

Fidelity Bank

Helping you get where you want to beSM



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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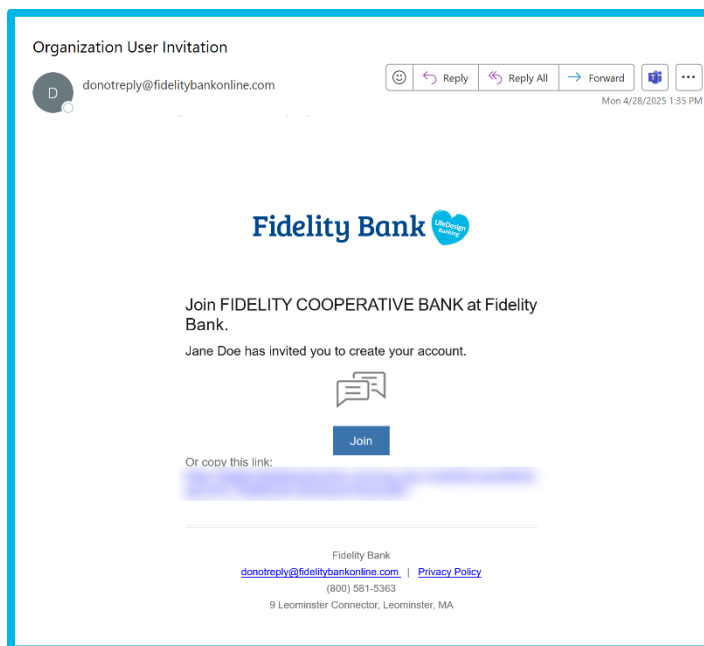
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First Time Login

Step 1

Open your enrollment email and click **Join**.



Step 2

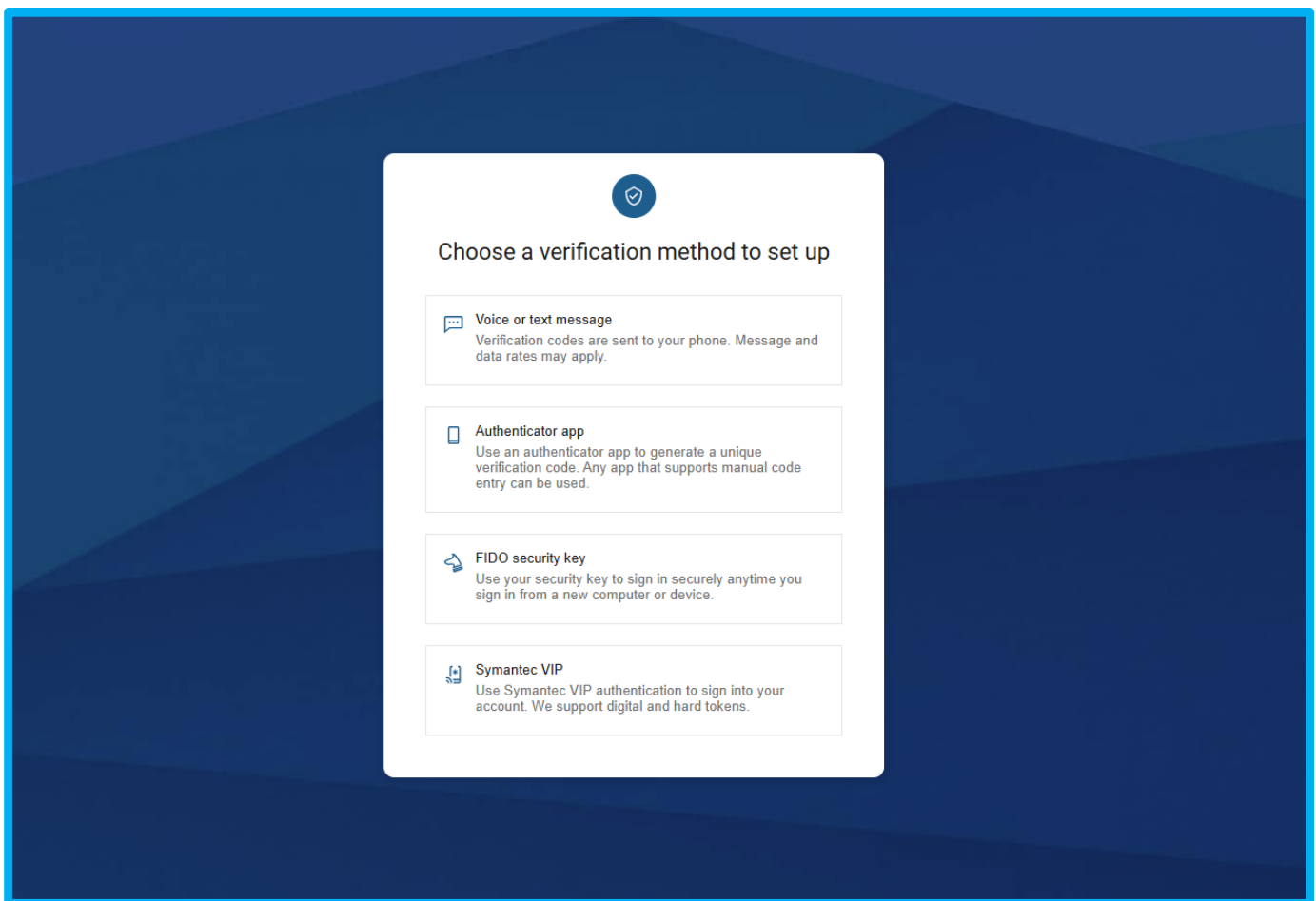
Create your **username** and **password**. Click **Create** and sign In.

A screenshot of a web form titled "Create your account to join Fidelity Cooperative Bank". The form has a lock icon at the top. It contains three input fields: "Username", "Password", and "Confirm Password". Below the "Username" field is a link "Username rules". Below the "Password" field is a link "Show rules". At the bottom of the form is a "Create" button.

Step 3

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

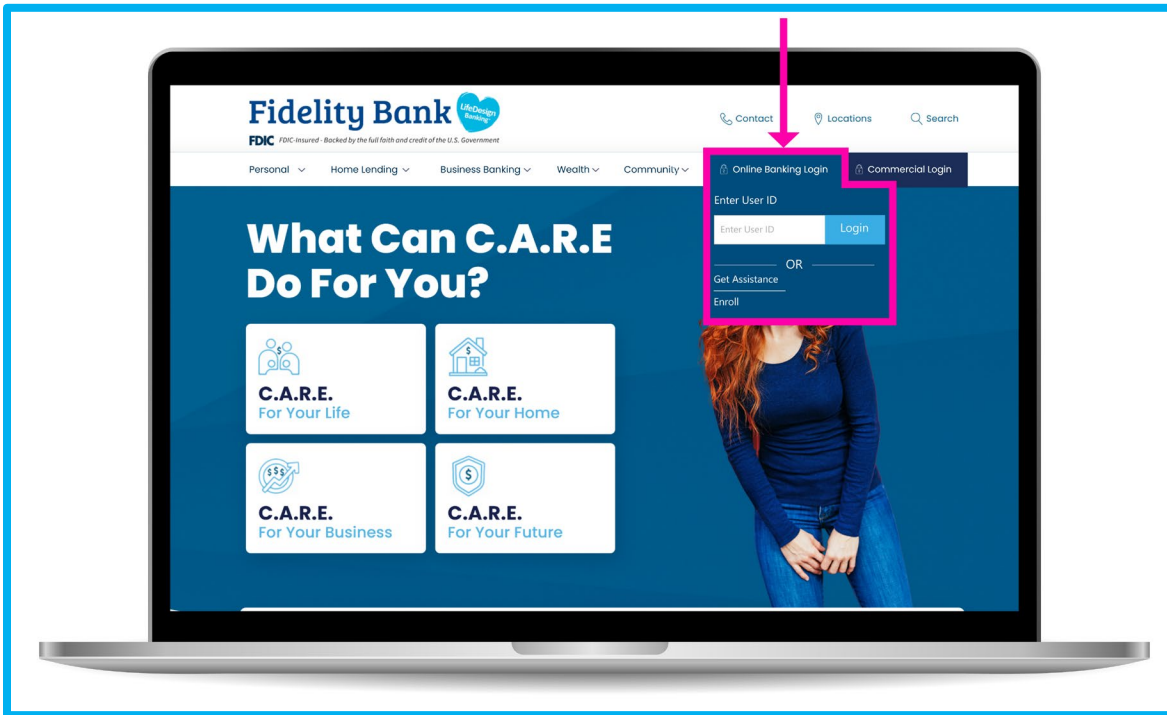


Step 4

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

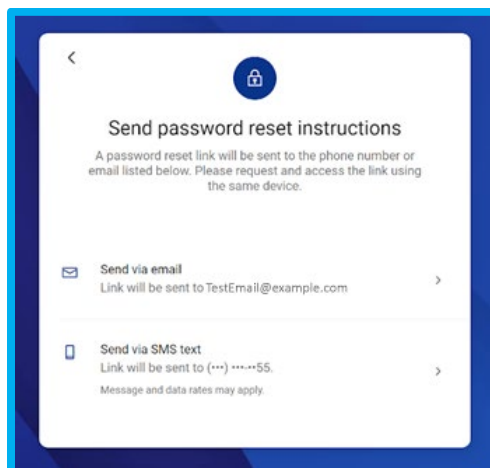
Enter your username and email address.

IMPORTANT: Email must match what is on file.

A screenshot of the Fidelity Bank Account Recovery form. The form is titled "Account recovery" and includes the text "We need this info to verify your identity." Below the title are two input fields: "Username" and "Email". To the right of the "Email" field is a link that says "Need help?". At the bottom of the form is a "Next" button and a link that says "Can't remember this information? Try another way".

Step 3

Choose to receive your instructions via email or text.

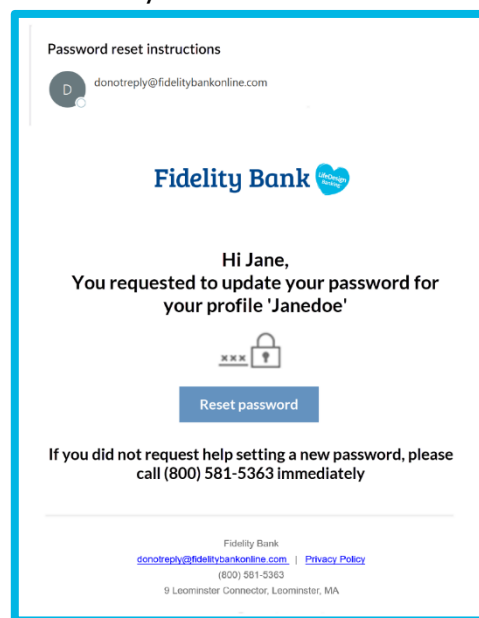


Step 4

Email: Open your email. Your username will appear in the email body.

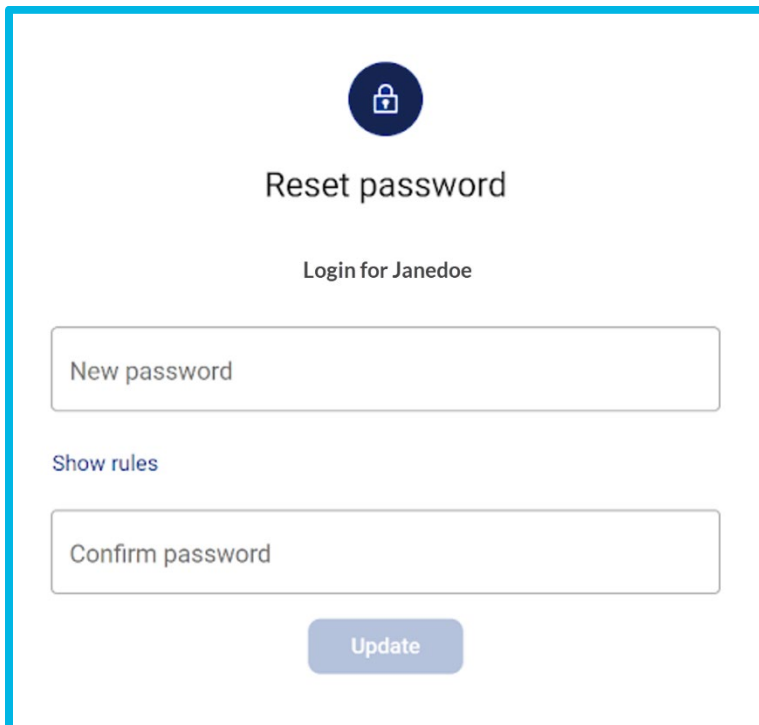
Click **Reset Password** if applicable.

Text: Open your text and click the link.




Step 5

Enter the code you receive and create a new password.



The form is titled "Reset password" and is for "Login for Janedoe". It contains two input fields: "New password" and "Confirm password". A link "Show rules" is located between the two fields. An "Update" button is at the bottom.



Reset password

Login for Janedoe

New password

[Show rules](#)

Confirm password

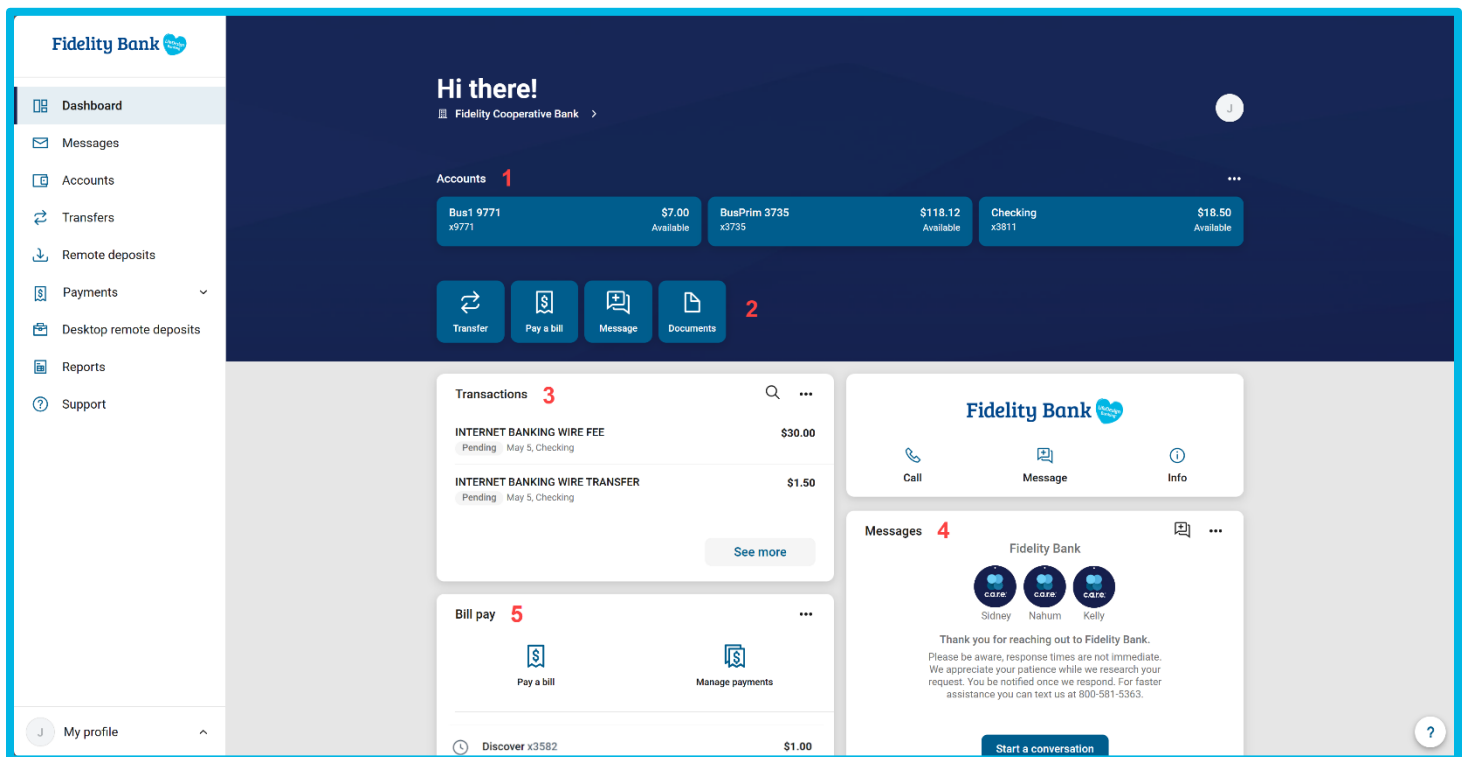
Update

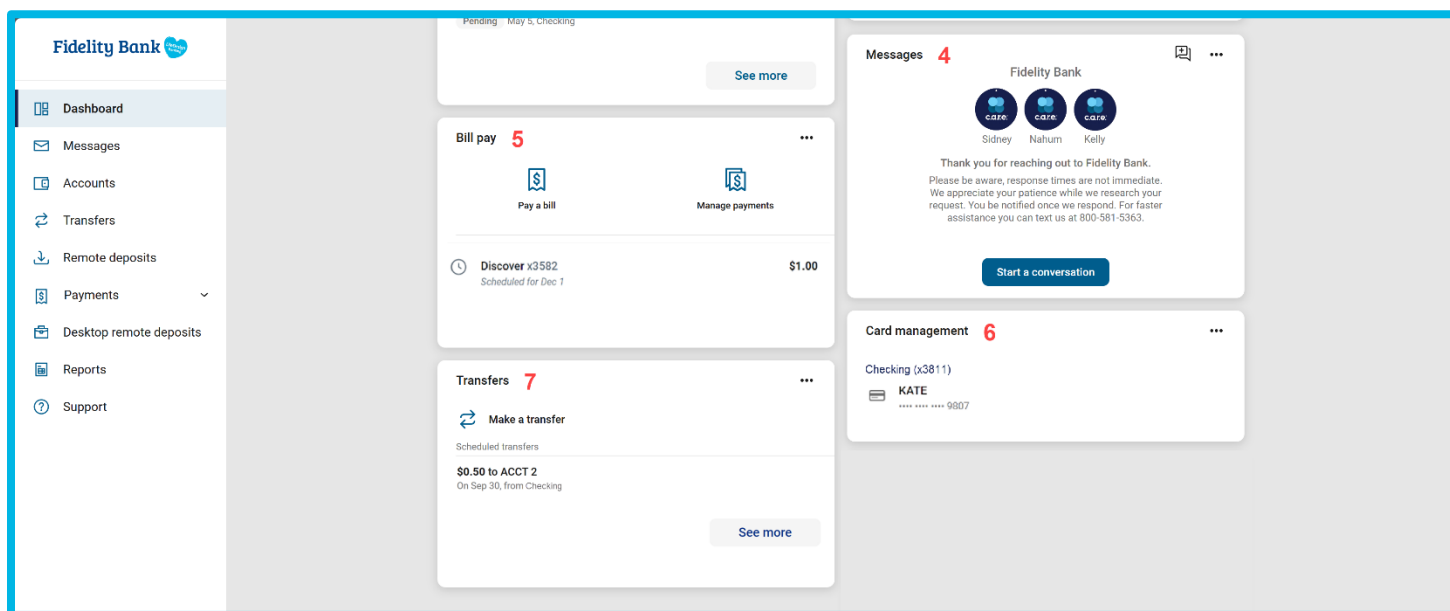
Dashboard

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.



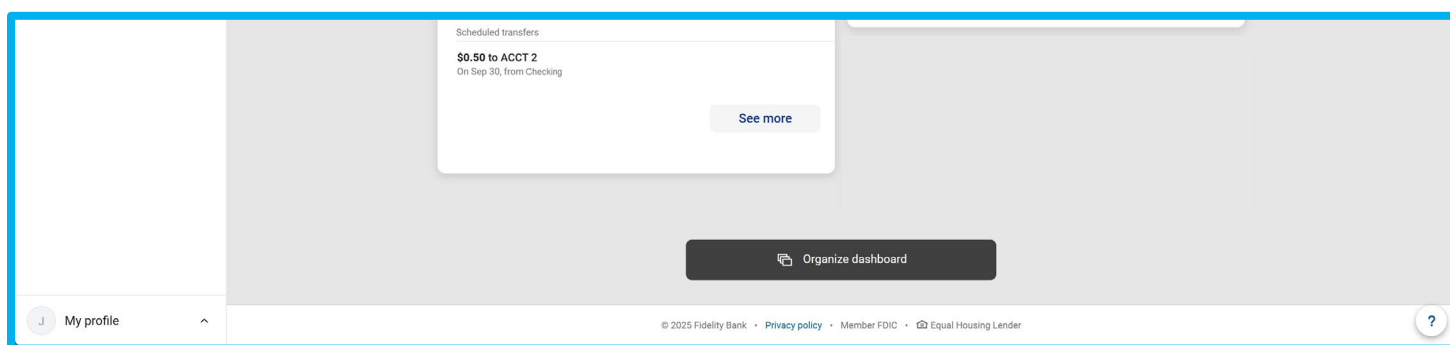


Organize Dashboard

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

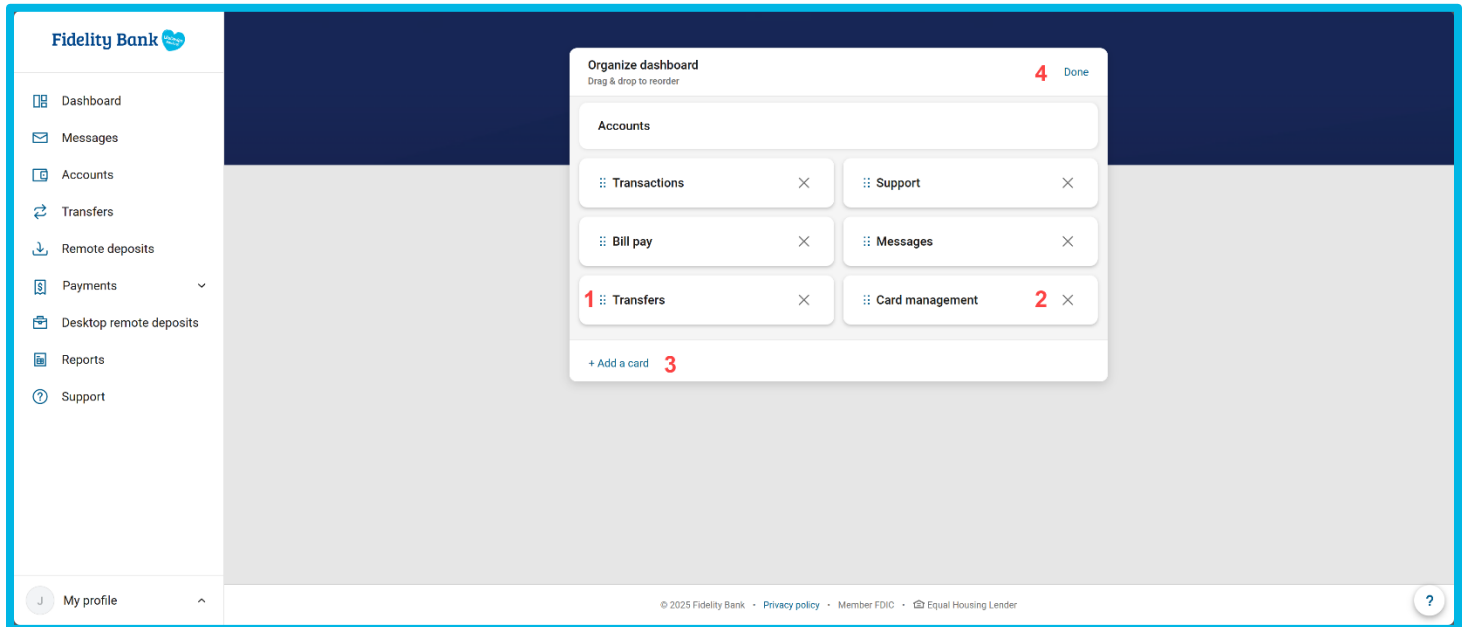
Step 1

Click **Organize Dashboard**.



Step 2

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.

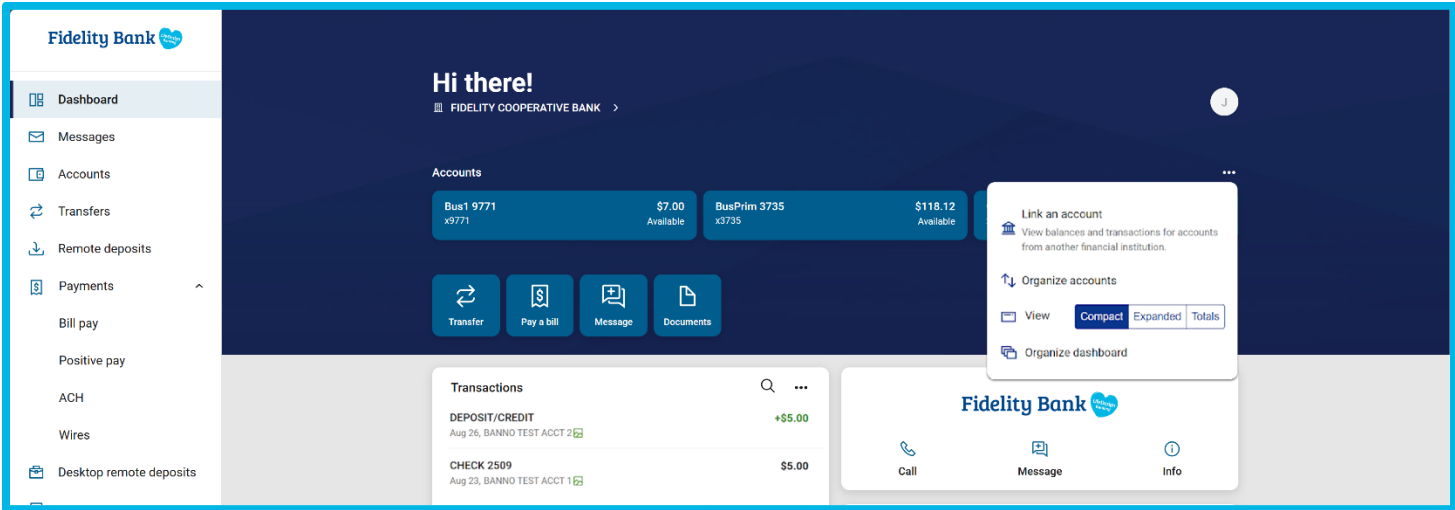


Organize Accounts

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

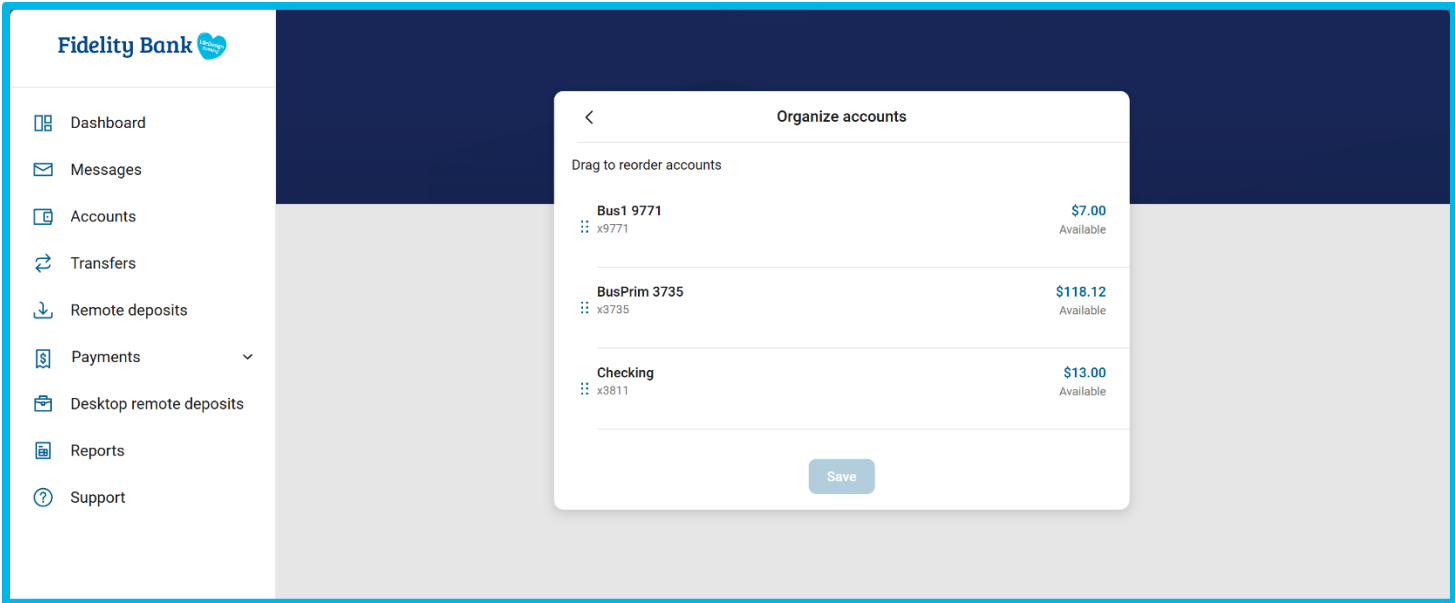
Step 1

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



Step 2

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

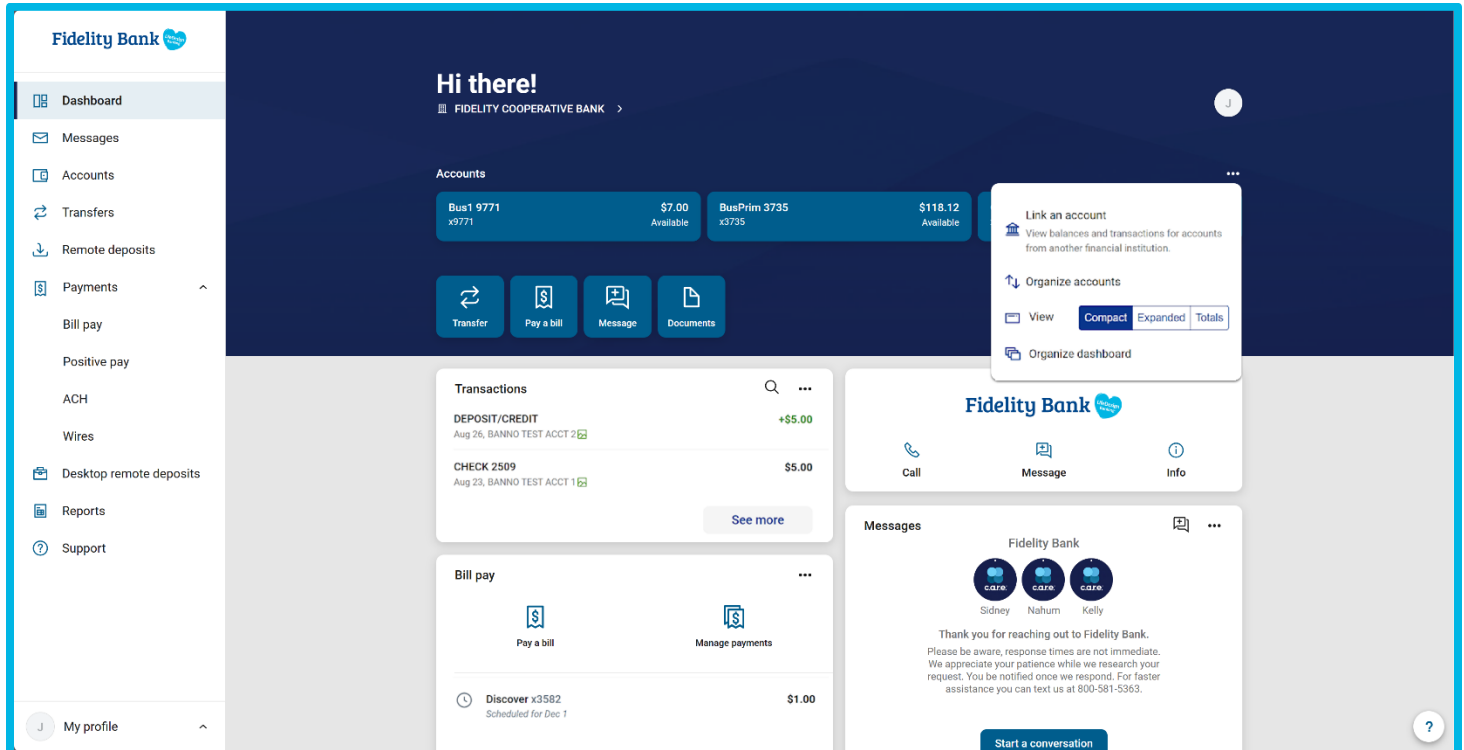


Account View

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.



