6789) | \$1.00 |        |        |      |     | 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  | 31                |   |
|   |        |        |        |      |     |      |     |                   |   |



### Edit or Delete a Wire

#### Step 1

Select the wire under the **Active** or **Templates** tab.

| Vires   |        |        |        |      |     |      |     |                   |
|---|--------|--------|--------|------|-----|------|-----|-------------------|
| Active History Templates                          |        | W,     | Create | wire |     |      |     |                   |
| Checking x3811                                    | >      | May 20 | 025    |      |     |      |     | $\langle \rangle$ |
| WIRE DETAILS                                      | AMOUNT | SUN    | MON    | THE  | WED | THUR | FDI | TAP               |
| Vendor One<br>Ready to FIRST CITZ RALEIGH (x6789) | \$1.00 | 001    | WOIN   | TOL  | WED |      | 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  | 31                |
|   |        |        |        |      |     |      |     |                   |

#### Step 2

- 1. Click the ellipsis icon to delete the wire
- 2. Click Edit to change the wire name, beneficiary information, amount, or notes.

|                       | Wire details                           | 1 | 団    | × |
|-----------------------|--|---|------|---|
| Vendor One            | teady                                  |   |      |   |
| \$1.00                |  | 2 | Edit | > |
| From                  | Checking                               |   |      |   |
| Recipient details     |  |   |      |   |
| Recipient name        | Vendor One                             |   |      |   |
| Account number        | 123456789                              |   |      |   |
| Address               | 1021 Central Expy S<br>Allen, TX 75013 |   |      |   |
| Receiving institution | on                                     |   |      |   |
| Institution name      | FIRST CITZ RALEIGH                     |   |      |   |
| Routing number        | 053100300                              |   |      |   |
| Address               | RALEIGH, NC                            |   |      |   |
|                       | Review and initiate                    |   |      |   |



### Initiate a Wire

### Step 1

Select **Wires** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



### Step 2

Select the wire from under the **Active** or **Template** tab.

| Wires                               |      |        |        |      |     |      |     |     |
|-------------------------------------|------|--------|--------|------|-----|------|-----|-----|
| Active History Templates            | Т    | ₩,     | Create | wire |     |      |     |     |
| Account Checking x3811              | ,    | May 20 | 025    |      |     |      | (   | < > |
| WIRE DETAILS AMO                    | DUNT | SUN    | MON    | TUE  | WED | THUR | FRI | SAT |
| Ready to FIRST CITZ RALEIGH (x6789) | 1.00 |        |        |      |     | 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  | 31  |
|                                     |      |        |        |      |     |      |     | _   |



Click Review and initiate.

| Wires                  |   |   |        |            |          |
|------------------------|---|---|--------|------------|----------|
| Active                 | History                                       | Templates   | W,     | Create     | wire     |
| Account<br>Checkir     |   | Wire details  | 卣 ×    |            |          |
| WIRE DETA<br>Vendor Or | Vendor One R<br><b>\$1.00</b>                 | eady  | Edit > | J25<br>MON | TUE      |
| ryan test              | From  | Checking  |        | 5          | 6        |
| Approval               | Recipient details                             |   |        | 12         | 13       |
| ryan test<br>Expired   | Recipient name<br>Account number<br>Address   | Vendor One<br>123456789<br>1021 Central Expy S<br>Allen, TX 75013     |        | 19<br>26   | 20<br>27 |
|                        | Receiving institutio                          | n   |        |            |          |
|                        | Institution name<br>Routing number<br>Address | FIRST CITZ RALEIGH<br>053100300<br>RALEIGH, NC<br>Review and initiate |        | ,          |          |



Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate.

| <              | Initiate wire   |
|----------------|-----------------|
| Vendor One     |                 |
| \$1.00         |                 |
|                |                 |
| From           | Checking        |
| То             | Vendor One      |
| Show details ~ |                 |
|                | Cancel Initiate |

### Step 5

Review your confirmation and click **Done**.

| Wi                           | <b>Solution</b><br>re initiated             |
|------------------------------|---|
| Vendor One <b>\$1.00</b>     |   |
| From<br>To<br>Confirmation # | Checking (x3811)<br>Vendor One<br>000000000 |
|                              | Done  |



### Step 6

Your wire will appear under the **Active** tab in an Initiated status.

| Vires                                   |        |       |        |      |     |      |     |         |
|---|--------|-------|--------|------|-----|------|-----|---------|
| Active History Templates                |        | W,    | Create | wire |     |      |     |         |
| Checking x3811                          | >      | May 2 | 025    |      |     |      | (   | < >     |
| WIRE DETAILS                            | AMOUNT | SUN   | MON    | TUE  | WED | THUR | FRI | SAT     |
| Initiated to FIRST CITZ RALEIGH (x6789) | \$1.00 | Δ     | 5      | 6    | 7   | 1    | 2   | 3<br>10 |
|   |        | 11    | 12     | 13   | 14  | 15   | 16  | 17      |
|   |        | 18    | 19     | 20   | 21  | 22   | 23  | 24      |
|   |        | 25    | 26     | 27   | 28  | 29   | 30  | 31      |
|   |        | _     |        |      |     |      |     |         |

## History

Select this tab to review wires that have been processed.

| lires   |        |       |        |      |     |        |        |                   |
|---|--------|-------|--------|------|-----|--------|--------|-------------------|
| Active History Templates                        |        | W,    | Create | wire |     |        |        |                   |
| Account<br>Checking x3811                       | >      | May 2 | 025    |      |     |        | (•     | $\langle \rangle$ |
| APR<br>10<br>2025 to FIRST CITZ RALEIGH (x6789) | \$1.00 | SUN   | MON    | TUE  | WED | THUR   | FRI    | SAT               |
| APR<br>10<br>2025 to FIRST CITZ RALEIGH (x6789) | \$1.00 | 4     | 5      | 6    | 7   | 1<br>8 | 2<br>9 | 3<br>10           |
|   |        | 11    | 12     | 13   | 14  | 15     | 16     | 17                |
|   |        | 18    | 19     | 20   | 21  | 22     | 23     | 24                |
|   |        | 25    | 26     | 27   | 28  | 29     | 30     | 31                |
|   |        |       |        |      |     |        |        | _                 |



## **Positive Pay**

## **Enter Issued Items Manually**

### Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.

