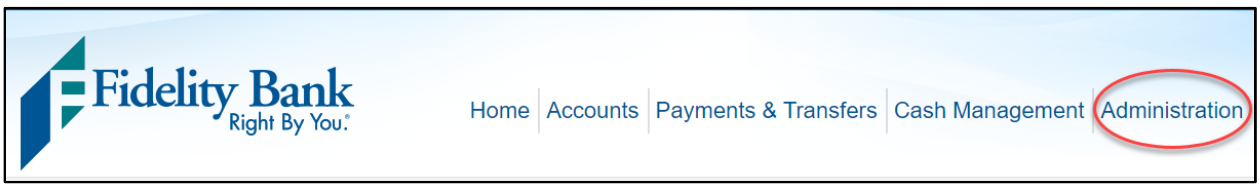
Business Advantage Administration User Guide

Table of Contents

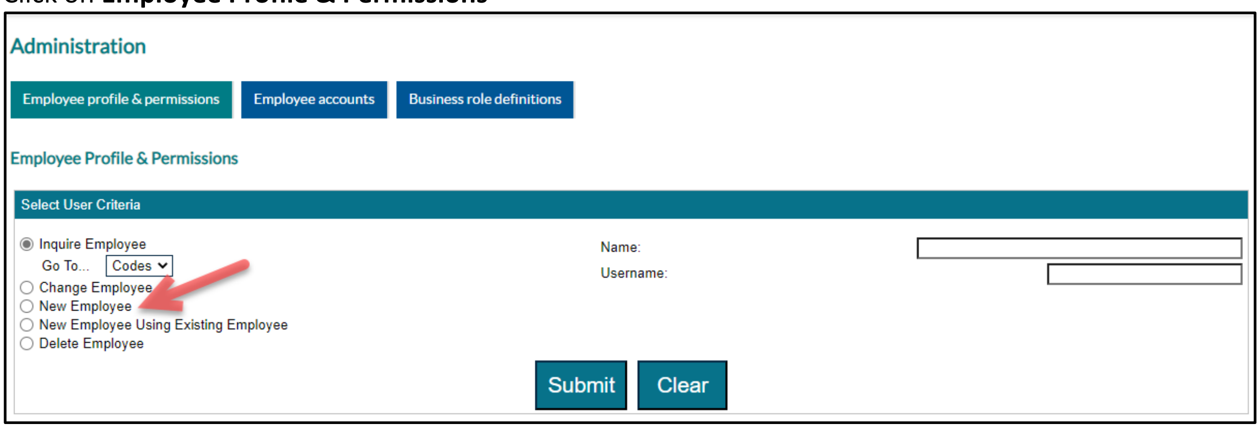
Create a New User

Steps to Create a New User

Click on **Administration**.



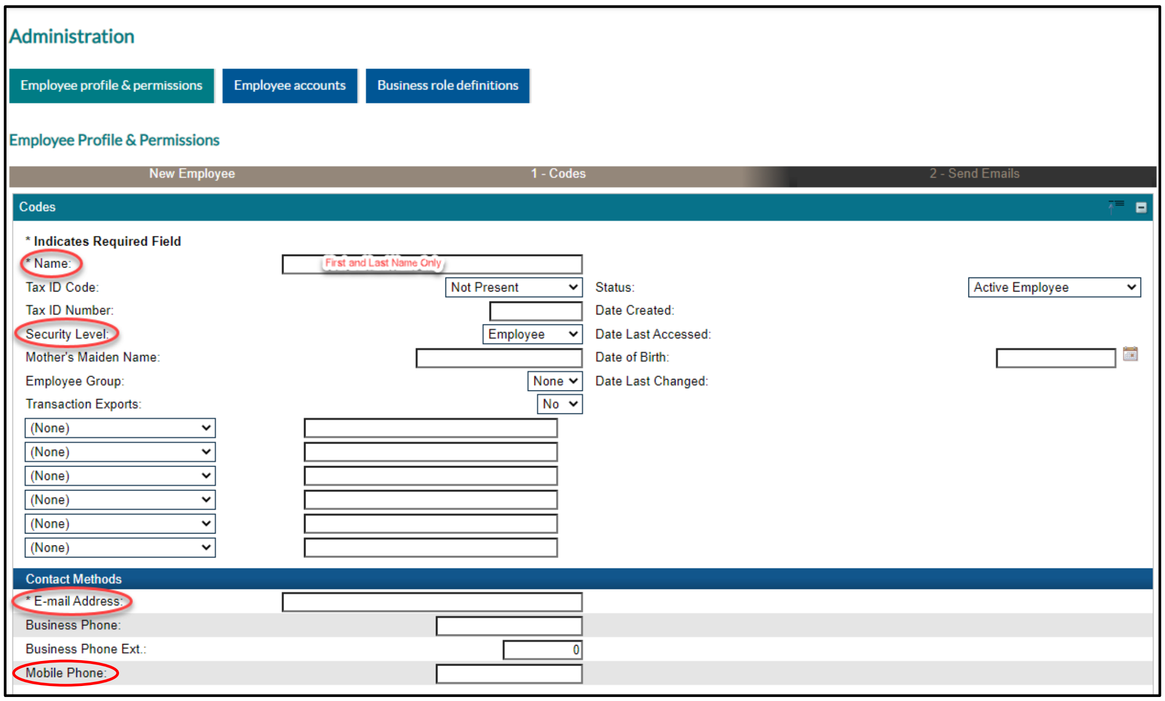
Click on **Employee Profile & Permissions**



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.