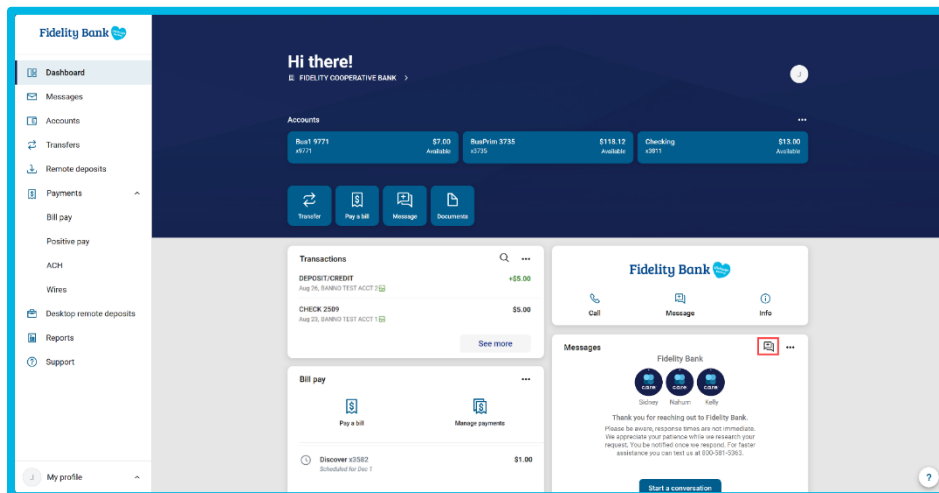
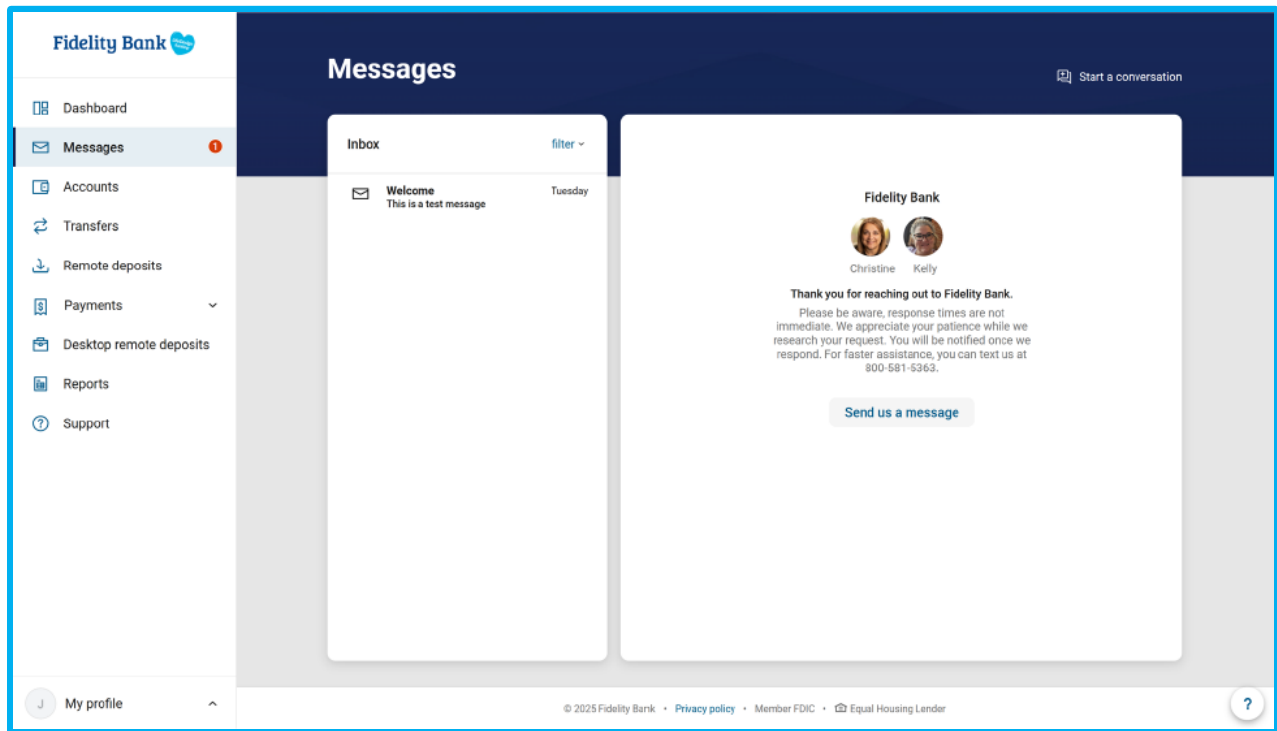
Messages

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

Start a Conversation

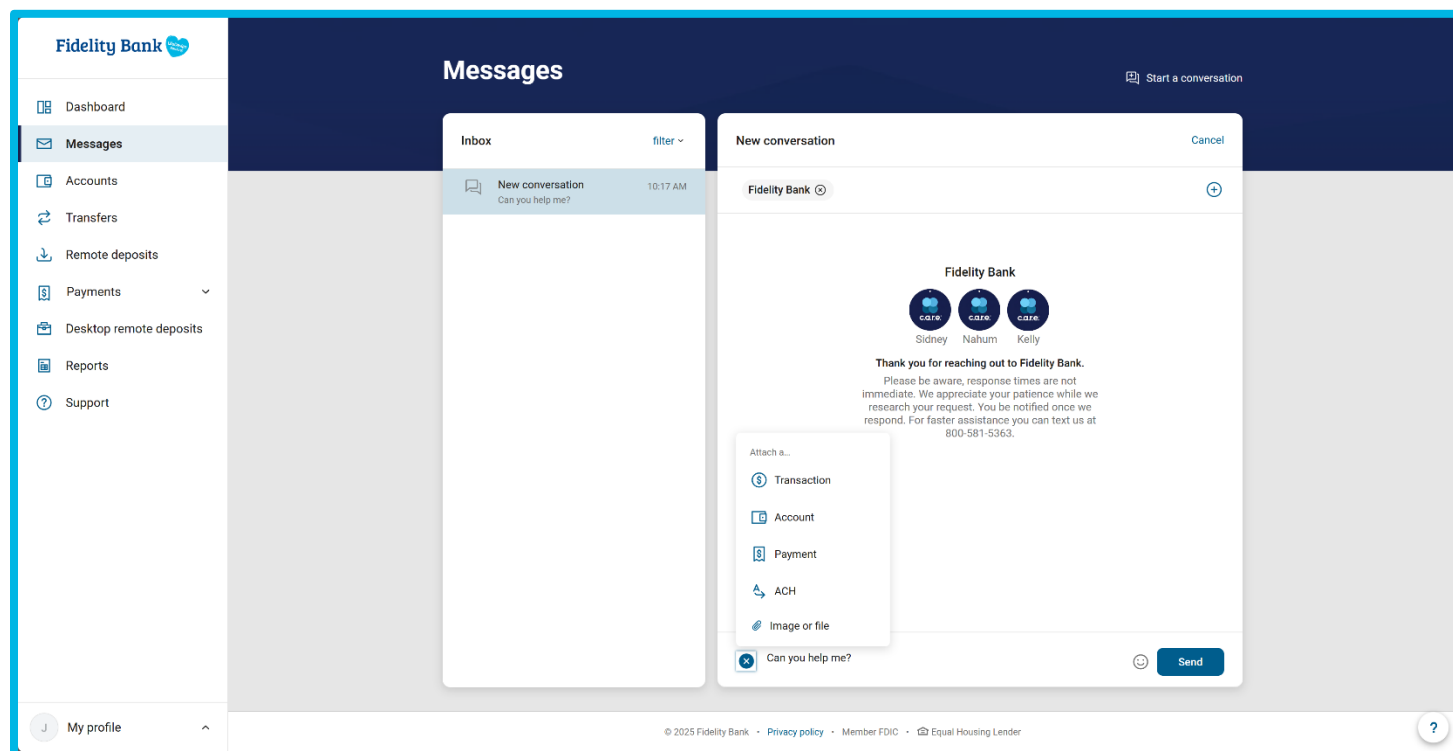
Step 1

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.



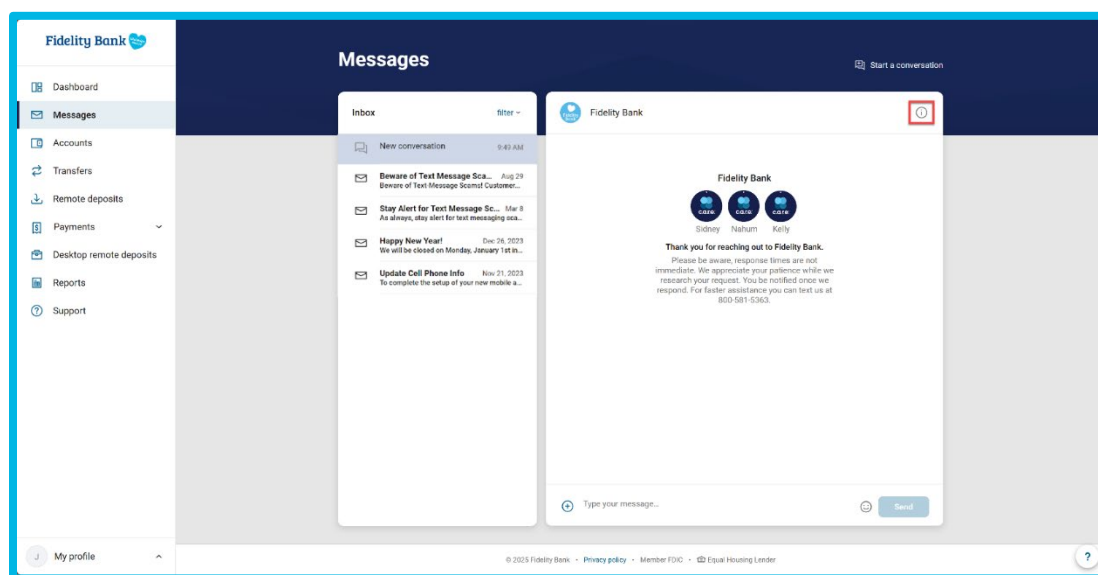
Step 2

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.



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.

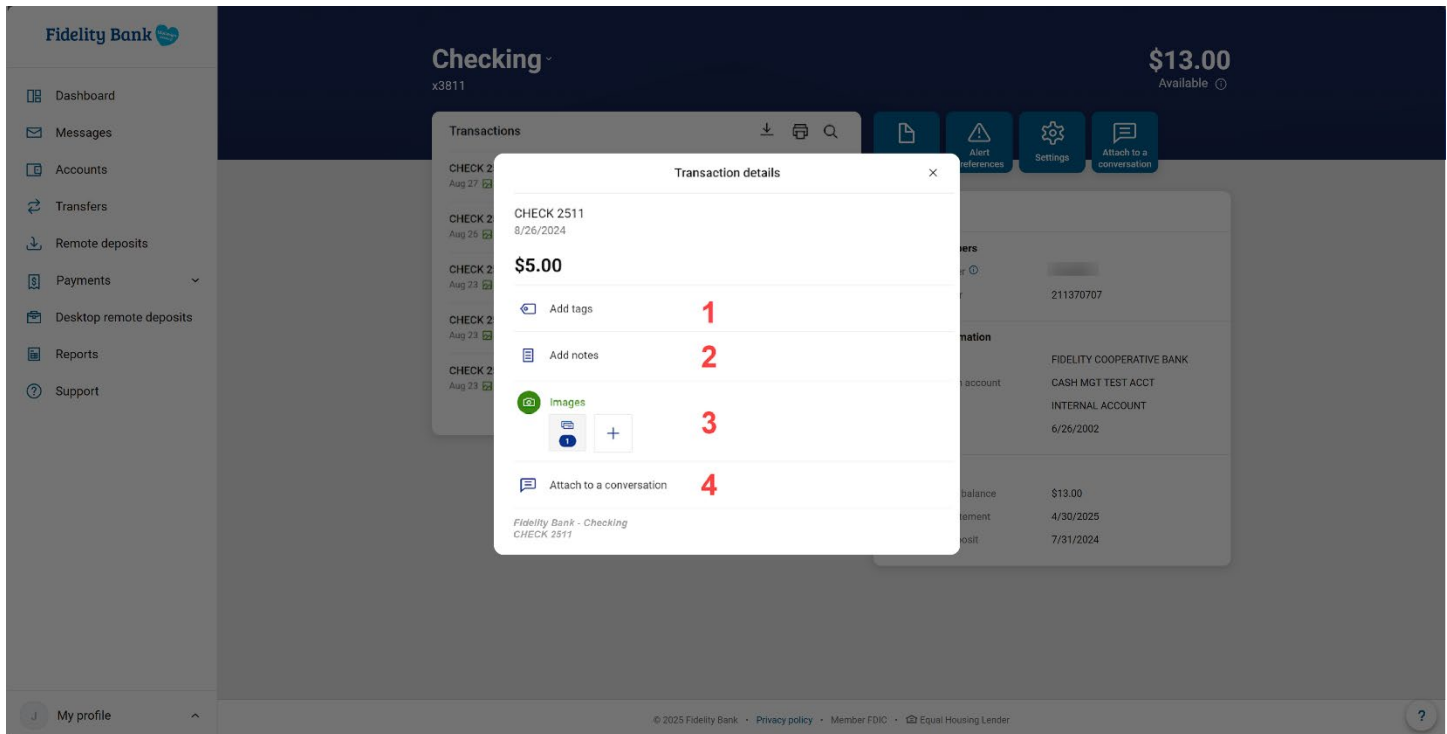
The screenshot shows the Fidelity Bank online banking interface for a 'Checking' account (x3811). The page features a sidebar with navigation options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Desktop remote deposits, Reports, and Support. The main content area displays the account balance as \$13.00 Available. Below the balance, there are four numbered callouts: 1. Transactions (with download, print, and search icons), 2. Details (with a red '4' indicating more details), 3. Account numbers (with a red '3' indicating more details), and 4. Account information (with a red '4' indicating more details). The Transactions table lists several checks: CHECK 2512 (\$5.00), CHECK 2511 (\$5.00), CHECK 2509 (\$5.00), CHECK 2508 (\$5.00), and CHECK 2507 (\$1.00). The Details section shows account numbers, account information (Owner: FIDELITY COOPERATIVE BANK, Other names on account: CASH MGT TEST ACCT, INTERNAL ACCOUNT, Date opened: 6/26/2002), and activity (Last statement balance: \$13.00, Date of last statement: 4/30/2025, Date of last deposit: 7/31/2024).

Transaction	Date	Amount	Balance
CHECK 2512	Aug 27	\$5.00	\$341.24
CHECK 2511	Aug 26	\$5.00	\$346.24
CHECK 2509	Aug 23	\$5.00	\$351.24
CHECK 2508	Aug 23	\$5.00	\$356.24
CHECK 2507	Aug 23	\$1.00	\$361.24

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.



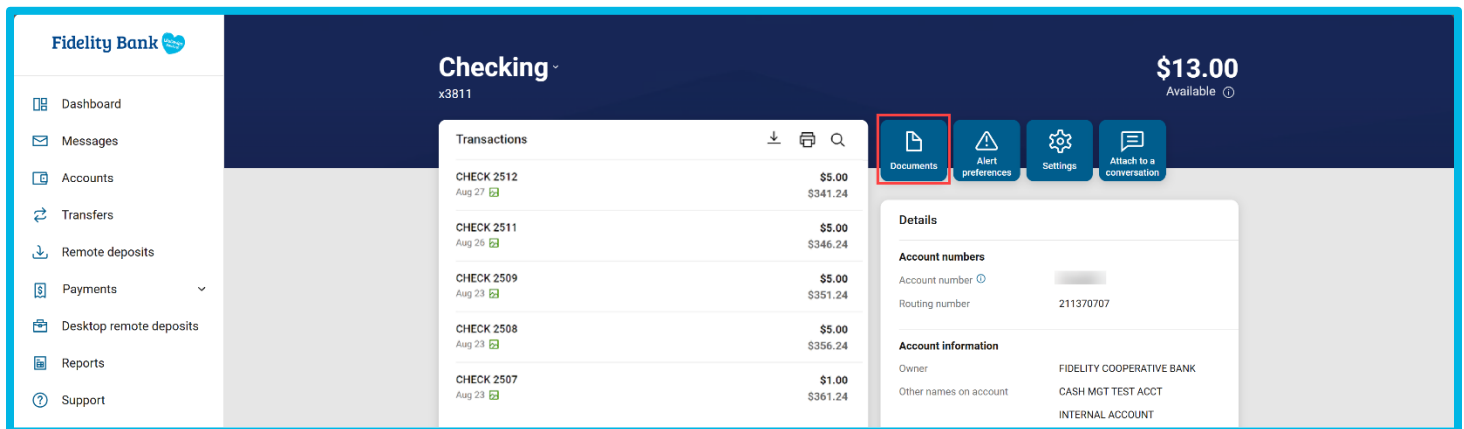
eStatements

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

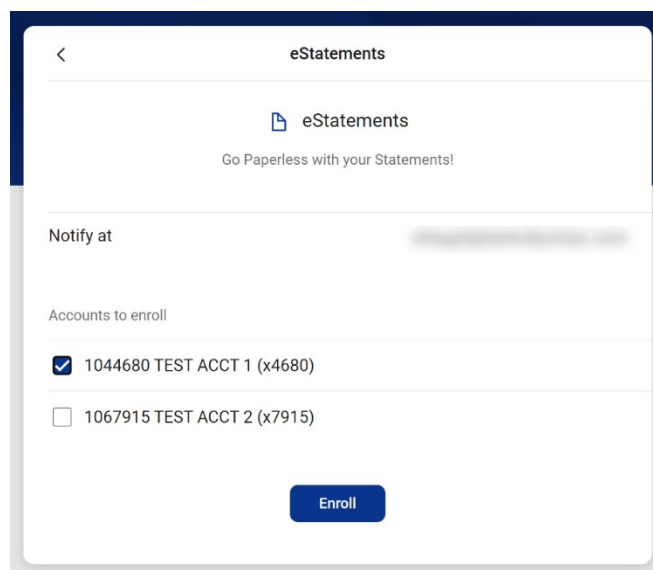
Step 1

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



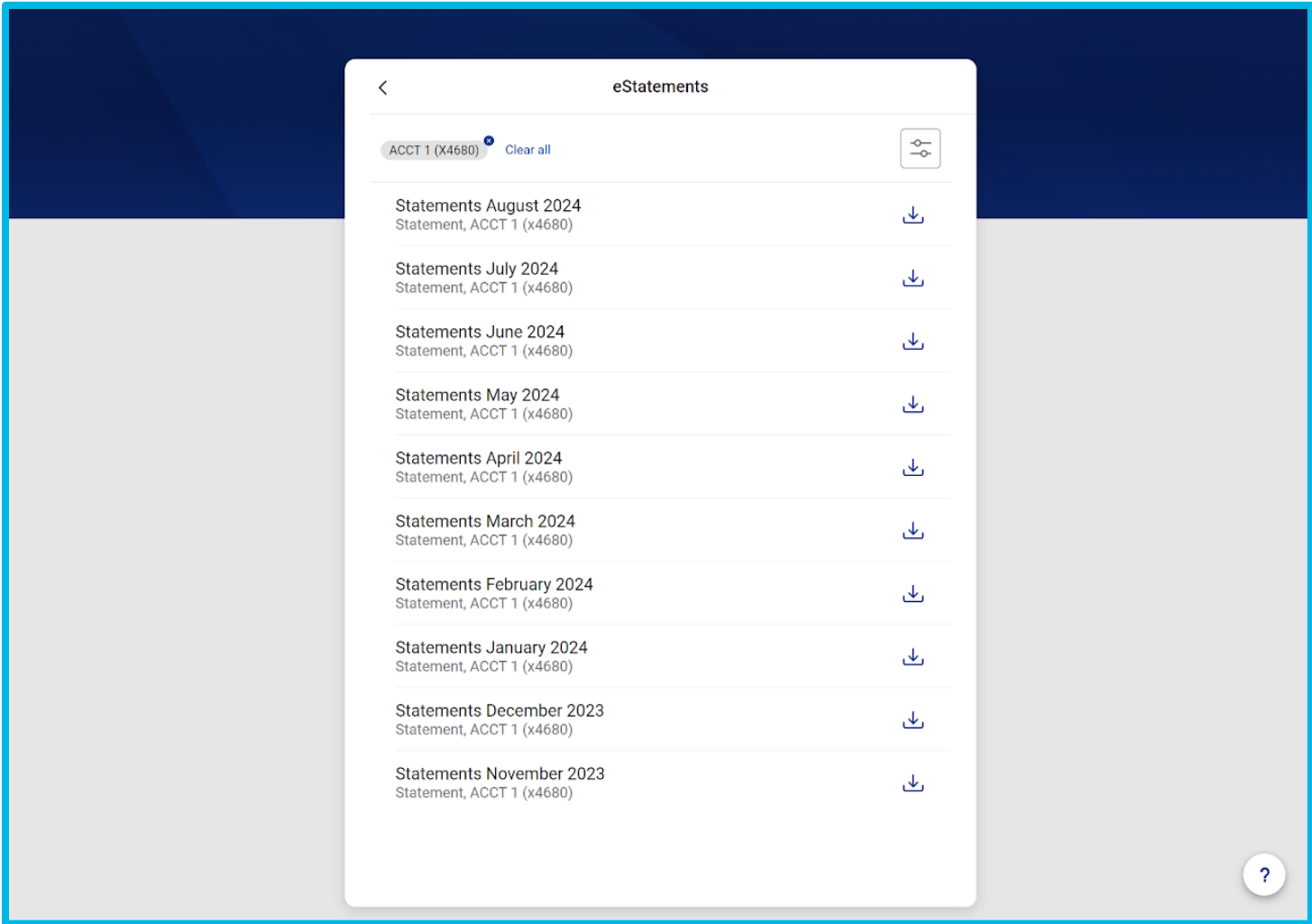
Step 2

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



Step 3

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

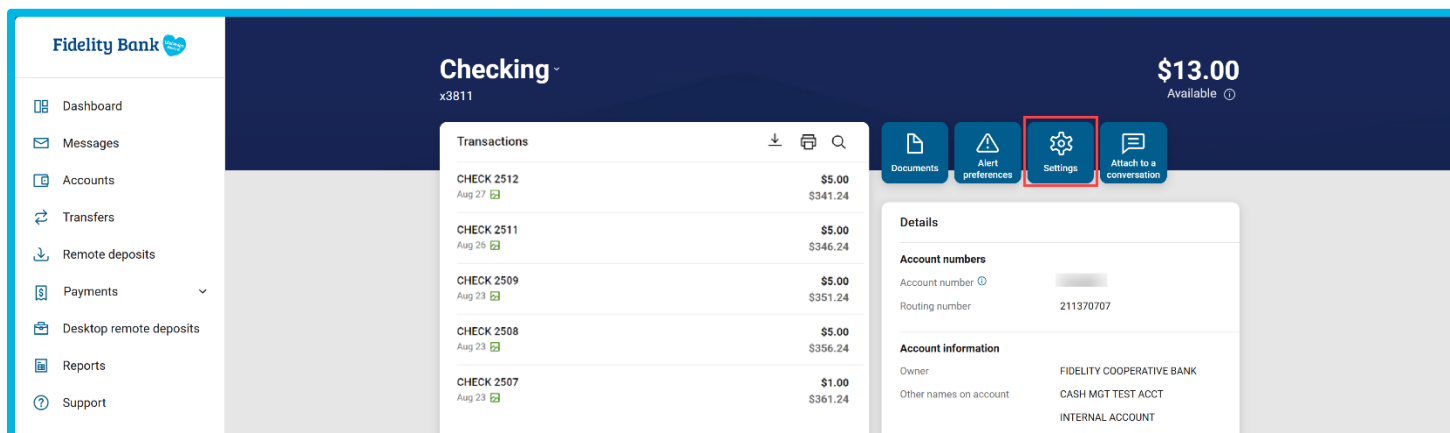


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

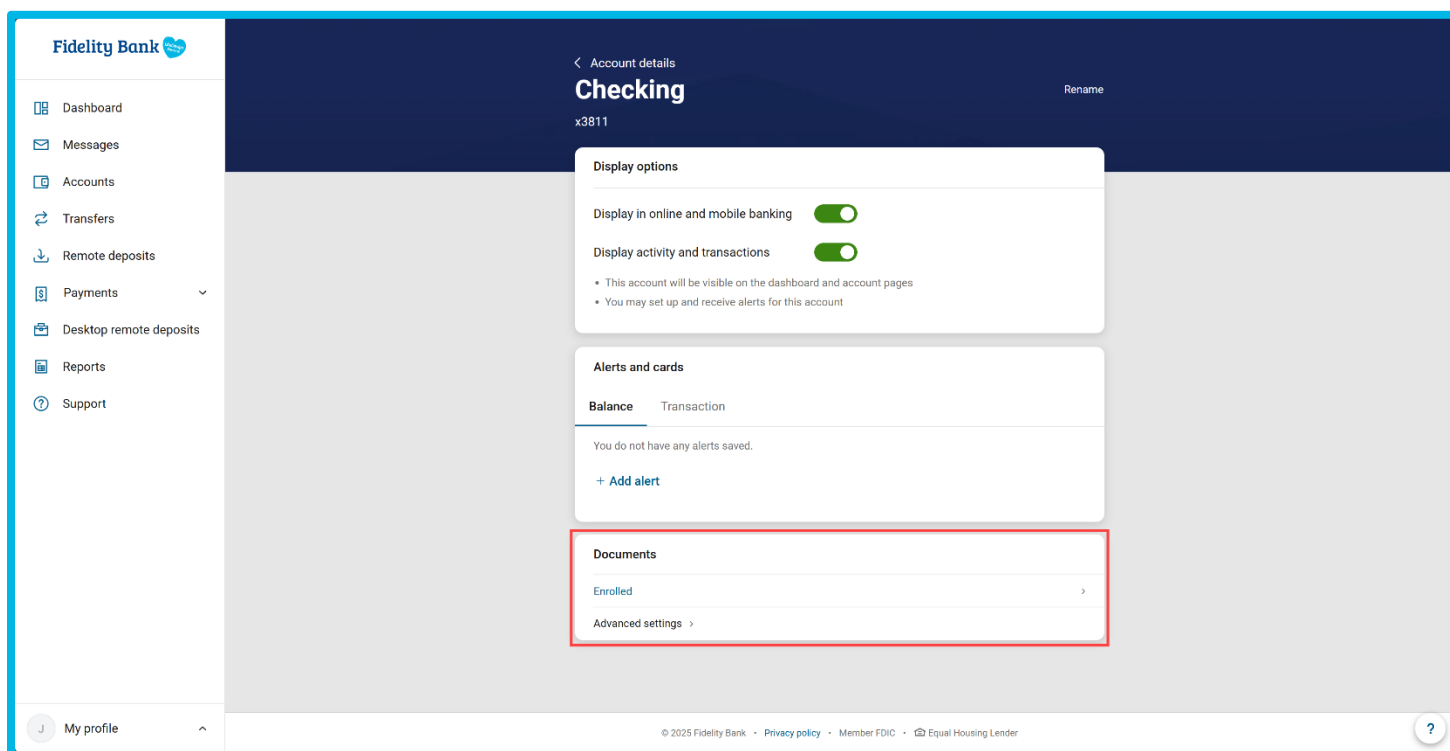
Step 1

Click **Settings**.