| Fidelity Bank 😁   |                                     |                       |                                      |                      |
|-------------------|-------------------------------------|-----------------------|--------------------------------------|----------------------|
| 🔡 Dashboard       | Hi there!                           |                       |                                      | J                    |
| Messages          |                                     |                       |                                      |                      |
| C Accounts        | Accounts                            |                       |                                      |                      |
| ⇄ Transfers       | Bus1 9771 \$7.00<br>x9771 Available | BusPrim 3735<br>x3735 | \$118.12 Checking<br>Available x3811 | \$13.00<br>Available |
| → Remote deposits |                                     |                       |                                      |                      |
| S Payments        |                                     |                       |                                      |                      |
| Bill pay          | Transfer Pay a bill Message Docu    | ments                 |                                      |                      |
| Positive pay      |                                     |                       |                                      |                      |
| ACH               | Transactions                        | Q                     | Fidelity Bank 🝉                      |                      |
| Wires             | Aug 26, BANNO TEST ACCT 2 🔂         | +55.00                |                                      | (i)                  |

### Step 2

Click + Add checks and select Add your checks manually.

| Check entries   + Add checks   Image templates     Image templates     Image templates     Image templates     Image templates | Positive p    | ay   |  |
|--|---------------|--|--|
| <ul> <li>✓ Add checks</li> <li>I Add your checks manually</li> <li>✓ Select template</li> </ul>                                | Check entries | ित्त<br>Your check uploads will display here | + Add checks      Work ACH exceptions      Settings Manage templates |
| 1 Select template Select template >  |               | < Add checks                                 | >  |
|  |               | 1 Select template                            | Select template >  |



Select the account the checks were written against.

| Positive Pay |  |
|--------------|--|
|              | < Select account                                 |
|              | Select the account your checks were issued from  |
|              | Q Search accounts                                |
|              | 1044680 TEST ACCT 1 (x4680)<br>\$62.85 available |

#### Step 4

Enter the Check number, Check amount, Payee, Type, and Check date.

For check **Type**, select **Void** to invalidate a previously entered issued item. Click **Save and enter another** if you have more checks or click **Review** if done.

| <            | Enter check<br>1044680 TEST ACCT | <b>S</b><br>1 x4680 |                 |
|--------------|----------------------------------|---------------------|-----------------|
| Check number |                                  | 1234                |                 |
| Check amount |                                  | \$                  | 1.00            |
| Payee        |                                  | Vendor One          | 10/35           |
| Туре         |                                  | Debit               | ~               |
| Check date   |                                  | Octo                | ober 28, 2024 > |
|              | Save and enter another           | Review 1 check      |                 |



Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

| <         |                             | Review cl     | necks                               |   |
|-----------|-----------------------------|---------------|-------------------------------------|---|
| Accour    | nt                          |               | <b>1044680 TEST ACCT 1</b><br>x4680 | > |
| Upload    | summary                     |               |                                     |   |
| Total ite | ms                          | 1             |                                     |   |
| Total an  | nount                       | \$1.00        |                                     |   |
| DATE      | PAYEE/AMOUNT                |               | CHECK #                             |   |
| ост 28    | <b>\$1.00</b><br>Vendor One |               | 1234                                | > |
|           |                             | Enter another | Арргоvе                             |   |
|           |                             |               |                                     |   |

### Step 6

Your check file will appear on the **Positive Pay** dashboard in a **Pending** Status. Click **Review & approve**.





Review the details and click **Approve**. Review the confirmation and click **Done**.

| ſ |                               | Review checks   |            |     |
|---|-------------------------------|---|------------|-----|
|   | File upload s                 | ummary  |            |     |
|   | File name                     | ArpManualEntry_Bank3_241028.txt   |            |     |
|   | Total items                   | 1   |            | - 1 |
|   | Total amount                  | \$1.00  |            |     |
|   | DATE PAYEE/A                  | MOUNT   | CHECK #    | *   |
|   | ост <b>\$1.00</b><br>28 Vendo | r One   | 0000001234 | ÷   |
| 4 |                               | Cancel Approve  |            | ) b |
|   |                               | If any modifications are needed, cancel this upload and edit your CSV file. |            |     |

### Step 8

The issued items file status will now show as **Successful**.

| Positive pay                     |                                   |               |       |                     |
|----------------------------------|-----------------------------------|---------------|-------|---------------------|
| Check entries                    |                                   |               | +     | Add checks          |
| ArpManualEntry_Ban<br>Successful | <3_241028.txt 1044680 TEST ACCT 1 | Just uploaded | \$    | Work ACH exceptions |
|                                  |                                   |               | Setti | ngs                 |
|                                  |                                   |               | Mana  | age templates       |



### **Create an Issued Items Upload Format**

### Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



### Step 2

Click Manage templates and click the + sign.

| Positive pay   |                                  |  |
|--|----------------------------------|--|
| Check entries ArpManualEntry_Bank3_241028.txt 1044680 TEST ACCT 1 Successful | Just uploaded<br>Settings Manage | td checks<br>ork ACH exceptions<br>templates |
| < Mar  | nage templates                   | +  |
| No 1<br>+  | templates saved<br>New template  |  |



#### Step 3

Select the format of your file.

#### Delimited:

- 1. Enter a name for this upload format.
- 2. Choose your amount format, field delimiter and text qualifier.
- 3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.

**Please note:** Some fields may require additional configuration. Click the arrow to adjust those fields.

Click **Review** and then **Save**. Click **Done**.

|   | Create delimited template  |   | Payee<br>Max 35 characters  | Col #                   |                             |
|---|--|---|---|-------------------------|-----------------------------|
| mplate name   | Template name  |   | Debit/credit  | Col #                   | Set indicators<br>Required  |
| nount format (j)  |  | 0/50                                      | Void indicator  | Col #                   | Set indicator<br>Required   |
| ld delimiter (i)  |  | Comma (,) 🗲                               | Void date   | Col #                   | Set date format<br>Required |
| xt qualifier (i)  |  | None >                                    | Pavee address 1   | Col #                   |                             |
| aluma ordor   |  |   |   |                         |                             |
| <b>lumn order</b><br>er which column each la<br>BEL   | abel appears in your file. Leave any columns you<br>COLUMN NUMBER                            | 're not using blank.<br>CONFIGURATION(S)  | Payee address 2   | Col #                   |                             |
| lumn order<br>er which column each la<br>BEL<br>m number<br><sub>luired</sub>                             | abel appears in your file. Leave any columns you COLUMN NUMBER Col #                         | i're not using blank.<br>CONFIGURATION(S) | Payee address 2   | Col #                   |                             |
| lumn order<br>er which column each la<br>BEL<br>m number<br>luired<br>m Amount<br>luired                  | abel appears in your file. Leave any columns you COLUMN NUMBER Col # Col # Col #             | i're not using blank.                     | Payee address 2<br>Payee address 3<br>Payee address 4                   | Col #                   |                             |
| lumn order<br>ler which column each li<br>3EL<br>m number<br>quired<br>m Amount<br>quired<br>count number | abel appears in your file. Leave any columns you COLUMN NUMBER Col # Col # Col # Col # Col # | i're not using blank.<br>CONFIGURATION(S) | Payee address 2<br>Payee address 3<br>Payee address 4<br>Stop indicator | Col #<br>Col #<br>Col # | Set indicator               |



