

Business Online Banking  
**Administrator User Guide**





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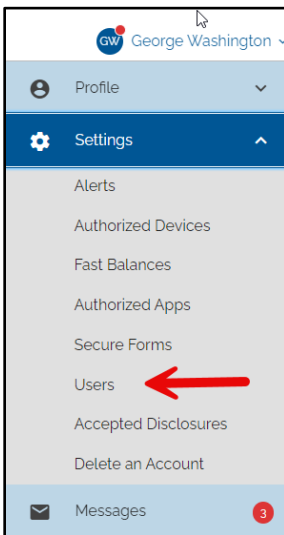
### Setting Up a New User

An administrator with the Manage Users entitlement will need to login to online banking to add a user.

Click on your name in the right-hand corner.



Click **Settings** then **Users**



A list of users will display. Administrators are designated with the User Type - *Business User (Administrator)*

Name ↑	User Type	User ID	Status	Last Login	
George Washington	Business User (Administrator)	testcoadmin	Active	10/25/2024 4:49:28 PM	
John Adams	Business User (Administrator)	testcoadmin2	Active	10/25/2024 9:05:08 AM	
Kate Jones	Business User	testingco@klm04	Active	05/05/2024 8:00:00 PM	
Thomas Jefferson	Business User (Administrator)	testadmin	Active	10/21/2024 8:18:35 AM	

**Add User**



### Click **Add User**

User ID cannot contain the last name, date of birth, or SSN.

Passwords:

- Must be 9 – 32 characters long
- must contain: a lowercase letter, an uppercase letter, a number, and a special character (~!@#%&\*()[]{}<>\_+ =/|\,.;:'''?)

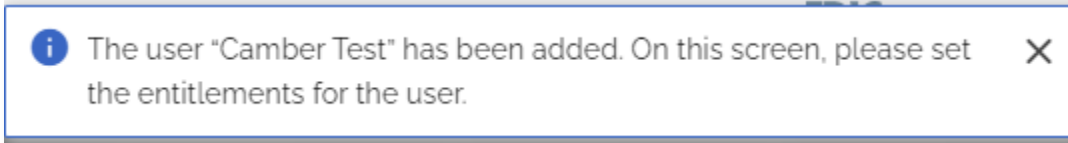
### User Details

* User ID	Contact Information
<input type="text"/>	* Email Address
* Temporary Password	<input type="text"/>
* Confirm Password	Home Phone
	( <input type="text"/> ) <input type="text"/> <input type="text"/>
Status	* Mobile Phone
<input checked="" type="radio"/> Active <input type="radio"/> Disabled <input type="radio"/> Locked	( <input type="text"/> ) <input type="text"/> <input type="text"/>
Personal Information	Work Phone
Title	( <input type="text"/> ) <input type="text"/> <input type="text"/> ext. <input type="text"/>
* First Name	Home Address
<input type="text"/>	Address Line 1
Middle Name	<input type="text"/>
<input type="text"/>	Address Line 2
* Last Name	<input type="text"/>
Suffix	City
<input type="text"/>	<input type="text"/>
Birth Date	State
MM/DD/YYYY <input type="text"/>	<input type="text"/>
Social Security Number	ZIP Code
<input type="text"/>	<input type="text"/>

Complete all required fields on the User Details screen. Click **Save**.

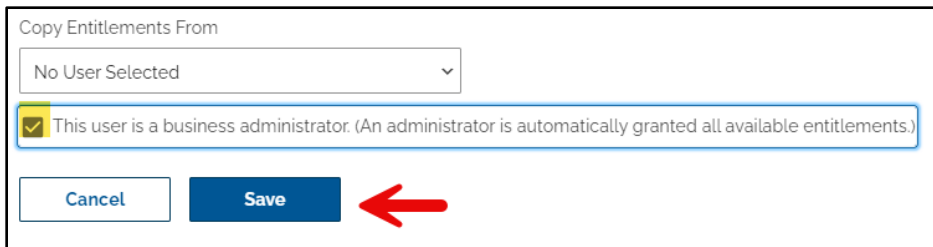


After clicking Save, a message will display and will direct the Administrator to the entitlements page.