Step 2

In the Documents section, select **Advanced settings**.



Step 3

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 or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any 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.

☒

Enroll All Available Accounts and Document Types Shown

Enroll Accounts

>

☒

Checking

>

☒

Bus1 9771

Save Settings

Refresh

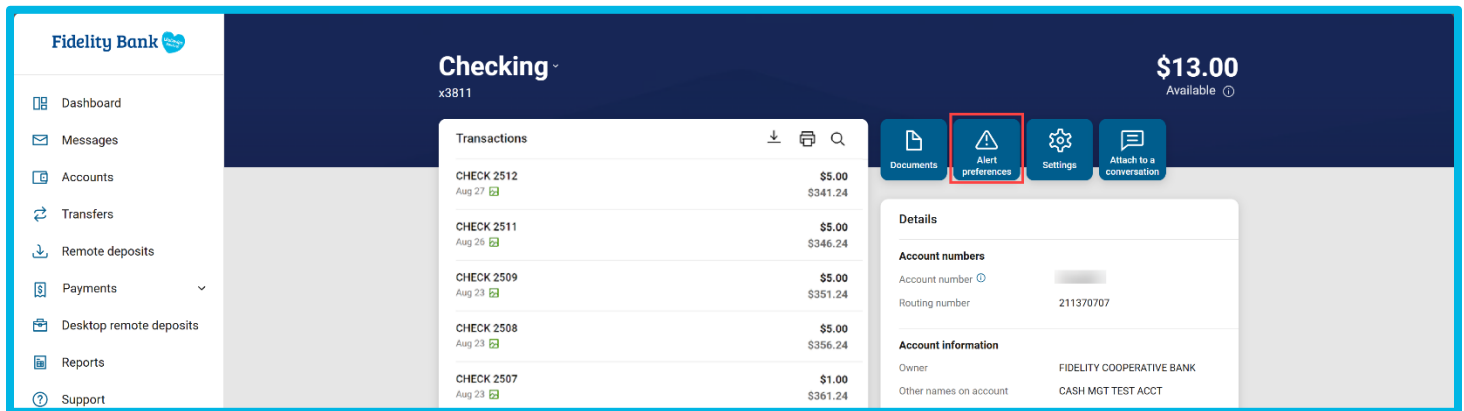
Alerts

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

Set up Balance and Transaction Alerts

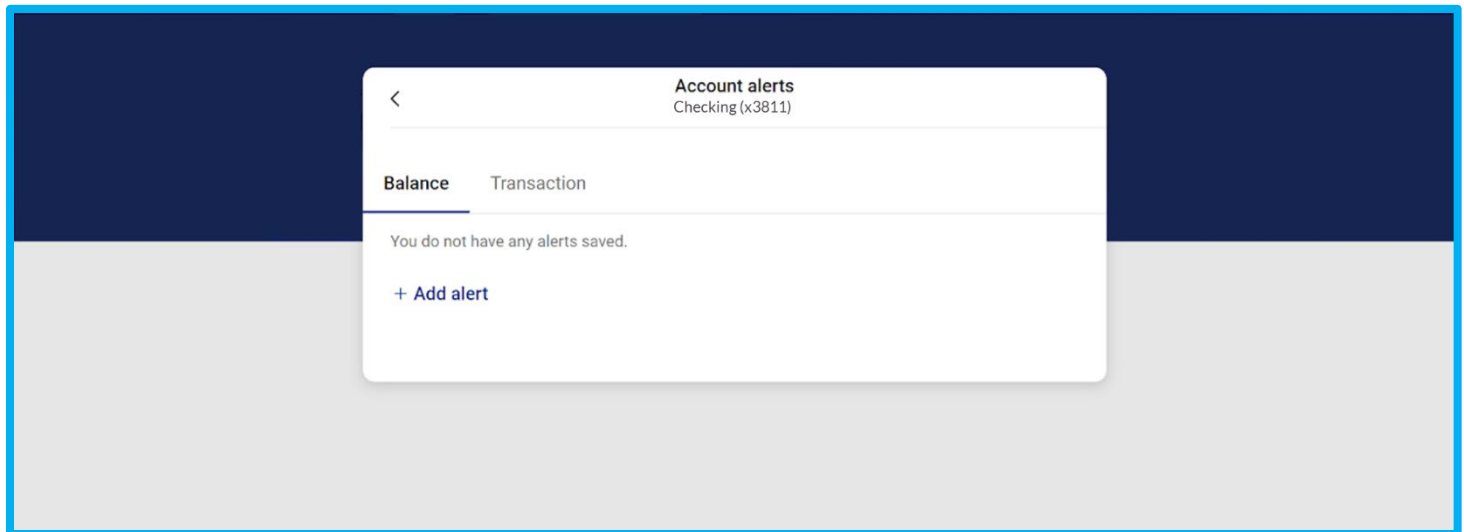
Step 1

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



Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

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

Account alerts
Checking (x3811)

Balance Transaction

You do not have any alerts saved.

Notify me when my balance is :

over \$

Notify by:

☐ Text ☐ Email ☒ In-App Message

Need to update your contact information?

Cancel 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**.

Checking x3811

\$13.00 Available

Transactions

Transaction	Amount	Balance
CHECK 2512 Aug 27	\$5.00	\$341.24
CHECK 2511 Aug 26	\$5.00	\$346.24
CHECK 2509 Aug 23	\$5.00	\$351.24
CHECK 2508 Aug 23	\$5.00	\$356.24
CHECK 2507 Aug 23	\$1.00	\$361.24

Details

Account numbers

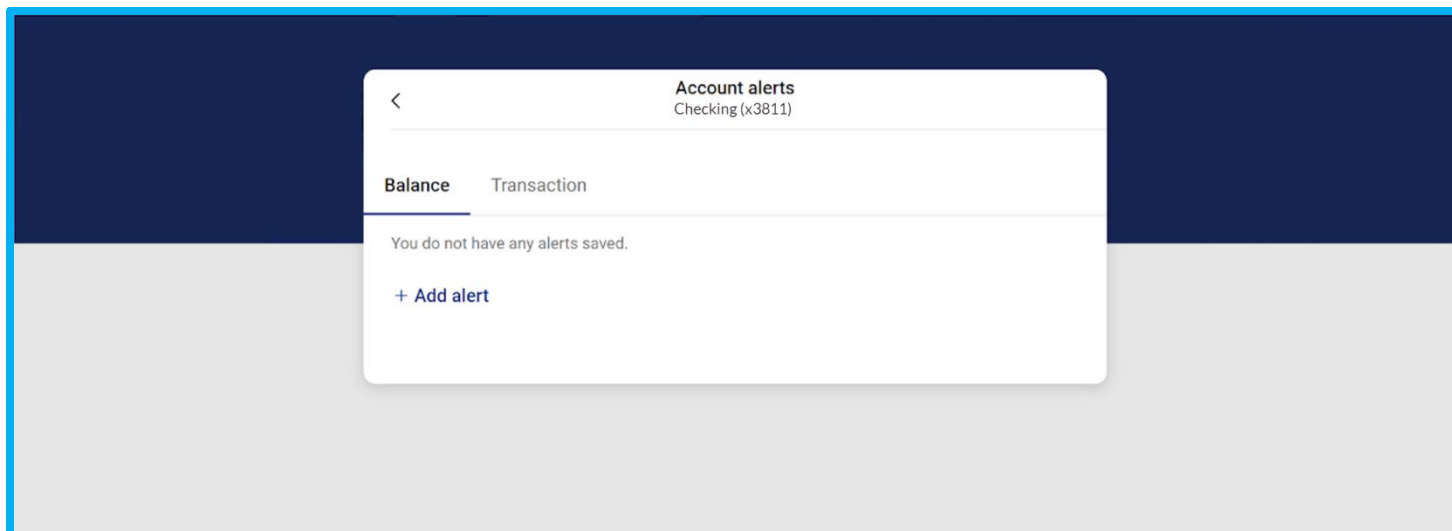
Account number
Routing number 211370707

Account information

Owner FIDELITY COOPERATIVE BANK
Other names on account CASH MGT TEST ACCT
INTERNAL ACCOUNT

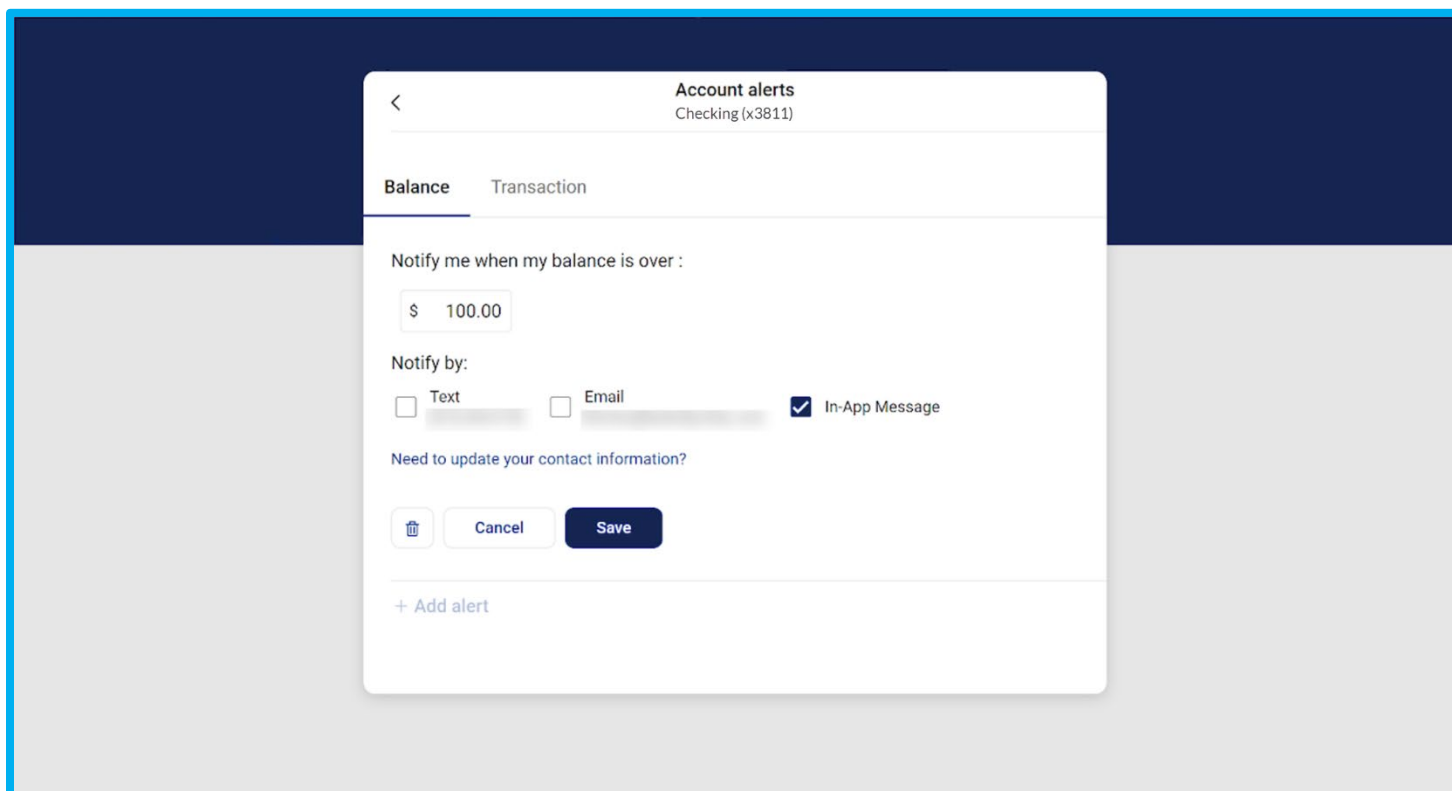
Step 2

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



Step 3

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



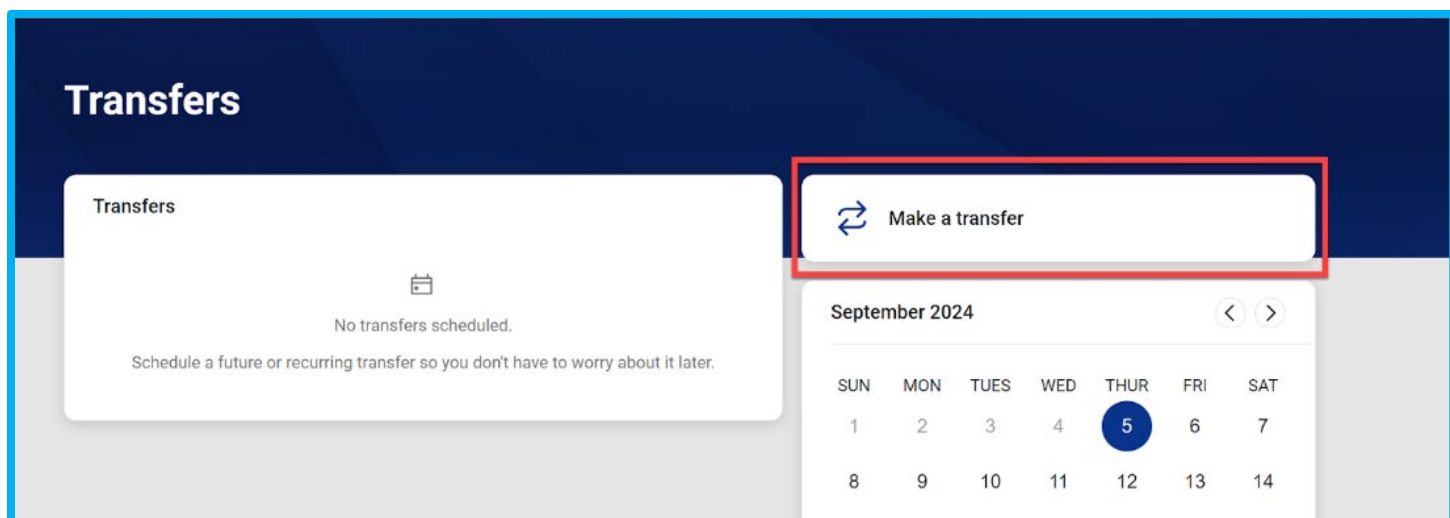
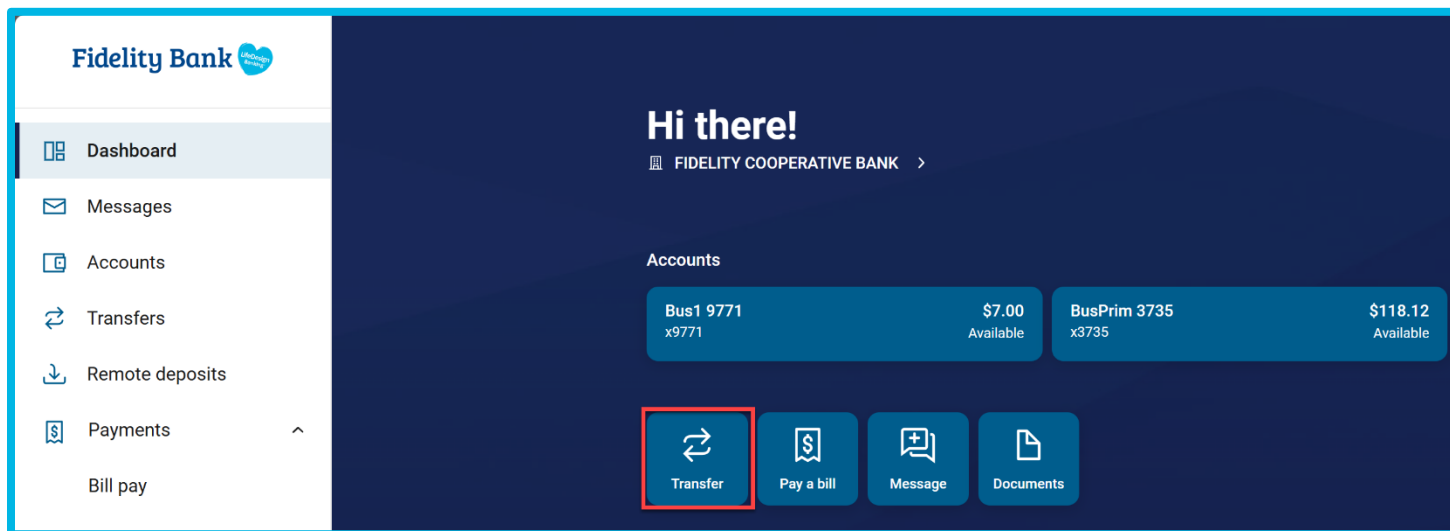
Transfers

Move money between internal accounts.

Submit a Transfer

Step 1

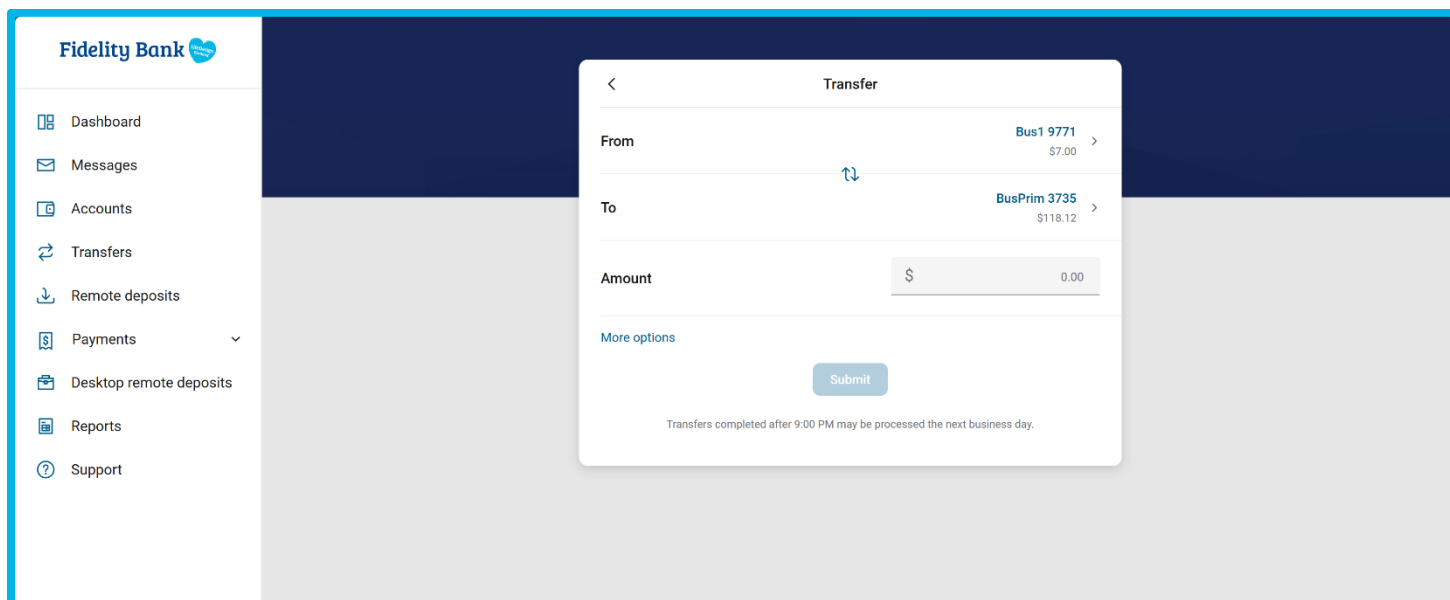
Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

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

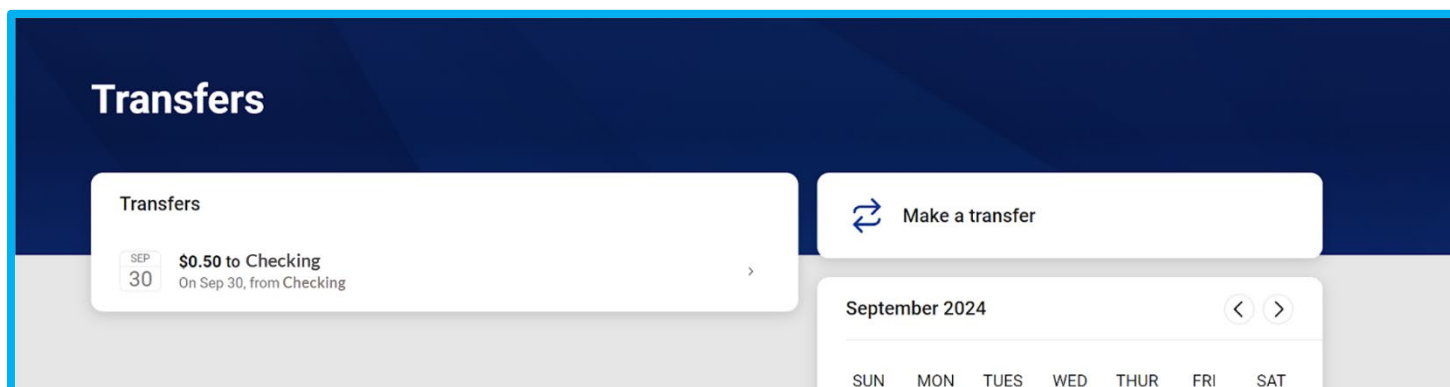
Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

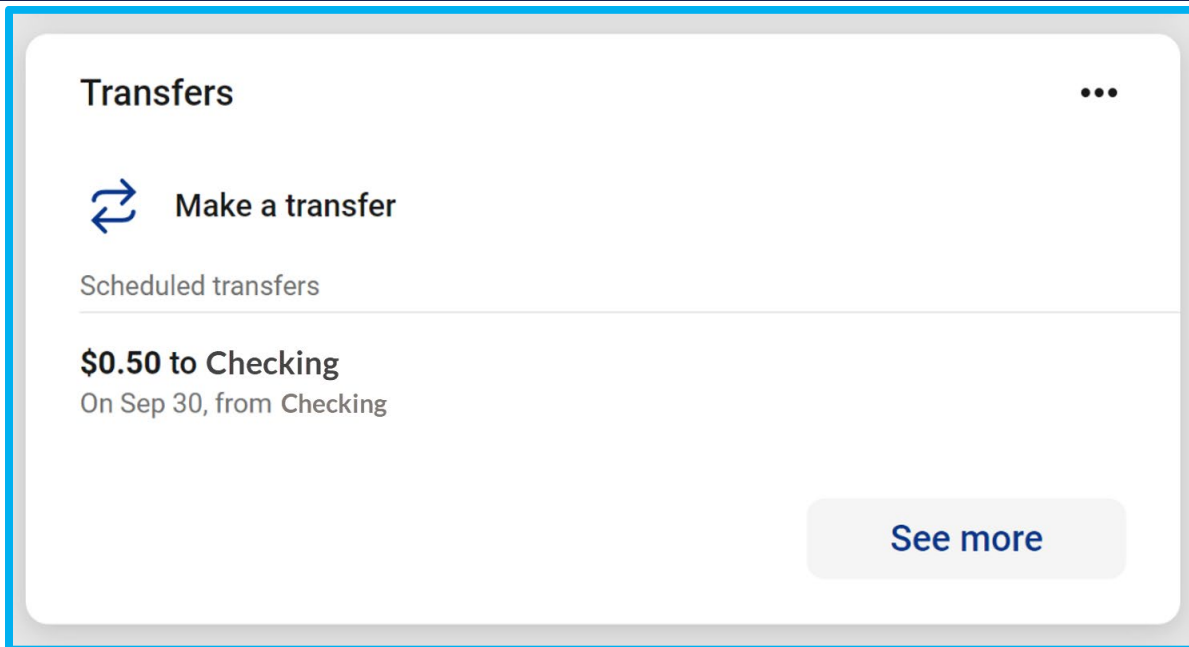


Edit or Delete a Transfer

Step 1

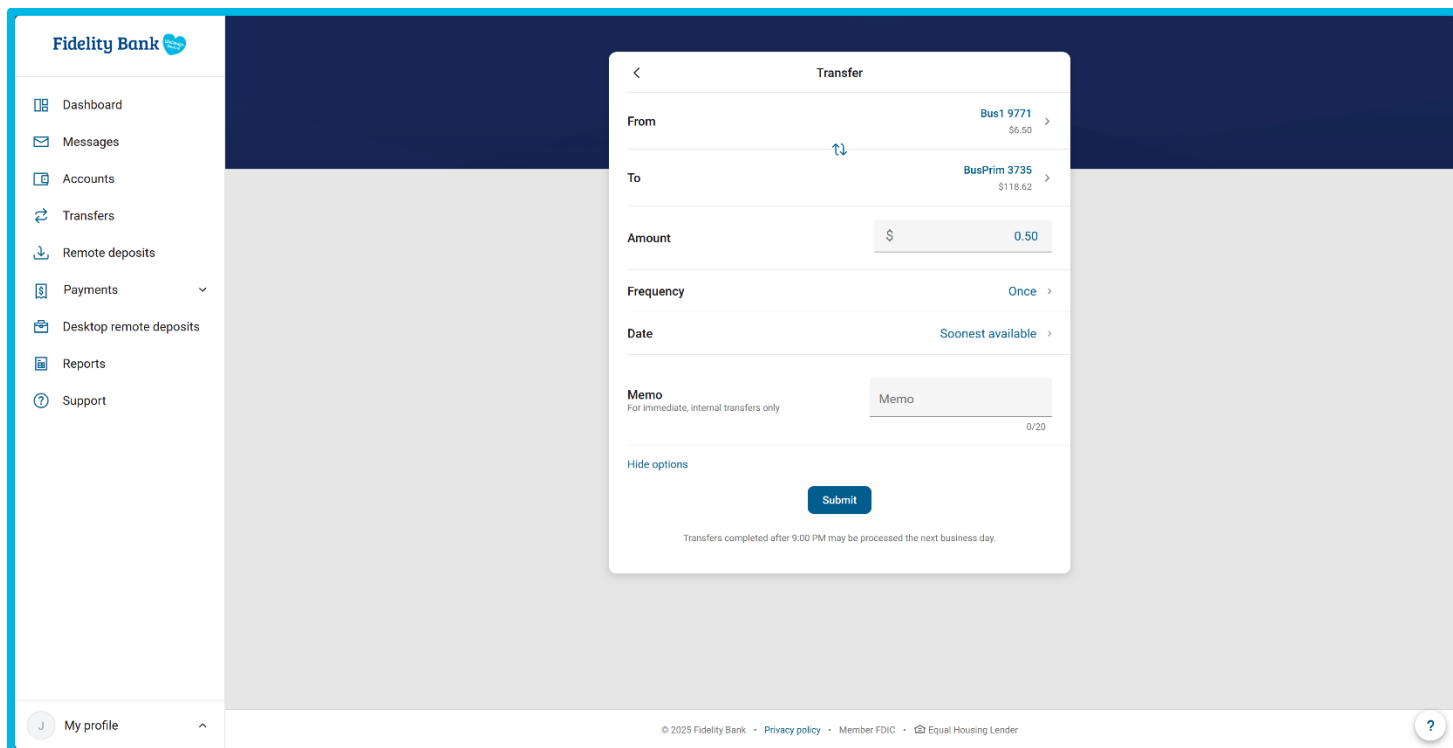
Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.





