# Business Advantage Administration User Guide

Fidelity Bank
Right By You®

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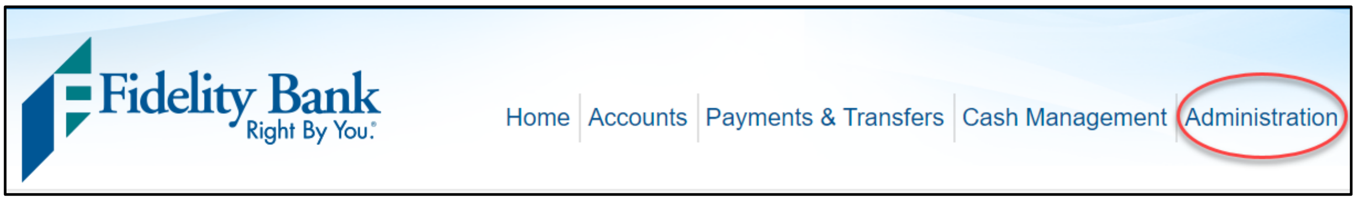
# Create a New User

### Steps to Create a New User

Click on **Administration**.

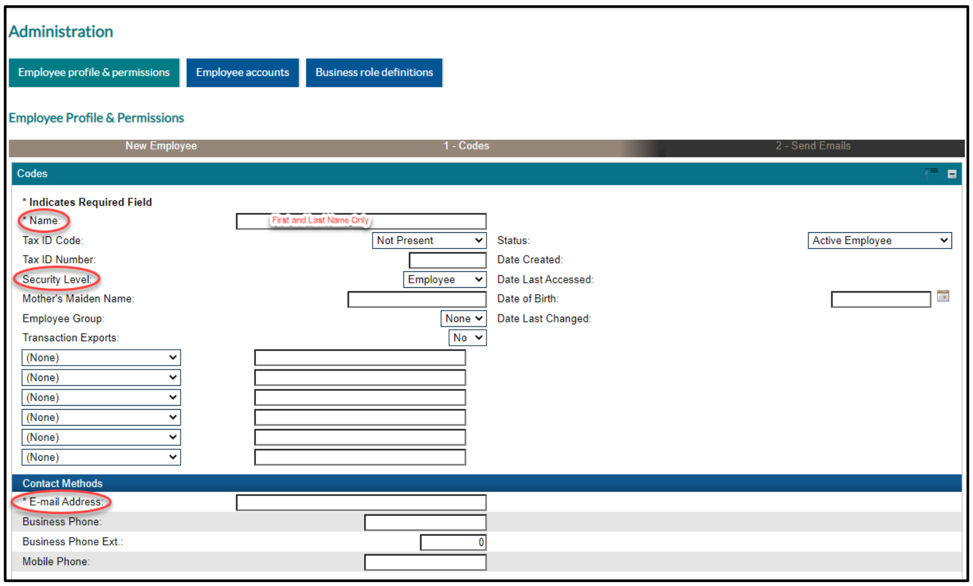



Employee Profile & Permissions


Select **New Employee** and click **Submit**.

If you are setting up a user that will have similar access to an existing user, select **New Employee Using Existing Employee**. This option will prefill specific fields based on the existing employee profile. A list of users will display to copy. Select an existing user by clicking on their name.

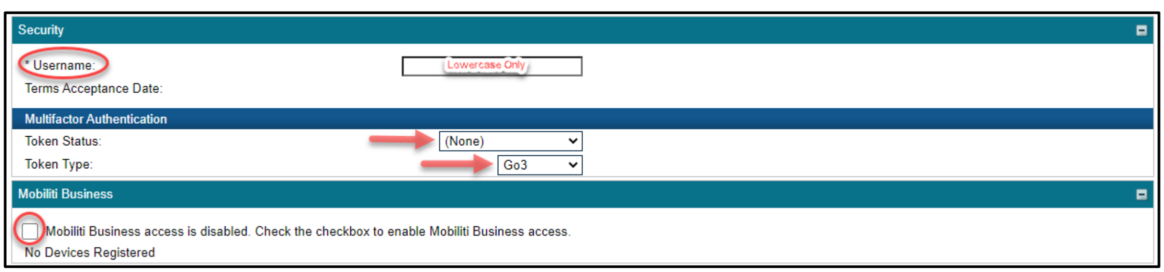
**Complete the following fields for the new user:**




**Name**: Enter the user's First and Last name
**Security Level**: If the business is enrolled in Bill Pay, determine what permission this user should have regarding Bill Pay.