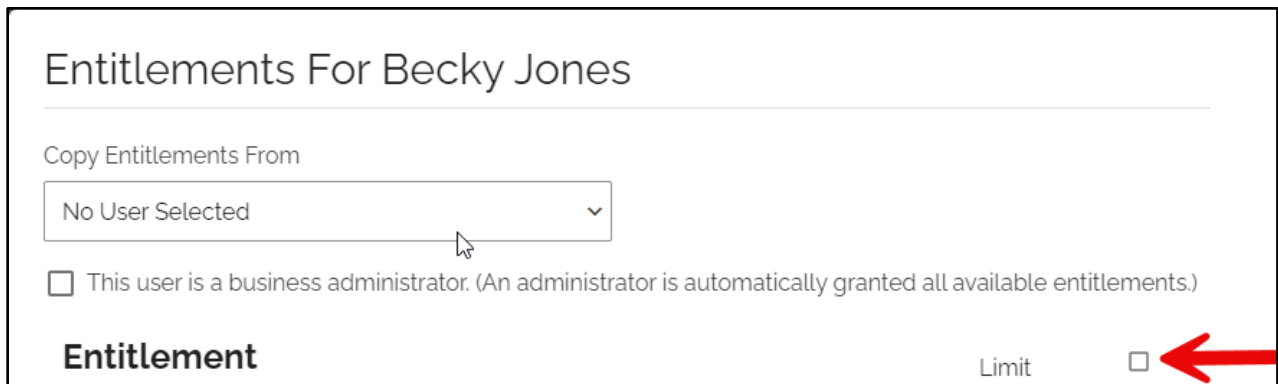
### Setting Up a New User's Entitlements

If the user is going to be an Administrator (with full access), check the box for business administrator. and click **Save**.



If the user will not be an administrator, click the Limit Checkbox to prefill the entitlements and limits that are established for your business. If this user should not have access to an entitlement uncheck the applicable box. If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.

Note:



### ACCOUNTS:

- *Deposit Checks* (i.e. mobile deposit).
  - Maximum Transaction Limit: maximum amount the user can deposit in one transaction



- Maximum Daily Limit: maximum total deposit amount per day
- *Stop Payments*: uncheck the box if the user should not have access to place stop payments

Accounts		<input checked="" type="checkbox"/>
Deposit Checks		
Maximum Transaction Limit	\$ 25000.00	<input type="text" value="25,000.00"/>
Maximum Daily Limit	\$ 25000.00	<input type="text" value="25,000.00"/>
Risk Management Services		<input checked="" type="checkbox"/>
Stop Payments		<input checked="" type="checkbox"/>

### ACH:

The business' approved ACH limits will appear in the following boxes. If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.

ACH		<input checked="" type="checkbox"/>
Per-Transaction Step-up Challenge Threshold	\$ —	<input type="text" value="—"/>
Review Threshold for a Credit Transaction	\$ 100000.00	<input type="text" value="100,000.00"/>
Hard Limit for a Credit Transaction	? \$ —	<input type="text" value="—"/>
Review Threshold for a Debit Transaction	\$ 100000.00	<input type="text" value="100,000.00"/>
Hard Limit for a Debit Transaction	? \$ —	<input type="text" value="—"/>
Review Threshold for a Batch Credit	\$ —	<input type="text" value="—"/>
Hard Limit for a Batch Credit	? \$ —	<input type="text" value="—"/>
Review Threshold for a Batch Debit	\$ —	<input type="text" value="—"/>
Hard Limit for a Batch Debit	? \$ —	<input type="text" value="—"/>

### Number of Approvals Required

Number of Approvals Required	<input type="text" value="0"/>
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- **0** – no additional approvals are required within the business unless the user is over their limit.
- **1** – one additional approval is required within the business regardless of the amount.