#### **Fixed Position:**

- 1. Enter a name for this upload format.
- 2. Choose your amount format.
- 3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

#### Click **Review** and then **Save**. Click **Done.**

| <  | Create fixed position templa              | e                           | Debit/credit    | Begin End      | Set indicators ><br>Required  |
|--|---|-----------------------------|-----------------|----------------|-------------------------------|
| Template name                                    | Template na                               | me0/50                      | Void indicator  | Begin End      | Set indicator ><br>Required   |
| Amount format 🛈                                  |   | No format validation >      | Void date       | Begin End      | Set date format ><br>Required |
| Label position<br>Enter where the label position | begins and ends in your file. Leave colur | nns you're not using blank. |                 |                |                               |
| LABEL  | BEGIN END                                 | CONFIGURATION(S)            | Payee address 1 | Begin End      |                               |
| Item number<br>Required                          | Begin End                                 |                             | Payee address 2 | Begin End      |                               |
| Item Amount                                      | Regin End                                 |                             |                 |                |                               |
| Required   |   |                             | Payee address 3 | Begin End      |                               |
| Account number                                   | Begin End                                 |                             |                 |                |                               |
|  |   | Catindiastan N              | Payee address 4 | Begin End      |                               |
| Account type                                     | Begin End                                 | Required                    | Ohen in diseter |                | Set indicator >               |
| Issue date                                       | Begin End                                 | Set date format             | Stop indicator  | Begin End      | Required                      |
|  |   |                             |                 | Cancel Review  |                               |
| Payee<br>Max 35 characters                       | Begin End                                 |                             |                 | Control Review |                               |

Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

Click the + to add more template if necessary.





## Upload an Issued Items File

#### Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.

| Fidelity Bank 🍉         |   |   |                     |                       |                        |   |                      |
|-------------------------|---|---|---------------------|-----------------------|------------------------|---|----------------------|
| Dashboard               | Ē | Hithere!                                  |                     |                       |                        |   | J                    |
| Messages                |   |   |                     |                       |                        |   |                      |
| C Accounts              | A | ccounts                                   |                     |                       |                        |   |                      |
| ₽ Transfers             |   | Bus1 9771<br>x9771                        | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available  | Checking<br>x3811   | \$13.00<br>Available |
| .↓ Remote deposits      |   |   |                     |                       |                        |   |                      |
| S Payments              |   | 2 § P                                     | B                   |                       |                        |   |                      |
| Bill pay                |   | Transfer Pay a bill Message               | Documen             | its                   |                        |   |                      |
| Positive pay            |   |   |                     |                       | _                      |   |                      |
| ACH                     |   | Transactions                              |                     | Q                     | F                      | idelity Bank 🝉  |                      |
| Wires                   |   | Aug 26, BANNO TEST ACCT 2                 |                     | +\$5.00               | e.                     | Ð   | Û                    |
| Desktop remote deposits |   | CHECK 2509<br>Aug 23, BANNO TEST ACCT 1 🔂 |                     | \$5.00                | Call                   | Message   | Info                 |
| Reports                 |   |   |                     | See more              | Messages               |   | ±                    |
| ③ Support               |   |   |                     |                       | meoodgeo               | Fidelity Bank   | Ţ                    |
|                         |   | Bill pay                                  |                     |                       |                        |   |                      |
|                         |   | 5   |                     | <b>S</b>              | Thenk                  | Sidney Nahum Kelly  | Ponk                 |
|                         |   | Pay a bill                                | м                   | anage payments        | Please be<br>We appres | aware, response times are not im<br>iate your patience while we resea   | nediate.<br>rch your |
|                         |   | Discover x3582                            |                     | \$1.00                | request. Y<br>assist   | ou be notified once we respond. Fo<br>ance you can text us at 800-581-5 | or faster<br>363.    |
| J My profile            |   | Scheduled for Dec 1                       |                     |                       |                        | Start a conversation  |                      |

### Step 2

Click + Add checks.

| Positive pay   |                       |
|--|-----------------------|
| Check entries  | + Add checks          |
| ArpManualEntry_Bank3_241028.txt 1044680 TEST ACCT 1 Just uploaded Successful | S Work ACH exceptions |
|  | Settings              |
|  | Manage templates      |



Choose your upload format template.

- 1. Select the account the checks were written against.
- 2. Browse for your issued items file.
- 3. Click Submit.



#### Step 4

Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.





Review the details and click **Approve**. Review the confirmation and click **Done**.

|                                |                                     | Revie             | w checks                                |
|--------------------------------|-------------------------------------|-------------------|---|
| File u                         | pload sum                           | mary              |   |
| File na<br>Total it<br>Total a | me ar<br>tems 3<br>mount <b>\$1</b> | 03.csv<br>42.00   |   |
| DATE                           | PAYEE/AMC                           | UNT               | CHECK #                                 |
| ост<br>27                      | <b>\$25.00</b><br>Vendor 1          |                   | 0000000454                              |
| ост<br>28                      | <b>\$30.00</b><br>Vendor 2          |                   | 0000000455                              |
| ост<br>29                      | <b>\$87.00</b><br>Vendor 3          |                   | 0000000456                              |
| ¢                              |                                     |                   | •                                       |
|                                |                                     | Cancel            | Approve                                 |
| If any r                       | nodification                        | s are needed, can | cel this upload and edit your CSV file. |

### Step 6

The issued items file status will now show Successful.

| Positive pay   |               |
|--|---------------|
| Check entries  |               |
| arp3.csv 1044680 TEST ACCT 1 Successful                        | Just uploaded |
| ArpManualEntry_Bank3_241028.txt 1044680 TEST ACCT 1 Successful | 10 mins ago   |



### **Work Exception Items**

#### Step 1

Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.

| Fidelity Bank 😒    |   |                     |                       |                       |                   |                      |
|--------------------|---|---------------------|-----------------------|-----------------------|-------------------|----------------------|
| 📲 Dashboard        | HI TNEFE!                                   |                     |                       |                       |                   | J                    |
| 🖂 Messages         |   |                     |                       |                       |                   |                      |
| C Accounts         | Accounts                                    |                     |                       |                       |                   |                      |
| 🔁 Transfers        | Bus1 9771<br>x9771                          | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811 | \$13.00<br>Available |
| .→ Remote deposits |   |                     |                       |                       |                   |                      |
| S Payments         |   |                     |                       |                       |                   |                      |
| Bill pay           | Transfer Pay a bill Mes                     | sage Docume         | nts                   |                       |                   |                      |
| Positive pay       |   |                     |                       |                       |                   | -                    |
| ACH                | Transactions                                |                     | Q                     | 1                     | Fidelity Bank 😒   |                      |
| Wires              | DEPOSIT/CREDIT<br>Aug 26, BANNO TEST ACCT 2 |                     | +\$5.00               | C                     |                   | 0                    |