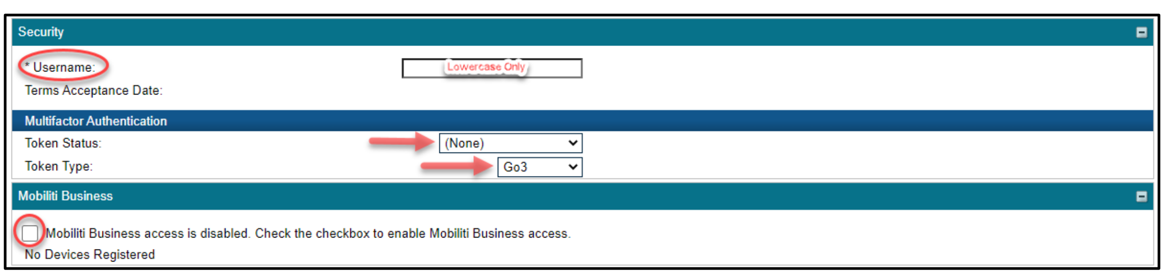
Complete the following fields for the new user:



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

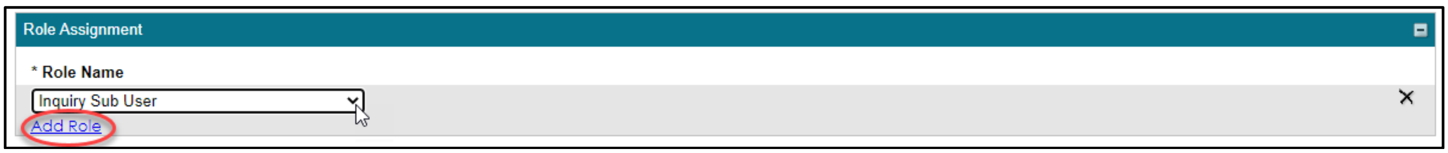
Email Address: Enter the user's email address.
Mobile Phone: Enter the user's mobile phone number.



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.

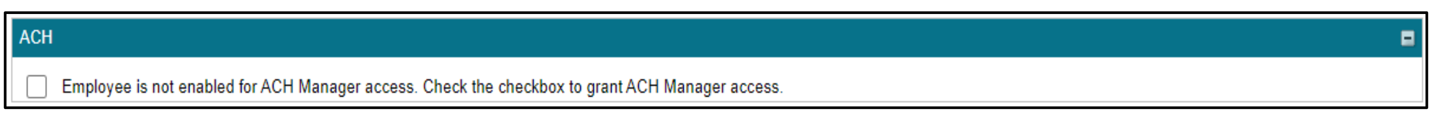
- **Go3** – key fob token. If selecting this token type, please contact Business Solutions to have the token shipped to your local branch.
- **Soft Token –** smart phone application that is available on up-to-date Android and iPhone software.

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

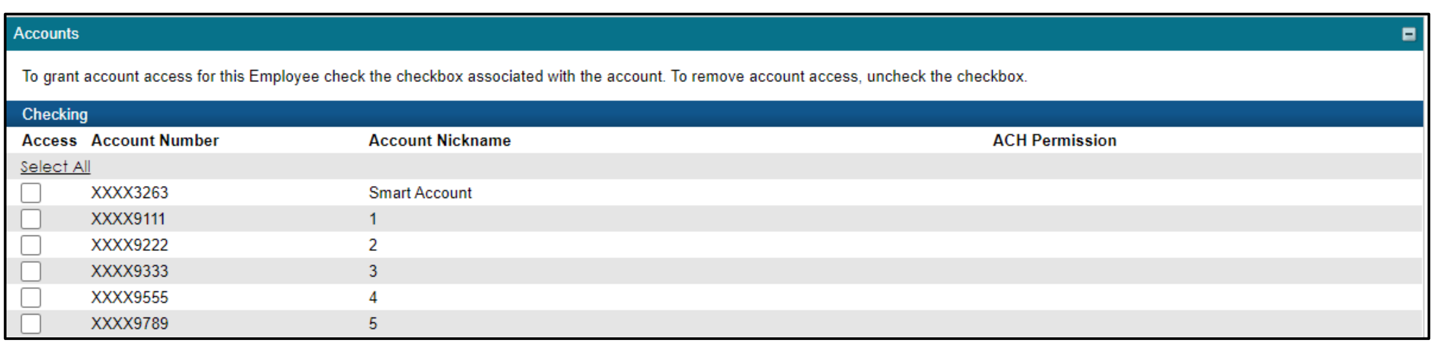


Role Name: Role Assignments defines what access and permissions the user will have on the assigned accounts with their login credentials. Click on the dropdown box to select a role, click **Add Role**. Repeat this step for each applicable role.