### ACH Pass-Thru (i.e. uploading NACHA files)

ACH Pass-Thru	<input checked="" type="checkbox"/>
Number of Approvals Required	<input type="text" value="0"/>
Approve and Reject	<input checked="" type="checkbox"/>
Upload	<input checked="" type="checkbox"/>

- Select the number of approvals required (0 or 1)
  - 0 – no additional approvals are required within the business unless the user is over their limit.
  - 1 – one additional approval is required within the business regardless of the amount
- Approve and Reject: uncheck the box if the user cannot approve and/or reject uploads.
- Upload: uncheck if the user cannot upload files.

Allow Custom Tax Payments	<input checked="" type="checkbox"/>
Approve and Reject	<input checked="" type="checkbox"/>
Authorized ACH Companies	
Testing Company - 561235567	<input checked="" type="checkbox"/>

- Allow Customer Tax Payments: uncheck if the user will not need to send tax payments.
- Approve and Reject: uncheck the box if user should not be able to approve or reject another user's ACH files.
- Authorized ACH Companies: uncheck the box(es) by the company(s) if the user should not be able to send files on behalf of the company.



### Initiate

Initiate			<input checked="" type="checkbox"/>
Daily Review Threshold for User Credit Transactions (by Effective Date)	\$ 100000.00		100,000.00
Daily Hard Limit for User Credit Transactions (by Effective Date)	?	\$ -	-
Daily Review Threshold for User Debit Transactions (by Effective Date)	\$ 100000.00		100,000.00
Daily Hard Limit for User Debit Transactions (by Effective Date)	?	\$ -	-
Monthly Review Threshold for User Credit Transactions (by Effective Date)	\$ -		-
Monthly Hard Limit for User Credit Transactions (by Effective Date)	?	\$ -	-
Monthly Review Threshold for User Debit Transactions (by Effective Date)	\$ -		-
Monthly Hard Limit for User Debit Transactions (by Effective Date)	?	\$ -	-
Daily Review Threshold for User Credit Transactions (by Initiate Date)	\$ -		-
Daily Hard Limit for User Credit Transactions (by Initiate Date)	?	\$ -	-
Daily Review Threshold for User Debit Transactions (by Initiate Date)	\$ -		-
Daily Hard Limit for User Debit Transactions (by Initiate Date)	?	\$ -	-
Monthly Review Threshold for User Credit Transactions (by Initiate Date)	\$ -		-
Monthly Hard Limit for User Credit Transactions (by Initiate Date)	?	\$ -	-
Monthly Review Threshold for User Debit Transactions (by Initiate Date)	\$ -		-
Monthly Hard Limit for User Debit Transactions (by Initiate Date)	?	\$ -	-

- Initiate: uncheck this box if the user should not have access to send an ACH.
- If the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.

Recurring	<input checked="" type="checkbox"/>
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- Uncheck the box for recurring, if the user should not have access to send recurring batches.





### Manage Batches & Participants

Manage Batches & Participants	<input checked="" type="checkbox"/>
Manage Denied Users	<input checked="" type="checkbox"/>
Manage Participant Distributions	<input checked="" type="checkbox"/>

- Uncheck the box Manage Batches & Participants if the user should not have access to manage Denied Users and/or Participant Distributions.

Manage Restricted Batches	<input checked="" type="checkbox"/>
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- Uncheck the box if the user should not manage a restricted batch.

Manage State Tax IDs	<input checked="" type="checkbox"/>
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- Uncheck the box if the user will not need to send State tax payments via ACH.

### SEC Codes

SEC Codes	
PPD Credit - Consumer Credit	<input checked="" type="checkbox"/>
PPD Debit - Consumer Debit	<input checked="" type="checkbox"/>
CCD Credit - Non-Consumer Credit	<input checked="" type="checkbox"/>
CCD Debit - Non-Consumer Debit	<input checked="" type="checkbox"/>
Tax Payments	<input checked="" type="checkbox"/>
CTX Debit - Corporate Trade Exchange Debit	<input checked="" type="checkbox"/>
CTX Credit - Corporate Trade Exchange Credit	<input checked="" type="checkbox"/>
Child Support Payments	<input checked="" type="checkbox"/>
PPD - Consumer Transaction	<input checked="" type="checkbox"/>
CCD - Tax Payments	<input checked="" type="checkbox"/>
Corporate Trade Exchange	<input checked="" type="checkbox"/>
CCD - Child Support Payments	<input checked="" type="checkbox"/>



- SEC Codes (how the ACH files are coded): uncheck codes that the user should not access. (All are recommended.)