- Employee – requires the user to obtain dual approval
- Supervisor – no approval required
- Administrator – no approval required

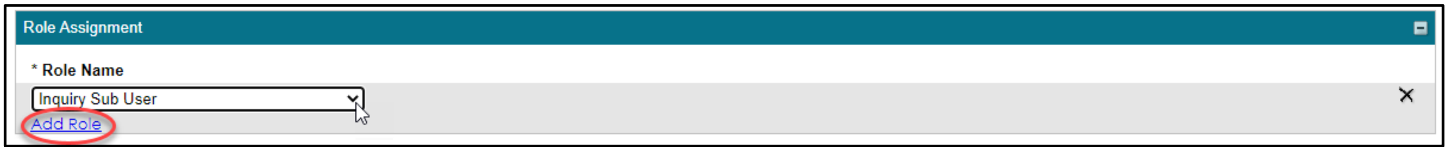
**Email Address**: Enter the user's email address.




**Username**: Enter a unique username for this new user. Usernames need to be all lowercase.
**Token Status**: This is only required if the user will originate ACH and/or Wires. If needed, select **Pending Enablement.**
**Token Type:** If status is Pending Enablement, a Token Type will need to be selected.

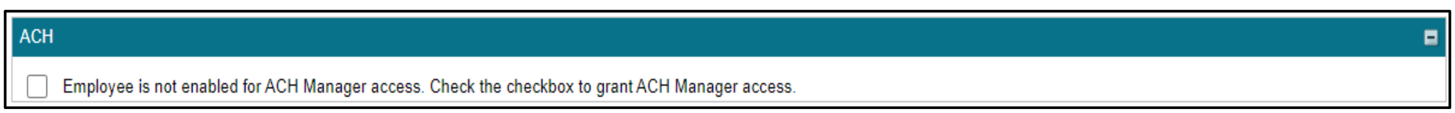
- **Go3** – key fob token. If selecting this token type, please contact Business Solutions to have the token shipped to your local branch.
- **Soft Token –** smart phone application that is available on up-to-date Android and iPhone software.

**Mobiliti Business** – check the box to allow the user to download and access the account(s) on the Fidelity Bank Business App.

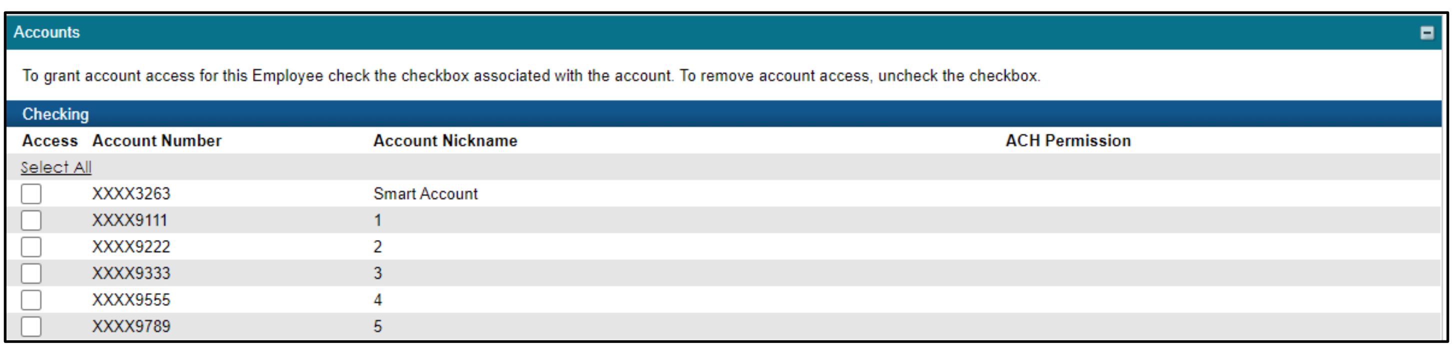



**Role Name**: Role Assignments defines what access and permissions the user will have on the assigned accounts with their login credentials. Click on the dropdown box to select a role, click **Add Role**. Repeat this step for each applicable role.

- All users, excluding Senior Administrator, should have Inquiry Sub User as a Role Name. Inquiry Sub User allows basic view only access.
- If the business utilizes ACH and/or Wire, the other Role Name options are BA ACH Submitter, BA ACH Approver, BA Wire Submitter, BA Wire Approver.
    - Submitter Role can create ACH and/or Wires.
    - Approver Role can approve ACH and/or Wires.
    - If a user has both Submitter and Approver roles, they will be able to process an ACH and/or Wire without additional approval.
        - If this user will need an Approver, please contact Business Solutions to assist with the setup of dual control.




**ACH Manager Access**: Check the box if the user has ACH Submitter and/or ACH Approver roles


Accounts

To grant account access for this Employee check the checkbox associated with the account. To remove account access, uncheck the checkbox.

Checking

| Access | Account Number | Account Nickname | ACH Permission |
|---|---|---|---|
| Select All | | | |
| ☐ | XXXX3263 | Smart Account | |
| ☐ | XXXX9111 | 1 | |
| ☐ | XXXX9222 | 2 | |
| ☐ | XXXX9333 | 3 | |
| ☐ | XXXX9555 | 4 | |
| ☐ | XXXX9789 | 5 | |

**Accounts**: Check the checkbox next to the accounts the user will need to access.
**ACH Permission**: ACH Permission dropdown box will display if ACH is enabled above in the ACH Manager Access section. ACH origination is only available for accounts with a signed ACH agreement.