### Step 2

Click Work check exceptions.

| Positive pay   |             |                              |   |
|--|-------------|------------------------------|---|
| Check entries  |             | + Add checks                 |   |
| arp3.csv 1044680 TEST ACCT 1 Successful                        | 5 mins ago  | Work check exceptions        | • |
| ArpManualEntry_Bank3_241028.txt 1044680 TEST ACCT 1 Successful | 15 mins ago | (s) Work ACH exceptions      |   |
|  |             | Settings<br>Manage templates |   |



Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click Submit when done.

| Account: Business 002 (x5140)<br>Select any check exceptions you would like to pay.<br>PAY PAYEE/AMOUNT CHECK #/REASON<br>S86.56<br>Pay<br>Returning 0 Paying 1<br>Submit | Work check exceptions                                  |                |
|---|--|----------------|
| Account: Business 002 (x5140)   | K Work check exceptions                                |                |
| <ul> <li>Select any check exceptions you would like to pay.</li> <li>PAY PAYEE/AMOUNT</li> <li>CHECK #/REASON</li> <li>O923653370</li> <li>① Not Issued</li> </ul>        | Account: Business 002 (x5140)                          | >              |
| PAY PAYE/AMOUNT   S86.56   Pay  | (i) Select any check exceptions you would like to pay. |                |
| Starting 0 Paying 1   | PAY PAYEE/AMOUNT                                       | CHECK #/REASON |
| Returning 0 Paying 1<br>Submit  | \$86.56  | □ 0923653370 > |
| Submit  | Returning 0 Paying 1                                   | U NULISSUEU    |
|   | Submit   |                |
|   |  |                |
|   |  |                |



## **Administration**

### Create a New User

### Step 1

Click your profile and select **Business management**.

| Fidelity Bank 🍉         |     |   |                     |                       |                       |  |                      |
|-------------------------|-----|---|---------------------|-----------------------|-----------------------|--|----------------------|
| Dashboard               | H   | II THERE!<br>FIDELITY COOPERATIVE BANK >  |                     |                       |                       |  | J                    |
| Messages                |     |   |                     |                       |                       |  |                      |
| C Accounts              | Acc | counts                                    |                     |                       |                       |  |                      |
|                         | B   | Bus1 9771<br>x9771                        | \$7.00<br>Available | BusPrim 3735<br>x3735 | \$118.12<br>Available | Checking<br>x3811  | \$13.00<br>Available |
| ↓ Remote deposits       |     |   |                     |                       |                       |  |                      |
| S Payments              |     |   | P                   |                       |                       |  |                      |
| Bill pay                |     | Transfer Pay a bill Message               | Docume              | nts                   |                       |  |                      |
| Positive pay            |     |   |                     |                       | _                     |  |                      |
| ACH                     |     | Transactions                              |                     | Q                     | H                     | Fidelity Bank 🍉  |                      |
| Wires                   |     | Aug 26, BANNO TEST ACCT 2                 |                     | +\$5.00               | R                     | Ð  | Û                    |
| Desktop remote deposits |     | CHECK 2509<br>Aug 23, BANNO TEST ACCT 1 🔂 |                     | \$5.00                | Call                  | Message  | Info                 |
| Reports                 |     |   |                     | See more              | Messages              |  | ⊉                    |
| <u></u>                 |     |   |                     |                       |                       | Fidelity Bank  |                      |
| Personal settings       |     | Bill pay                                  |                     |                       |                       |  |                      |
| III Business management |     | <u>s</u>                                  |                     | <b>I</b>              | Thank                 | Sidney Nahum Kelly<br>you for reaching out to Fidelity E                 | Bank.                |
| Account settings        |     | Pay a bill                                | м                   | anage payments        | Please be<br>We appre | aware, response times are not imp<br>ciate your patience while we resear | nediate.<br>rch your |
| < 3 Sign out            |     | C Discover x3582                          |                     | \$1.00                | assist                | ance you can text us at 800-581-53                                       | 363.                 |
| J My profile ~          |     | Scheduled for Dec 1                       |                     |                       |                       | Start a conversation   |                      |



Click + Create user.

| Fidelity Bank 😂  | Settings  |  |                        |                                     |          |   |
|--|---|--|------------------------|-------------------------------------|----------|---|
| <ul> <li>Dashboard</li> <li>Messages</li> <li>Accounts</li> <li>Transfers</li> <li>Remote deposits</li> <li>Payments</li> <li>Bill pay</li> <li>Bill pay</li> <li>ACH</li> <li>Wires</li> <li>Desktop remote deposits</li> <li>Reports</li> <li>Support</li> </ul> | PERSONAL <p< th=""><th>User management<br/>Q<br/>NAME<br/>J Jane Doe<br/>Jane Smith</th><th>ROLE<br/>Admin<br/>Admin</th><th>+ Cre<br/>STATUS<br/>Active<br/>Active</th><th>ate user</th><th></th></p<> | User management<br>Q<br>NAME<br>J Jane Doe<br>Jane Smith             | ROLE<br>Admin<br>Admin | + Cre<br>STATUS<br>Active<br>Active | ate user |   |
| J My profile ^   |   | © 2025 Fidelity Bank • Privacy policy • Member FDIC • 🛱 Equal Housin | ng Lender              |                                     |          | ? |



#### Step 3

Enter the user's First name, Last name, Email address, and choose their User role.

- User: can have customized permissions and account access but cannot manage other users.
- Viewer: View only access on specified accounts.
- Admin: can have customized permissions and account access as well as user management.