Step 2

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



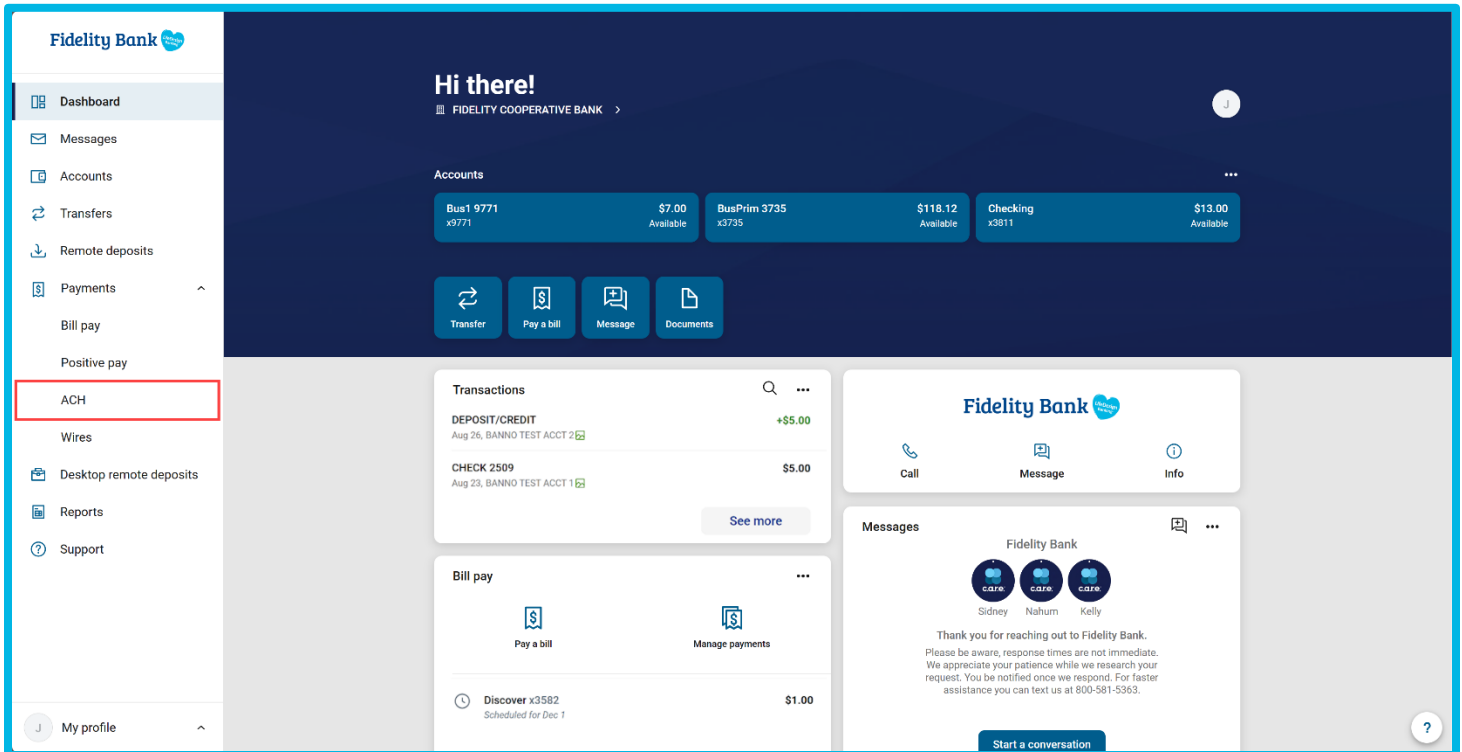
ACH

Create a Batch Manually

Step 1

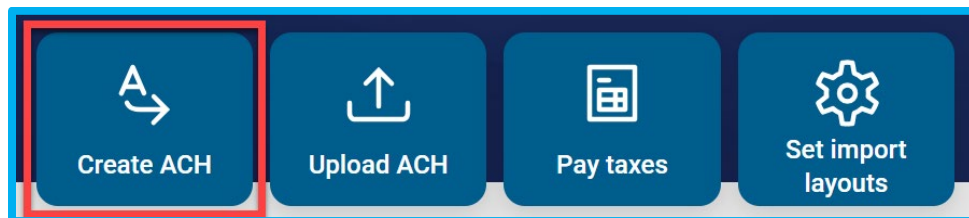
Select **ACH** from the navigation pane.

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



Step 2

Click **Create ACH**.



Step 3

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

PPD >

Entry description

Payroll >

Discretionary data

Payroll >

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

Recipients

Employee One ^

Recipient name: Employee One

Amount: \$ 1.00

Credit/Debit: Credit

Account number: 123456789

Routing number: 123456789

Account type: Checking

Optional fields

☐ Prenote ☐ Hold

[+ Add another recipient](#)

Save recipient

Step 6

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

Create ACH

Batch name: Payroll

Company: [Redacted]

Company ID: [Redacted]

SEC: PPD

Entry description: PAYROLL

Discretionary data: PAYROLL

Recipients: 1 recipient

Restrict batch ☐

Buttons: Cancel, **Create batch**

ACH batch created

Payroll

+	Credits	-	Debits
	\$1.00		\$0.00

Recipients: 1

ACH company: TRANS EMPLOYMENT

SEC code: PPD

Description: PAYROLL

Discretionary:

Done

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

ActiveHistory↕

BATCH	RECURRING	AMOUNT
Payroll		\$1.00
Ready		PPD

Create ACH

Upload ACH

Pay taxes

Set import layouts

May 2025

SUNMONTUEWEDTHURFRI

123

45678910

11121314151617

18192021222324

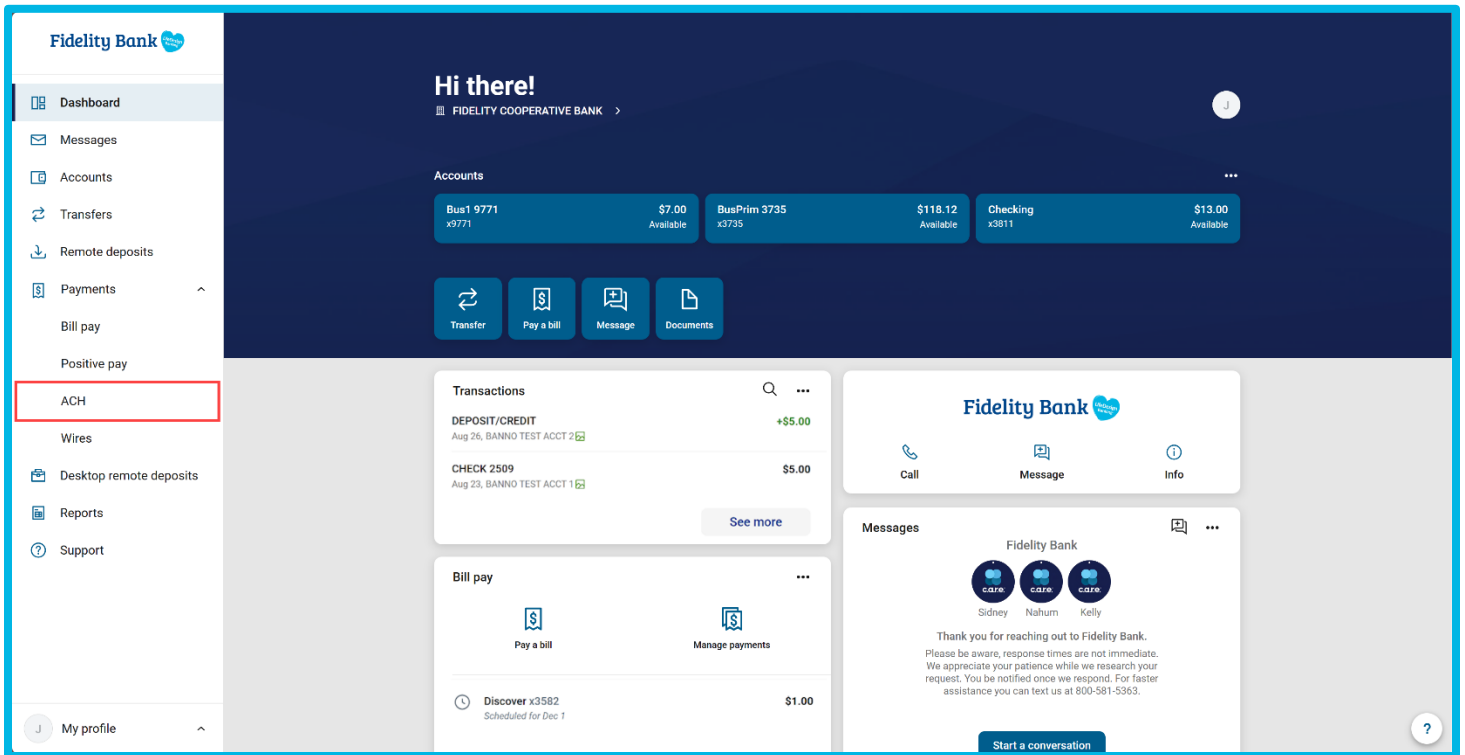
25262728293031

Upload a NACHA File

Step 1

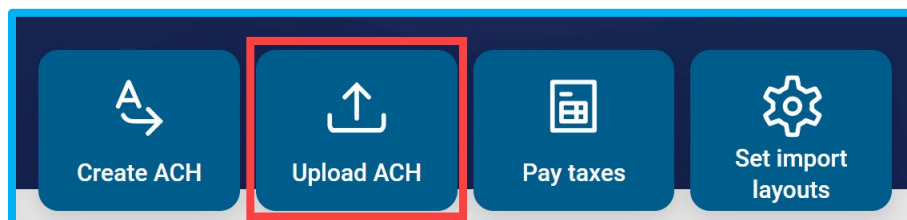
Select **ACH** from the navigation pane.

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



Step 2

Click **Upload ACH**.

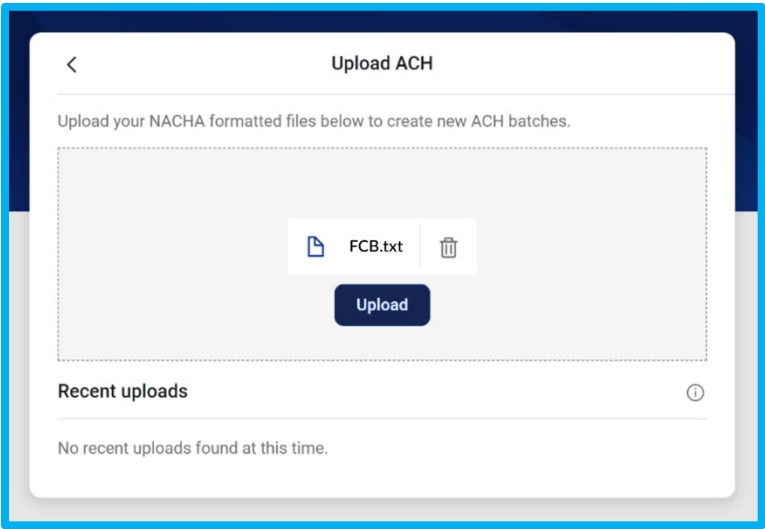


Step 3

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.



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

ACH

ActiveHistory

BATCH

RECURRING

AMOUNT

0000002

Ready

\$4.00

PPD

Create ACH

Upload ACH

Pay taxes

Set import layouts

May 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

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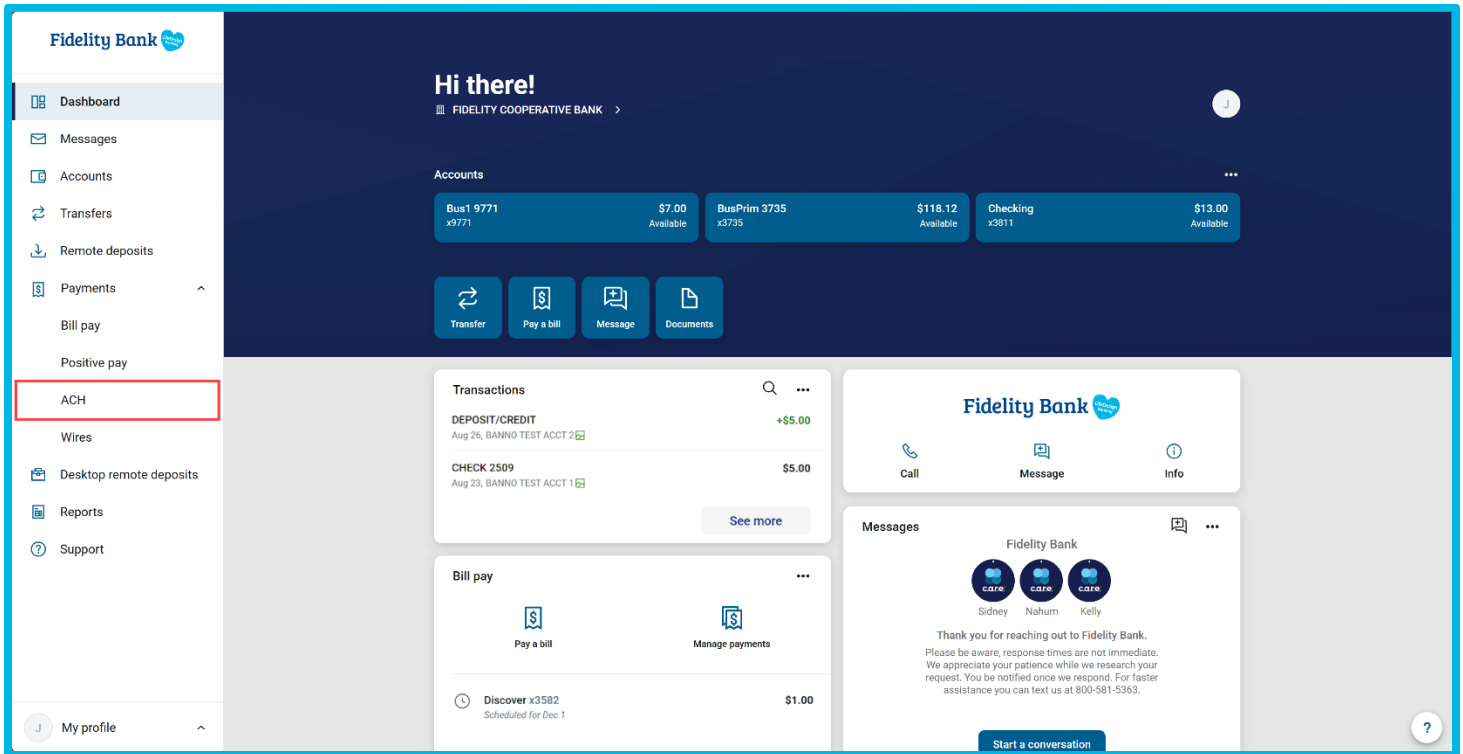
31

Pay Taxes

Step 1

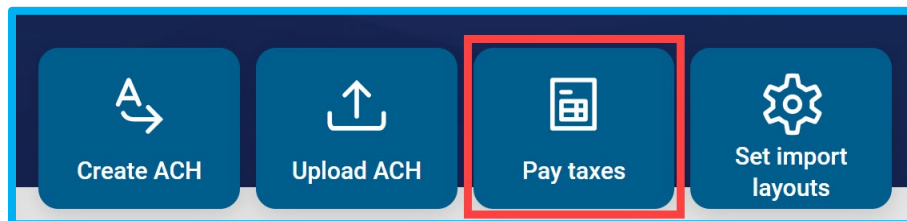
Select **ACH** from the navigation pane.

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



Step 2

Click **Pay taxes**.



Step 3

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

The screenshot shows the 'Pay taxes' screen with a progress indicator on the left showing three steps: 1. Payment details (active), 2. From and to accounts, and 3. Tax code and amounts. The 'Payment details' section includes a 'Tax authority' toggle with 'Federal' selected and 'State' as an option. Below this is a 'Payment name' field with the placeholder text 'Tax FD Payment name'. The 'Tax period' field has the placeholder text 'MM/YY'. A blue 'Next' button is located at the bottom right of the form.

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**.

The screenshot shows the 'Pay taxes' screen with the progress indicator updated. Step 1, 'Payment details', is now completed with a green checkmark and shows 'Federal, Tax FD Quarterly Tax, December 2024'. Step 2, 'From and to accounts', is active. It includes a 'Company' field with a 'Select company' link and a chevron. Below are 'Pay from' and 'Pay to' fields, both with 'Select from account' and 'Select receiving account' links and chevrons. The 'Taxpayer ID' field has the placeholder text 'Taxpayer ID'. At the bottom, there are 'Back' and 'Next' buttons. Step 3, 'Tax code and amounts', is visible at the bottom of the screen.

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

Federal, Tax FD Quarterly Tax, December 2024

✓

From and to accounts

Edit

From Operations , to Bank of America

3

Tax code and amounts

Tax code

Lookup tax code >

Amount

\$0.00

Back

Create payment

ACH

ActiveHistory

BATCH

RECURRING

AMOUNT

Tax FD Quarterly Tax

ReadyOPERATION TEST

\$1.00

CCD

Create ACH

Upload ACH

Pay taxes

Set import layouts

May 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

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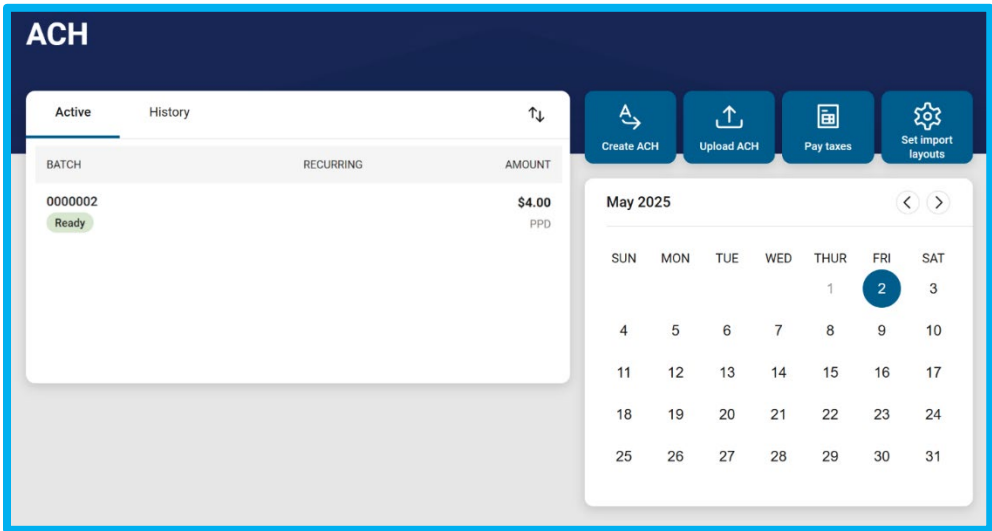
31

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.

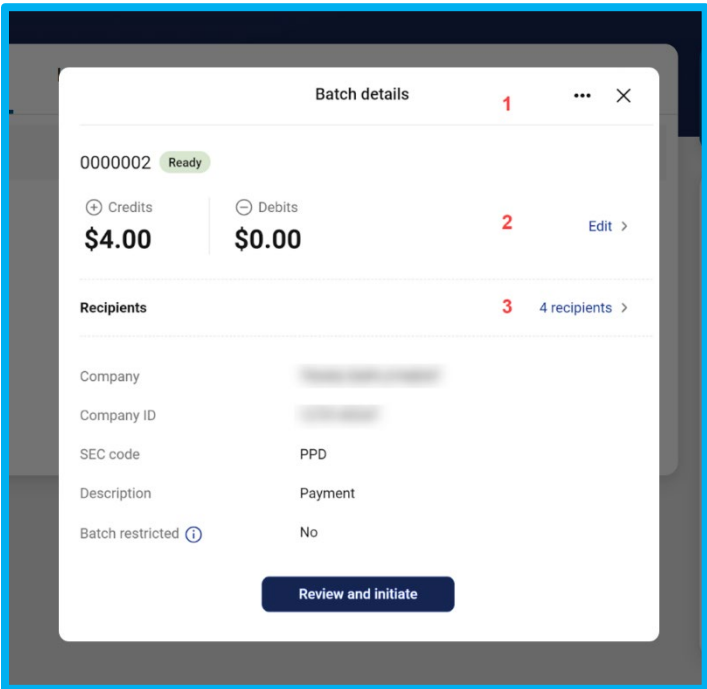
Step 1

Select the batch.



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).

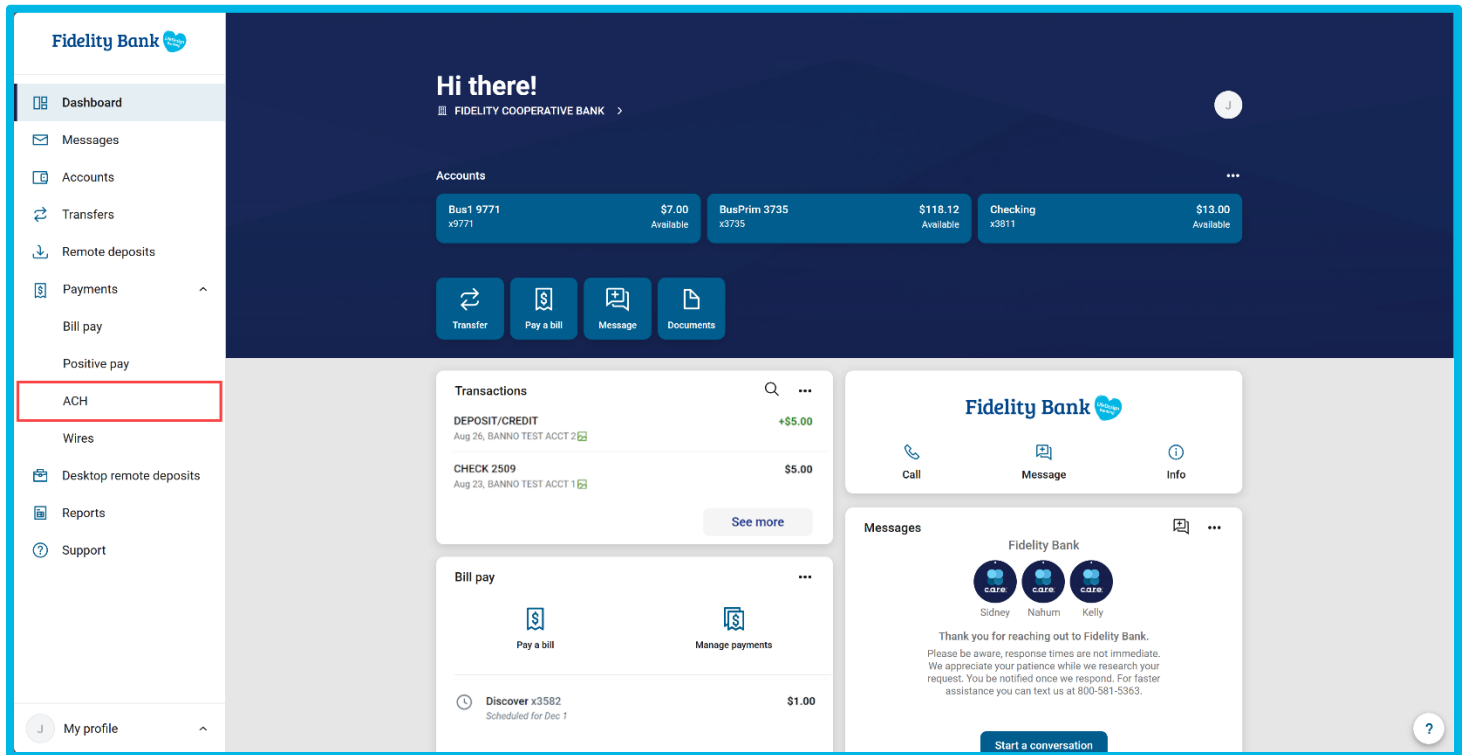


Initiate a Batch

Step 1

Select **ACH** from the navigation pane.

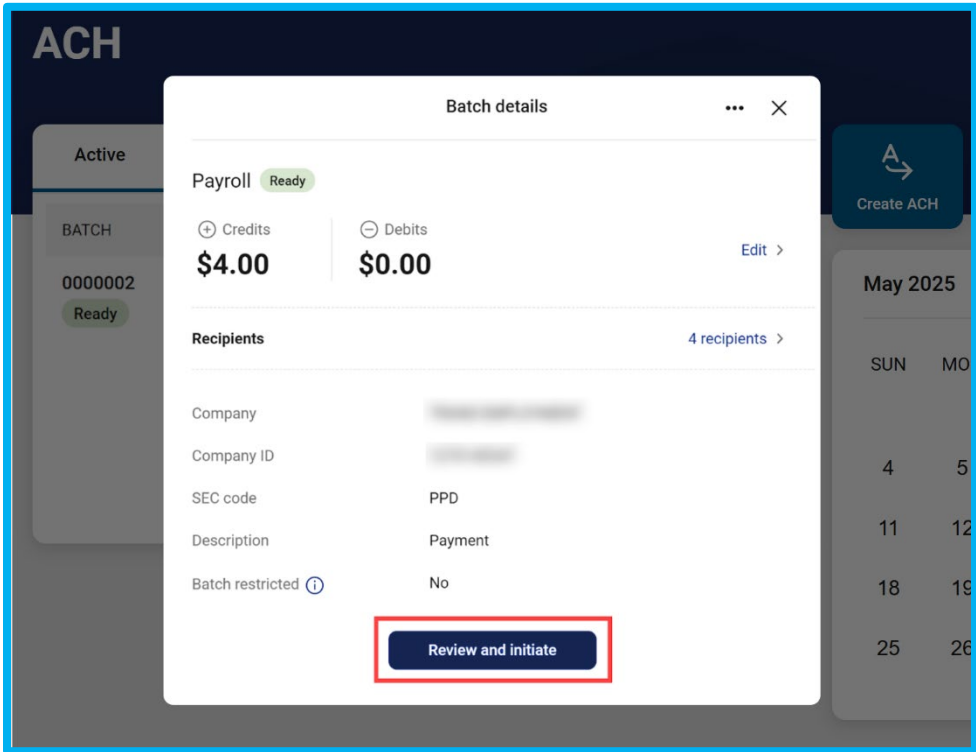
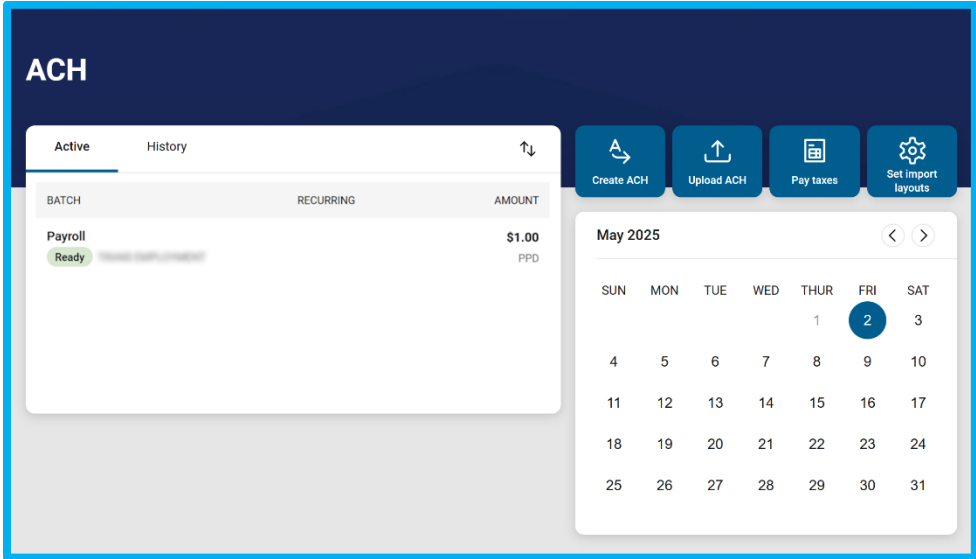
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

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.



