

Business Advantage Administration User Guide





Table of Contents

Create a New User.....3

Add or Update Account Access for a User.....9

Create a New User (View Only Access).....13

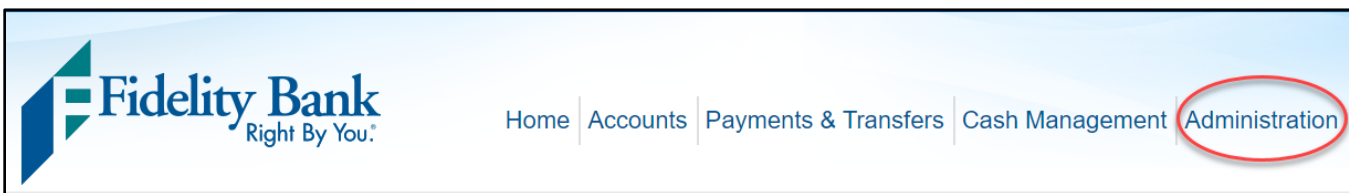
Password Reset.....14



Create a New User

Steps to Create a New User

Click on **Administration**.



Click on **Employee Profile & Permissions**

Administration

Employee profile & permissions | Employee accounts | Business role definitions

Employee Profile & Permissions

Select User Criteria

☒ Inquire Employee
Go To... Codes ▼

☐ Change Employee

☐ New Employee

☐ New Employee Using Existing Employee

☐ Delete Employee

Name:

Username:

Submit **Clear**

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.

Business Advantage Administration

User Guide



Role Assignment

* Role Name

Inquiry Sub User

Add Role

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

☐ Employee is not enabled for ACH Manager access. Check the checkbox to grant ACH Manager access.

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			
<input type="checkbox"/>	XXXX3263	Smart Account	
<input type="checkbox"/>	XXXX9111	1	
<input type="checkbox"/>	XXXX9222	2	
<input type="checkbox"/>	XXXX9333	3	
<input type="checkbox"/>	XXXX9555	4	
<input type="checkbox"/>	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.

Business Advantage Administration

User Guide



Certificate Of Deposit			
Access	Account Number	Account Nickname	ACH Permission
Select All			
<input type="checkbox"/>	XXXXXX1328	CD	

Loans			
Access	Account Number	Account Nickname	ACH Permission
Select All			
<input type="checkbox"/>	111	CONS Unsecured	
<input type="checkbox"/>	170	USDA Fixed	
<input type="checkbox"/>	171	VA Fixed	
<input type="checkbox"/>	172	FHA Fixed	
<input type="checkbox"/>	173	Portfolio Fixed	
<input type="checkbox"/>	174	Portfolio ARM	
<input type="checkbox"/>	175	Conv Fixed	
<input type="checkbox"/>	XXX1226	CUSTOMER LOAN 1226	
<input type="checkbox"/>	XXX1228	CUSTOMER LOAN 1228	

Credit Card			
Access	Account Number	Account Nickname	ACH Permission
Select All			
<input type="checkbox"/>	XXXXXXXX1036	Laura's TFB card	

Relationship Credit Card			
Access	Account Number	Account Nickname	ACH Permission
Select All			
<input type="checkbox"/>	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:	<input type="button" value="Use Default"/> <input type="button" value="v"/>

Approval Options	
Review Internal Transfers:	<input type="button" value="No"/> <input type="button" value="v"/>

Fund Transfer Options	
Inquire Transfers:	<input type="button" value="No"/> <input type="button" value="v"/>
Initiate Transfers:	<input type="button" value="No"/> <input type="button" value="v"/>
Open Transfers:	<input type="button" value="Yes"/> <input type="button" value="v"/>

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:	<input type="button" value="No"/> <input type="button" value="v"/>
New:	<input type="button" value="No"/> <input type="button" value="v"/>

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.

Business Advantage Administration

User Guide



The 'Interface Specifications' form contains three columns: 'Interface', 'User Code', and 'Password'. The 'Interface' column has a dropdown menu with 'Notifi' selected. Below this is a checkbox labeled 'Enables employee access to customer alerts for name, address, and phone number changes for the Business.' The 'User Code' and 'Password' columns each have two input fields, with '(None)' selected in the first field of each.

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*).

The 'Electronic Documents' form has two columns, each with an 'Enable All' link and a list of documents with checkboxes. The left column lists: DDA ONUS DEBITS, DDA ONUS CREDITS, Online Statements, Credit Line Statement, and Installment Loan Statement. The right column lists: IRS 1099-INT, IRS 1098, Text Statements, and Analysis Statements. The 'Applications Enabled' form below it has a 'Select All' link and a checkbox for 'Wires'. Both forms have 'Next' and 'Cancel' buttons at the bottom.