- Select the level of access needed, typically Full Access if granted.

**Certificate Of Deposit**

| Access | Account Number | Account Nickname | ACH Permission |
|---|---|---|---|
| Select All | | | |
| ☐ | XXXXXX1328 | CD | |

**Loans**

| Access | Account Number | Account Nickname | ACH Permission |
|---|---|---|---|
| Select All | | | |
| ☐ | 111 | CONS Unsecured | |
| ☐ | 170 | USDA Fixed | |
| ☐ | 171 | VA Fixed | |
| ☐ | 172 | FHA Fixed | |
| ☐ | 173 | Portfolio Fixed | |
| ☐ | 174 | Portfolio ARM | |
| ☐ | 175 | Conv Fixed | |
| ☐ | XXX1226 | CUSTOMER LOAN 1226 | |
| ☐ | XXX1228 | CUSTOMER LOAN 1228 | |

**Credit Card**

| Access | Account Number | Account Nickname | ACH Permission |
|---|---|---|---|
| Select All | | | |
| ☐ | XXXXXXXX1036 | Laura's TFB card | |

**Relationship Credit Card**

| Access | Account Number | Account Nickname | ACH Permission |
|---|---|---|---|
| Select All | | | |
| ☐ | XXXXXXXX7924 | Relationship - Laura's card | |

For any **CDs**, **Loans**, and/or **Credit Cards** available in Business Advantage, select the accounts the new user will need to access.

**Overrides**

| | |
|---|---|
| Cutoff Group Override: | Use Default |

**Approval Options**

| | |
|---|---|
| Review Internal Transfers: | No |

**Fund Transfer Options**

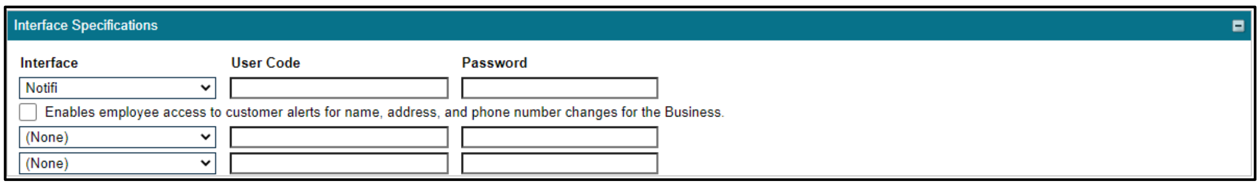
| | |
|---|---|
| Inquire Transfers: | No |
| Initiate Transfers: | No |
| Open Transfers: | Yes |

**Overrides**: *Do not change. Leave as Use Default.*
**Review Internal Transfers**: *Do not change: Leave as No.*
**Funds Transfer Options**: Select **Yes** or **No** to allow the user to **Inquire**, **Initiate** or **Open** (view details) a transfer.

**Stop Payments**

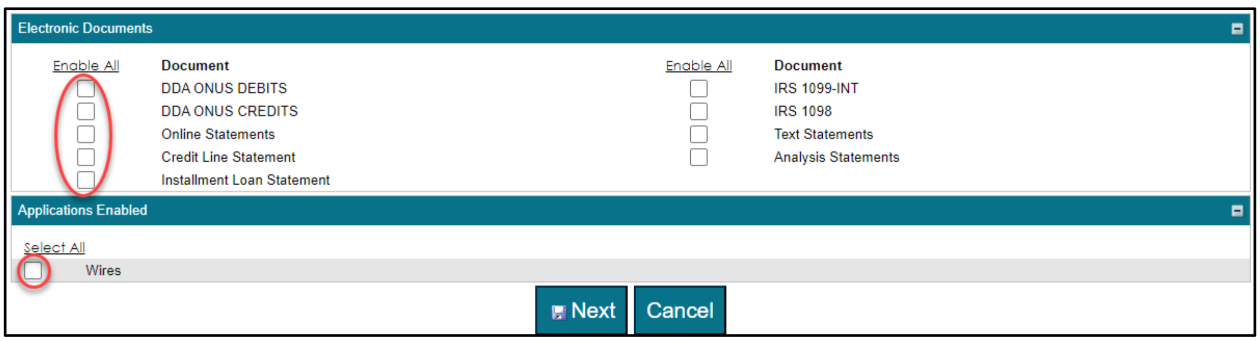
| | |
|---|---|
| Inquiry: | No |
| New: | No |

**Inquiry**: Select Yes if the user will need to inquire about a stop payment.
**New**: Select Yes if the user will need to place a stop payment.




**Interface Specifications** are additional services available to businesses in Business Advantage. The services displayed are the additional services that are currently being used by the business. If the new user needs access to these services, please contact Business Solutions (1-855-547-1385 ext. 3).