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.

Initiate ACH

Payroll

⊕ Credits

\$4.00

⊖ Debits

\$0.00

Show details ▾

Offset account

Checking account x1626 >

Frequency

Once >

Effective date

Nov 8 >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

Batch initiated

Payroll

⊕ Credits

\$4.00

⊖ Debits

\$0.00

Effective date

Nov 8

Confirmation #

1028240018

Recipients

4

Done

ACH

Active

History

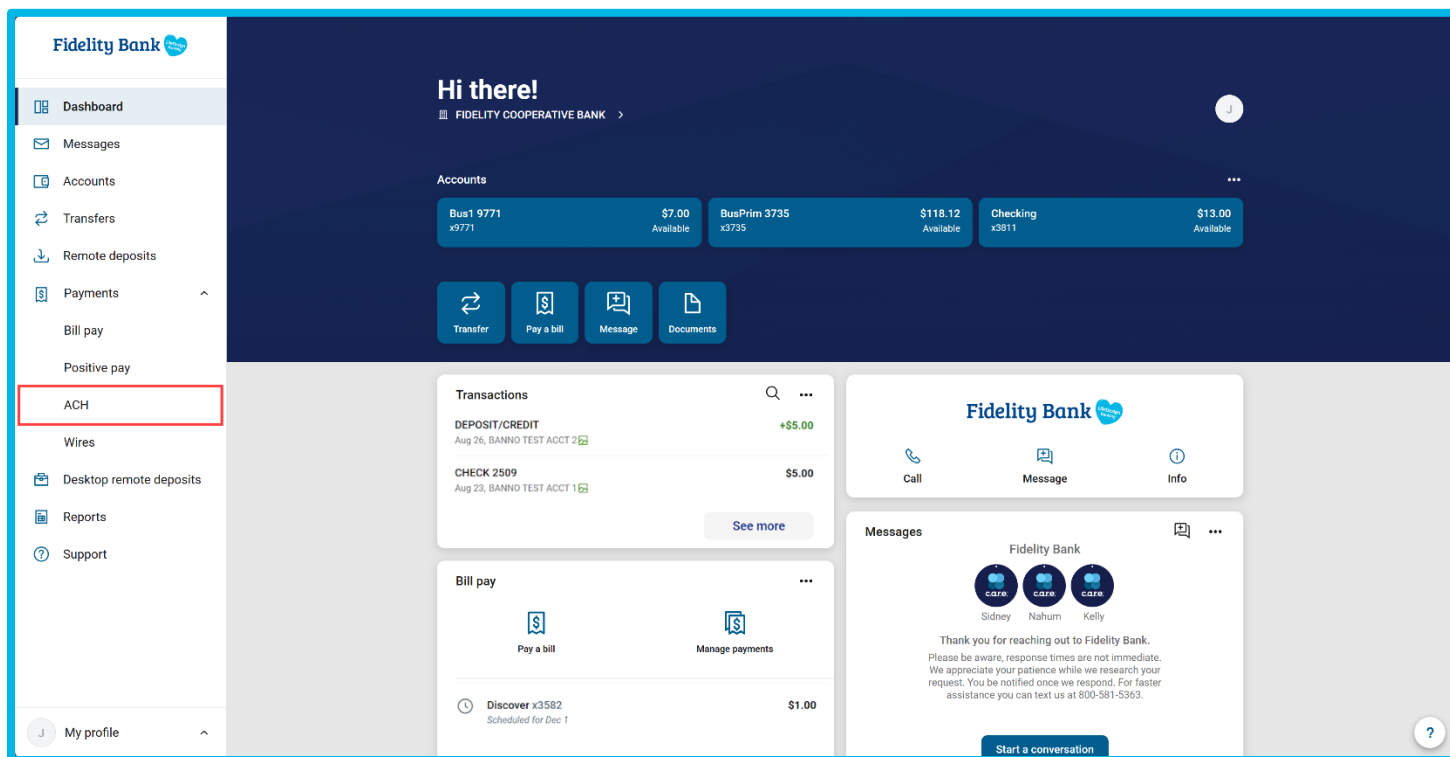
BATCH	RECURRING	AMOUNT
Payroll		\$4.00
<div>Initiated</div>		PPD

Initiate Multiple Batches

Step 1

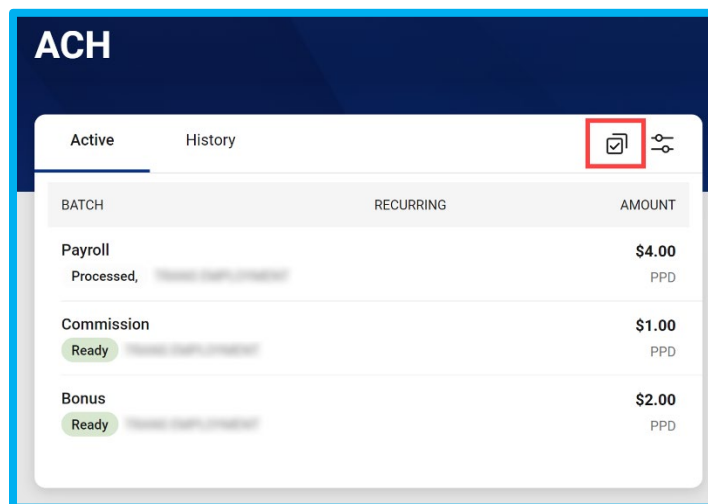
Select **ACH** from the navigation pane.

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

2 selected: **Initiate** Cancel

<input type="checkbox"/>	BATCH	RECURRING	AMOUNT
<input type="checkbox"/>	Payroll		\$4.00
	Processed, [REDACTED]		PPD
<input checked="" type="checkbox"/>	Commission		\$1.00
	Ready [REDACTED]		PPD
<input checked="" type="checkbox"/>	Bonus		\$2.00
	Ready [REDACTED]		PPD

Step 3

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.

Initiate batches

Commission \$1.00

Nov 8 Checking account (x1626) ☐ Reset to \$0

Bonus \$2.00

Nov 8 Checking account (x1626) ☐ Reset to \$0

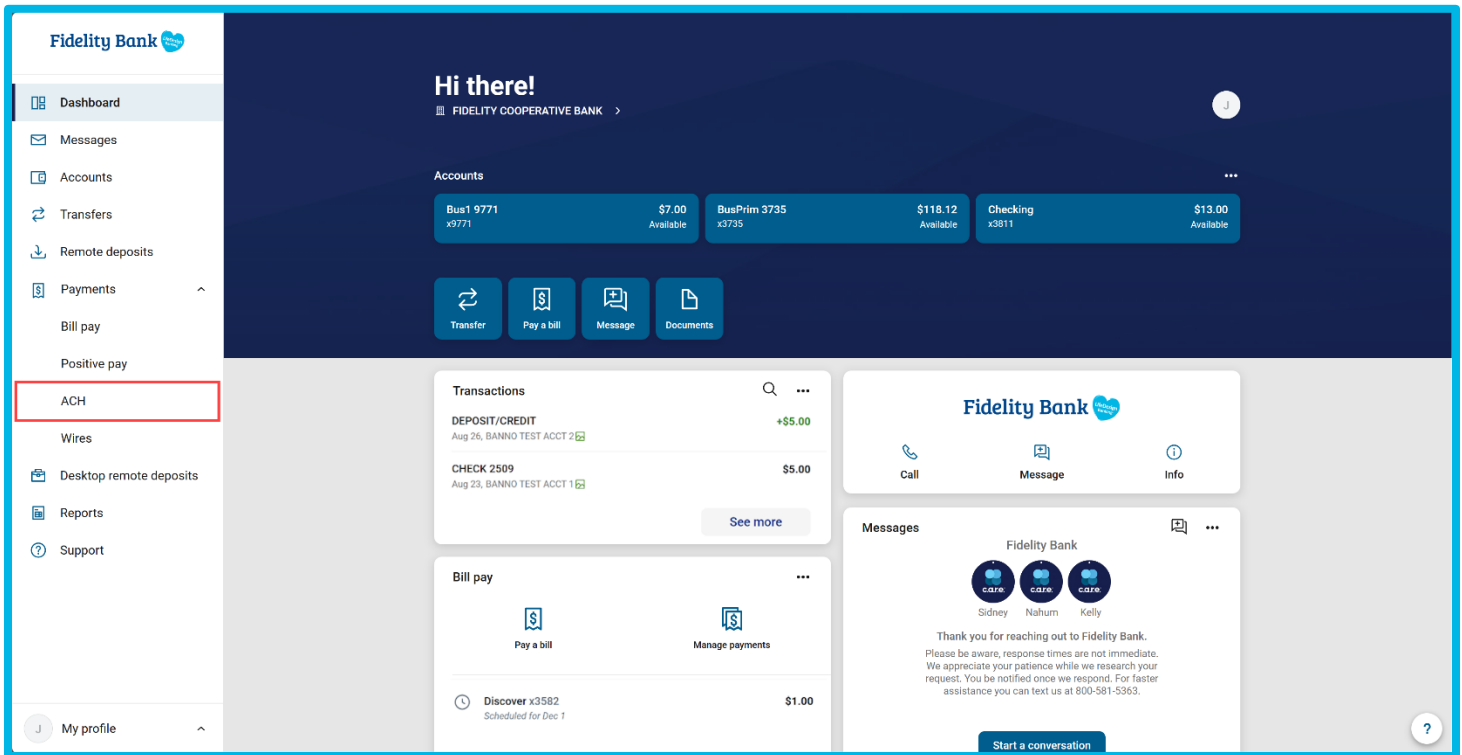
Initiate 2 batches

Uninitiate a Batch

Step 1

Select **ACH** from the navigation pane.

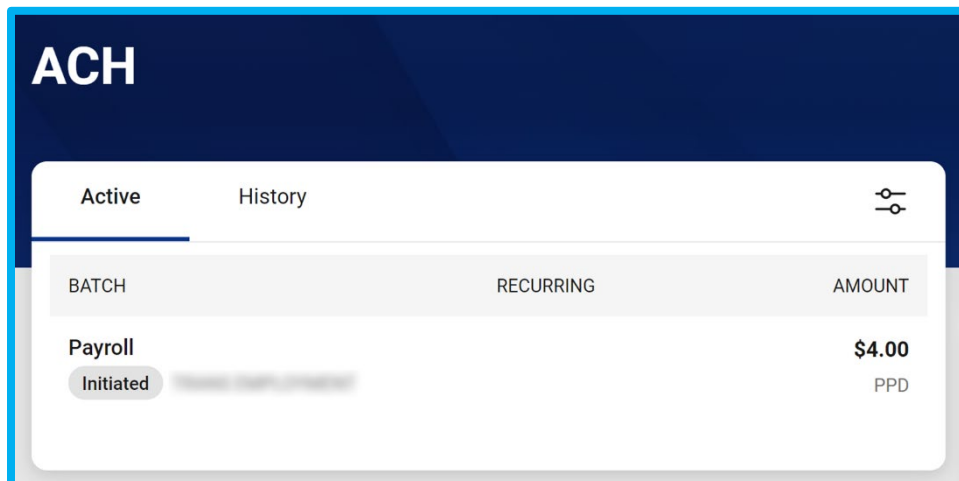
Please note: If you have multiple payment features activated, select the **Payments** menu first.

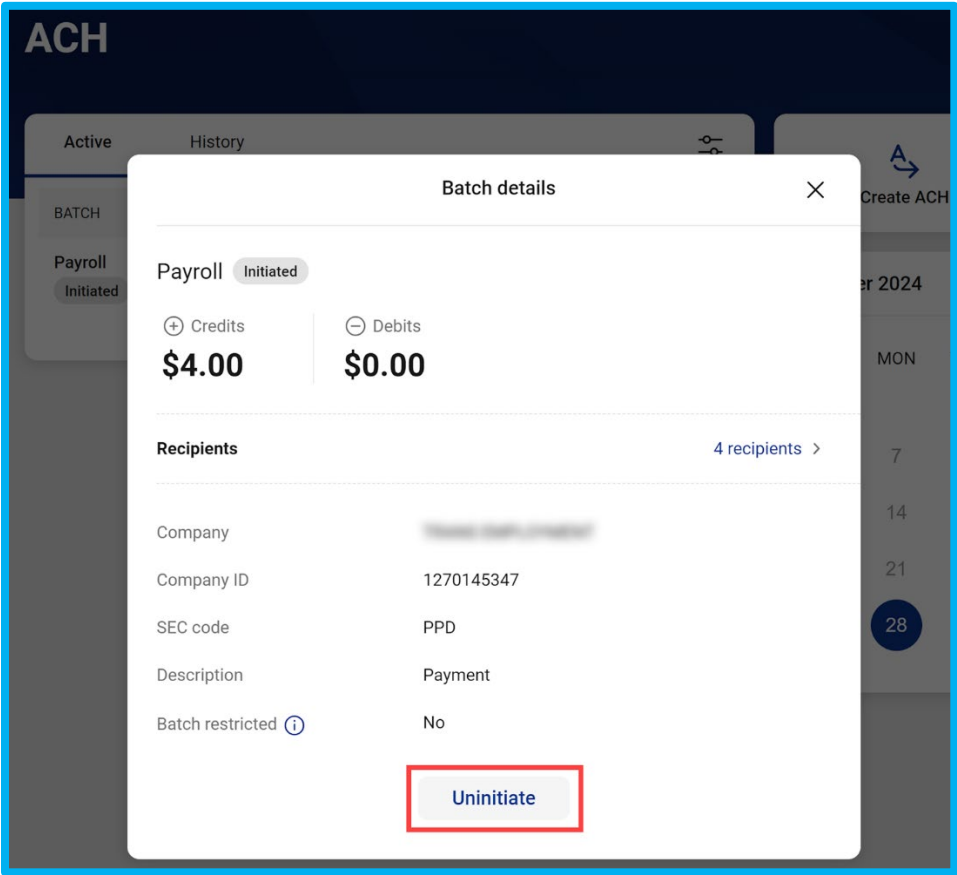


Step 2

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

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





History

Select this tab to review batches that have been processed.

ACH

Active

History

DATE	BATCH	AMOUNT
<div>OCT</div> <div>28</div>	Payroll	<div>\$4.00</div> <div>PPD</div>
<div>SEP</div> <div>12</div>	Payroll	<div>\$1.00</div> <div>PPD</div>
<div>SEP</div> <div>9</div>	9.7.2024 Offset	<div>\$1.00</div> <div>PPD</div>
<div>SEP</div> <div>9</div>	9/7/24 Reversal	<div>\$1.00</div> <div>PPD</div>
<div>SEP</div> <div>9</div>	PNT-B HEND	<div>\$0.00</div> <div>PPD</div>

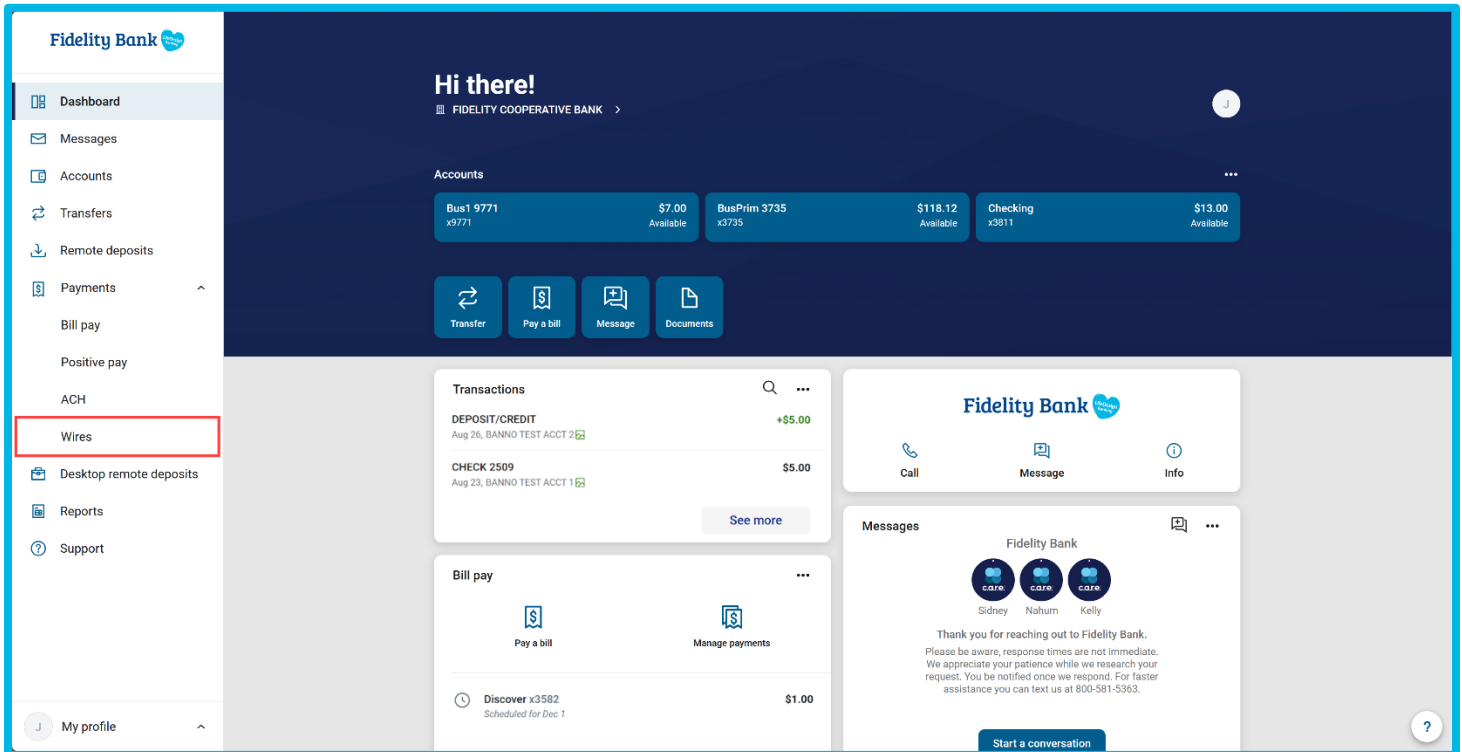
Wires

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.



Step 2

Select **Create wire**.



Step 3

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

The screenshot shows the 'Create wire' form. At the top, there is a back arrow and the title 'Create wire'. Below this, there are several input fields: 'Wire name' with a placeholder 'Wire name' and a character count '0/30'; 'From' with a 'Select account' link and a right arrow; 'To' with an 'Add recipient' link and a right arrow; 'Amount' with a dollar sign icon and a value of '0.00'; and 'Notes' with an 'Add notes' link and a right arrow. At the bottom center, there is a blue button labeled 'Create wire'.

Step 4

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

The screenshot shows the 'Recipient' form. At the top, there is a back arrow and the title 'Recipient'. Below this, there is a section titled 'Recipient account'. This section contains several input fields: 'Recipient name', 'Account number', 'Address line 1', 'Address line 2', 'City', 'State', and 'Zip'.

Step 5

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

The screenshot shows a form titled "Receiving financial institution". At the top right is a button with a magnifying glass icon and the text "Find institution". Below this are three input fields: "Routing/ABA number", "Institution name", and "City". To the right of the "City" field is a "State" dropdown menu. At the bottom center of the form is a "Save" button.

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.

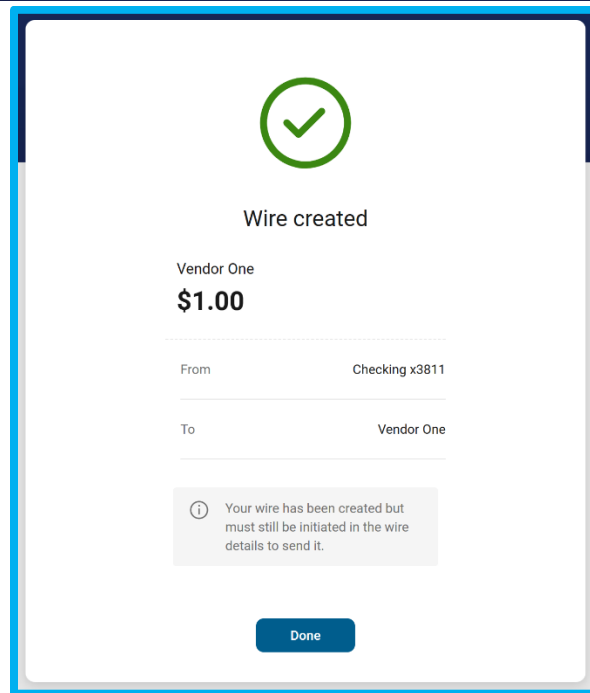
Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.

Step 7

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

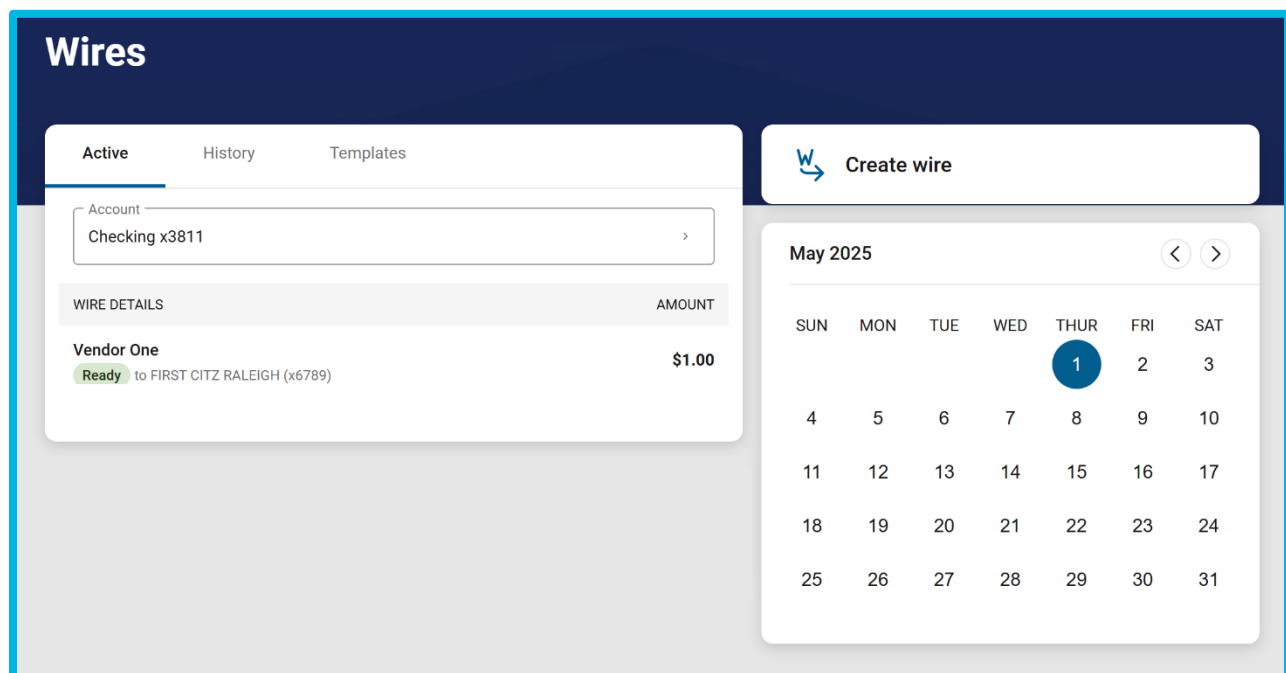
The screenshot shows the "Create wire" form. At the top is a back arrow and the title "Create wire". Below this are several fields: "Wire name" with a dropdown menu showing "Vendor One" and a date "10/30"; "From" with a dropdown menu showing "Checking x3811" and a balance "\$13.00"; "To" with a dropdown menu showing "Vendor One 123456789" and "FIRST CITZ RALEIGH"; "Amount" with a dropdown menu showing "\$" and a value "1.00"; "Notes" with a dropdown menu showing "Add notes"; and "Save as template" with an information icon and a checkbox. At the bottom is a "Create wire" button.



Step 8

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

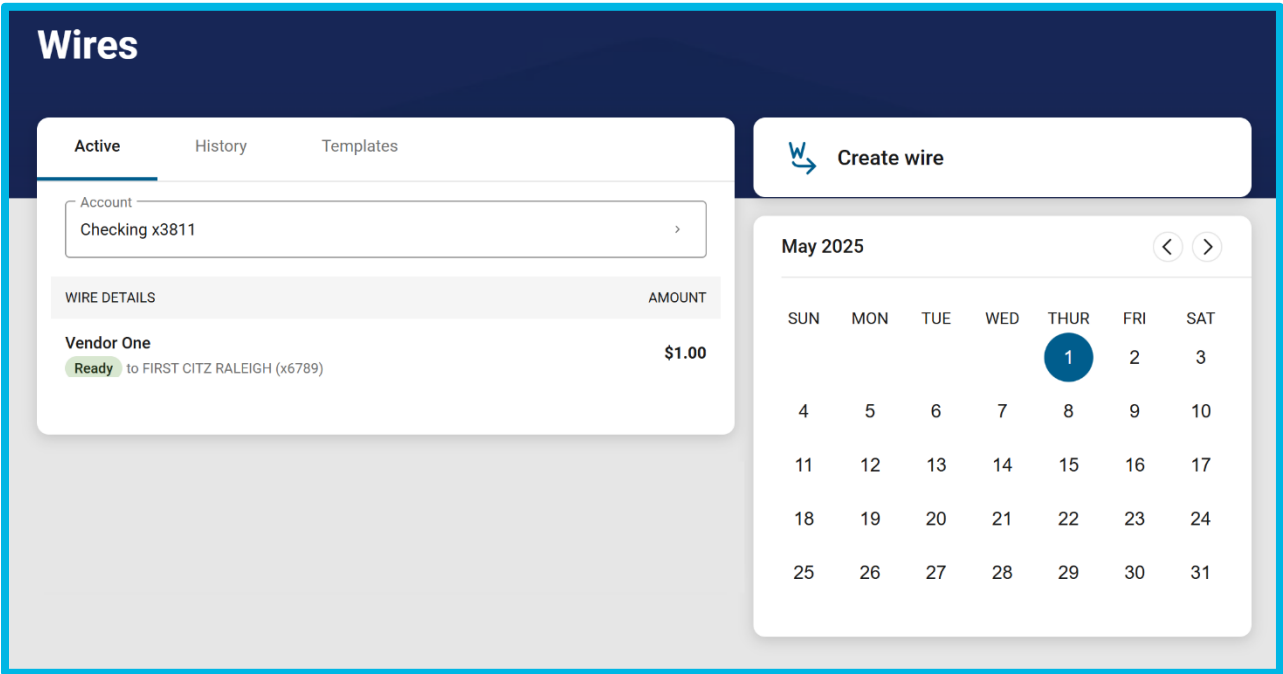
If you saved the wire as a template, it will appear under the Templates tab.