### BILL PAY AND CARDS:

Bill Pay	<input checked="" type="checkbox"/>
Cards	<input checked="" type="checkbox"/>

- Uncheck the box next to Bill Pay if the user should not have access to Bill Pay for the business
- Uncheck the box next to Cards, if the business does not have credit cards with Fidelity Bank or the user should not have access to Credit Cards.

### ENTITLEMENTS:

<b>Entitlements</b>	
Manage Users	<input checked="" type="checkbox"/>

- Entitlements: uncheck this box if the user should not have access to Manage Users.

### TRANSFERS:

<b>Transfers</b>		<input checked="" type="checkbox"/>
Maximum Transaction Limit	\$ —	<input type="text" value="—"/>
Maximum Daily Limit	\$ —	<input type="text" value="—"/>
Unlinked and External Transfer Per-Transaction Step-up Challenge Threshold	\$ —	<input type="text" value="—"/>
External Transfers		<input checked="" type="checkbox"/>
Manage External Accounts		<input checked="" type="checkbox"/>
Manage Unlinked Accounts		<input checked="" type="checkbox"/>

- Transfers: uncheck this box if the user should not have access to Internal/External/Intrabank Transfers
- Maximum Transaction Limit/Maximum Daily Limit: Leave this field with a dash or enter the desired transfer limits. This will allow the user to move money internally between business accounts at Fidelity Bank.
- Unlinked and External Transfer Per Step-up Challenge Threshold: Leave this field with a dash.



- External Transfers: uncheck this box if the user should not have access to conduct External Transfers (move money to/from accounts at another institution) and/or manage External/Intrabank (unlinked) accounts.

### WIRES:

<b>Wires</b>		<input checked="" type="checkbox"/>
Number of Approvals Required		0
Approve and Reject		<input checked="" type="checkbox"/>
Initiate		<input checked="" type="checkbox"/>
Maximum Transaction Review Threshold	\$ 1000000.00	1,000,000.00
Maximum Transaction Hard Limit	? \$ 1000000.00	1,000,000.00
Per-Transaction Step-up Challenge Threshold	\$ —	—
Maximum Daily User Review Threshold	\$ —	—
Maximum Daily User Hard Limit	? \$ —	—
Maximum 7-Day Rolling Limit	\$ —	—
Maximum 30-Day Rolling Limit	\$ —	—
Recurring		<input checked="" type="checkbox"/>
Manage Payees		<input checked="" type="checkbox"/>
Wire Types		
Domestic		<input checked="" type="checkbox"/>
Freeform		<input checked="" type="checkbox"/>
International		<input checked="" type="checkbox"/>
Use Foreign Currency		<input checked="" type="checkbox"/>

- Wires: uncheck this box if the user should not have access to wires.
- Number of Approvals Required: select one if the user will need approval to send wires.
- Approve and Reject: uncheck this box if the user should not have authority to approve and reject wires.
- Initiate:
  - Maximum Transaction Review Threshold: if the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
  - Maximum Transaction Hard Limit: if the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
  - Per-Transaction Step-up Challenge Threshold: Leave this field with a dash.



- Maximum Daily User Review Threshold: if the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
- Maximum Daily User Hard Limit: if the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
- Maximum 7-Day Rolling Limit: Leave this field with a dash.
- Maximum 30-Day Rolling Limit: if the user should have a lower limit than the business limit, use the open text box on the right to enter a lesser amount.
- Recurring: uncheck this box if the user should not set recurring wires.
- Manage Payee: uncheck this box if the user should not manage payees.
- Wire Types: uncheck any wire type that the user should not have access to submit.
  - Domestic: Wires sent within the United States (only).
  - Freeform: Give this option to all Wire users.
  - International: if checked, international wires can be sent. If the 'use Foreign Currency' option is checked, the user can send in other currencies.