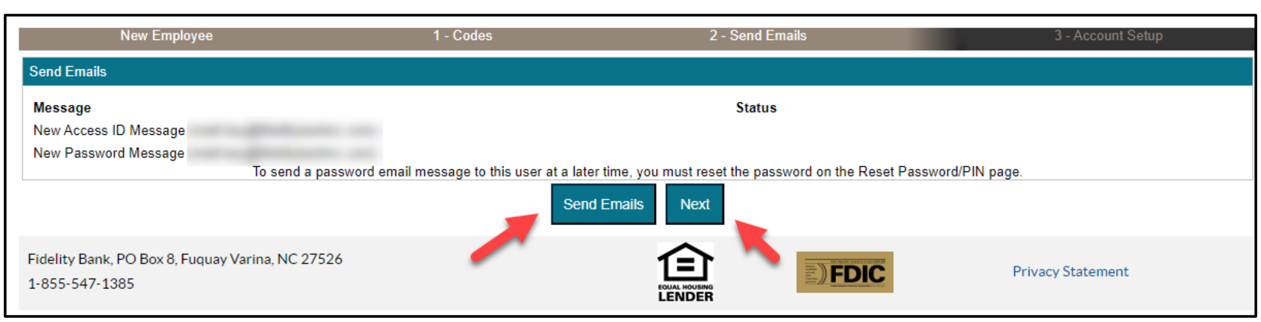
- For example: Bill Pay, ACH Alert LLC (*Positive Pay and ACH Filter*), Notifi (*Alerts*).



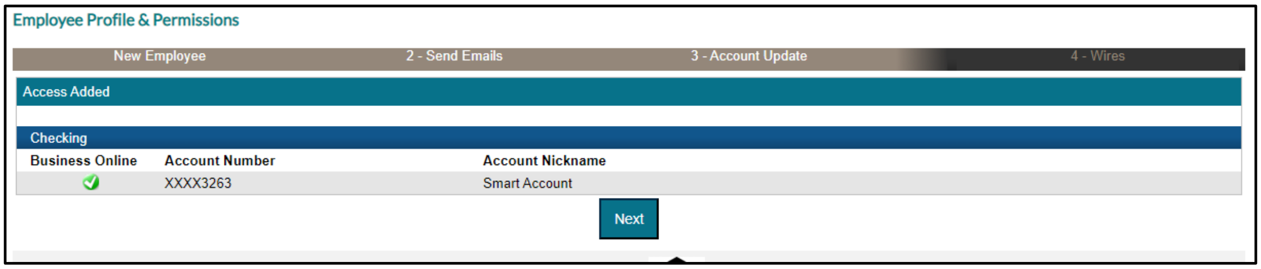

**Electronic Documents** – the applicable documents needed for the new user will display. Select all the documents in the left column.

**Applications Enabled** – if the user will need to originate wires, check the box next to Wires. Please note, the wire option requires the BA Wire Submitter and/or BA Wire Approver role in the Role Assignment section above.

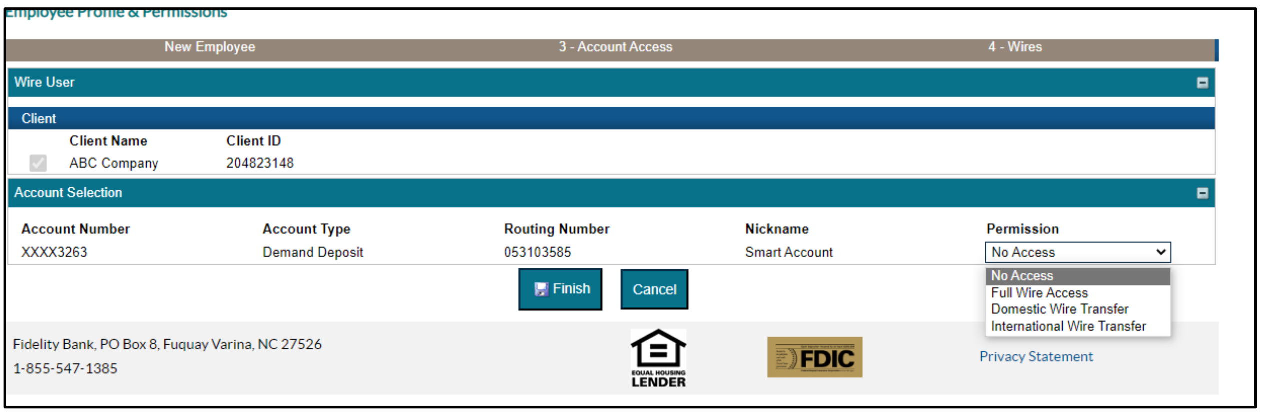
Click **Next**.




Click **Send Emails** to send the new user their username and a temporary password.
Click **Next** after you click Send Emails.




Verify each account has a green checkmark. Once all accounts are marked appropriately, click **Next**.