Edit or Delete a Wire

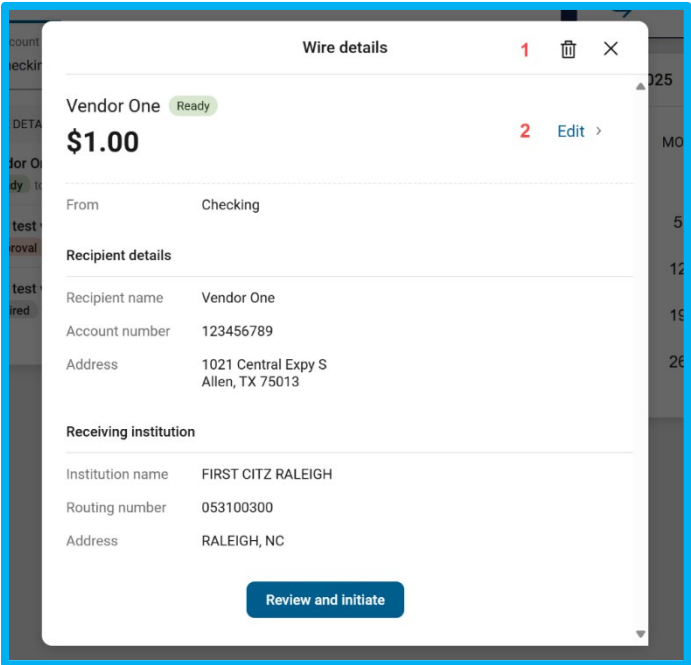
Step 1

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



Step 2

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

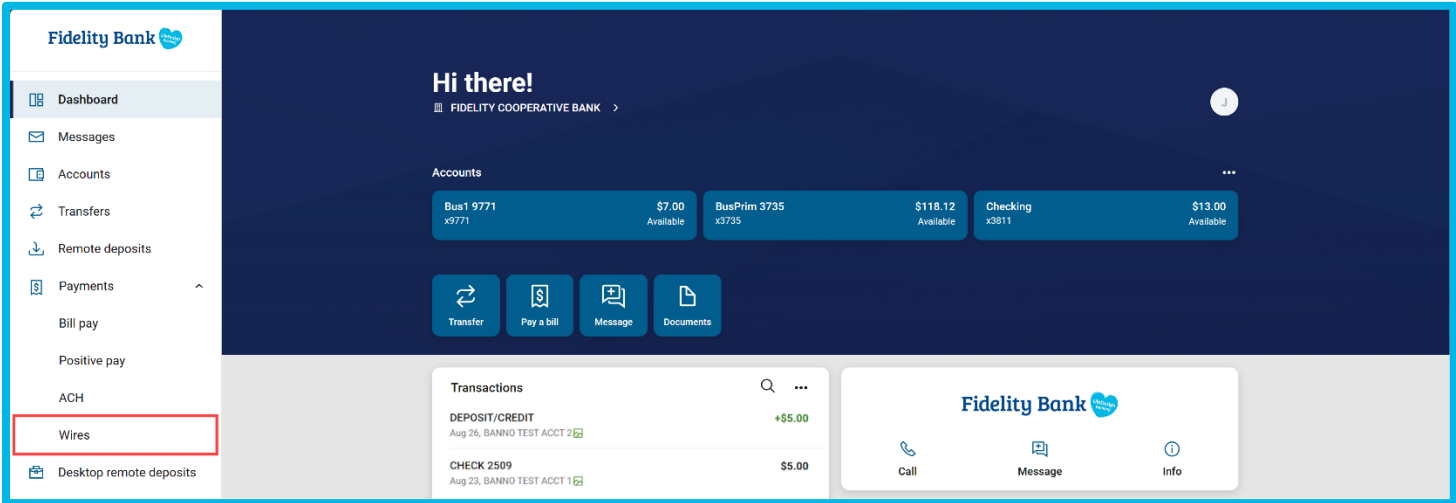


Initiate a Wire

Step 1

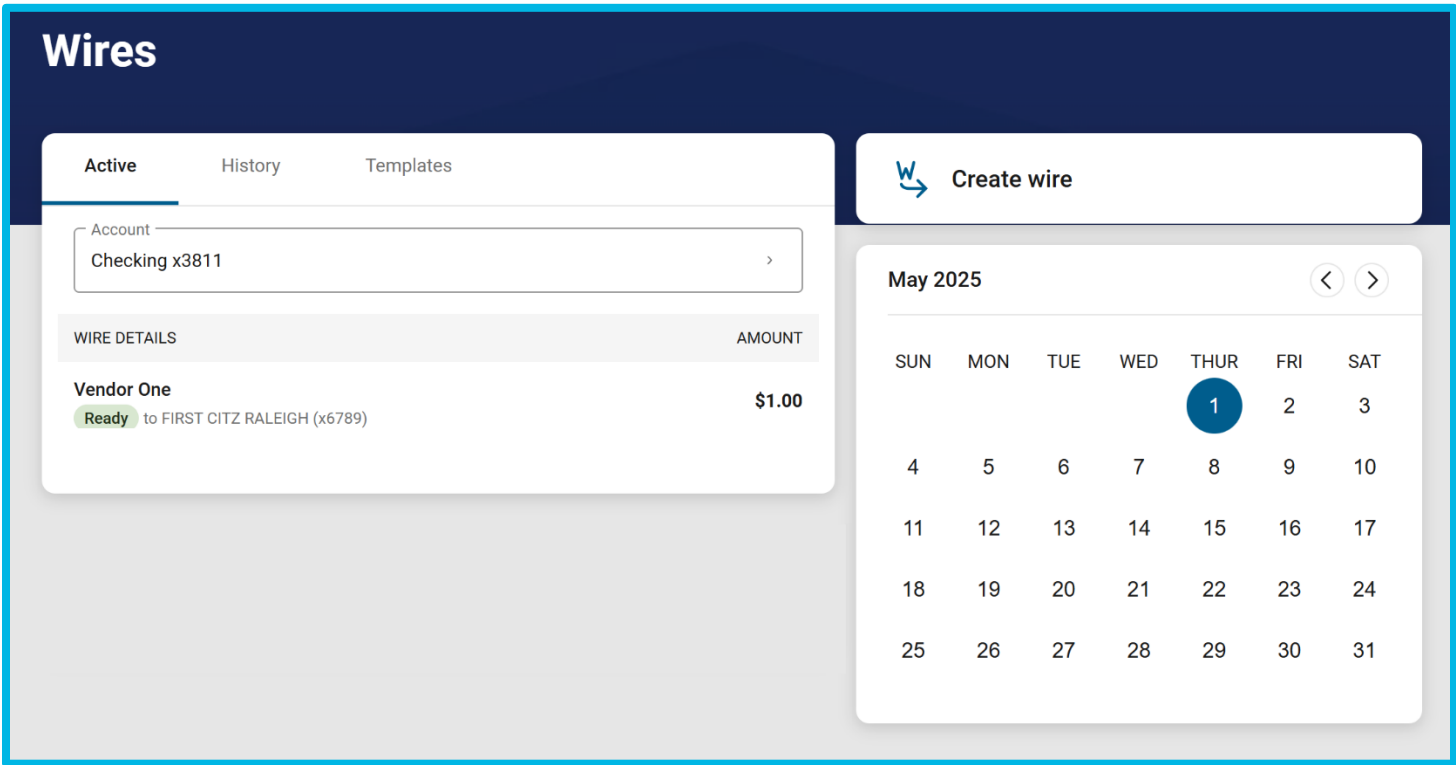
Select **Wires** from the navigation pane.

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



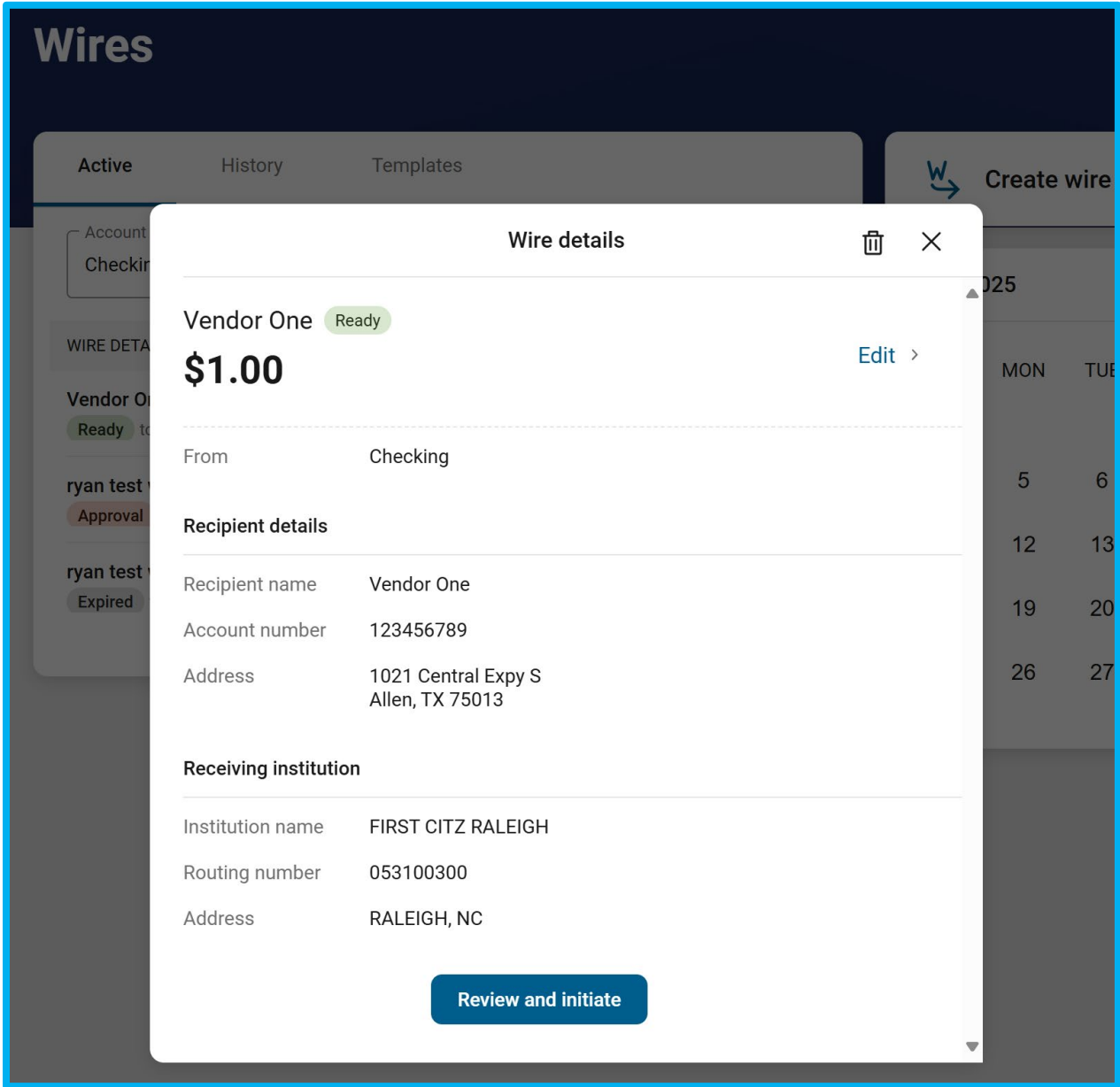
Step 2

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



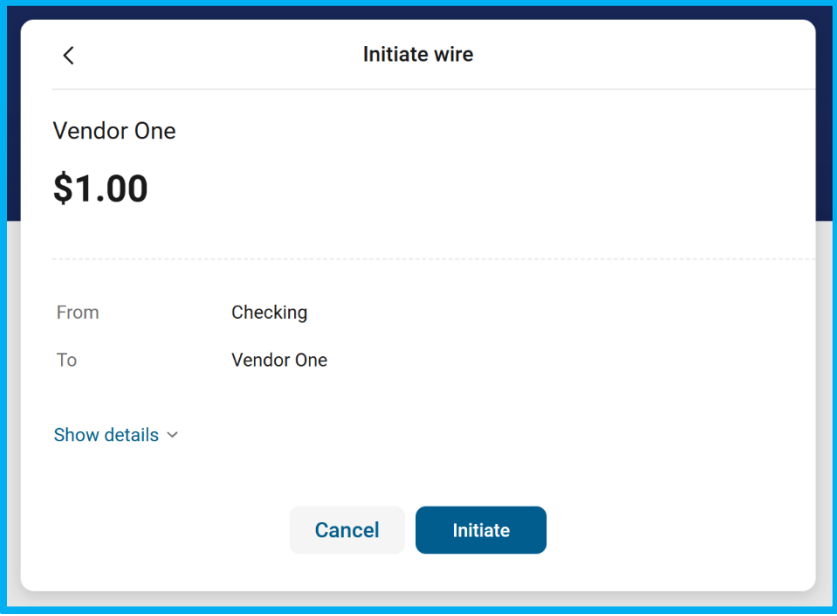
Step 3

Click **Review and initiate**.



Step 4

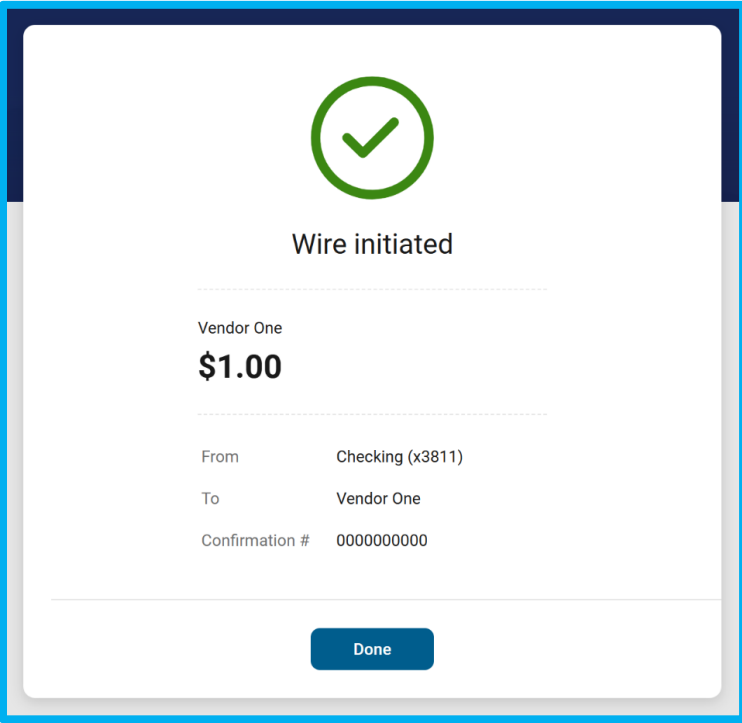
Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**. You may be prompted to authenticate.



The screenshot shows a mobile app interface for initiating a wire transfer. At the top, there is a back arrow and the title "Initiate wire". Below this, the details for "Vendor One" are displayed, including the amount "\$1.00". A dashed line separates the header from the transfer details. The details show "From: Checking" and "To: Vendor One". Below the details is a "Show details" link with a downward arrow. At the bottom, there are two buttons: "Cancel" and "Initiate".

Step 5

Review your confirmation and click **Done**.



The screenshot shows a confirmation screen for the wire transfer. At the top, there is a large green checkmark icon. Below the icon, the text "Wire initiated" is displayed. A dashed line separates the header from the confirmation details. The details show "Vendor One" and the amount "\$1.00". Below this, the transfer details are repeated: "From: Checking (x3811)" and "To: Vendor One". At the bottom, the "Confirmation #" is displayed as "0000000000". A "Done" button is located at the very bottom of the screen.

Step 6

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

Wires

ActiveHistoryTemplates

Account

Checking x3811

WIRE DETAILS

Vendor One

Initiated to FIRST CITZ RALEIGH (x6789)

AMOUNT

\$1.00

Create wire

May 2025

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

History

Select this tab to review wires that have been processed.

Wires

ActiveHistoryTemplates

Account

Checking x3811

APR 10 2025 to FIRST CITZ RALEIGH (x6789)

\$1.00

APR 10 2025 to FIRST CITZ RALEIGH (x6789)

\$1.00

Create wire

May 2025

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

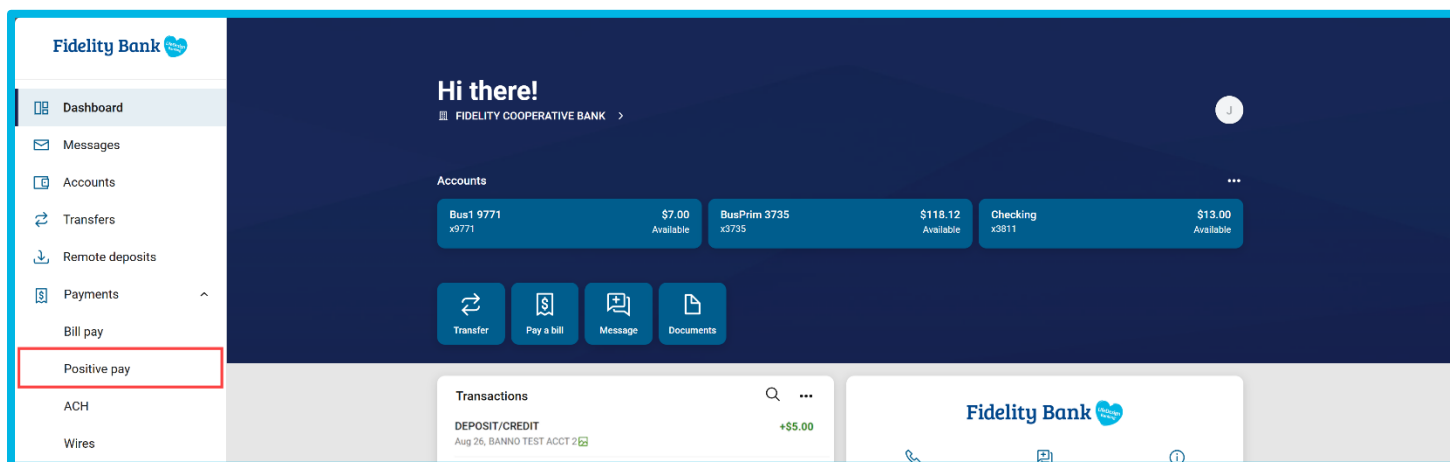
Positive Pay

Enter Issued Items Manually

Step 1

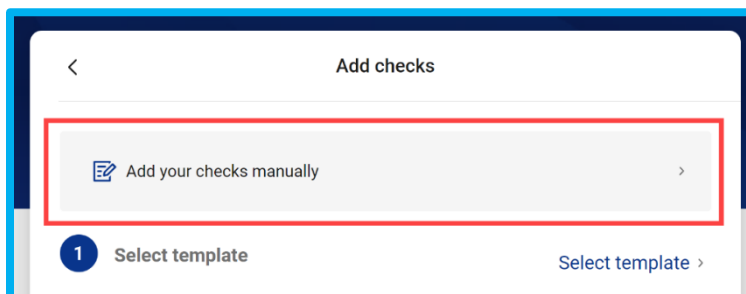
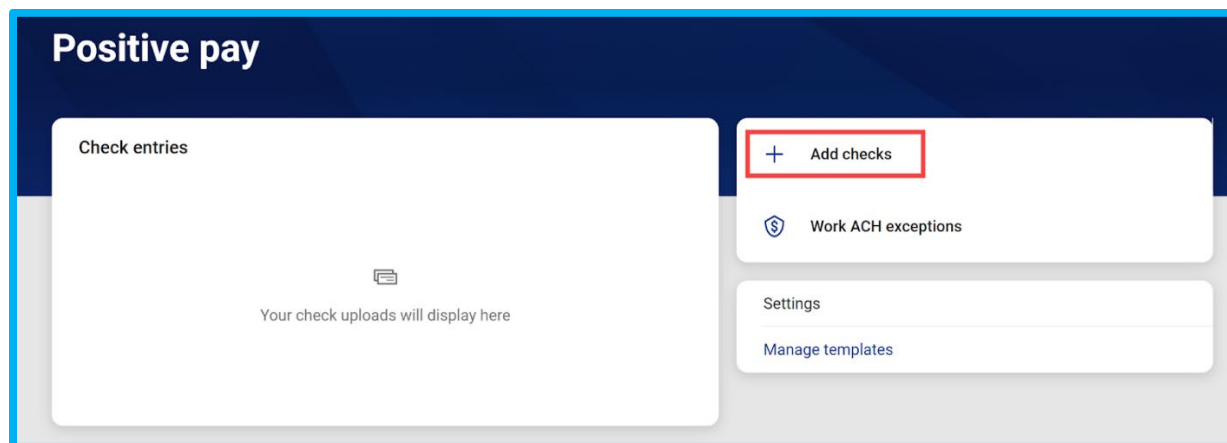
Select **Positive Pay** from the navigation pane.

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



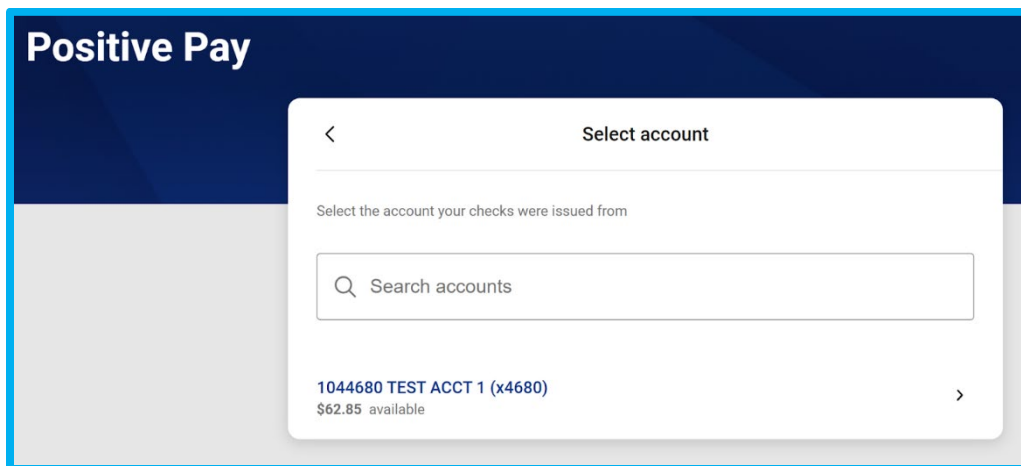
Step 2

Click **+ Add checks** and select **Add your checks manually**.



Step 3

Select the account the checks were written against.



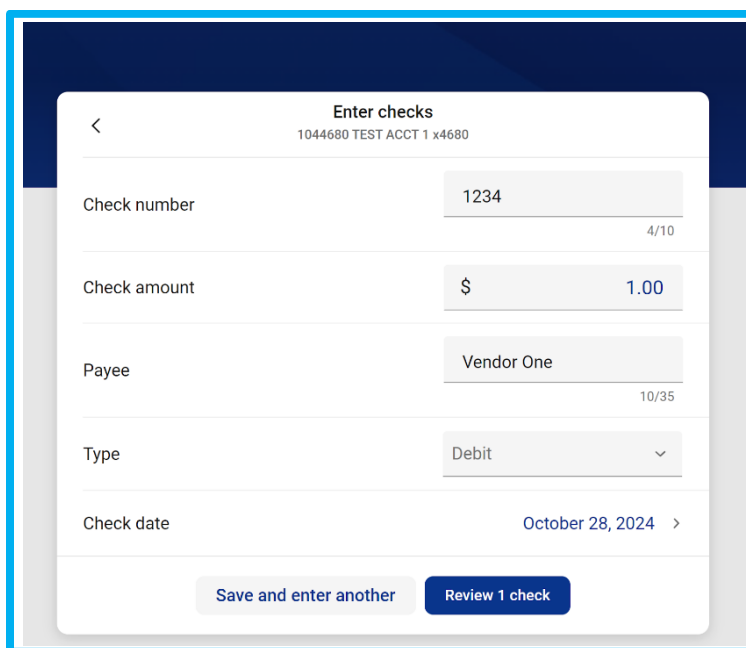
The screenshot shows a mobile app interface with a dark blue header labeled "Positive Pay". A white modal titled "Select account" is centered on the screen. Inside the modal, there is a back arrow, the title "Select account", and a prompt: "Select the account your checks were issued from". Below this is a search bar with a magnifying glass icon and the text "Search accounts". At the bottom of the modal, the account "1044680 TEST ACCT 1 (x4680)" is listed with "\$62.85 available" and a right arrow. The modal is set against a light gray background.

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.



The screenshot shows a mobile app interface with a dark blue header. A white modal titled "Enter checks" is centered on the screen. Below the title is the account number "1044680 TEST ACCT 1 x4680". The form contains five fields: "Check number" with the value "1234" and a "4/10" indicator; "Check amount" with a dollar sign icon, the value "1.00", and a "10/35" indicator; "Payee" with the value "Vendor One" and a "10/35" indicator; "Type" with a dropdown menu showing "Debit"; and "Check date" with the value "October 28, 2024" and a right arrow. At the bottom of the modal are two buttons: "Save and enter another" and "Review 1 check". The modal is set against a light gray background.

Step 5

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

Review checks

Account **1044680 TEST ACCT 1** x4680 >

Upload summary

Total items	1
Total amount	\$1.00

DATE	PAYEE/AMOUNT	CHECK #
OCT 28	\$1.00 Vendor One	1234 >

[Enter another](#) [Approve](#)

Step 6

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

Positive pay

Check entries

ArpManualEntry_Bank3_241028.txt	1044680 TEST ACCT 1	Review & approve >
Pending		

[+ Add checks](#)

[Work ACH exceptions](#)

[Settings](#)

[Manage templates](#)

Step 7

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

Review checks

File upload summary

File name

ArpManualEntry_Bank3_241028.txt

Total items

1

Total amount

\$1.00

DATE	PAYEE/AMOUNT	CHECK #
<div><div>OCT</div><div>28</div></div>	<div><div>\$1.00</div><div>Vendor One</div></div>	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 pay

Check entries

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

Just uploaded

Successful

+

Add checks

\$

Work ACH exceptions

Settings

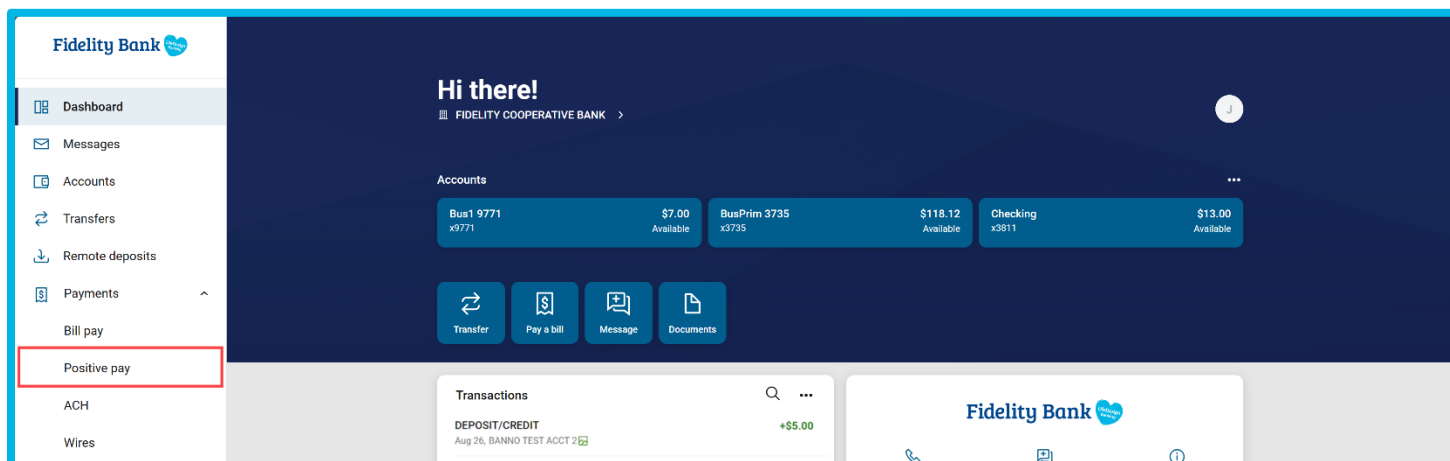
Manage templates

Create an Issued Items Upload Format

Step 1

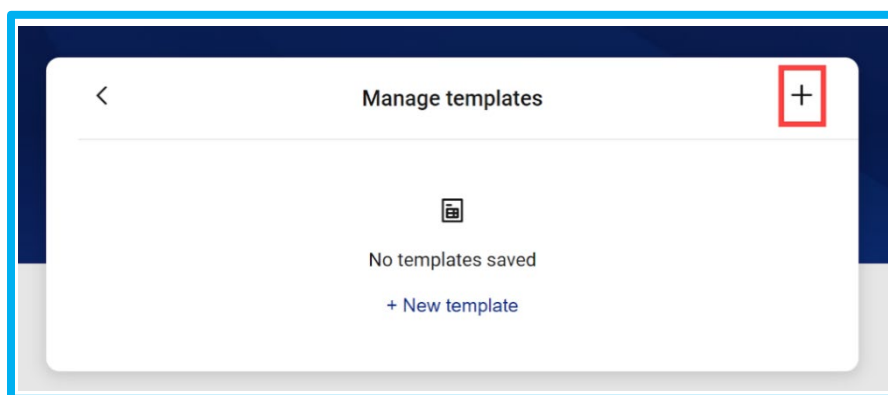
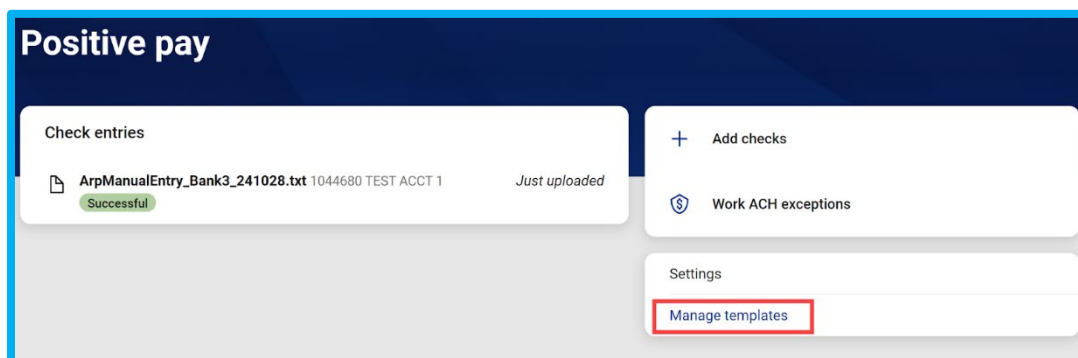
Select **Positive Pay** from the navigation pane.

