

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.

Cı	reate your account to join Fidelity Cooperative Bank
	ername
	ame rules
Cor	nfirm Password
SHOW	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

	\bigcirc	
h 국 상황 (2011)	Choose a verification method to set up	
	Voice or text message Verification codes are sent to your phone. Message and data rates may apply.	
	Authenticator app Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.	
	FIDO security key Use your security key to sign in securely anytime you sign in from a new computer or device.	
	Symantec VIP Use Symantec VIP authentication to sign into your account. We support digital and hard tokens.	

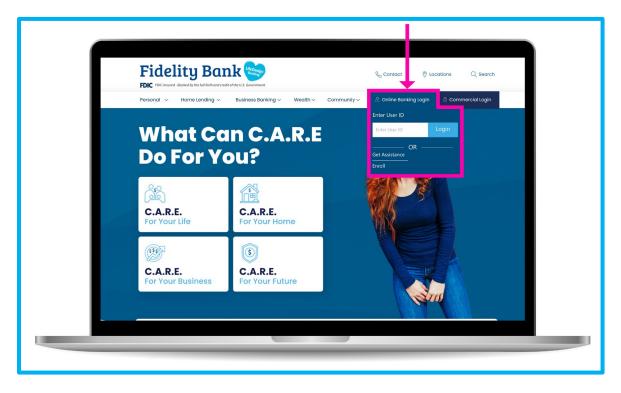
Step 4

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

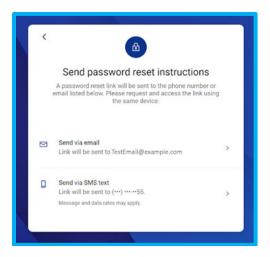
Step 2

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

< a
Account recovery We need this info to verify your identity.
Username
Email
Need help?
Next Can't remember 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, You requested to update your password for your profile 'Janedoe'
×××
Reset password If you did not request help setting a new password, please call (800) 581-5363 immediately
Fidelity Bank donoterehy@fidesthtbankoeline.com. Privacy Policy (600) 591-5363 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!					L
Messages						
C Accounts	Accounts 1					
🔁 Transfers	Bus1 9771 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$18.50 Available
→ Remote deposits						
S Payments ~	2 9	e D	2			
Desktop remote deposits	Transfer Pay a bill	Message Docume				
B Reports				C		
③ Support	Transactions 3		Q	F	idelity Bank 📚	
	INTERNET BANKING WIRE Pending May 5, Checking	FEE	\$30.00	S		()
	INTERNET BANKING WIRE Pending May 5, Checking	TRANSFER	\$1.50	Call	Message	Info
	Penuing May 3, Checking			Messages 4		旦
			See more		Fidelity Bank	
	Bill pay 5		•••	Thank	Sidney Nahum Kelly you for reaching out to Fidelity Ba	ink
	S		<u>ا</u>	Please be We appres	aware, response times are not imme iate your patience while we research	ediate. h your
	Pay a bill	М	lanage payments	request. Y	ou be notified once we respond. For ance you can text us at 800-581-536	faster
J My profile	Discover x3582		\$1.00			
	Discover x3382		\$1.00		Start a conversation	



	Pendi	ng May 5, Checking					
Fidelity Bank 🝉			See more	Messages 4	Fidelity Bar	nk	∄
🔡 Dashboard						Care	
Messages	Bill pa	у <mark>5</mark>		I	Sidney Nahum	Kelly	
C Accounts		S Pay a bill	Manage payments	Plea We requ	ase be aware, response time appreciate your patience where the second se	s are not immediate. ile we research your e respond. For faster	
🔁 Transfers					assistance you can text us a	at 800-581-5363.	
.↓ Remote deposits		iscover x3582	\$1.00		Start a convers	ation	
💲 Payments 🗸 🗸	54	cheduled for Dec 1					
🖻 Desktop remote deposits				Card managen	nent <mark>6</mark>		
Reports	Trans	fers 7		Checking (x3811)		
③ Support	Ę	Make a transfer		-	9807		
	Schedul	led transfers					
		to ACCT 2 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 50.50 to ACCT 2 On Sep 30, from Checking See more	
	🕒 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 Drag & drop	dashboard to reorder		4 Done
Dashboard	Accoun	te		
Messages	Account	ns		
Accounts	# Tran	sactions ×	:: Support	×
🔁 Transfers				
. ▲ Remote deposits	ii Bill p	ay X	ii Messages	×
S Payments ~	1 # Tran	sfers ×	:: Card management	2 ×
🖻 Desktop remote deposits				
Reports	+ Add a ca	ird <mark>3</mark>		
⑦ Support				
J My profile	© 2025 Fidelity Bank · Privacy policy · Member FDIC · 🏠 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!	•
🖂 Messages		
C Accounts	Accounts	
	Bus1 9771 \$7.00 BusPrim 3735 \$118.12 x9771 Available x3735 Available	Link an account View balances and transactions for accounts
. ▲ Remote deposits		from another financial institution.
🛐 Payments 🔷 🔨		↑↓ Organize accounts
Bill pay	Transfer Pay a bill Message Documents	View Compact Expanded Totals
Positive pay		Crganize dashboard
ACH	Transactions Q	delity Bank 📾
Wires	DEPOSIT/CREDIT +\$5.00 Aug 26, BANNO TEST ACCT 222	
Desktop remote deposits	CHECK 2509 \$5.00 Call	Message 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		
C Accounts	Bus1 9771		\$7.00 Available
♂ Transfers			
. ▲ Remote deposits	BusPrim 3735		\$118.12 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 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Link an account	
, Remote deposits					View balances and tra from another financial	nsactions for accounts institution.
Payments ^		e D			↑↓ 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 Aug 26, BANNO TEST ACCT 2		+\$5.00	Q	E.	()
Desktop remote deposits	CHECK 2509 Aug 23, BANNO TEST ACCT 1		\$5.00	Call	Message	Info
Reports			See more	Messages		⊉
Support				moodgeo	Fidelity Bank	
	Bill pay					
	S.		I)	Thank	Sidney Nahum Kelly	Bank.
	Pay a bill	м	lanage payments	Please be We appre	e aware, response times are not im aciate your patience while we resea You be notified once we respond. F	mediate. Irch your
	Discover x3582 Scheduled for Dec 1		\$1.00	assis	rou be notified once we respond. F 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	段 Start a conversation
🔡 Dashboard		
🖂 Messages 🛛 🕚	Inbox filter ~	
 Accounts Transfers Remote deposits Payments ~ Desktop remote deposits Reports Support 	✓ Welcome This is a test message Tuesday	<section-header><section-header><image/><image/><image/><image/><image/><caption><caption><section-header></section-header></caption></caption></section-header></section-header>
J My profile ^	© 202	Fidelity Bank • Privacy policy • Member FDIC • @ Equal Housing Lender