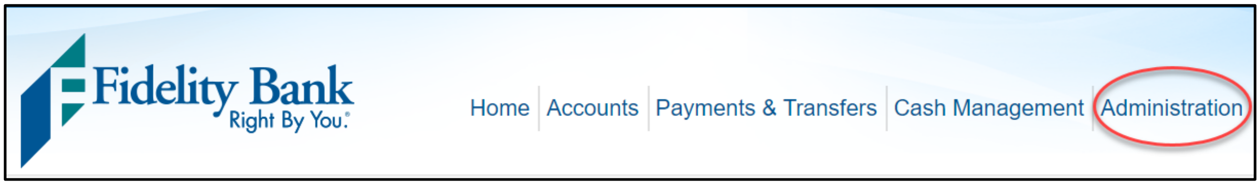

**Wires**- if the user will have wire capabilities, select the Wire Permission for each applicable account from the dropdown box.

- Do not turn on Wire access to an account unless a signed a wire agreement is on file with the bank. If you are not sure, please contact Business Solutions prior to granting access (1-855-547-1385 ext. 3).

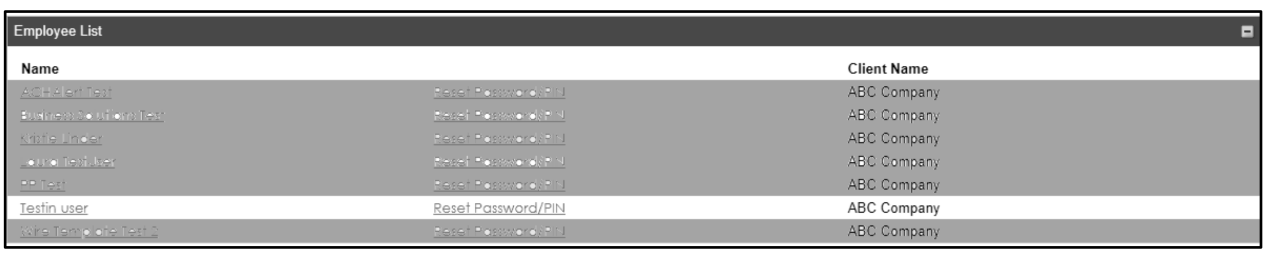
Click **Finish**

# Add or Update Account Access for Users

Click **Administration**.

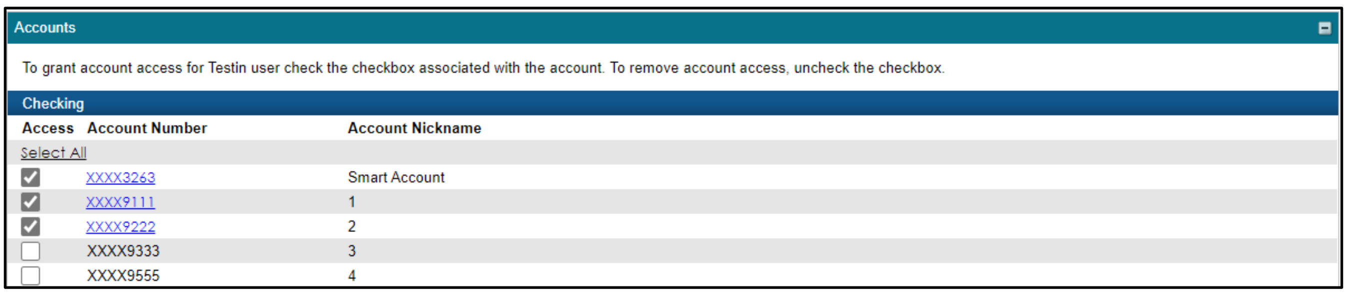



Select **Change Employee** and click **Submit.**

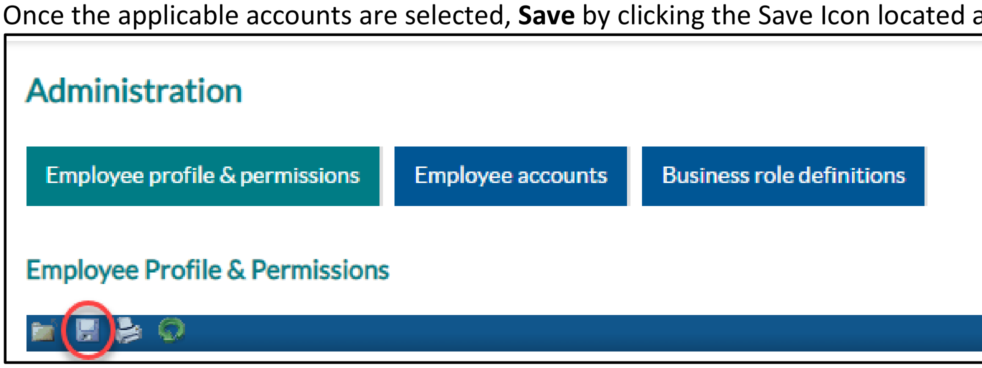

Click on the employee's name.