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



Step 2

Click **Manage templates** and click the **+** sign.



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

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators Required >

Payee
Max 35 characters

Col #

Debit/credit

Col #

Set indicators
Required >

Void indicator

Col #

Set indicator
Required >

Void date

Col #

Set date format
Required >

Payee address 1

Col #

Payee address 2

Col #

Payee address 3

Col #

Payee address 4

Col #

Stop indicator

Col #

Set indicator
Required >

Cancel

Review

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**.

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

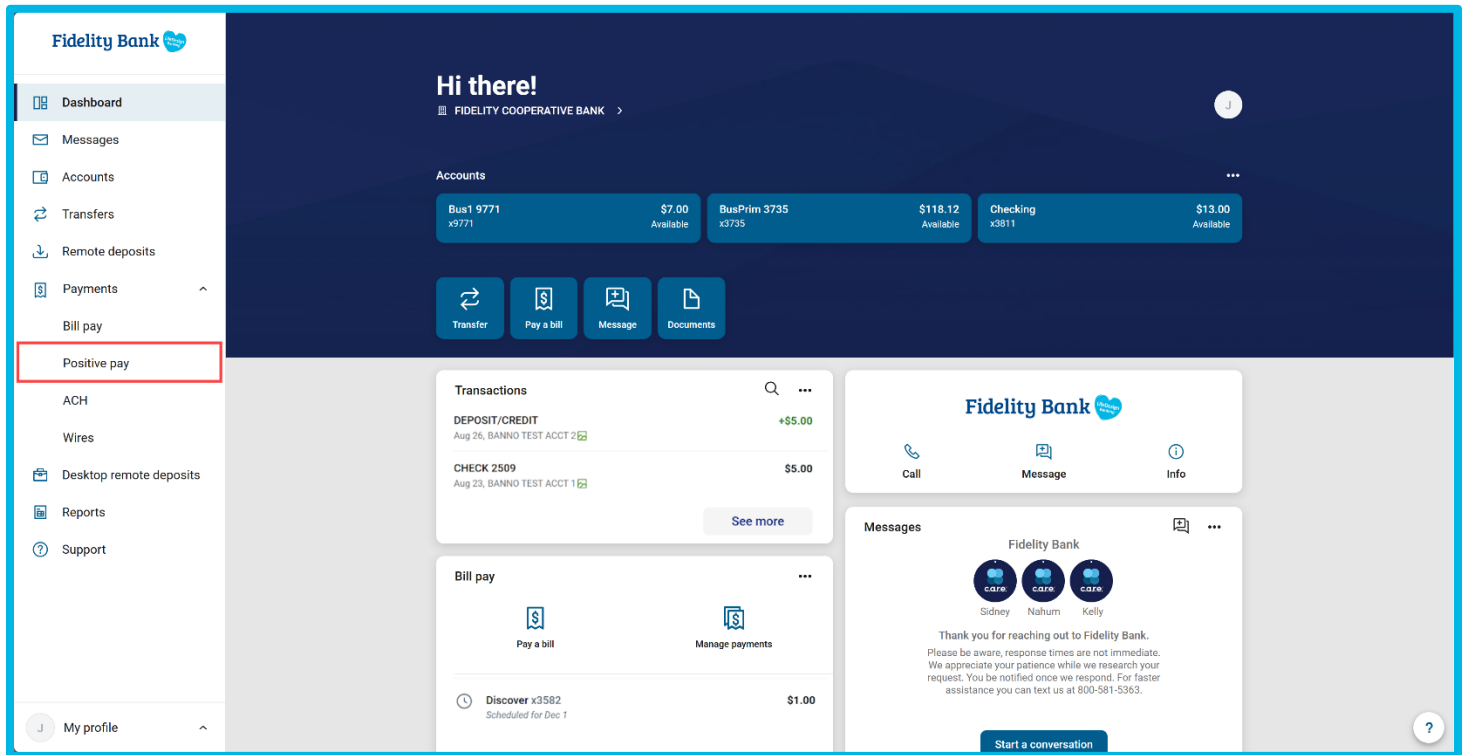
Click the **+** to add more template if necessary.

Upload an Issued Items File

Step 1

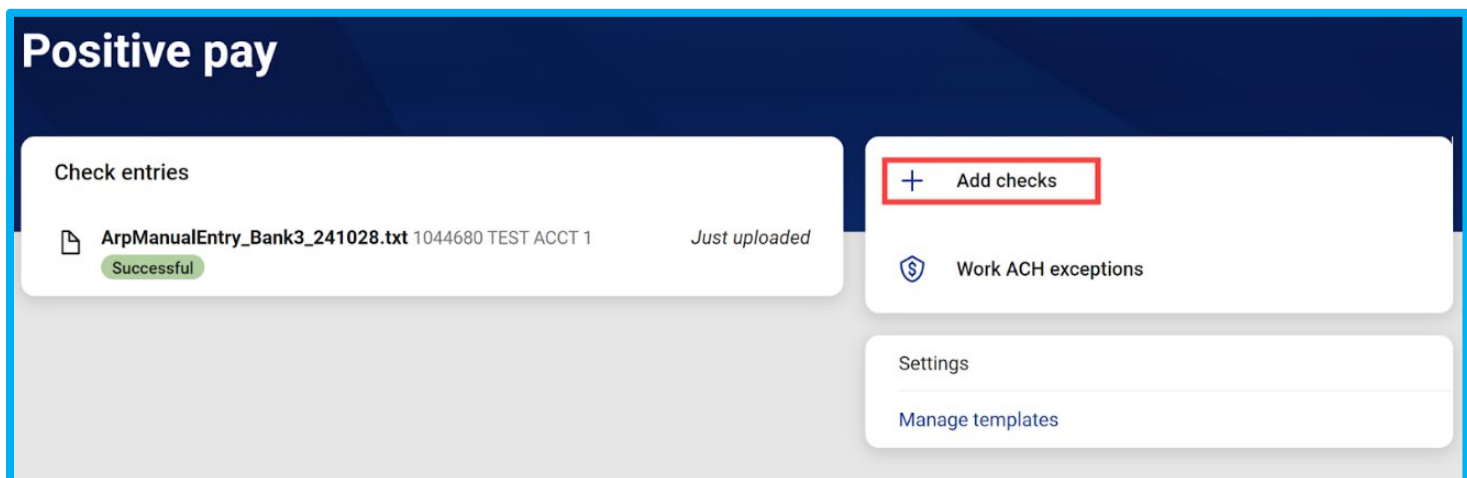
Select **Positive Pay** from the navigation pane.

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



Step 2

Click **+ Add checks**.



Step 3

Choose your upload format template.

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

The screenshot shows the 'Add checks' screen in a mobile app. At the top, there's a back arrow and the title 'Add checks'. Below that is a section 'Add your checks manually' with a right arrow. The main content area has three numbered steps:

- Step 1: 'Select template' with 'Property Management Delimited' selected.
- Step 2: 'Choose associated account' with '1044680 TEST ACCT 1' selected.
- Step 3: 'Upload file' with a dashed box containing a file icon and 'arp3.csv'.

 A link 'Default template formatting guide' is next to step 3. At the bottom is a blue 'Submit' button and a note: 'After submission, please allow time for processing.'

Step 4

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

The screenshot shows the 'Positive pay' dashboard. It has a dark blue header with the title 'Positive pay'. Below is a white box titled 'Check entries'. It contains two entries:

- Entry 1: File icon, 'arp3.csv', '1044680 TEST ACCT 1', status 'Pending' (in a green pill), and a 'Review & approve >' link.
- Entry 2: File icon, 'ArpManualEntry_Bank3_241028.txt', '1044680 TEST ACCT 1', status 'Successful' (in a green pill), and a timestamp '10 mins ago'.

Step 5

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

Review checks

File upload summary

File name

arp3.csv

Total items

3

Total amount

\$142.00

DATE	PAYEE/AMOUNT	CHECK #
<div>OCT</div> <div>27</div>	<div>\$25.00</div> <div>Vendor 1</div>	00000000454
<div>OCT</div> <div>28</div>	<div>\$30.00</div> <div>Vendor 2</div>	00000000455
<div>OCT</div> <div>29</div>	<div>\$87.00</div> <div>Vendor 3</div>	00000000456

Cancel

Approve

If any modifications are needed, 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

Just uploaded

Successful

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

10 mins ago

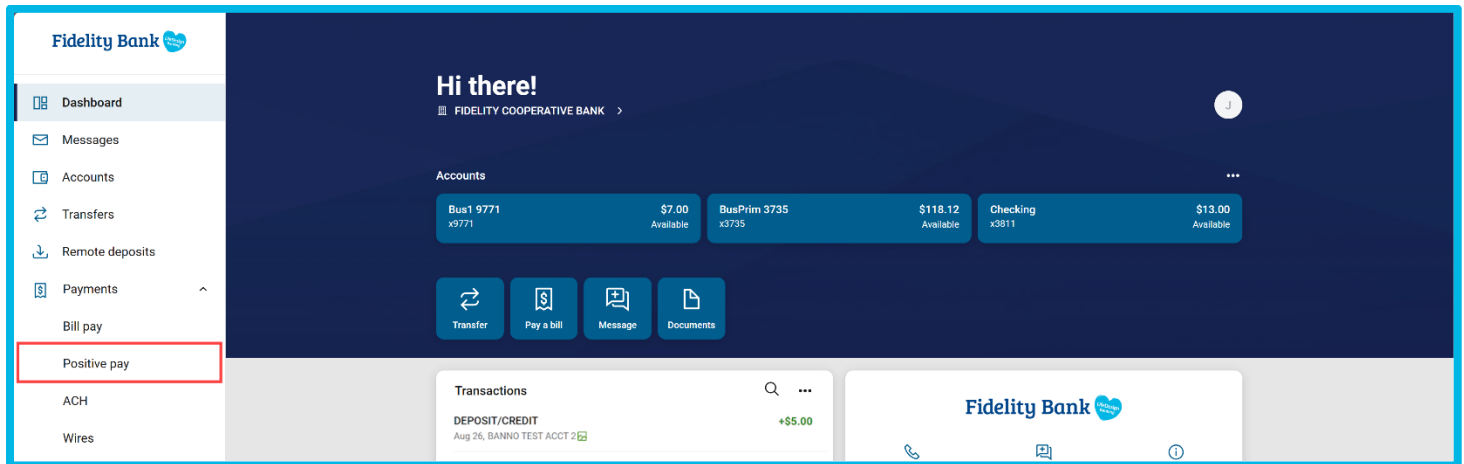
Successful

Work Exception Items

Step 1

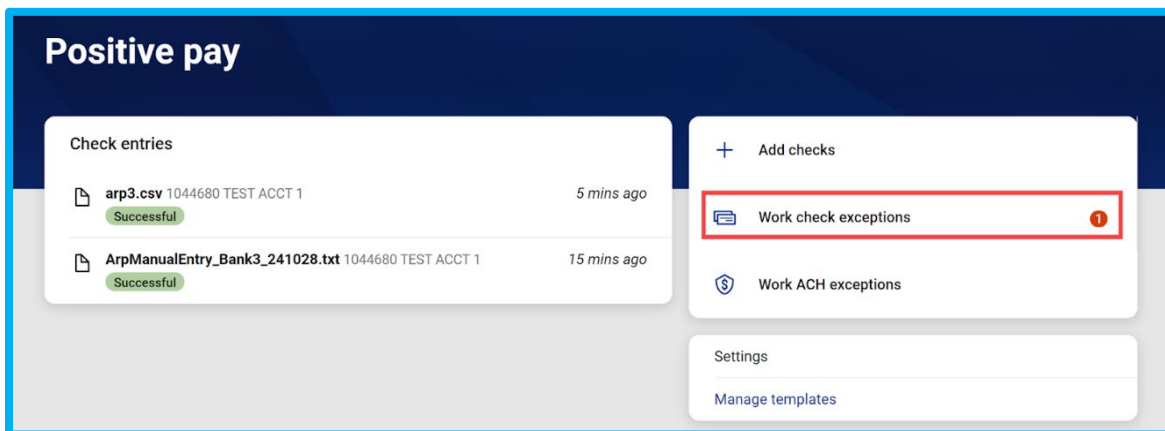
Select **Positive Pay** from the navigation pane.

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



Step 2

Click **Work check exceptions**.



Step 3

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)

>

ⓘ

Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
<input checked="" type="checkbox"/>	<div>\$86.56</div> <div>Pay</div>	<div>0923653370</div> <div>ⓘ Not Issued</div> <div>></div>

Returning 0

Paying 1

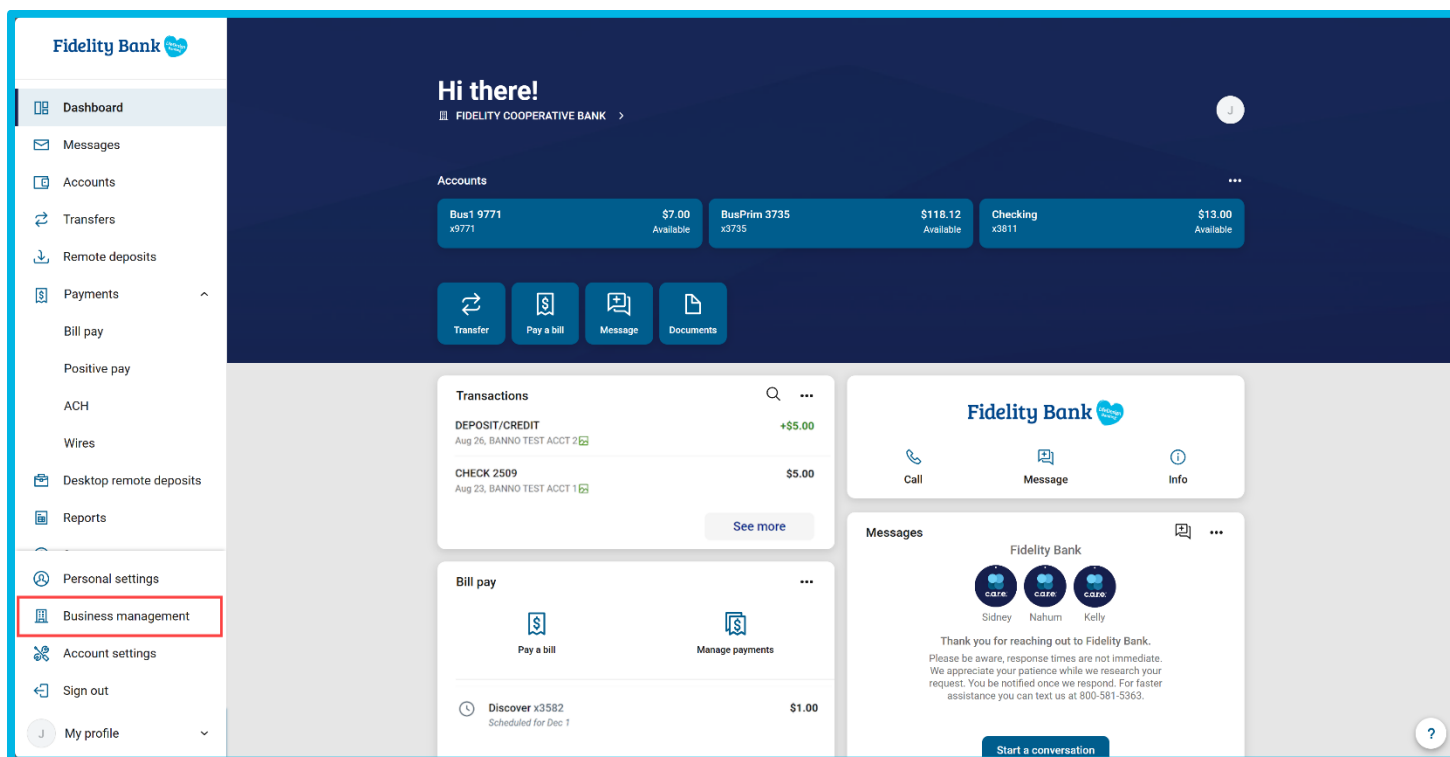
Submit

Administration

Create a New User

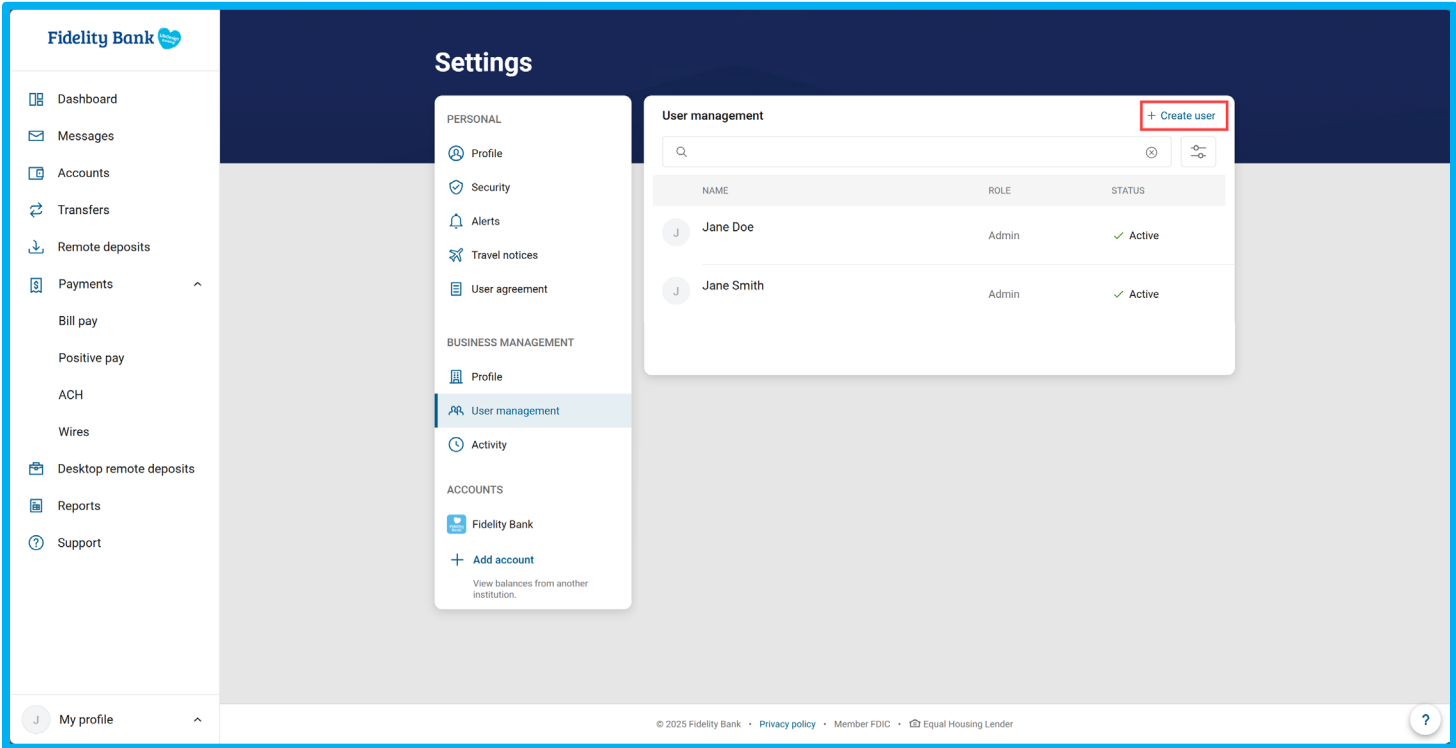
Step 1

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



Step 2

Click **+ Create user**.



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.

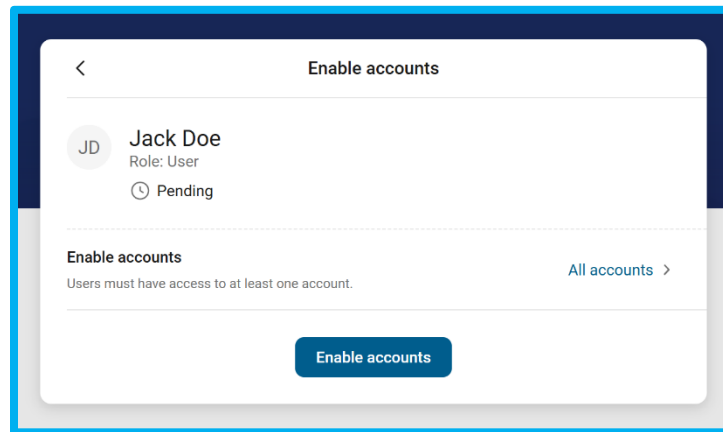
Click **Create user**.

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

The screenshot shows the Fidelity Bank digital banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments (expanded), Bill pay, Positive pay, ACH, Wires, Desktop remote deposits, Reports, and Support. At the bottom of the menu is 'My profile'. The main content area is a light gray background. Overlaid on this is a white 'Create user' modal form. The form has a back arrow and the title 'Create user'. It contains four text input fields: 'First name' (with a 0/20 character count), 'Last name' (with a 0/20 character count), 'Email' (with a 0/80 character count), and 'User role'. The 'User role' field is a dropdown menu currently showing 'User', with a list of options: 'User', 'Viewer', and 'Admin'. Below the dropdown is a blue 'Create user' button. At the bottom of the screen, there is a footer with copyright information: '© 2025 Fidelity Bank · Privacy policy · Member FDIC · Equal Housing Lender' and a help icon (question mark) on the right.

Step 4

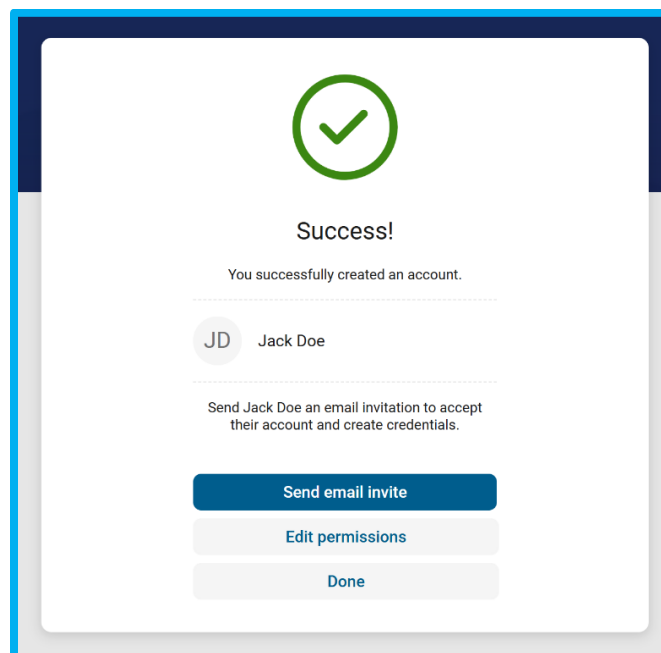
Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.



Step 5

Review your confirmation and choose from the following options:

1. 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.



Step 6

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

Jack Doe

Jack Doe's account is pending. Invite them to complete set-up of their account. 4 Invite

Jack Doe

User Pending

Email: jackdoe@fidelitybankonline.com

Additional services

Manage Jack Doe's ability to view the additional services enabled by FIDELITY COOPERATIVE BANK.

- Accept Online Payments
- Cash Management
- Desktop remote deposits SmartPay Business Portal
- Electronic Statements
- Manage payments

Permissions

Set Jack Doe's user permissions and adjust account level permissions as needed.

1 Set permissions

Search accounts

ACCOUNT	ACCESS
Jack Doe must have access to at least one account before they can be invited.	
BankAcct 1153 XXX0000	2 3
BankAcct 1611 XXX0000	
BankAcct 2546 XXX0000	

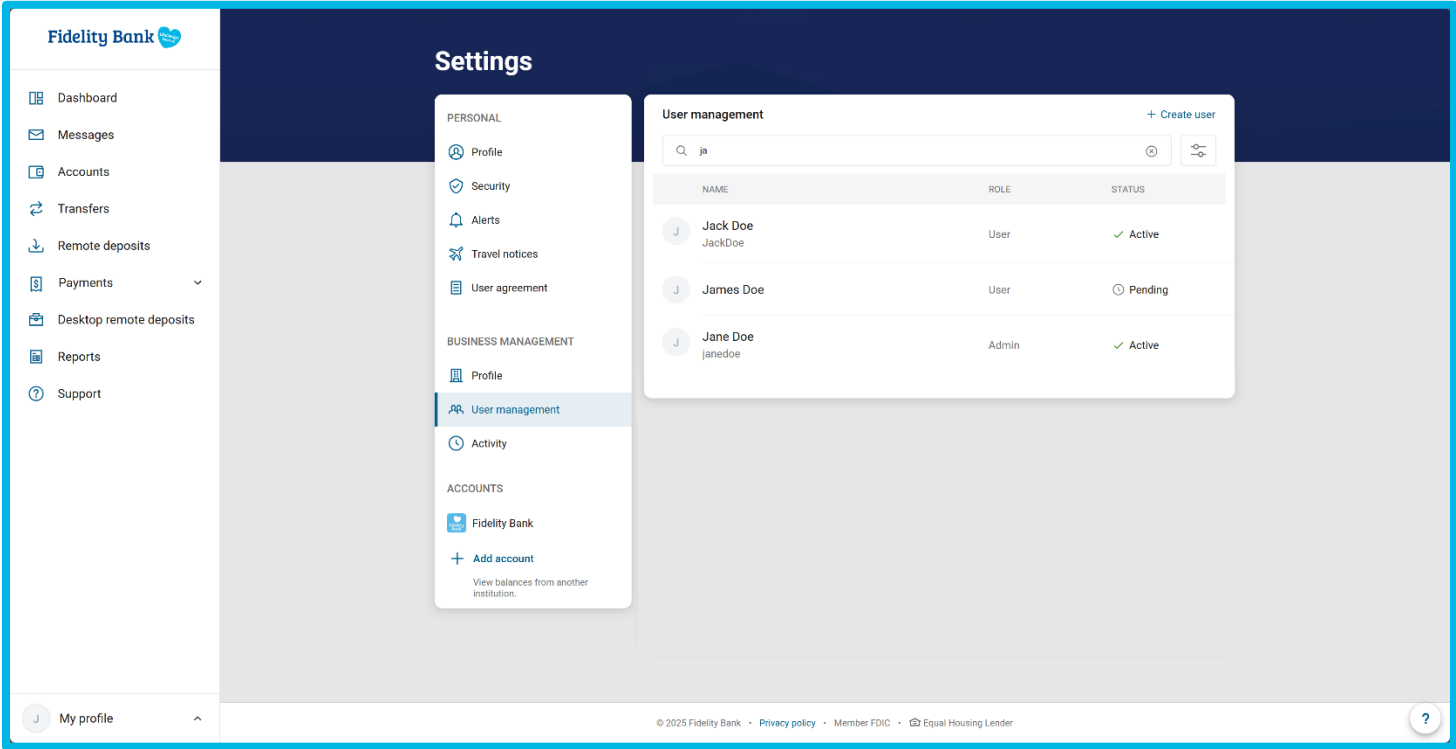
See more

My profile

Step 7

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

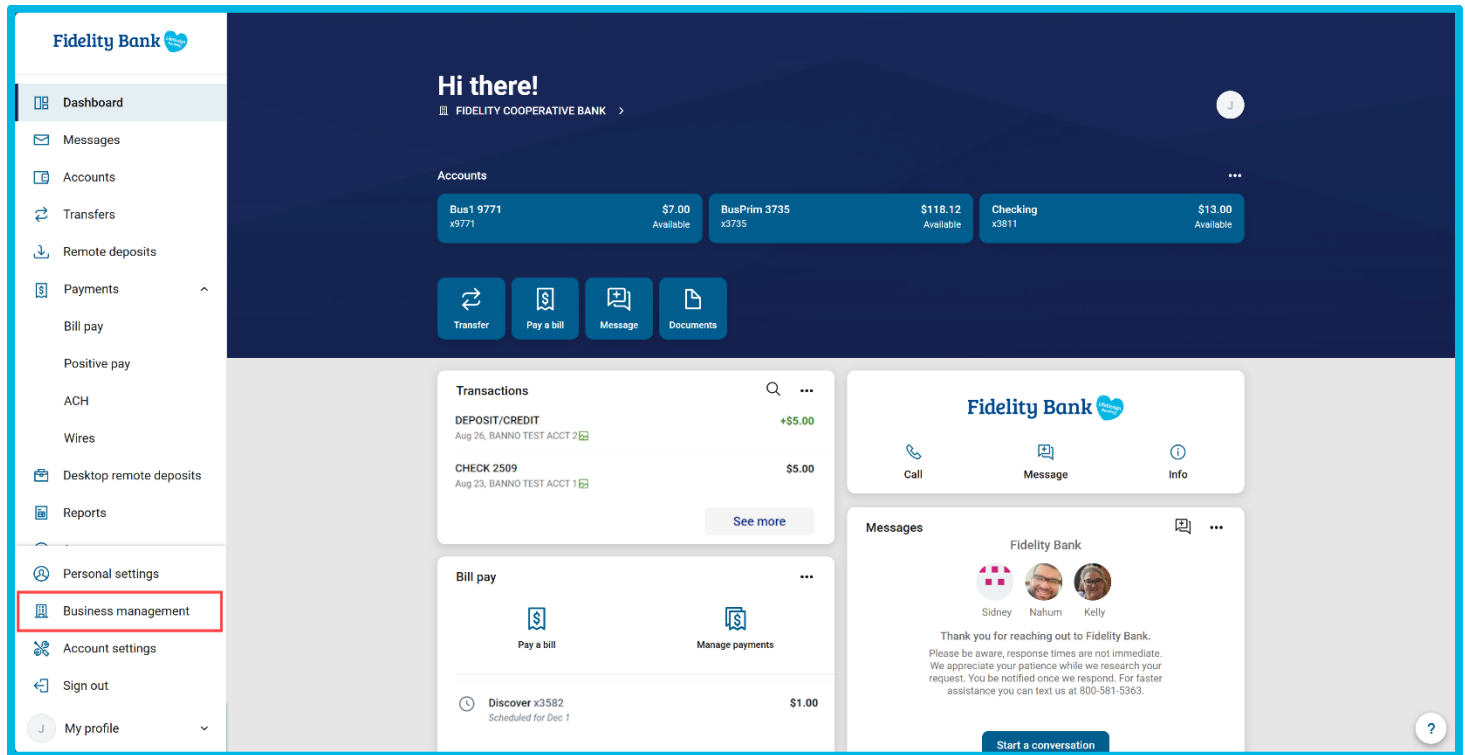
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user’s name.