Fidelity Bank 😂						
Dashboard	Hi there!	к >				J
Messages						
Accounts	Accounts					
Z Transfers	Best 9771 x027	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3011	\$13.00 Available
 Remote deposits 						
Payments	2 1	e D				
Bill pay		Message Docume				
Positive pay				-		
ACH	Transactions		Q	F	idelity Bank 😂	
Wires	Aug 26, BANNO TEST ACCT 2		+\$5.00	e	Ð	0
Desktop remote deposits	CHECK 2509 Aug 23, BANNO TEST ACCT 1		\$5.00	Call	Message	Info
Reports			See more	Messages		D
③ Support					Fidelity Bank	
	Bill pay					
	S		1	Thenk	Sidney Nahum Kelly you for reaching out to Fidelity B	ank.
	Pay a bill	M	anage payments	We apprec	aware, response times are not imm clate your patience while we resear ou be notified once we respond. Fo	ch your
	Discover x3582 Scheduled for Dec 1		\$1.00	request, 7 assist	ou be notified once we respond. Fo ance you can text us at 800-581-53	63.
J My profile ^	Scheduled for Dec 1				Start a conversation	

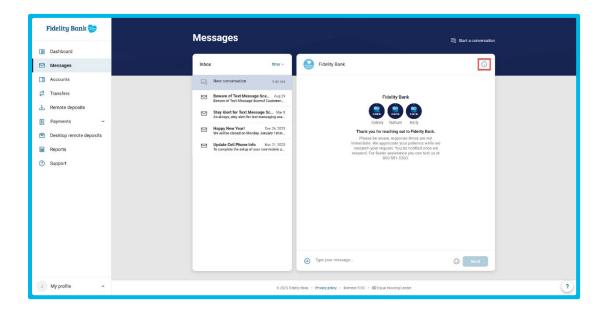


Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.

Fidelity Bank 🥎	Mes	sages			l Start a conversation	
 Dashboard Messages 	Inbox	s filter ~	New conversation		Cancel	
 Accounts Transfers Remote deposits Payments Desktop remote deposits Reports Support 		New conversation Can you help me?	Fidelity Bank () Attach a (3) Transaction (2) Account (3) Payment (4) ACH (4) Image or file (5) Can you help me?	Fieldity Bank Image: Signed Participation Signed Participation Signed Participation Totato and constrained participation Constrained participation Signed Partico SigneParticipation </th <th>• • •</th> <th></th>	• • •	
J My profile		© 2025 Fic	delity Bank • Privacy policy • Me	mber 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. Aug 27 [2] 2 \$341.	0 Decements preferences conversation
🔁 Transfers	CHECK 2511 \$5.	
. ▲ Remote deposits	Aug 26 🔂 \$346.	Account numbers
🛐 Payments 🗸 🗸	CHECK 2509 \$5. Aug 23 5 \$351.	
🖻 Desktop remote deposits	CHECK 2508 \$5. Aug 23 52 \$3366	
Reports	CHECK 2507 \$1.	Owner FIDELITY COOPERATIVE BANK
⑦ Support	Aug 23 🔂 \$361.	
		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 👱 🛱 Q 🦺	
Accounts	CHECK 2 Transaction details	Alert Settings Attach to a conversation
 Transfers Remote deposits 	CHECK 2 CHECK 2511 Aug 25 (5) 8/26/2024	ers
🛐 Payments 🗸 🗸	CHECK 2 \$5.00	r ⊙ 211370707
🖻 Desktop remote deposits	CHECK 2 Add tags	
Reports	Add notes 2	nation FIDELITY COOPERATIVE BANK
⑦ Support	Aug 22 (2) Images	eccount CASH MGT TEST ACCT INTERNAL ACCOUNT 6/26/2002
	Attach to a conversation	balance \$13.00
	Fidelity Bank - Checking CHECK 2511	tement 4/30/2025
	LIELA 291)	osit 7/31/2024
J My profile	© 2025 Fidelity Bank - Privacy policy - Member FDIC - 🛱 B	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

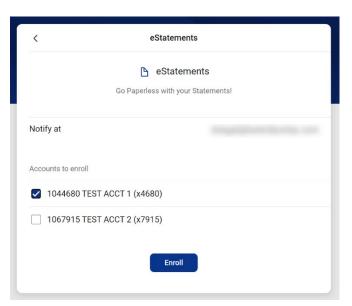
Step 1

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

Fidelity Bank 📚	Checking		\$13.00 Available ①
🔡 Dashboard	x3811		
Messages	Transactions	.¥ @ Q	Documents Alert Settings Attach to a
C Accounts	CHECK 2512 Aug 27 🔁	\$5.00 \$341.24	Documents preferences settings conversation
	CHECK 2511	\$5.00	Details
.→ Remote deposits	Aug 26 🔂	\$346.24	Account numbers
S Payments ~	CHECK 2509 Aug 23 🔂	\$5.00 \$351.24	Account number Routing number 211370707
嶜 Desktop remote deposits	CHECK 2508	\$5.00	Routing number 2113/0/0/
Reports	Aug 23 🔂	\$356.24	Account information
	CHECK 2507	\$1.00	Owner FIDELITY COOPERATIVE BANK Other names on account CASH MGT TEST ACCT
? Support	Aug 23 🔁	\$361.24	Other names on account CASH MOTTEST ACCT 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 (X46	80) Clear all	- 0
Statemen Statemen	nts August 2024 t, ACCT 1 (x4680)	بل
	nts July 2024 t, ACCT 1 (x4680)	<u>ل</u>
	nts June 2024 t, ACCT 1 (x4680)	<u>ب</u>
Stateme Statemen	nts May 2024 t, ACCT 1 (x4680)	<u>ب</u>
Stateme Statemen	nts April 2024 t, ACCT 1 (x4680)	لى
	nts March 2024 t, ACCT 1 (x4680)	<u>ب</u>
	nts February 2024 t, ACCT 1 (x4680)	<u>ب</u>
Stateme Statemen	nts January 2024 t, ACCT 1 (x4680)	<u>ب</u>
	nts December 2023 t, ACCT 1 (x4680)	بل ل
	nts November 2023 t, ACCT 1 (x4680)	<u>ب</u>



eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

Step 1

Click Settings.