Scroll down to **Accounts** and click the **+** sign on the right side.



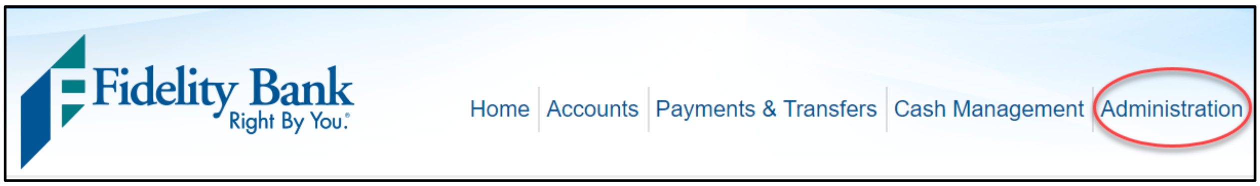

Check boxes to grant access to user or Uncheck boxes to remove access to user.

Once the applicable accounts are selected, **Save** by clicking the Save Icon located at the top of the screen.

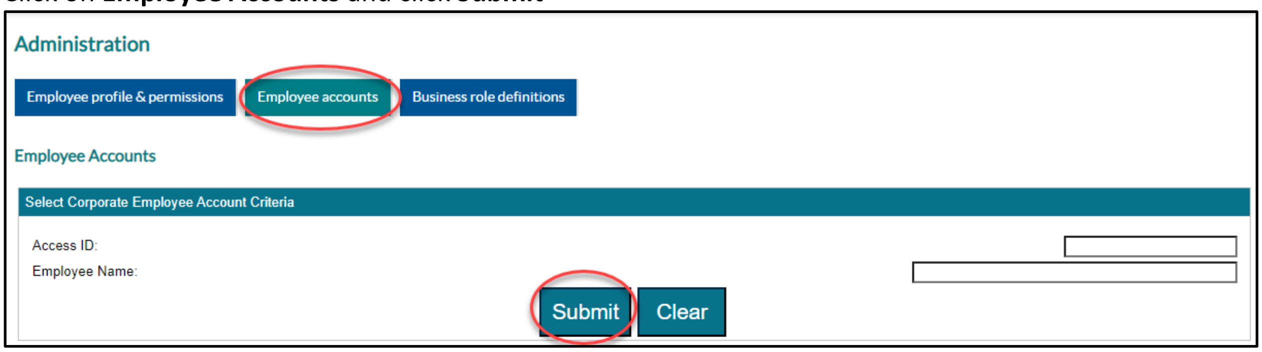


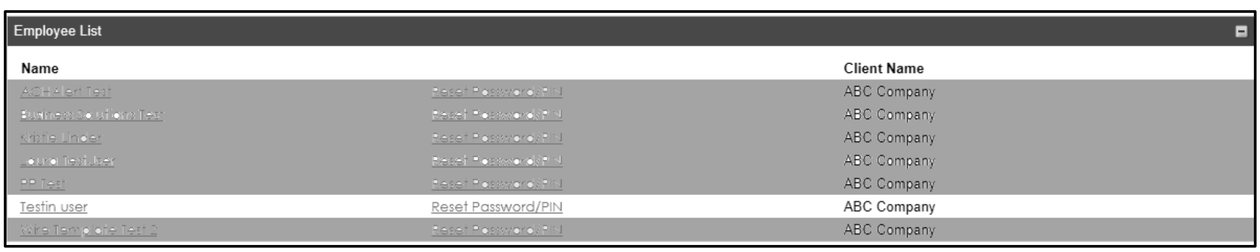
**Another option to add or update a user's account access -**