#### Click Create user.

Please note: You may be asked to authenticate with your password

| Fidelity Bank 😒         |  |
|-------------------------|--|
|                         | Create user  |
| 🔡 Dashboard             |  |
| Messages                | First name   |
| Accounts                | 0/20   |
| Z Transfers             | Last name  |
| ) Demote demosite       | 0/20   |
|                         | Email  |
| S Payments              | _ User role  |
| Bill pay                | User ~   |
| Positive pay            | User   |
| ACH                     | Viewer<br>Admin  |
| Wires                   | Create user  |
| Desktop remote deposits |  |
| Reports                 |  |
|                         |  |
| (7) Support             |  |
|                         |  |
|                         |  |
|                         |  |
|                         |  |
| J My profile            | © 2025 Fidelity Bank - Privacy policy - Member FDIC - 😰 Equal Housing Lender |



Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.

| <              | Enable accounts                           |                |
|----------------|---|----------------|
| JD Jac<br>Role | ck Doe<br>:: User<br>Pending              |                |
| Enable accou   | Ints<br>e access to at least one account. | All accounts > |
|                | Enable accounts                           |                |

### Step 5

Review your confirmation and choose from the following options:

- Click Send email invite to send the user a link to set up their login credentials without modifying permissions further.
   Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
- 2. Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
- 3. Click **Done** to send the invite and edit permissions at a later time.




If Edit permissions was selected:

- 1. Click Set permissions to modify global entitlements for the user.
- 2. Toggle on an account to give the user access.
- 3. Select an account to adjust the global permissions at the account level is necessary.
- 4. Select Invite to send the user an email to set up their login credentials.
- 5. Click the arrow to return to the Business Management page.

Please see the **Editing or Deleting a User** section in this document for more information on permissions

| Fidelity Bank 🤝           | 5 < User management   |   |          |
|---------------------------|---|---|----------|
| 🔡 Dashboard               |   |   |          |
| 🖂 Messages                | Jack Doe's account is pending. Inv  | ite them to complete set-up of their account.                                   | 4 Invite |
| C Accounts                |   |   |          |
| 🔁 Transfers               |   | Permissions   |          |
| . ▲. Remote deposits      | J   | Set Jack Doe's user permissions and adjust account level permissions as needed. |          |
| 🛐 Payments 🗸 🗸            | Jack Doe  | Set permissions   |          |
| 🖻 Desktop remote deposits |   | Q. Search accounts  | ~        |
| ie Reports                | Email   | ACCOUNT   | ACCESS   |
| ⑦ Support                 | jackdoe@ndeiitybankoniine.com   | ()<br>Lack Dear south have assess to at least and                               |          |
|                           | Additional services   | account before they can be invited.   |          |
|                           | Manage Jack Doe's ability to view<br>the additional services enabled by<br>EIDELITY CONCEPTATIVE BANK | BankAcct 1153<br>XXX0000  | 2 > 3    |
|                           | Accept Online Payments  | BankAcct 1611<br>XXXX0000   | ••••     |
|                           | Cash Management   | BankAcct 2546<br>XXXX0000   | •        |
|                           | Desktop remote deposits<br>SmartPay Business Portal   |   | See more |
|                           | Electronic Statements   |   |          |
| J My profile ^            | Manage payments   |   |          |



The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

**Please note:** You can modify permissions, account access, or manage the invite at any time by clicking the user's name.

| Fidelity Bank 📚   | Settings  |          |   |                       |               |                   |           |
|---|---|----------|---|-----------------------|---------------|-------------------|-----------|
| <ul> <li>Dashboard</li> <li>Messages</li> </ul>               | PERSONAL  | User     | management                                |                       |               | + Cre             | eate user |
| C Accounts  | Profile     Security  | ٩        | ja<br>NAME                                |                       | ROLE          | STATUS            | φ¢        |
| Remote deposits   | Travel notices  | J        | Jack Doe<br>JackDoe                       |                       | User          | ✓ Active          |           |
| Payments     Payments     Desktop remote deposits     Reports | User agreement BUSINESS MANAGEMENT  Profile   | J        | James Doe<br>Jane Doe<br>janedoe          |                       | User<br>Admin | S Pending✓ Active |           |
| ⑦ Support   | AR, User management   | -        |   |                       |               |                   |           |
|   | Activity ACCOUNTS Fidelity Bank Add account View balances from another institution. |          |   |                       |               |                   |           |
| J My profile ^  |   | © 2025 F | Fidelity Bank • Privacy policy • Member 1 | FDIC • 🖆 Equal Housin | g Lender      |                   |           |



# Editing or Deleting a User

#### Step 1

Click your profile and select Business management.





Select the user you'd like to edit.

| Fidelity Bank 😒  | Settings  |        |   |                       |           |                            |           |   |
|--|---|--------|---|-----------------------|-----------|----------------------------|-----------|---|
| <ul> <li>Dashboard</li> <li>Messages</li> </ul>              | PERSONAL  | User   | r management                              |                       |           | + Cr                       | eate user |   |
| C Accounts   | <ul> <li>Profile</li> <li>Security</li> </ul>               | ٩      | , ja<br>NAME                              |                       | ROLE      | STATUS                     | ¢¢        |   |
| ♂ Transfers , ↓, Remote deposits                             | Alerts  | L      | Jack Doe<br>JackDoe                       |                       | User      | <ul> <li>Active</li> </ul> |           |   |
| S Payments ~   | Travel notices  | J      | James Doe                                 |                       | User      | S Pending                  |           |   |
| <ul> <li>Desktop remote deposits</li> <li>Reports</li> </ul> | BUSINESS MANAGEMENT   | J      | Jane Doe<br>janedoe                       |                       | Admin     | ✓ Active                   |           |   |
| ⑦ Support  | 표 Profile<br>유, User management                             |        |   |                       |           |                            |           |   |
|  | ( Activity  |        |   |                       |           |                            |           |   |
|  | ACCOUNTS  |        |   |                       |           |                            |           |   |
|  | Add account     View balances from another     institution. |        |   |                       |           |                            |           |   |
| J My profile ^   |   | © 2025 | Fidelity Bank • Privacy policy • Member F | :DIC • 🖨 Equal Housir | ng Lender |                            |           | ? |

#### Step 3

- 1. Select the **ellipsis** icon.
  - a. Click Edit user to change the users name, role, or email address.
  - b. Select Hold account access to temporarily prevent them from logging in.
  - c. Click Send password reset link to email them a link.
  - d. Select **Delete user** to remove their access permanently.

| J                              | 🔗 Edit user                    |
|--------------------------------|--------------------------------|
|                                | (II) Hold account access       |
| Jack Doe                       | •••• Send password reset link  |
|                                | ·                              |
| Email                          | 🔟 Delete user                  |
| jackdoe@fidelitybankonline.com | jackdoe@fidelitybankonline.com |



2. Click **Set permissions** to modify global entitlements.

Please note: Options may vary depending on your company's setup.

| Permissions  |                 |
|--|-----------------|
| Set Jack Doe's user permissions and adjust account level permissions as needed.          Set permissions       2 |                 |
| Q. Search accounts   | \$ <del>\</del> |