Fidelity Bank 📚	Checking		\$13.00
B Dashboard	x3811		Available ①
Messages	Transactions	± @ Q	
C Accounts	CHECK 2512 Aug 27 😖	\$5.00 \$341.24	Documents Alert Settings Conversation
₽ Transfers	CHECK 2511 Aug 26 @	\$5.00 \$346.24	Details
Remote deposits Payments	CHECK 2509 Aug 23 🕞	\$5.00 \$351.24	Account numbers Account number Routing number 211370707
Desktop remote deposits	CHECK 2508 Aug 23 🔂	\$5.00 \$356.24	Account information
ReportsO Support	CHECK 2507 Aug 23 당	\$1.00 \$361.24	Owner FIDELITY COOPERATIVE BANK Other names on account CASH MGT TEST ACCT INTERNAL ACCOUNT

Step 2

In the Documents section, select Advanced settings.

Fidelity Bank 🍉		Account details	
Dashboard		Checking Renz x3811	Rename
Messages		Display options	
♂ Transfers		Display in online and mobile banking	
.↓ Remote deposits		Display activity and transactions	
S Payments ~		 This account will be visible on the dashboard and account pages You may set up and receive alerts for this account 	
Desktop remote deposits			=
 Reports Support 		Alerts and cards	
⑦ Support		Balance Transaction You do not have any alerts saved.	
		+ Add alert	
		Documents	
		Enrolled >	
	l	Auranceu seunigo /	
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 documents of you unment 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 Of Checking Of Chec



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 Aug 27 🔂	\$5.00 \$341.24	Alert Settings Attach to a conversation
🔁 Transfers	CHECK 2511 Aug 26 교	\$5.00 Deta	ails
Remote deposits			punt numbers
💲 Payments 🗸	CHECK 2509 Aug 23 🛃	\$351.24	unt number ① 211370707
Desktop remote deposits	CHECK 2508 Aug 23 🔂	\$5.00 \$356.24 Acco	ount information
Reports Support	CHECK 2507 Aug 23 🔁	\$1.00 \$361.24 Other	er FIDELITY COOPERATIVE BANK r names on account CASH MGT TEST ACCT

Step 2

Choose Balance or Transaction and click + Add alert.

<	Account alerts 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 Checking (x3811)
Balar	e Transaction
Noti ove Noti	by: ext Email In-App Message
	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		\$13.0
Dashboard	x3811		Available
Messages	Transactions	± @ Q	
C Accounts	CHECK 2512 Aug 27 🔂	\$5.00 \$341.24	Documents Alert Settings Attach to a conversation
7 Transfers	CHECK 2511 Aug 26 🖂	\$5.00 \$346.24	Details
. ▲ Remote deposits			Account numbers
🛐 Payments 🗸	CHECK 2509 Aug 23 🔁	\$5.00 \$351.24	Account number Prouting number 211370707
Desktop remote deposits	CHECK 2508	\$5.00	_
Reports	Aug 23 🔁	\$356.24	Account information Owner FIDELITY COOPERATIVE BANK
③ Support	CHECK 2507 Aug 23 🔂	\$1.00 \$361.24	Other names on account CASH MGT TEST ACCT
() support		0001124	INTERNAL ACCOUNT



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

<	Account alerts 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 Checking (x3811) Balance Transaction Notify me when my balance is over : \$ 100.00 Notify by: Text Email Med to update your contact information? Weed to update your contact information? Tance Save + Add alert	
Notify me when my balance is over : \$ 100.00 Notify by: Text Email Text Email Veed to update your contact information? Cancel Save	< Account alerts Checking (x3811)
 S 100.00 Notify by: Text Email ✓ In-App Message Need to update your contact information? 	Balance Transaction
	S 100.00 Notify by: □ Text □ Email ☑ In-App Message Need to update your contact information? ① 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	Hi there! I fidelity cooperative bank >	
☑ Messages		
C Accounts	Accounts	
🔁 Transfers	Bus1 9771 \$7.00 BusPrim 3735 \$118 x9771 Available x3735 Avail	8.12 ilable
→ Remote deposits		
§ Payments ^		
Bill pay	Transfer Pay a bill Message Documents	

Transfers							
Transfers	\$	Make a	transfer	<i>2</i> .			
No transfers scheduled.	Septer	mber 20	24			(0>
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 \$118.12
♂ Transfers				\$	0.00
Remote deposits		Amount		Ş	0.00
S Payments ~		More options			
Desktop remote deposits			Submit		
E 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	Ake a transfer
SEP 30 So to Checking On Sep 30, from Checking	September 2024
	SUN MON TUES WED THUR FRI SAT



Transfers	•••
Scheduled transfers	
\$0.50 to Checking 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 😒		
	< Transfe	r
Dashboard	From	Bus1 9771 \$6.50
Messages	11	\$6.50
Accounts	То	BusPrim 3735 >
♂ Transfers		\$ 0.50
. ↓ Remote deposits	Amount	\$ 0.50
S Payments ~	Frequency	Once >
Desktop remote deposits	Date	Soonest available >
Reports		
⑦ Support	Memo 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 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$13.00 Available
. ▲ Remote deposits						
S Payments		e D				
Bill pay	Transfer Pay a bill	Message Documen				
Positive pay				_		
ACH	Transactions		Q		Fidelity Bank 📚	
Wires	DEPOSIT/CREDIT Aug 26, BANNO TEST ACCT 2		+\$5.00	C	迅	()
Desktop remote deposits	CHECK 2509 Aug 23, BANNO TEST ACCT 1		\$5.00	Call	Message	Info
Reports			See more	Messages		囤 …
③ Support				moodgoo	Fidelity Bank	Ţ
	Bill pay					
	<u>s</u>		S	Then	Sidney Nahum Kelly k you for reaching out to Fidelity Bar	
	Pay a bill	м	lanage payments	Please b We appr	e aware, response times are not imme eciate your patience while we research	diate. your
	C Discover x3582		\$1.00	request. assi	You be notified once we respond. For f stance you can text us at 800-581-5363	aster 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	
ACH name	
Select company	>
Cancel Create batch	
	Select company

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	



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

Employee One \land			靣
- Recipient name	Amount	Credit/Debit	
Employee One	\$ 1.0	00 Credit	~
– Account number –	Routing number	Account type	
123456789	123456789	Q Checking	~
	FIRST CITIZENS BANK & TR	RUST	
Optional fields 🐱		Prenote	Hold
- Add another recipient			



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

<		Create ACH			
Batch name			Payroll		
Company					>
Company ID					>
SEC				PF	D >
Entry description				PAYRO	LL >
Discretionary dat	а			PAYRO	LL >
Recipients				1 recipie	nt >
Restrict batch (j)				
		\bigcirc			
	ACH	Solution	ed		
	ACH	o batch creat	ed		
		Debits \$0.00	ed		
	Payroll Credits \$1.00 Recipients ACH company	Debits \$0.00 1 TRANS EMPLOY PPD			



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.