Click on **Administration**

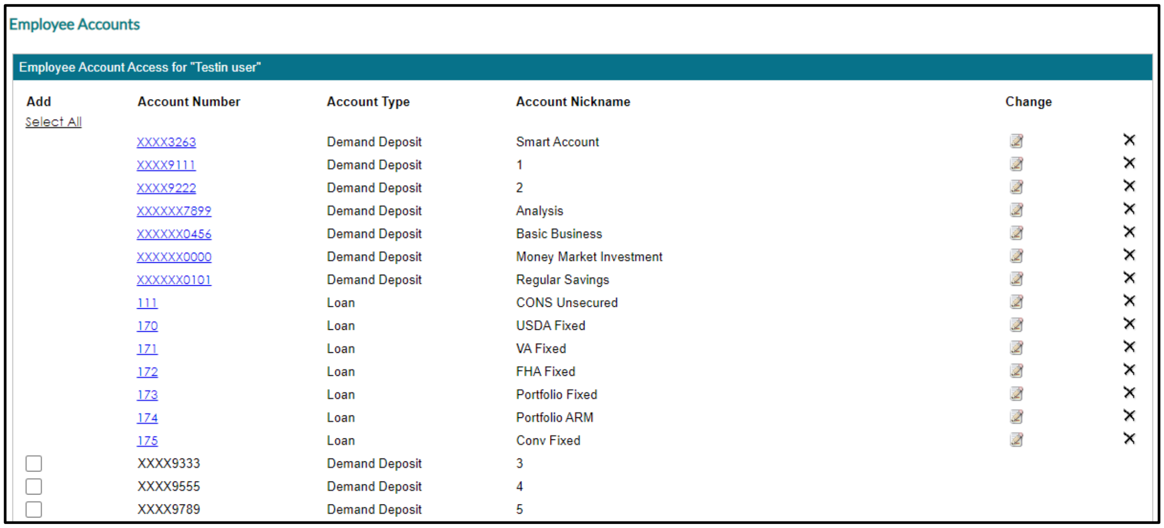



Click on **Employee Accounts** and click **Submit**



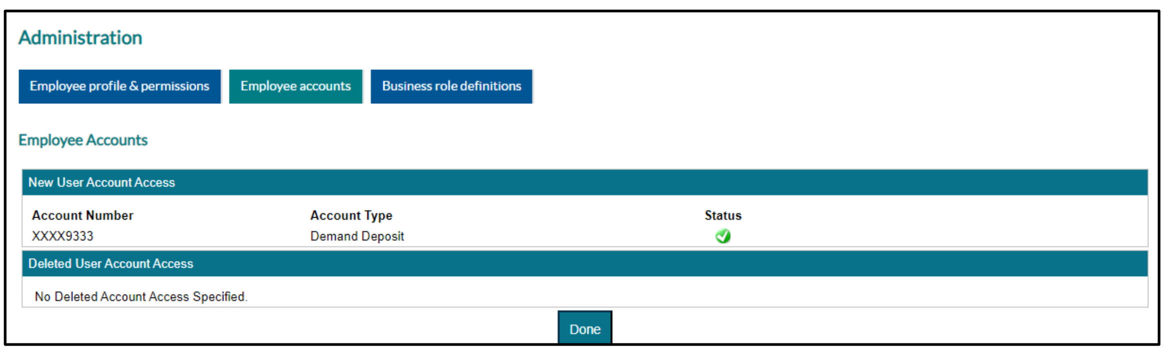




Click on the employee's name.




**Add:** click the check box to add an account to the user's access
**Remove:** click on the **X** to remove an account from the user's access.

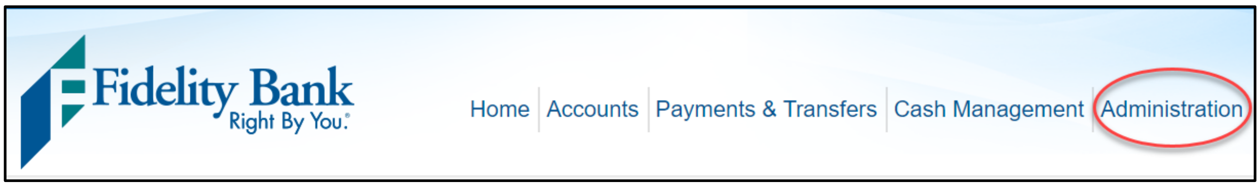
Click **Submit**



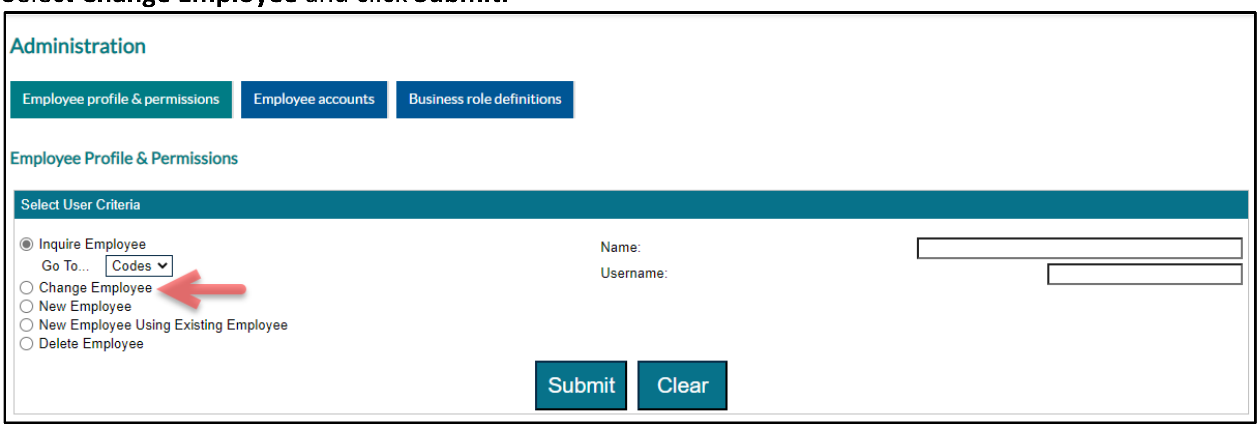

Once the status column has green checkmark, click **Done**.