- a. ACH
  - i. Enable: Activates this feature for the user.
  - ii. View ACH: Must be enabled to edit any other ACH permission.
  - iii. Daily ACH limit: Maximum amount the user can initiate per day.
  - iv. Initiate ACH: Allows user to transmit ACH payments to the bank.
  - v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
  - vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
  - vii. Edit/Delete ACH Control:
    - 1. Full edit/create: Allows the user to edit everything within a payment.
    - 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
    - 3. None: User cannot Edit an ACH payment.
  - viii. Recurring ACH: Allows the user to set a recurring frequency for a payment.
  - ix. Upload ACH file: Allows the user to upload a NACHA formatted file.
  - x. **Restricted batch access:** User can view payments that have been flagged as restricted.
  - xi. **Import recipients:** User can import a file containing recipient data to create a payment.



xii. Batch delete: User can delete an ACH payment.

| ACH  |   |                    | (i |
|--|---|--------------------|----|
| Enable   |   |                    |    |
| Hide options   |   |                    |    |
| View ACH   |   |                    |    |
| Must be enabled to edit any other ACH<br>permission. |   |                    |    |
| Daily ACH limit                                      |   |                    |    |
| \$ 0.00  |   |                    |    |
| Initiate ACH 🛈                                       |   | Full ACH control ① |    |
| Initiate same day ACH 🛈                              |   |                    |    |
| Edit/Create ACH Control                              |   |                    |    |
| None   | ~ |                    |    |
| Recurring ACH  |   | Import recipients  |    |
| Upload ACH file                                      |   | Batch delete       |    |

- b. Bill Pay
  - i. Enable: Activates this feature for the user.
- c. Card Management
  - i. Enable: Activates this feature for the user.
- d. Positive Pay
  - i. Enable: Activates this feature for the user.
  - ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
  - iii. Work Positive Pay: Allows user to pay or return issued item check exceptions.
  - iv. Download Positive Pay: Not applicable.
  - v. Work ACH Exceptions: User can pay or return ACH exceptions items.
- e. Stop Payments
  - i. Enable: Activates this feature for the user.
  - ii. View Stop Payment: User can only see existing stop payments.



iii. Add stop payment: User can create a stop payment.

| 🖶 Card management      |                  |   |
|------------------------|------------------|---|
| Enable                 |                  |   |
| Documents              |                  |   |
| Enable                 |                  |   |
| (§) Positive Pay       |                  | Ū |
| Enable<br>Show options |                  |   |
| <u>i</u> Reporting     |                  |   |
| Enable                 |                  |   |
| Stop payments          |                  | Ū |
| Enable<br>Hide options |                  |   |
| View stop payment      | Add stop payment |   |

- f. Transfers
  - i. Enable: Activates this feature for a user.
  - ii. Transfer limit: Maximum amount a user can transfer per day.

| <i>⋛</i> Transfers     | $\odot$  |
|------------------------|----------|
| Enable<br>Show options |          |
| ,श्र, User management  |          |
| Enable                 |          |
| ⊎ Wires                | <b>i</b> |
| Enable<br>Show options |          |

g. User Management: Allows user to create, modify, and delete other users.

Click the **back arrow** once done.



- 3. Toggle on the switch to activate an account for a user.
- 4. Select an account to modify the global permissions on a per account basis.

| ACCOUNT                  | ACCESS   |
|--------------------------|----------|
| MunChk 5260<br>XXX5260   | 3 >4     |
| BankAcct 1153<br>XXX0000 | ○ >      |
| BankAcct 1611<br>XXX0000 | >        |
|                          | See more |

- 5. For users who have not yet logged in, click **Invite** to send them the enrollment email. They will receive an email with a link to establish their credentials.
- 6. Click the **back arrow** to return to the Business Management page.



# Unlock a Locked User

#### Step 1

Click your profile and select Business management.



# Step 2

Select the locked user.

| Dashboard      Desconal      User management      + Create use   |
|--|
| ≥ Messages     ⊗ Profile   |
| Security     NAME     ROLE     STATUS  |
| Z     Transfers     ↓     ↓     ↓     James Doe     User     ☆     Locked  |
| Remote deposits  |
| User agreement   |
| BUSINESS MANAGEMENT  |
| ③ Support     Image: Control of the second sec |
| AR, User management  |



Click **Unlock** and review the confirmation.

**Please note:** You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

| < User management<br>James Doe  |        |
|---|--------|
| S James Doe's account access is locked due to multiple incorrect login attempts.  | Unlock |
|   |        |
|   |        |
| User successfully unlocked  |        |
| Account status: Locked  |        |
| Unlocking James Doe's account did not affect their password. they can<br>reset it by clicking the Forgot password link on the login screen, or you can send a<br>password reset link. |        |
| I'm done Send password reset link   |        |



### **Reset a User's Password**

#### Step 1

Click your profile and select Business management.



### Step 2

Select the user to reset.

| Fidelity Bank 🤝           | Settings             |                 |      |               |
|---------------------------|----------------------|-----------------|------|---------------|
| Dashboard                 | PERSONAL             | User management |      | + Create user |
| Messages                  | Profile              | Q James         |      | × ~-          |
| Accounts                  | Security             | NAME            | ROLE | STATUS        |
| 🔁 Transfers               | 🛕 Alerts             | James Doe       | User | () Pending    |
| . ▲ Remote deposits       | 😽 Travel notices     |                 |      |               |
| S Payments ~              | User agreement       |                 |      |               |
| 🖻 Desktop remote deposits |                      |                 |      |               |
| B Reports                 | BUSINESS MANAGEMENT  |                 |      |               |
| ⑦ Support                 | Profile              |                 |      |               |
|                           | ,ጻዪ, User management |                 |      |               |



Click the ellipsis icon and choose Send password reset link to email the user.





# Reports

Select the Reports option from the navigation pane.

| Fidelity Bank 📚  |   |
|--|---|
| <ul> <li>Dashboard</li> <li>Messages</li> <li>8</li> </ul> | Reports   |
| C Accounts   | Prior day Current day Activity Summary EDI Positive pay Saved reports |
| ک. Remote deposits   | JL Summary := Details BusPrim 3811 (x3811) ✓ Update                   |
| 🖬 Reports  |   |
| ⑦ Support  | Prior Account Information   |

# **Prior Day Report**

Choose the account from the drop down box and click **Update**.