ΛСН										
Active	History		↑↓	A _→		♪		Ħ	T	र्ट्र Set impor
BATCH		RECURRING	AMOUNT	Create AC	н	Upload AC		Pay taxes		layouts
Payroll Ready	0.045.016		\$1.00 PPD	May 20	025				Ċ	$\langle \rangle$
Ready			PPU	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

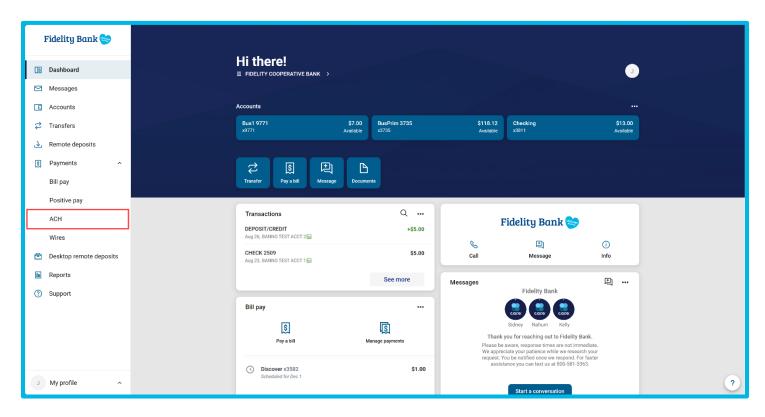


Upload a NACHA File

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	natted files below to create new ACH batche	S.
	🎦 FCB.txt 🔟	
	Upload	
Recent uploads		í
No recent uploads found	I at this time	

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

ACH										
Active	History		↑↓	^A →		♪		Ē		کرک Set import
ВАТСН		RECURRING	AMOUNT	Create AC		Upload AC		Pay taxes		layouts
0000002 Ready			\$4.00 PPD	May 20	025					$\langle \rangle$
				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



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					
🔁 Transfers	Bus1 9771 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$13.00 Available
. ▲ Remote deposits						
S Payments		Ð D				
Bill pay		ssage Documer	nts			
Positive pay						
ACH	Transactions		Q		Fidelity Bank 📚	
Wires	DEPOSIT/CREDIT Aug 26, BANNO TEST ACCT 2 22		+\$5.00	S	۲. ۲	()
Desktop remote deposits	CHECK 2509 Aug 23, BANNO TEST ACCT 1		\$5.00	Call	Message	Info
Reports			See more	Messages		电
③ Support					Fidelity Bank	
	Bill pay					
	S.		I	Than	Sidney Nahum Kelly	3ank.
	Pay a bill	M	anage payments	Please b We appr	e aware, response times are not im aciate your patience while we resea You be notified once we respond. F	nediate. rch your
	Discover x3582 Scheduled for Dec 1		\$1.00		tance you can text us at 800-581-5	
J My profile ^	Scheduled 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 Federal, Tax FD Quarterly Tax, December 202 From and to accounts	4						
Ĭ	Company	Select company	>					
	Pay from	Select from account	>					
	Pay to	Select receiving account	>					
	Taxpayer ID	Taxpayer ID						
3	Back Next							



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 tax	es	
From and to a	Quarterly Tax, December : ccounts Edit ; , to Bank of America	2024	
Tax code		Loo	kup tax code >
Amount		\$	0.00

Active History		↑↓	$\stackrel{A}{\hookrightarrow}$		≏		Ē		र्ट्रि Set impor
BATCH	RECURRING	AMOUNT	Create A	CH	Upload AC	"	Pay taxes		layouts
Tax FD Quarterly Tax Ready OPERATION TEST		\$1.00 CCD	May 2	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



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.

Active	History		î↓	A,		≏	T	Ē	L	දිදු Set impor
BATCH		RECURRING	AMOUNT	Create A	CH	Upload ACI	•	Pay taxes		layouts
0000002 Ready			\$4.00 PPD	May 2	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

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	••• ×
0000002 Ready			
⊕ Credits\$4.00	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					
	Bus1 9771 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$13.00 Available
. ↓ Remote deposits						
S Payments	₽ 🗓 🖽	B				
Bill pay	Transfer Pay a bill Message		nts			
Positive pay				-		
ACH	Transactions DEPOSIT/CREDIT		Q		Fidelity Bank 🝉	
Wires	Aug 26, BANNO TEST ACCT 2 2		+\$5.00	S	巴	()
Desktop remote deposits	CHECK 2509 Aug 23, BANNO TEST ACCT 1 🕞		\$5.00	Call	Message	Info
B Reports			See more	Messages		迅
③ Support				5	Fidelity Bank	
	Bill pay				care: Care: Care	
	<u>s</u>		I)	Thank	Sidney Nahum Kelly	nk.
	Pay a bill	М	anage payments	Please b We appre	e aware, response times are not imme eciate your patience while we researc You be notified once we respond. For	diate. 1 your
	Discover x3582 Scheduled for Dec 1		\$1.00		stance you can text us at 800-581-536	
J My profile	Scheauled for Dec 1				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.