### ZELLE:

Zelle® <input checked="" type="checkbox"/>
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- Uncheck this box if this user should not have access to Zelle.

### ACCOUNTS:

Accounts	All Entitlements	eStatement Preference	Stop Payments	View	ACH From	ACH To	Bill Pay	Transfer From	Transfer To	Wires
x1851 - Adv Busn Chkg	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
x7899 - ANALYSIS INT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
x6176 - Business Saving	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- Uncheck any of the boxes that the user should not have access to on each account type.



### PROFILES:

Profiles	All Entitlements	Tax Documents	Bill Pay Approver	Bill Pay Access	Card Access	Update Profile	Add EXT Account (Business)	EXT Transfer Access	Zelle Access
TESTING COMPANY (Business)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- Uncheck any business-level functions that the user should not have access to for any profile listed.

Click **Save**.

### COPY ENTITLEMENT FROM EXISTING USER:

If there is another user with the same access that the new user requires, the administrator can copy from the applicable user. Click the drop-down box and select the user's name.


#### Entitlements For Abby Cole

Copy Entitlements From

Kate Jones (testingco@klmo4)

**fidelitybanknc.architect-cert.fiservapps.com says**

All unsaved changes will be lost. Are you sure you want to continue?



Click **OK** to confirm the change.

The entitlements for the new user will populate. Scroll down to review the entitlements and click **Save**.



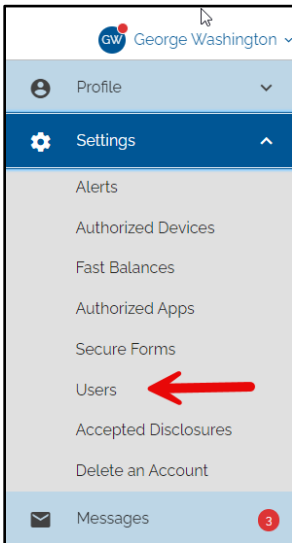
### Editing a User's Entitlements

An administrator with the Manage Users entitlement will need to login to online banking to edit users.

Click the name in the upper right-hand corner.



Click **Settings** then **Users**



A list of users will be displayed.

Name ↑	User Type	User ID	Status	Last Login	
George Washington	Business User (Administrator)	testcoadmin	Active	10/25/2024 4:49:28 PM	
John Adams	Business User (Administrator)	testcoadmin2	Active	10/25/2024 9:05:08 AM	
Kate Jones	Business User	testingco@klmo4	Active	05/05/2024 8:00:00 PM	
Thomas Jefferson	Business User (Administrator)	testadmin	Active	10/21/2024 8:18:35 AM	

[Add User](#)



- Click the **Key** icon to the right of user's name to edit the entitlements.
- Click the Pencil icon to change the user's personal information (name, email, phone, etc.). If the user ID currently contains the user's first name, last name, date of birth, or SSN you will need to change the user ID to meet the user ID requirements.
- Click the Trashcan icon to delete a user.

A list of current entitlements for the user will display.

Make any necessary changes, scroll down and click **Save**. Please note any changes will be highlighted with a yellow-orange color so it's easy to see.

### Entitlements For Kate Jones

Copy Entitlements From

This user is a business administrator. (An administrator is automatically granted all available entitlements.)

Entitlement	Limit	<input type="checkbox"/>
<b>Accounts</b>		<input checked="" type="checkbox"/>
Deposit Checks		
Maximum Transaction Limit	\$ 25000.00	<input type="text" value="25,000.00"/>
Maximum Daily Limit	\$ 25000.00	<input type="text" value="25,000.00"/>
Risk Management Services		<input type="checkbox"/>
Stop Payments		<input checked="" type="checkbox"/>
<b>ACH</b>		<input checked="" type="checkbox"/>
Per-Transaction Step-up Challenge Threshold	\$ --	<input type="text" value="--"/>
Review Threshold for a Credit Transaction	\$ 100000.00	<input type="text" value="500.00"/>
Hard Limit for a Credit Transaction	<input type="text" value="?"/> \$ --	<input type="text" value="--"/>

Once the changes have been saved, a confirmation message will display.