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**.

The 'Send Emails' screen shows a progress bar at the top with four steps: 'New Employee', '1 - Codes', '2 - Send Emails', and '3 - Account Setup'. The main area lists messages: 'New Access ID Message' and 'New Password Message'. A note states: 'To send a password email message to this user at a later time, you must reset the password on the Reset Password/PIN page.' At the bottom, there are 'Send Emails' and 'Next' buttons, with red arrows pointing to them. The footer includes Fidelity Bank contact information, the Equal Housing Lender logo, the FDIC logo, and a link to the Privacy Statement.

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

Click **Next** after you click Send Emails.



Employee Profile & Permissions

New Employee 2 - Send Emails 3 - Account Update 4 - Wires

Access Added

Checking

Business Online	Account Number	Account Nickname
<input checked="" type="checkbox"/>	XXXX3263	Smart Account

Next

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

Employee Profile & Permissions

New Employee 3 - Account Access 4 - Wires

Wire User

Client

Client Name	Client ID
<input checked="" type="checkbox"/> ABC Company	204823148

Account Selection

Account Number	Account Type	Routing Number	Nickname	Permission
XXXX3263	Demand Deposit	053103585	Smart Account	No Access

Finish Cancel

Fidelity Bank, PO Box 8, Fuquay Varina, NC 27526
1-855-547-1385

Privacy Statement

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**.



Home | Accounts | Payments & Transfers | Cash Management | **Administration**

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

Administration

Employee profile & permissions

Employee accounts

Business role definitions

Employee Profile & Permissions

Select User Criteria

☒ Inquire Employee
Go To... Codes

☐ Change Employee

☐ New Employee

☐ New Employee Using Existing Employee

☐ Delete Employee

Name:

Username:

Submit

Clear

Employee List		
Name		Client Name
Admin User	Reset Password/PIN	ABC Company
Business Admin User	Reset Password/PIN	ABC Company
Admin User	Reset Password/PIN	ABC Company
Admin User	Reset Password/PIN	ABC Company
Admin User	Reset Password/PIN	ABC Company
Admin User	Reset Password/PIN	ABC Company
Testin user	Reset Password/PIN	ABC Company
Admin User	Reset Password/PIN	ABC Company

Click on the employee's name.



Mobiliti Business	+
Role Assignment	+
ACH	+
Accounts	+
Overrides	+
Approval Options	+
Fund Transfer Options	+
Merchant Capture Options	+
Stop Payments	+
Interface Specifications	+
Electronic Documents	+

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

Accounts		
To grant account access for Testin user check the checkbox associated with the account. To remove account access, uncheck the checkbox.		
Checking		
Access	Account Number	Account Nickname
Select All		
<input checked="" type="checkbox"/>	XXXX3263	Smart Account
<input checked="" type="checkbox"/>	XXXX9111	1
<input checked="" type="checkbox"/>	XXXX9222	2
<input type="checkbox"/>	XXXX9333	3
<input type="checkbox"/>	XXXX9555	4

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.

Administration

Employee profile & permissions

Employee accounts

Business role definitions


Employee Profile & Permissions





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

Click on **Administration**



Home | Accounts | Payments & Transfers | Cash Management | **Administration**

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

Administration

Employee profile & permissions

Employee accounts

Business role definitions

Employee Accounts

Select Corporate Employee Account Criteria

Access ID:

Employee Name:

Submit

Clear

Employee List		
Name		Client Name
Admin Test	Reset Password/PIN	ABC Company
Admin Test	Reset Password/PIN	ABC Company
Admin Test	Reset Password/PIN	ABC Company
Admin Test	Reset Password/PIN	ABC Company
Admin Test	Reset Password/PIN	ABC Company
Testin user	Reset Password/PIN	ABC Company
Testin user	Reset Password/PIN	ABC Company

Click on the employee’s name.