A	СН										
	Active	History		↑↓	^A →	Τ	٢	Τ	Ē	Τ	र्ट्रि Set import
	BATCH		RECURRING	AMOUNT	Create AC	н	Upload ACH		Pay taxes		layouts
	Payroll Ready	1000 (14P) (1980)		\$1.00 PPD	May 2	025					
					SUN	MON	TUE	WED	THUR 1	FRI 2	SAT 3
					4	5	6	7	8	9	10
L					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			Create AC	
ватсн 0000002	① Credits\$4.00	Debits\$0.00	Edit >	May 20	
Ready	Recipients		4 recipients >	SUN	мо
	Company				
	Company ID	222		4	5
	SEC code Description	PPD Payment		11	12
	Batch restricted (j)	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	



Batch init	tiated	
	⊃ Debits \$0.00	
Effective date		
Confirmation # 10282 Recipients 4	40018	
Done		

History		\$¢
	RECURRING	AMOUNT
		\$4.00 PPD
	History	

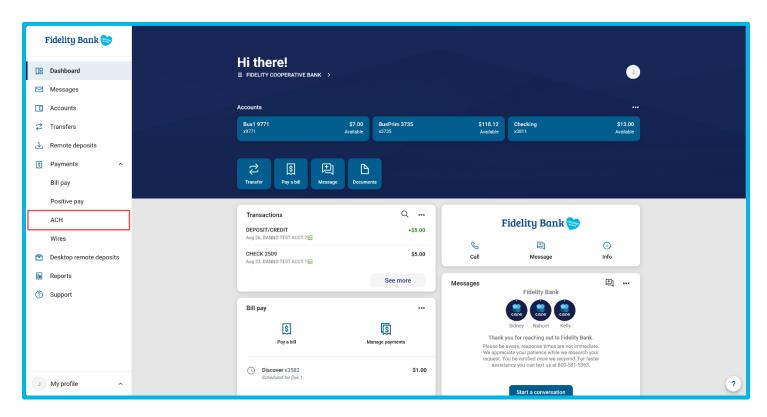


Initiate Multiple Batches

Step 1

Select **ACH** from the navigation pane.

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

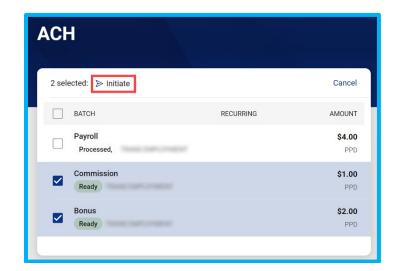


Step 2

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

СН			
Active	History		☑
BATCH		RECURRING	AMOUNT
Payroll Processed,			\$4.00 PPD
Commission Ready			\$1.00 PPD
Bonus Ready			\$2.00 PPD





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 acc	count (x1626)	٩ [Reset to \$0
Bonus \$2.00	I			



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 FIDELITY CA	OOPERATIVE BANK >				J
Messages						
C Accounts	Accounts					
	Bus1 9771 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$13.00 Available
.↓ Remote deposits						
S Payments ^	₽	i ti				
Bill pay	Transfer	Pay a bill Message Docume	nts			
Positive pay				-		
ACH	Transactio DEPOSIT/CI		Q	H	idelity Bank 📚	
Wires		NO TEST ACCT 2 🔂	+\$5.00	S	Ð	Ū
Desktop remote deposits	CHECK 250 Aug 23, BANN	9 NO TEST ACCT 1 🖂	\$5.00	Call	Message	Info
Reports			See more	Messages		甩
③ Support					Fidelity Bank	
	Bill pay					
		<u>s</u>	<u>s</u>	Thank	Sidney Nahum Kelly you for reaching out to Fidelity Ba	ank
		Pay a bill M	lanage payments	Please be We appre	aware, response times are not imm siate your patience while we researc	ediate. h your
		over x3582	\$1.00	request. Y assist	ou be notified once we respond. For ance you can text us at 800-581-53	taster 53.
J My profile	Sched	luled 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 Initiated	100 (10 ¹⁰ (1 ¹⁰ (1 ⁰		\$4.00 PPD



ACH				
Active	History		÷	A.
BATCH		Batch details	× _{Crea}	\Rightarrow ate ACH
Payroll Initiated	Payroll Initiated		er 20	024
	⊕ Credits\$4.00	Debits\$0.00	М	ON
	Recipients		4 recipients >	7
	Company	Tosse (147) (1940)		14
	Company ID	1270145347	2	21
	SEC code	PPD	2	28
	Description	Payment		
	Batch restricted (i)	No		
		Uninitiate		



History

Select this tab to review batches that have been processed.

e History	~ ~
ватсн	AMOUN
Payroll	\$4.00 PPI
Payroll	\$1.00 PPI
9.7.2024 Offset	\$1.00 PPI
9/7/24 Reversal	\$1.00 PPI
PNT-B HEND	\$0.0 0 PPI
	BATCH Payroll 9.7.2024 Offset 9/7/24 Reversal

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 th	COOPERATIVE BANK >				U
Messages						
Accounts	Accounts					•••
∂ Transfers	Bus1 977 x9771	/1 \$7.00 Available		\$118.12 Available	Checking x3811	\$13.00 Available
.↓ Remote deposits						
S Payments	2	風 甩 [5			
Bill pay	Transfer		iments			
Positive pay						
ACH	Transa		Q +\$5.00	F	idelity Bank 😒	
Wires		T/CREDIT	+\$5.00	S	〕	0
Desktop remote deposits	CHECK Aug 23, B	2509 IANNO TEST ACCT 1 🔂	\$5.00	Call	Message	Info
Reports			See more	Messages		凰 …
③ Support					Fidelity Bank	
	Bill pay	,				
		<u>s</u>	I	Thank	Sidney Nahum Kelly you for reaching out to Fidelity Bar	sk
		Pay a bill	Manage payments	Please be We apprec	aware, response times are not imme ciate your patience while we research	diate. your
		iscover x3582	\$1.00	request. Y assist	ou be notified once we respond. For f ance you can text us at 800-581-5363	aster I.
J My profile ^	S	cheduled 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 0/3	0
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 \$13.00
То	Vendor One 123456789 FIRST CITZ RALEIGH
Amount	\$ 1.00
Notes	Add notes >
Save as template (j)	
Create w	ire



	\bigcirc	eated Checking x3811 Vendor One een created but tiated in the wire it.
	Wire created	
Vend \$1 .	or One 00	
From	Checking x3811	
То	Vendor One	
()	Your wire has been created but must still be initiated in the wire details to send it.	
	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 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 2	025				(•	< >
WIRE DETAILS	AMOUNT	SUN	MON	TUE	WED	THUR	FRI	SAT
Vendor One Ready to FIRST CITZ RALEIGH (x6789)	\$1.00	001	More	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 Allen, TX 75013			
Receiving institution	on			
Institution name	FIRST CITZ RALEIGH			
Routing number	053100300			
Address	RALEIGH, NC			
	Review and initiate			