| Fidelity Bank 🥯   |   |
|-------------------|---|
| 🖫 Dashboard       | Reports   |
| 🖂 Messages 🛛 🚳    |   |
| C Accounts        | Prior day Current day Activity Summary EDI Positive pay Saved reports   |
| → Remote deposits |   |
| 🖬 Reports         | LI Summary I Details BusPrim 3811 (x3811) ✓ Update  |
| Support           | Prior Account Information   |
|                   | Close of Business May 20, 2025<br>Prior Day Activity<br>Debits Credits<br>Available Balance 13.00<br>Collected Balance 13.00<br>Ledger Balance 13.00<br>Hold Amount 0.00<br>Inclearing<br>0.00 0.00 |
|                   | One-day Float         0.00         Over-the-counter           Two-day Float         0.00         0.00         0.00  |
|                   | Three-day Float         0.00           Over 3-day Float         0.00         Wires           0.00         0.00         0.00   |
|                   | Transfers   |
|                   | 0.00 0.00   |
| J My profile      | Total<br>0.00 0.00  |



## **Current Day Report**

Choose the account from the drop down box and click **Update**.

| Fidelity Bank 📚             |  |  |               |
|-----------------------------|--|--|---------------|
| 🔡 Dashboard                 | Reports                                  |  |               |
| 🖂 Messages 🛛 🔞              |  |  |               |
| C Accounts                  | Prior day Current day Activity           | Summary EDI Positive pay               | Saved reports |
|                             | - Account                                |  |               |
| Reports                     | BusPrim 3811 (x3811)                     |  | ~ Update      |
| <ol> <li>Support</li> </ol> |  | Current Account Information            |               |
|                             | As of Date May 20, 2025                  | Current Day Activity<br>Debits Credits |               |
|                             | Available Balance 13.00                  | ACH Items                              |               |
|                             | Collected Balance 13.00                  | 0.00 0.00                              |               |
|                             | Ledger Balance 13.00<br>Hold Amount 0.00 | Inclearing                             |               |
|                             |  | 0.00 0.00                              |               |
|                             | Current Available 13.00                  | Over-the-counter                       |               |
|                             |  | J.00 0.00                              |               |
|                             |  | Wires<br>0.00 0.00                     |               |
|                             |  | Transfers                              |               |
|                             |  | 0.00 0.00                              |               |
| J My profile                |  | Total                                  |               |

# **Activity Report**

Choose the account from the drop down box, select a date range, and click **Update**. Click the ... icon to download.

| Fidelity Bank 📚     |                      |                  |           |                       |                         |               |
|---------------------|----------------------|------------------|-----------|-----------------------|-------------------------|---------------|
| 📴 Dashboard         | Reports              |                  |           |                       |                         |               |
| 🖂 Messages 🛛 🔞      |                      |                  |           |                       |                         |               |
| C Accounts          | Prior day Curr       | ent day Activity | Summary   | EDI Positive pay      |                         | Saved reports |
| . ▲ Remote deposits | BankAcct 1611        | (x1611)          |           | > 🛱 Apr               | 1, 2025 − Apr 30, 2025  | Update        |
| Reports             |                      |                  |           |                       |                         |               |
| ⑦ Support           | Account              | Date Ref #       | Tran code | Statement description | Debit Credit            | Balance       |
|                     | BankAcct 1611        | 04/24            | 051       | 4/2025                | (\$2,100.00)            | \$250.00      |
|                     | BankAcct 1611        | 04/24            | 050       | fees                  | \$137.04                | \$2,350.00    |
|                     | BankAcct 1611        | 04/17            | 163       | BANKCARD -            | \$400.00                | \$2,212.96    |
|                     | BankAcct 1611        | 04/03            | 163       | BANKCARD -            | \$500.00                | \$1,812.96    |
|                     | BankAcct 1611        | 04/02            | 183       | BANKCARD -            | (\$126.84)              | \$1,312.96    |
|                     | BankAcct 1611        | 04/02            | 183       | AUTHNET               | (\$10.20)               | \$1,439.80    |
|                     | Total (All Accounts) |                  |           |                       | (\$2,237.04) \$1,037.04 |               |



### **Summary Report**

Choose the account from the drop down box, select a date range, and click **Update**.

#### Click the ... icon to download.

| Fidelity Bank 😂                                       |            |              |          |         |               |              |             |                   |           |               |
|---|------------|--------------|----------|---------|---------------|--------------|-------------|-------------------|-----------|---------------|
| <ul><li>□ Dashboard</li><li>☑ Messages &lt;</li></ul> | Reports    | ;            |          |         |               |              |             |                   |           |               |
| C Accounts  | Prior day  | Current day  | Activity | Summary | EDI           | Positive pay |             |                   |           | Saved reports |
| <ul> <li>Remote deposits</li> <li>Reports</li> </ul>  | BankAcct 1 | 1611 (x1611) |          |         |               | >            | 📅 Jan 13, 2 | 2025 — Jan 16, 20 | 25 •••    | Update        |
| ⑦ Support   | Date ↑     | Credits      | Debits   | One day | Two day float | Current      | Available   | Collected         | # Credits | # Debits      |
|   | 01-13      | \$931.00     | \$0.00   | \$0.00  | \$0.00        | \$0.00       | \$0.00      | \$0.00            | 1         | 0             |
|   | 01-14      | \$0.00       | \$0.00   | \$0.00  | \$0.00        | \$0.00       | \$0.00      | \$0.00            | 0         | 0             |
|   | 01-15      | \$0.00       | \$0.00   | \$0.00  | \$0.00        | \$0.00       | \$0.00      | \$0.00            | 0         | 0             |
|   | 01-16      | \$500.00     | \$0.00   | \$0.00  | \$0.00        | \$0.00       | \$0.00      | \$0.00            | 1         | 0             |
|   |            |              |          |         |               |              |             |                   |           |               |

# **Settings & Alerts**

Manage your profile, security, and other features.



#### Click your profile at the bottom left and select **Personal Settings**.

| Fidelity Bank 😂     |                       |  |
|---------------------|-----------------------|--|
| 📴 Dashboard         |                       |  |
| Messages 🔞          | Hi there!             |  |
| C Accounts          |                       |  |
| . ▲ Remote deposits | Accounts              |  |
| ⑦ Support           | BusPrim 3811<br>×3811 | \$13.00 El   |
|                     |                       | Message  |
|                     |                       |  |
|                     | Transactions          | Q ···· Messages  |
|                     | :=                    | New Mobile App Direct Links Monday<br>Click below on your mobile device to be taken directly to our new Mobile Ap                            |
|                     | No recent activity    | Upgrade Weekend Transactions Monday<br>Please note that debit card & ATM transactions made over Upgrade Weeken                               |
|                     |                       | Welcome to Your Upgraded Online Banking Experience Sunday<br>We're glad you're here! For helpful tips, guides, and support, visit our Upgrad |
| Personal settings   | Card management       | See more   |
| Account settings    | 1                     |  |
| ← Sign out          | No available cards    | Have a question or need help?<br>Use our Messaging feature   |
| J My profile ~      |                       | We are experiencing heavy traditional call<br>volumes. For quicker assistance with Online or<br>Mobile Banking use the secure Messaging      |

# **Digital Banking User Guide**



## Profile

- 1. **Photo** Click the **pencil icon** to upload a profile picture, if desired.
- 2. First Name Click Edit preferred first name to change how your name is displayed in online banking.
- 3. Email Contact your administrator to have your email updated.
- 4. **Phone** Contact your administrator to have your phone number updated.