Editing or Deleting a User

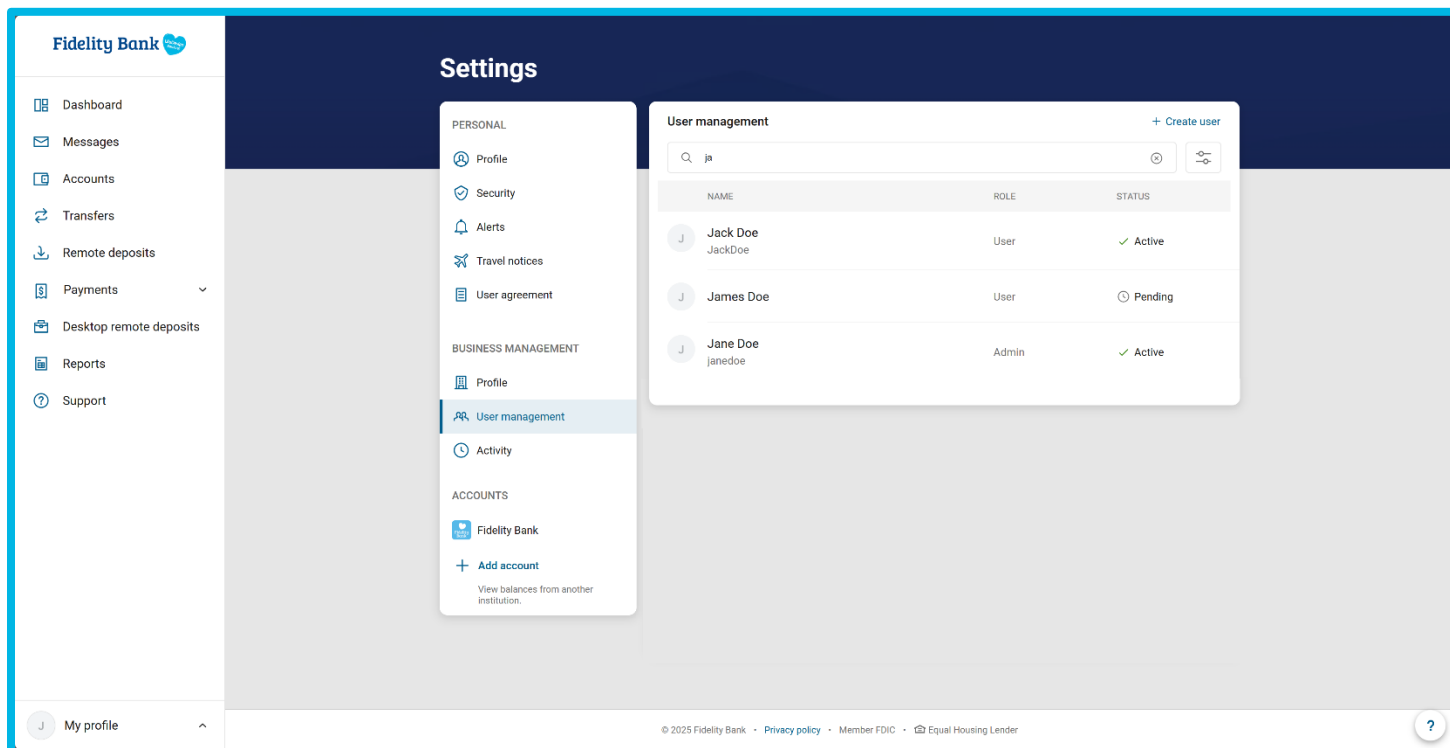
Step 1

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



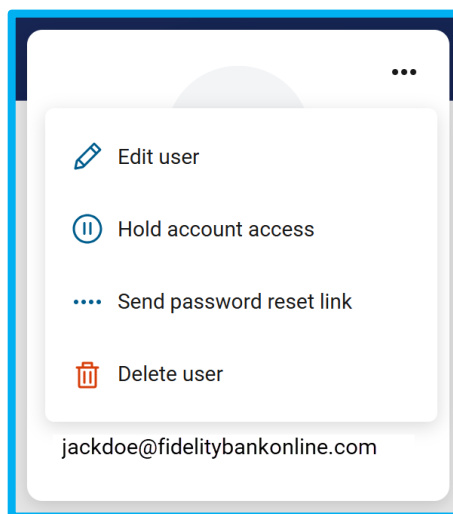
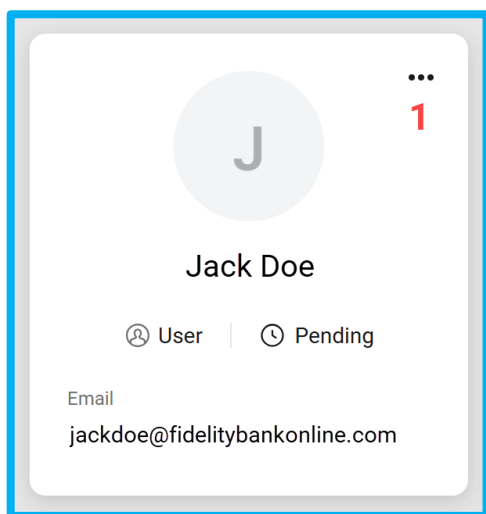
Step 2

Select the user you'd like to edit.



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.




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.

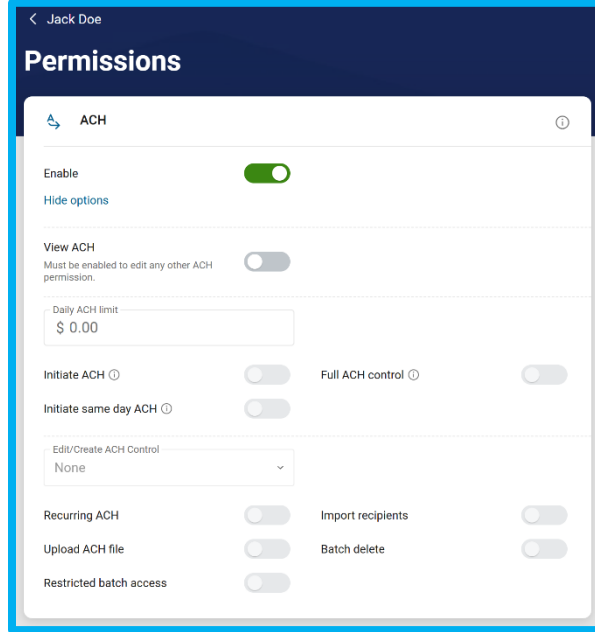
Set permissions 2



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.

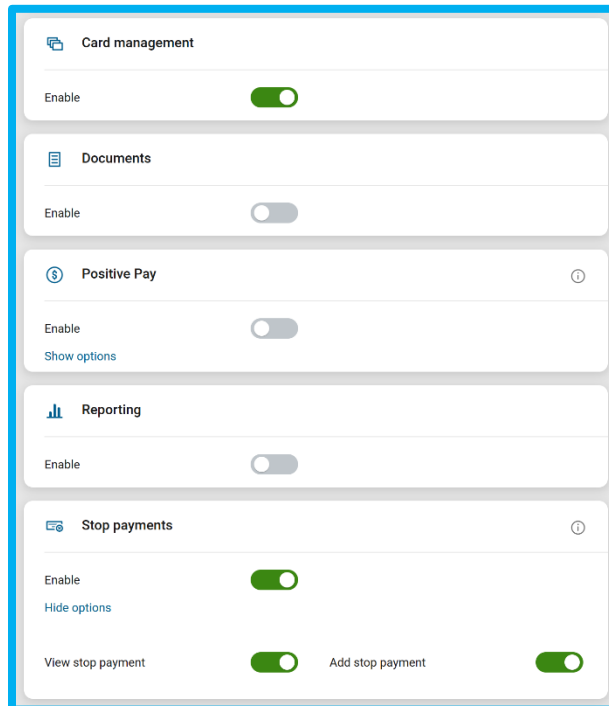
- xii. **Batch delete:** User can delete an ACH payment.



The screenshot shows the 'Permissions' screen for a user named 'Jack Doe'. The screen is titled 'Permissions' and has a sub-header 'ACH'. The 'Enable' toggle is turned on. Below it is a 'Hide options' link. The 'View ACH' section has a toggle that is turned off, with a note: 'Must be enabled to edit any other ACH permission.' The 'Daily ACH limit' is set to '\$ 0.00'. The 'Initiate ACH' and 'Full ACH control' toggles are both turned off. The 'Initiate same day ACH' toggle is also turned off. The 'Edit/Create ACH Control' dropdown is set to 'None'. The 'Recurring ACH', 'Import recipients', 'Upload ACH file', 'Batch delete', and 'Restricted batch access' toggles are all turned off.

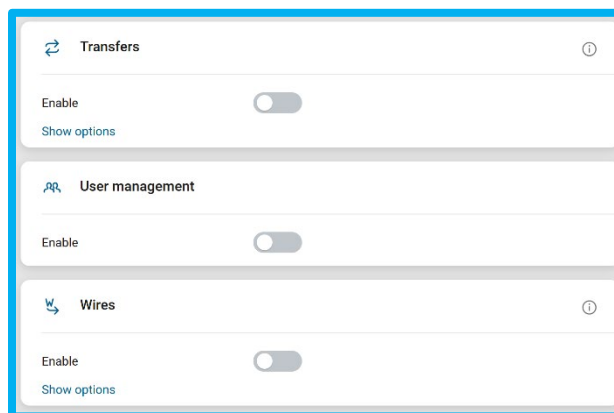
- b. Bill Pay
- Enable:** Activates this feature for the user.
- c. Card Management
- Enable:** Activates this feature for the user.
- d. Positive Pay
- Enable:** Activates this feature for the user.
 - Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
 - Work Positive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

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



f. Transfers

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



- 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.

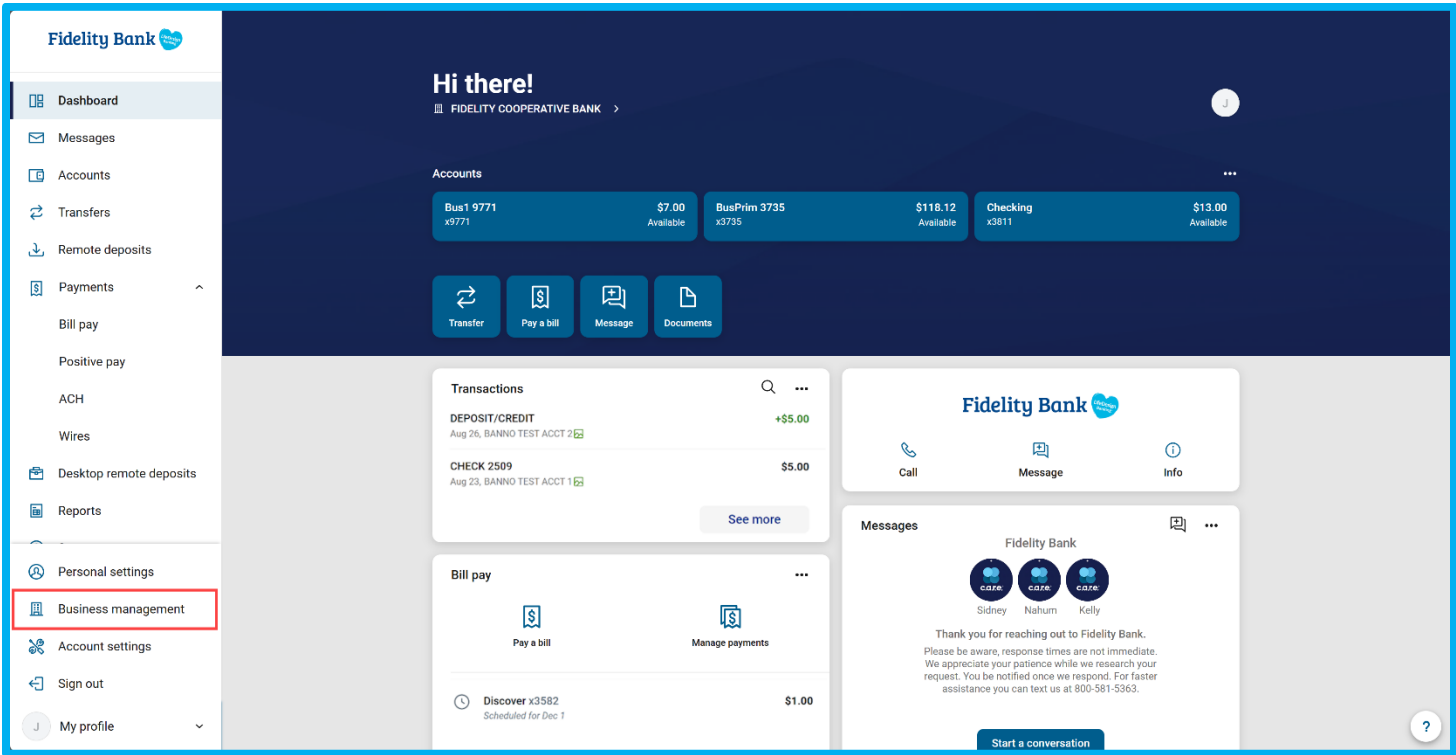
ACCOUNT	ACCESS
MunChk 5260 XXX5260	3 <input checked="" type="checkbox"/> 4
BankAcct 1153 XXX0000	<input type="checkbox"/> >
BankAcct 1611 XXX0000	<input type="checkbox"/> >
See more	

- 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

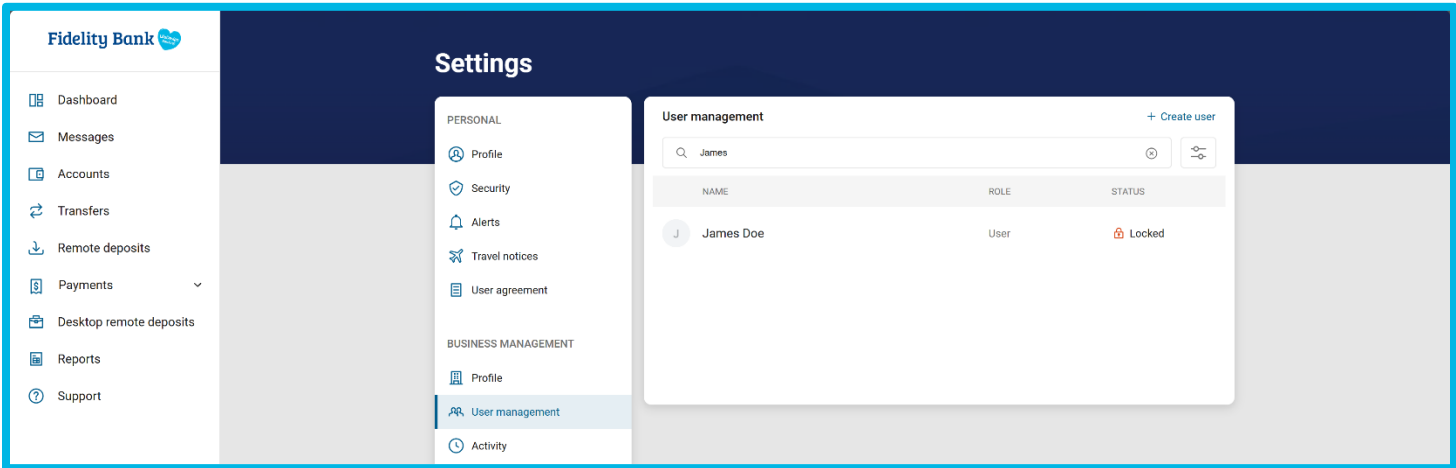
Step 1

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



Step 2

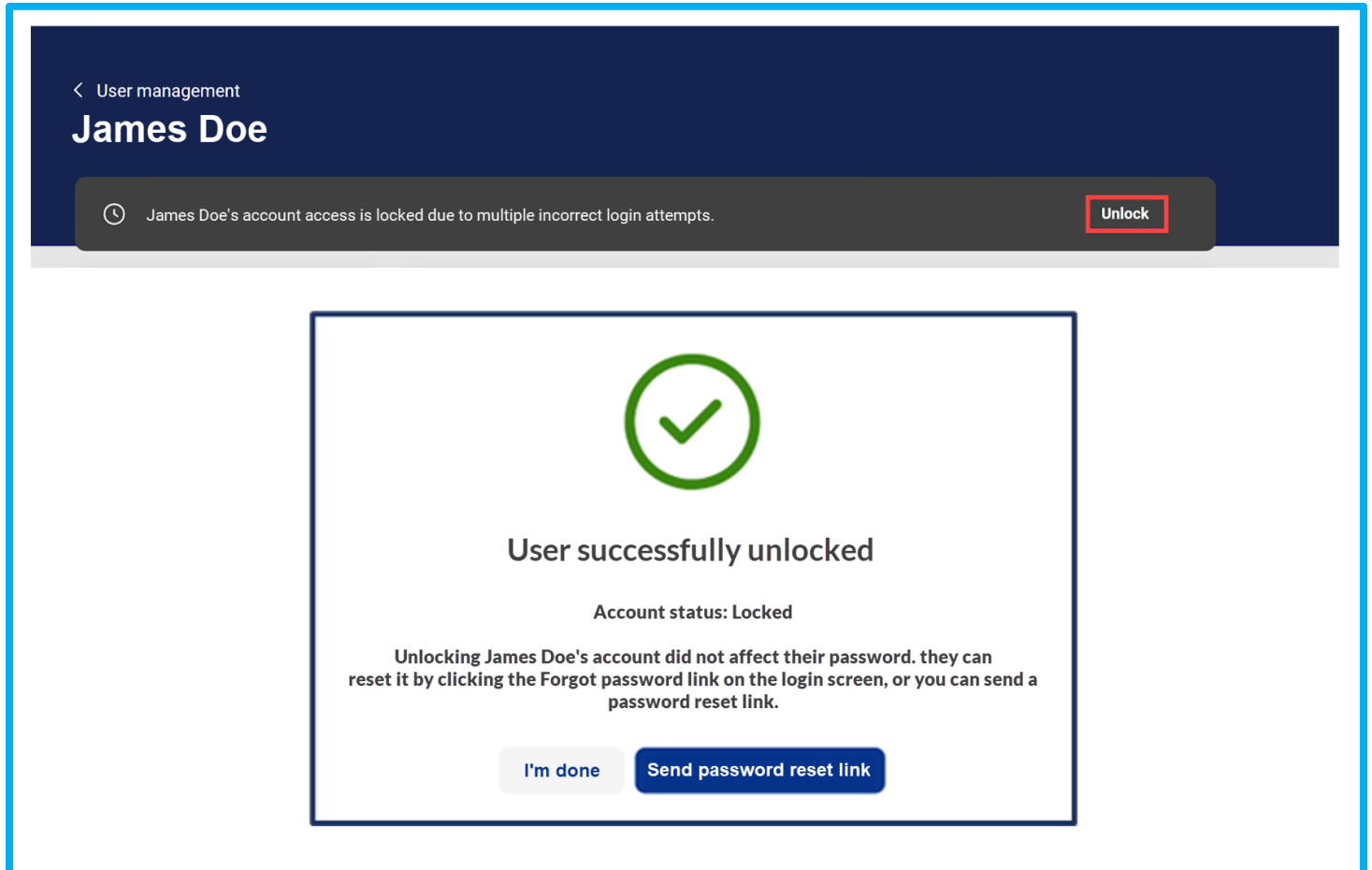
Select the locked user.



Step 3

Click **Unlock** and review the confirmation.

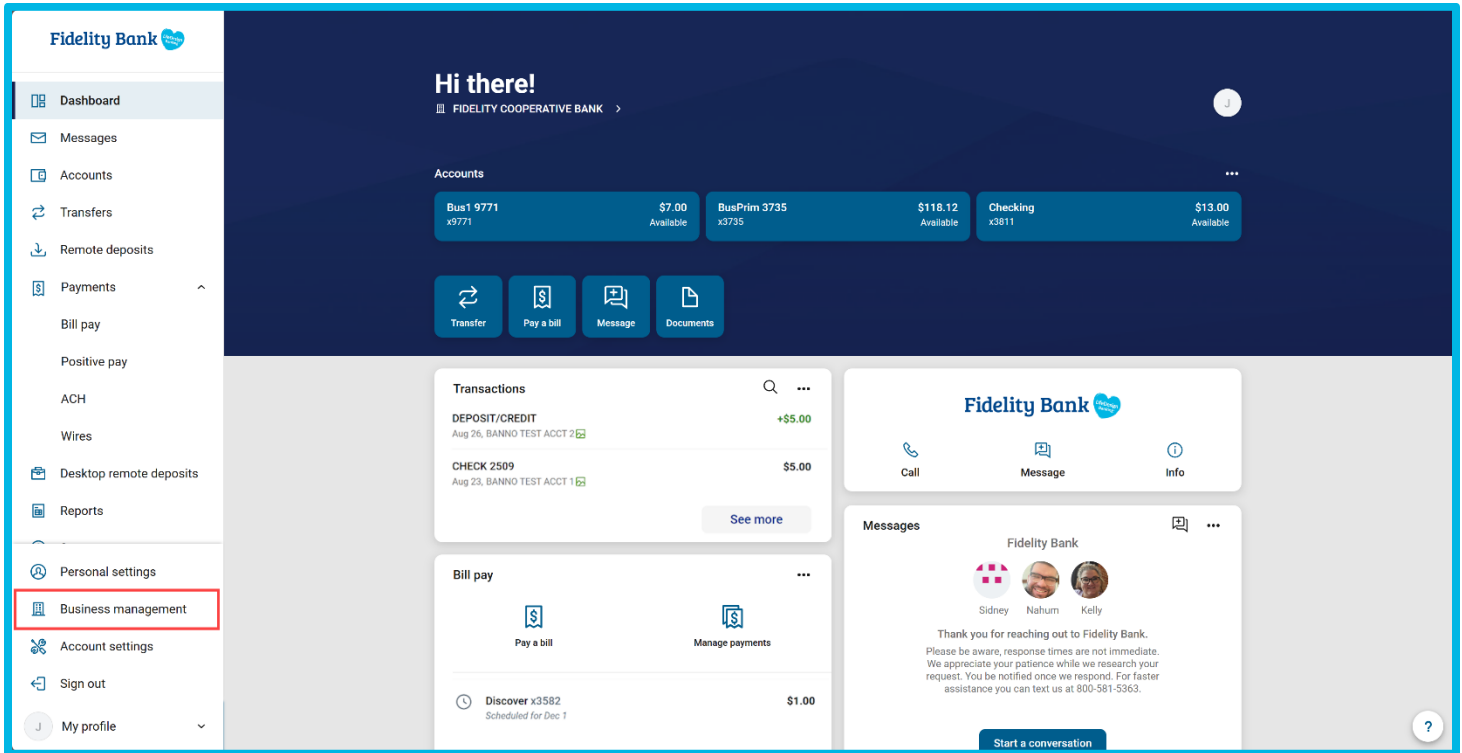
Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.



Reset a User's Password

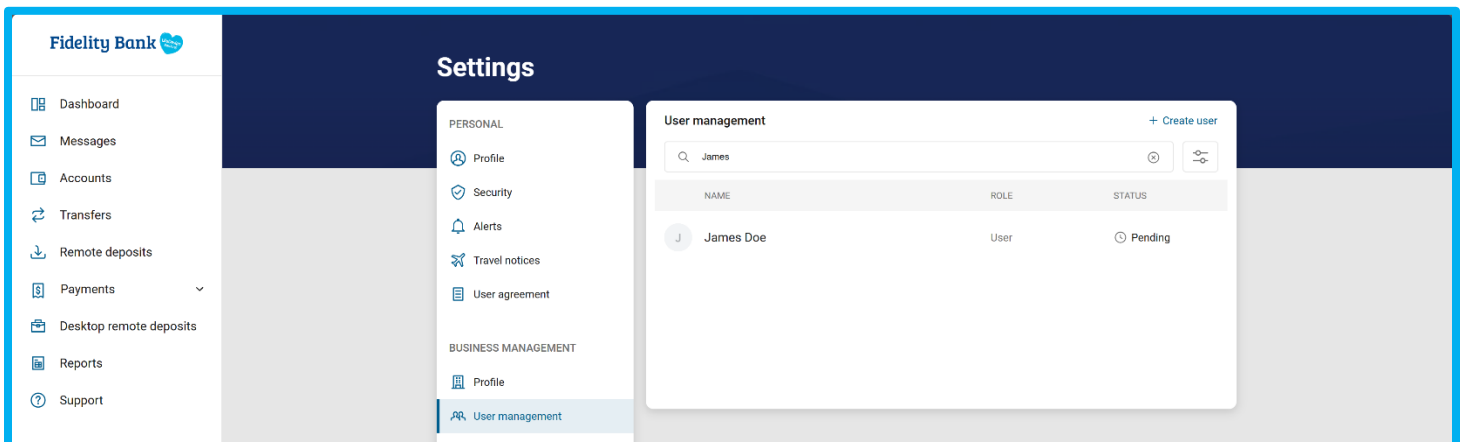
Step 1

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



Step 2

Select the user to reset.



Step 3

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