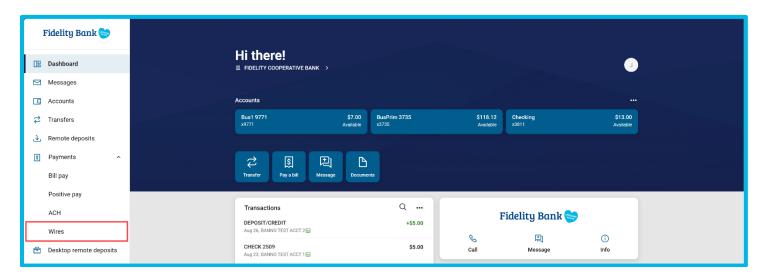


Initiate a Wire

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	W,	Create	e wire				
Account Checking x3811	Мау	2025				(< >
WIRE DETAILS AMOUNT	SUI	MON	TUE	WED	THUR	FRI	SAT
Vendor One \$1.00 Ready to FIRST CITZ RALEIGH (x6789)					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.

es			
History	Templates	W Creat	e wir
	Wire details	也 ×	
Vendor One	Ready) 25	
\$1.00		Edit > MON	τι
From	Checking		
Recipient details		5	6
Recipient name	Vendor One	12	1:
Account number	123456789	19	20
Address	1021 Central Expy S Allen, TX 75013	26	2
Receiving institu	tion		
Institution name	FIRST CITZ RALEIGH		
Routing number	053100300		
Address	RALEIGH, NC		
	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**.

W	ire initiated
Vendor One \$1.00	
From To Confirmation #	Checking (x3811) Vendor One 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 20	025				(< >
WIRE DETAILS Vendor One	AMOUNT \$1.00	SUN	MON	TUE	WED	THUR	FRI 2	SAT 3
Initiated to FIRST CITZ RALEIGH (x6789)		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
								_

History

Select this tab to review wires that have been processed.

Active History Templates	₩ Create wire	
Account Checking x3811	> May 2025	< (
APR 10 to FIRST CITZ RALEIGH (x6789) 2025	\$1.00 SUN MON TUE WED THUR F	RI SA
APR 100 to FIRST CITZ RALEIGH (x6789) 2025	\$1.00	2 3 9 10
		16 17
	18 19 20 21 22 2	23 24



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			
	Bus1 9771 \$7.0 x9771 Avsilab		\$118.12 Checking Available x3811	\$13.00 Available
.↓ Remote deposits				
S Payments		B		
Bill pay		cuments		
Positive pay				
ACH	Transactions	Q	Fidelity Bank 🚭	
Wires	DEPOSIT/CREDIT Aug 26, BANNO TEST ACCT 2	+\$5.00		Û

Step 2

Click + Add checks and select Add your checks manually.

Positive pa	y		
Check entries		+ Add checks	
	E Your check uploads will display here	Settings Manage templates	
	< Add checks		
	Add your checks manually	>	
usiness Banking	1 Select template	Select template >	25 5:4



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) > \$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 1044680 TEST ACCT	-	
Check number		1234	
Check amount		\$	4/10 1.00
Payee		Vendor One	10/35
Туре		Debit	~
Check date		Octo	ober 28, 2024 >
	Save and enter another	Review 1 check	

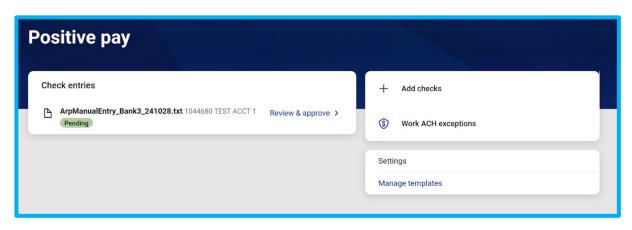


Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

<		Review ch	necks	
Accour	nt		1044680 TEST ACCT 1 x4680	>
Upload	summary			
Total ite	ms	1		
Total an	nount	\$1.00		
DATE	PAYEE/AMOUNT		CHECK #	
ост 28	\$1.00 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**.

File name ArpManualEntry_Bank3_241028.txt	
File name ArpManualEntry_Bank3_241028.txt	
Total items 1	
Total amount \$1.00	
DATE PAYEE/AMOUNT CHECK #	*
OCT \$1.00 00000001234 28 Vendor One 00000001234	-
Cancel Approve	•
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	рау			
Check entries			+	Add checks
ArpManua Successfu	IEntry_Bank3_241028.txt 1044680 TEST ACCT 1	Just uploaded	\$	Work ACH exceptions
			Setti	ings
			Man	age templates

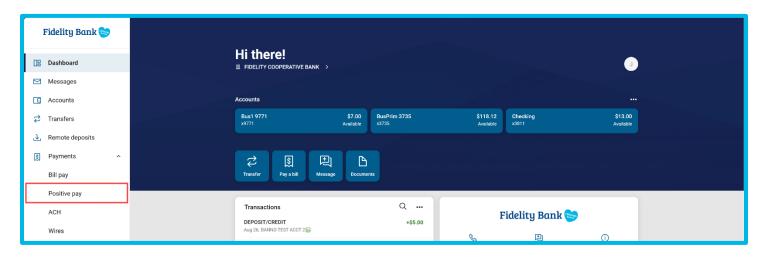


Create an Issued Items Upload Format

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 (S w	td checks ork ACH exceptions templates
< Mar	nage templates	+
	templates saved 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 Max 35 characters	Col #	
mplate name	Template name		Debit/credit	Col #	Set indicators Required
nount format (j)		0/50	Void indicator	Col #	Set indicator Required
ld delimiter (i)		Comma (,) 🗲	Void date	Col #	Set date format Required
xt qualifier (i)		None >	Payee address 1	Col #	
aluma ordor					
lumn order er which column each la BEL	abel appears in your file. Leave any columns you COLUMN NUMBER	're not using blank. CONFIGURATION(S)	Payee address 2	Col #	
er which column each la BEL m number					
er which column each la BEL m number luired m Amount			Payee address 2	Col #	
er which column each la	COLUMN NUMBER		Payee address 2 Payee address 3	Col #	Set indicator Required



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 > Required
Template name	Template na	me0/50	Void indicator	Begin End	Set indicator > Required
Amount format 🛈		No format validation >	Void date	Begin End	Set date format > Required
Label position 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 Required	Begin End		Payee address 2	Begin End	
Item Amount	Begin End				
Required			Payee address 3	Begin End	
Account number	Begin End				
		Set indicators	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 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		Hi there! I fidelity cooperative bank >					J
Messages							
C Accounts	A	ccounts					
₽ Transfers		Bus1 9771 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$13.00 Available
.↓ Remote deposits							
S Payments		<i>द</i> § ₽	B				
Bill pay		Transfer Pay a bill Message	Documen	its			
Positive pay					_		
ACH		Transactions		Q	F	idelity Bank 🝉	
Wires		DEPOSIT/CREDIT Aug 26, BANNO TEST ACCT 2		+\$5.00	C	Ð	0
Desktop remote deposits		CHECK 2509 Aug 23, BANNO TEST ACCT 1 🔂		\$5.00	Call	Message	Info
🖬 Reports				See more	Messages		æ
③ Support					meoodgeo	Fidelity Bank	Ţ
		Bill pay					
		5		S	Thenk	Sidney Nahum Kelly	Ponk
		Pay a bill	м	anage payments	Please be We apprec	aware, response times are not im tiate your patience while we resea	nediate. rch your
		Discover x3582		\$1.00	request. Y assist	ou be notified once we respond. Fo ance you can text us at 800-581-5	or faster 363.
J My profile		Scheduled for Dec 1				Start a conversation	