Business Advantage Administration

User Guide



Employee Accounts

Employee Account Access for "Testin user"

Add	Account Number	Account Type	Account Nickname	Change	
Select All					
	XXXX3263	Demand Deposit	Smart Account		
	XXXX9111	Demand Deposit	1		
	XXXX9222	Demand Deposit	2		
	XXXXXX7892	Demand Deposit	Analysis		
	XXXXXX0456	Demand Deposit	Basic Business		
	XXXXXX0000	Demand Deposit	Money Market Investment		
	XXXXXX0101	Demand Deposit	Regular Savings		
	111	Loan	CONS Unsecured		
	170	Loan	USDA Fixed		
	171	Loan	VA Fixed		
	172	Loan	FHA Fixed		
	173	Loan	Portfolio Fixed		
	174	Loan	Portfolio ARM		
	175	Loan	Conv Fixed		
<input type="checkbox"/>	XXXX9333	Demand Deposit	3		
<input type="checkbox"/>	XXXX9555	Demand Deposit	4		
<input type="checkbox"/>	XXXX9789	Demand Deposit	5		

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**

Administration

Employee profile & permissions

Employee accounts

Business role definitions

Employee Accounts

New User Account Access

Account Number	Account Type	Status
XXXX9333	Demand Deposit	

Deleted User Account Access

No Deleted Account Access Specified.

Done

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



Create a New User (View Only Access)

1. As the Senior Administrator, log into your **Business Advantage Online Banking**.
2. Click on **Administration** towards the top right corner.
3. Under Employee Profile and Permissions choose either of the following:
 - a. New Employee
 - b. New Employee using Existing Employee. This option is used if you want to copy another user access.
4. Complete ONLY Name and Email Address fields.

5. **Username:** Enter a unique username for this new user. Usernames need to be all lowercase.
6. **Mobiliti Business** – check the box if you want to allow the user to download and access the account(s) on the Fidelity Bank Business App.
7. **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 **Inquiry Sub User**, click **Add Role**.

8. **Accounts:** Check the checkbox next to the accounts the user will need to view
9. **Electronic Documents** select the documents on the left column for the user and then click **Next**.
10. Click **Send Emails** then click **Next** to send the new user their username and a temporary password.
11. Verify each account has a green checkmark. Once all accounts are marked appropriately, click **Next**.
12. Click **Finish**.

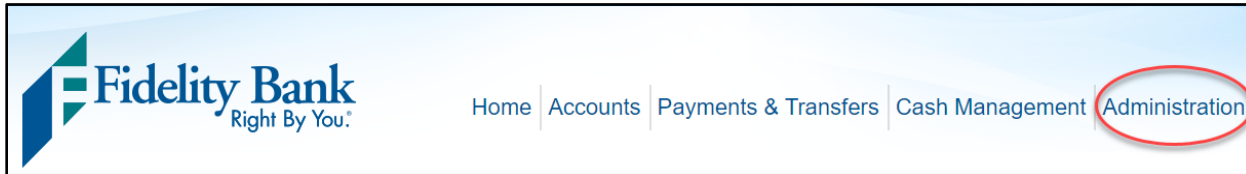
Business Advantage Administration

User Guide



Password Reset

Click on **Administration**.



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

The screenshot shows the 'Administration' section with the 'Employee profile & permissions' tab selected. Under 'Employee Profile & Permissions', the 'Select User Criteria' section has the 'Inquire Employee' radio button selected. A red arrow points to the 'Change Employee' radio button. The 'Go To...' dropdown is set to 'Codes'. There are input fields for 'Name:' and 'Username:', and 'Submit' and 'Clear' buttons.

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

The screenshot shows an 'Employee List' table with columns for Name, Client Name, and a link to 'Reset Password/PIN'. The 'Testin user' row is highlighted, and its 'Reset Password/PIN' link is circled in red. The table also includes a footer with Fidelity Bank contact information and logos for Equal Housing Lender and FDIC.

Name	Client Name
AD=Adm Test	Reset Password/PIN ABC Company
Business Solutions Test	Reset Password/PIN ABC Company
Katie Linder	Reset Password/PIN ABC Company
Laura TestUser	Reset Password/PIN ABC Company
PP Test	Reset Password/PIN ABC Company
Testin user	Reset Password/PIN ABC Company
Wire Remittance Test 2	Reset Password/PIN ABC Company



Administration

Employee profile & permissions

Employee accounts

Business role definitions

Employee Profile & Permissions

Reset Password

User

Name:

Testin user

View Type:

Corporate

Client Name:

ABC Company

Client Number:

32788

Contact Method

E-mail Address:

Security

Username:

jsutatestuser

Security Question:

Security Answer:

Date Last Password Expired:

Submit

Cancel

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

Administration

Employee profile & permissions

Employee accounts

Business role definitions

Employee Profile & Permissions

Send Emails

Message

Change Password Message (r: com)

Status

Finish

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