## Password Reset

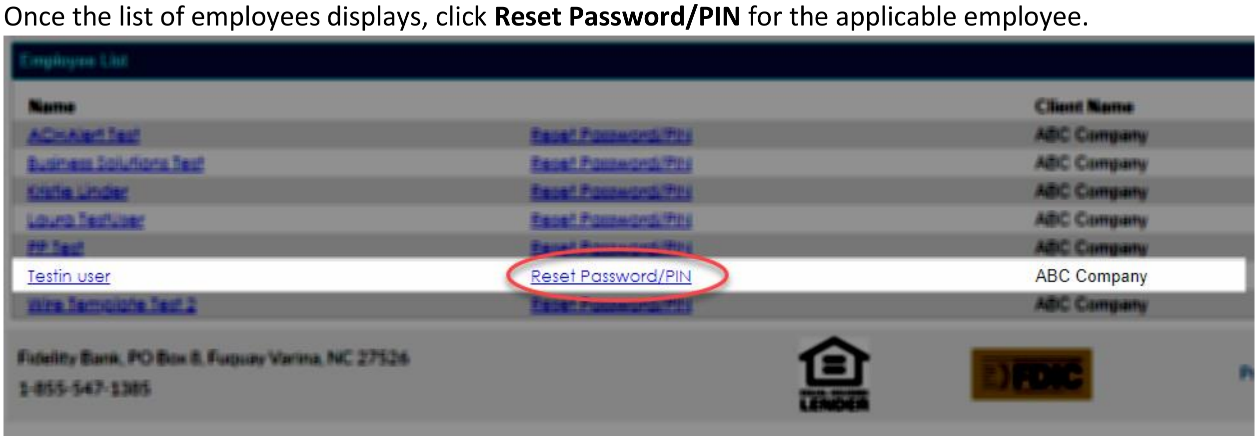
Click on **Administration**.

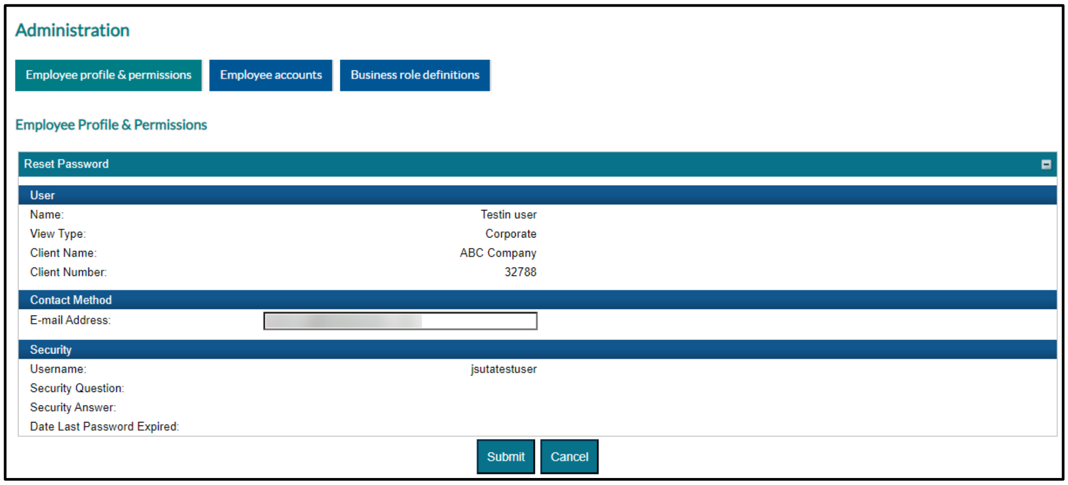



Select **Change Employee** and click **Submit.**

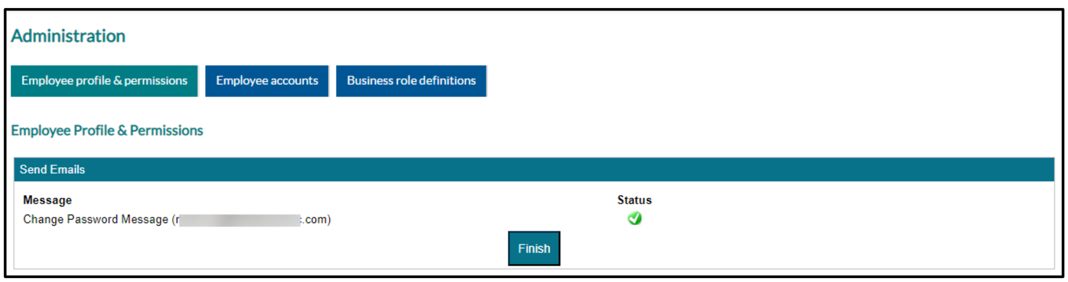



Once the list of employees displays, click **Reset Password/PIN** for the applicable employee.






Verify the employee's email address. Click **Submit**.




Click **Finish.** The employee will receive an email with a temporary password to use during their next login.