Step 2

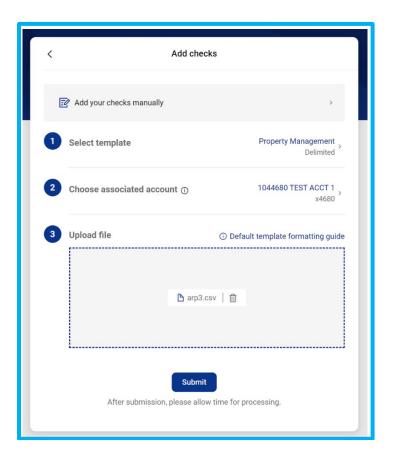
Click + Add checks.

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



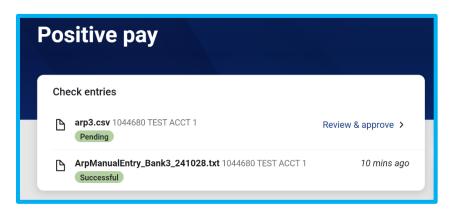
Choose your upload format template.

- 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**.

		Review checks	
File up	load summary		
File nan Total ite Total ar			
DATE	PAYEE/AMOUNT	CHECK #	*
ост 27	\$25.00 Vendor 1	0000000454	
ост 28	\$30.00 Vendor 2	0000000455	
ост 29	\$87.00 Vendor 3	0000000456	~
(,	
		Cancel Approve	
If any m	nodifications are n	eeded, cancel 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 there! Image: Market Higher H					J
Messages						
C Accounts	Accounts					
	Bus1 9771 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$13.00 Available
→ Remote deposits						
S Payments		B				
Bill pay	Transfer Pay a bill Message	Documer	its			
Positive pay						
ACH	Transactions		Q	F	Fidelity Bank 🝉	
Wires	DEPOSIT/CREDIT Aug 26, BANNO TEST ACCT 2 2		+\$5.00	S	ي ا	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 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.

< Work check exceptions	
Account: Business 002 (x5140)	>
(i) Select any check exceptions you would like to pay.	
PAY PAYEE/AMOUNT	CHECK #/REASON
S86.56 Pay	 © 0923653370 Ont Issued
Returning 0 Paying 1	
Submit	



Administration

Create a New User

Step 1

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

Fidelity Bank 🍉							
Dashboard		II THERE!					J
Messages							
C Accounts	Acc	counts					
		Bus1 9771 x9771	\$7.00 Available	BusPrim 3735 x3735	\$118.12 Available	Checking x3811	\$13.00 Available
↓ Remote deposits							
S Payments		<i>द</i> § ⊒					
Bill pay		Transfer Pay a bill Message	Docume	nts			
Positive pay					_		
ACH		Transactions DEPOSIT/CREDIT		Q	H	Fidelity Bank 🍉	
Wires		Aug 26, BANNO TEST ACCT 2		+\$5.00	C	巴	()
Desktop remote deposits		CHECK 2509 Aug 23, BANNO TEST ACCT 1 🔂		\$5.00	Call	Message	Info
Reports				See more	Messages		迅
<u></u>	-					Fidelity Bank	
Personal settings		Bill pay					
Business management		<u>s</u>		I	Thank	Sidney Nahum Kelly you for reaching out to Fidelity E	Bank.
Account settings		Pay a bill	м	anage payments	Please be We appre	aware, response times are not imr ciate your patience while we resear ou be notified once we respond. Fo	nediate. 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				
 Dashboard Messages Accounts Transfers Remote deposits Payments Bill pay Positive pay ACH Wires Desktop remote deposits Reports Support 	PERSONAL Profile Security Alerts Travel notices User agreement BUSINESS MANAGEMENT Image: Profile R. User management Image: Profile R. User management Image: Profile Image: Profile	J Jane Doe	ROLE STATUS Admin × Ac Admin × Ac	tive	
J My profile ^		© 2025 Fidelity Bank • Privacy policy • Member FDIC • ① Equal Housing	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
♂ Transfers	Last name
	0/20
. ▲ Remote deposits	Email
S Payments	0/80
Bill pay	User ~
Positive pay	User
ACH	Viewer Admin
Wires	Create user
🖻 🛛 Desktop remote deposits	Croate User
Reports	
⑦ Support	
J My profile	© 2025 Fidelity Bank • Privacy policy • Member FDIC • 🖨 Equal Housing Lender



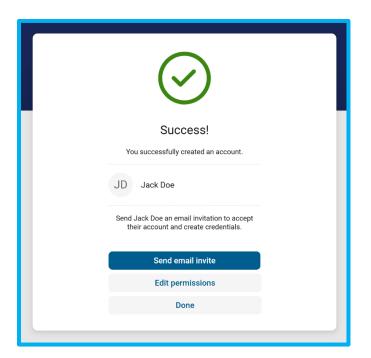
Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.

<	Enable accounts	
SD	ck Doe : User Pending	
Enable accou	nts 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 < ∪ser management Jack Doe		
🔡 Dashboard			
🖂 Messages	Jack Doe's account is pending. Inv	ite them to complete set-up of their account.	4 Invite
C Accounts			
		Permissions	
. ▲. Remote deposits	J	Set Jack Doe's user permissions and adjust account level permissions as needed.	
🛐 Payments 🗸 🗸	Jack Doe	Set permissions 1	
🖻 Desktop remote deposits		Q. Search accounts	
ie Reports	Email jackdoe@fidelitybankonline.com	ACCOUNT	ACCESS
⑦ Support	jackdoe@ndeiitybankoniine.com	Jack Doe must have access to at least one	
	Additional services	account before they can be invited.	
	Manage Jack Doe's ability to view the additional services enabled by FIDELITY COOPERATIVE BANK.	BankAcct 1153 XXX0000	2 > 3
	Accept Online Payments	BankAcct 1611 XXXX0000	••••
	Cash Management	BankAcct 2546 XXXX0000	•
	Desktop remote deposits 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.