You may be prompted to authenticate.

| Fidelity Bank 📚   |   |   |
|---|---|---|
| Dashboard      Messages   | Settings  |   |
| <ul> <li>Accounts</li> <li>Remote deposits</li> <li>Reports</li> <li>Support</li> </ul> | PERSONAL   Pofile   Profile   Security   Alerts   Image: Travel notices   Image |   |
| J My profile ^  | • Add account<br>View balances from another<br>institution.           Need to update your information? We can help! Contact us to get started.             • 2025 Fidelity Bank · Privacy policy · Member FDIC ·          • Equal Housing Lender  | ? |

# **Digital Banking User Guide**



# Security

- 1. **Password** Click **Edit** to change your password. Contact your administrator if you need your username changed.
- 2. **Passkey sign in** Toggle on if your device has biometrics to use this feature in place of entering a password.
- 3. Connected apps Manage external apps and websites that can access your account.
- 4. Two-step verification Remove or add additional authentication methods.
- 5. **Recently used devices** Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to authenticate.

| Fidelity Bank 📚                 |   |
|---------------------------------|---|
| Dashboard                       | Settings  |
| Messages     G     Accounts     | PERSONAL Security   |
| . ▲ Remote deposits             | Profile     Username     user3  |
| Reports                         | Alerts Password   |
| <ul> <li>(?) Support</li> </ul> | Travel notices     Passkey sign in       User agreement     Use biometrics, like a fingerprint or face ID, to easily sign in to your account without entering your password.       Register this device |
|                                 | ACCOUNTS Connected apps Fidelity Bank Connected apps External app and website permissions that can access your account. Management  |
|                                 | <ul> <li>Add account</li> <li>View balances from another<br/>institution.</li> <li>Enabled for authenticator app<br/>Edit settings</li> </ul>   |
|                                 | Recently used devices<br>Check when and where specific devices have accessed your account.  |
|                                 | Google Chrome on Windows (1)<br>This device   |
| J My profile                    | Google Chrome on Windows ①  |

# **Digital Banking User Guide**



# **User Alerts**

Options may vary depending on which alerts your administrator has activated for you.

#### **Activate an Alert**

### Step 1

Select an alert category

| Image: Dashboard   Image: Messages   Image: Accounts   Image: Accounts <th>Fidelity Bank 😂</th> <th></th> <th></th> <th></th>                | Fidelity Bank 😂         |                |                        |   |
|--|-------------------------|----------------|------------------------|---|
| Image: Accounts   Image: Accounts <th>Dashboard      Messages</th> <th>Settings</th> <th></th> <th></th> | Dashboard      Messages | Settings       |                        |   |
| Image: Reports   Image  | C Accounts              | PERSONAL       | Alerts                 |   |
| Reports Security Se   | → Remote deposits       | Profile        | User security 5 active | ~ |
| Image: Support     Image: Alerts     Image: Business     3 active        Image: Support     Image: Counts     Image: Active      Active        Image: Accounts     Image: Accounts     Image: Active      Image: Active        Image: Accounts     Image: Accounts     Image: Accounts     Image: Accounts       Image: Accounts     Image: Accounts     Image: Accounts     Image: Accounts   | 🖮 Reports               | Security       | 옷 General              | ~ |
| Image: User agreement     ACCH     2 active ~       ACCOUNTS     Positive pay     2 active ~       Image: Wires     2 active ~   | ③ Support               | Travel notices | Business 3 active      | ~ |
| ACCOUNTS   |                         | User agreement | A ACH 2 active         | ~ |
| ACCOUNTS U Wires 2 active V  |                         |                | Positive pay 2 active  | ~ |
| C Edality Paak   |                         | ACCOUNTS       | ₩ Wires 2 active       | ~ |

### Step 2

Select an alert to edit.

| Fidelity Bank 📚     |  |                                  |            |
|---------------------|--|----------------------------------|------------|
| 📲 Dashboard         | Settings   |                                  |            |
| Messages 3          | PERSONAL   | Alerts                           |            |
| . ▲ Remote deposits | Profile  | User security 5 active           | y 🗸        |
| a Reports           | Security   | 옷 General                        | ~          |
| Support             | Travel notices   | Business 3 active                | ) <b>~</b> |
|                     | User agreement   | A ACH 2 active                   | ) <b>~</b> |
|                     |  | ACH batch about to initiate      | >          |
|                     | ACCOUNTS<br>Fidelity Bank<br>Add account<br>View balances from another<br>institution. | ACH batch initiated Activ        | /e >       |
|                     |  | ACH batch pending approval Activ | /e >       |
|                     |  | ACH batch processed              | >          |



Toggle the desired delivery method(s) on or off

| ACH batch about to initiate                                       | × |
|---|---|
| Receive an alert when a recurring ACH batch is about to initiate. |   |
| e Email<br>user3@testco.com                                       |   |
| SMS   |   |
| In-app message  |   |
| a<br>B<br>u   |   |



#### **Available Alerts**

| User<br>Security   | General   | Business   | АСН   | Positive<br>Pay   | Wires  |
|--|---|--|---|---|--|
| Login from new<br>device<br>Email address<br>change<br>Password change<br>Mobile phone<br>change<br>Username<br>change | Incoming ACH<br>credit<br>Incoming ACH<br>debit<br>Certificate<br>matured<br>Loan matured<br>Insufficient funds<br>Unmatched<br>reconciliation<br>item<br>Incoming wire | Email address<br>change<br>Business phone<br>number changes<br>User permission<br>change | ACH batch about<br>to initiate<br>ACH batch<br>initiated<br>ACH batch<br>pending approval<br>ACH batch<br>processed<br>Recurring ACH<br>batch about to<br>expire<br>Recurring ACH<br>batch expired<br>Recurring ACH<br>batch not<br>initiated<br>Batch uninitiated<br>ACH batch<br>updated<br>EDI | ACH exceptions<br>Positive Pay<br>exceptions<br>Positive Pay<br>review time<br>ending | Recurring wire<br>expired<br>Recurring wire<br>expiring soon<br>Recurring wire<br>not transferred<br>Wire ready for<br>approval<br>Recurring wire to<br>be transferred<br>Wire transferred<br>Wire updated |