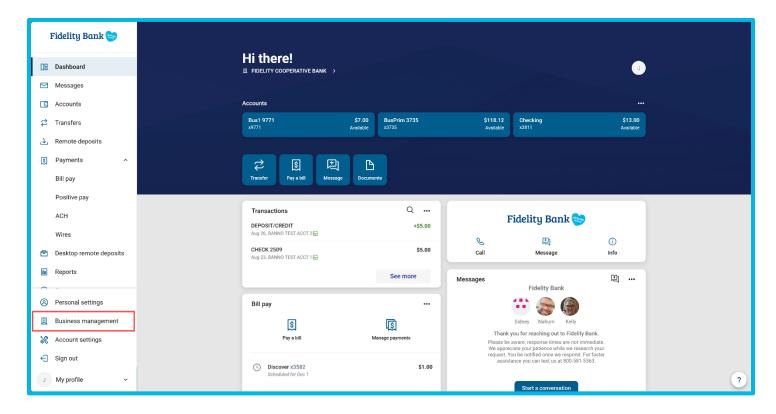
Fidelity Bank 🥯	Settings						
DashboardMessages	PERSONAL		management				ate user
 Accounts Transfers Remote deposits Payments ~ Desktop remote deposits 	 (A) Profile (A) Security (A) Alerts (A) Travel notices (B) User agreement 	α 	NAME Jack Doe JackDoe		ROLE User User	 STATUS Active Pending 	¢
 Reports Support 	BUSINESS MANAGEMENT Profile A. User management Activity ACCOUNTS Fidelity Bank Add account Very balances from another Institution.	J	Jane Uoe Janedoe		Admin	~ Active	
J My profile		© 2025 I	Fidelity Bank • Privacy policy • Member F	DIC • 🖆 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							
 Dashboard Messages 	PERSONAL		r management				eate user	
C Accounts	 Profile Security 	٩	ja NAME		ROLE	STATUS	φ¢	
 Transfers Remote deposits 	Alerts	L	Jack Doe JackDoe		User	 Active 		
S Payments ~	Travel notices	J	James Doe		User	S Pending		
 Desktop remote deposits Reports 	BUSINESS MANAGEMENT	J	Jane Doe janedoe		Admin	✓ Active		
⑦ Support	표 Profile 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	-0 -0-

- 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 permission.			
Daily ACH limit			
\$ 0.00			
Initiate ACH ①		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 Show options		
<u>i</u> Reporting		
Enable		
Stop payments		Ū
Enable 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 Show options	
,श्र, User management	
Enable	
⊎ Wires	i
Enable 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 XXX5260	3 >4
BankAcct 1153 XXX0000	• •
BankAcct 1611 XXX0000	
	See more

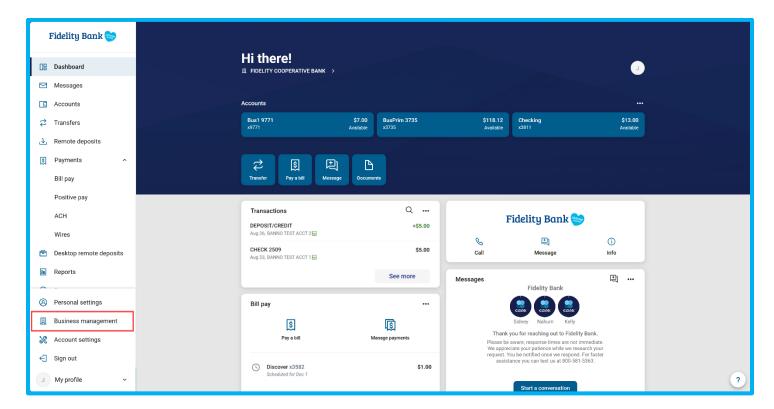
- 5. For users who have not yet logged in, click **Invite** to send them the enrollment email. They will receive an email with a link to establish their credentials.
- 6. Click the **back arrow** to return to the Business Management page.



Unlock a Locked User

Step 1

Click your profile and select Business management.



Step 2

Select the locked user.

Fidelity Bank 🍉	Settings			
Dashboard	PERSONAL	User management		+ Create user
Messages	Profile	Q James		⊗ ⊸
C Accounts	Security	NAME	ROLE	STATUS
₽ Transfers	🔔 Alerts	J James Doe	User	🔒 Locked
Remote deposits	X Travel notices			
S Payments ~	User agreement			
 Desktop remote deposits Reports 	BUSINESS MANAGEMENT			
 Support 	II Profile			
	ጸዱ User management			
	(Activity			



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**.

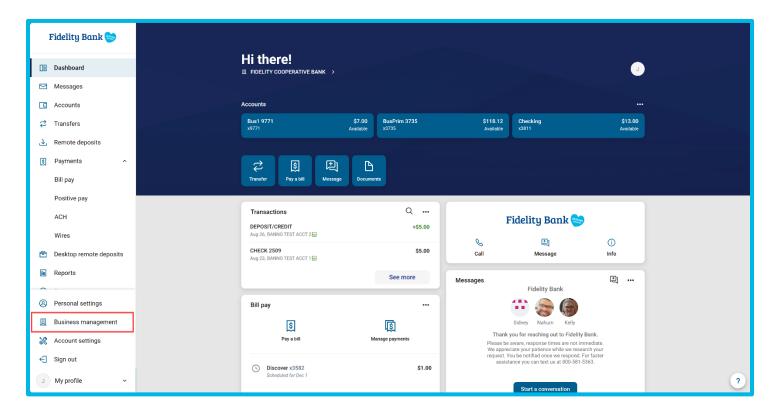
< User management James Doe	
S James Doe's account access is locked due to multiple incorrect login attempts.	Unlock
	7
User successfully unlocked	
Account status: Locked	
Unlocking James Doe's account did not affect their password. they can reset it by clicking the Forgot password link on the login screen, or you can send a 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		<u>ج</u> - (۱)
Accounts	Security	NAME	ROLE	STATUS
	🛕 Alerts	J James Doe	User	() Pending
. ▲ Remote deposits	😽 Travel notices			() i chang
🛐 Payments 🗸 🗸	User agreement			
Desktop remote deposits				
Reports	BUSINESS MANAGEMENT			
⑦ Support	Profile			
	ዶዪ, User management			



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