- 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.

Access	Account Number	Account Nickname	ACH Permission
Certificate Of Deposit			
Select All			
☐	XXXXXX1328	CD	
Loans			
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			
Select All			
☐	XXXXXXXX1036	Laura's TFB card	
Relationship Credit Card			
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.*

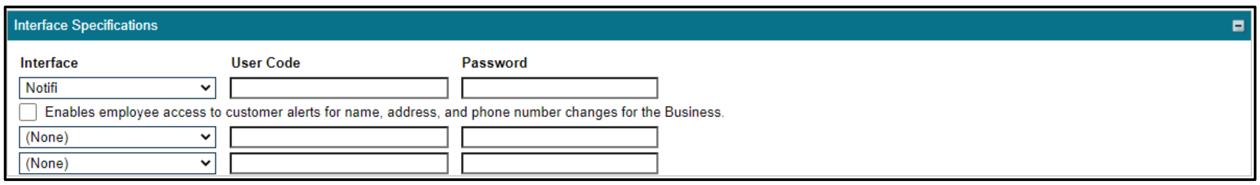
Review Internal Transfers: *Do not change: Leave as No.*

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

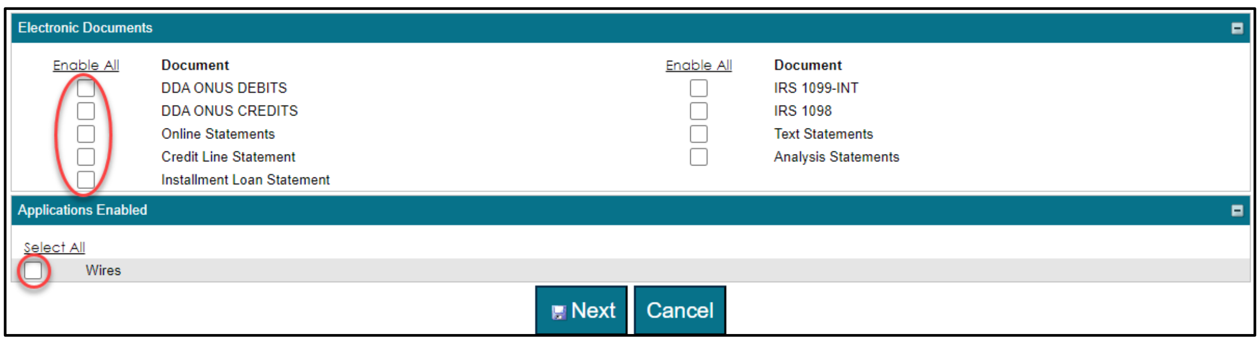
Inquiry: Select Yes if the user will need to inquire about a stop payment.

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).

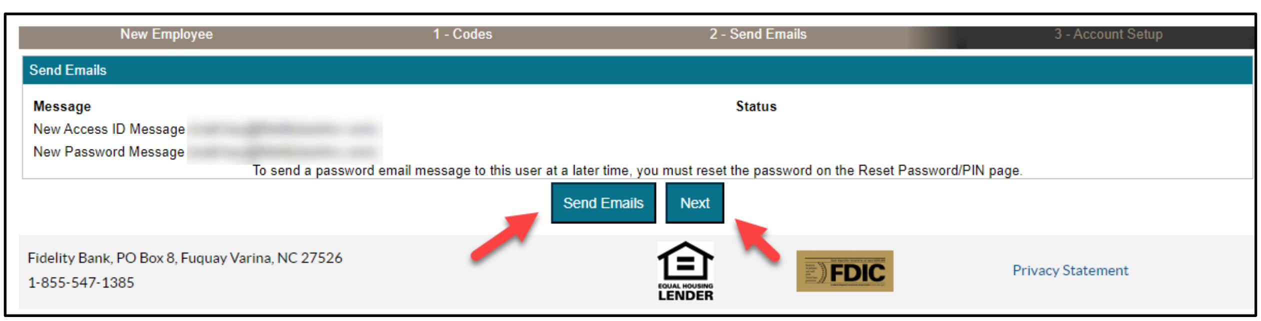
- For example: Bill Pay, ACH Alert LLC (*Positive Pay and ACH Filter*), Notifi (*Alerts*).



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

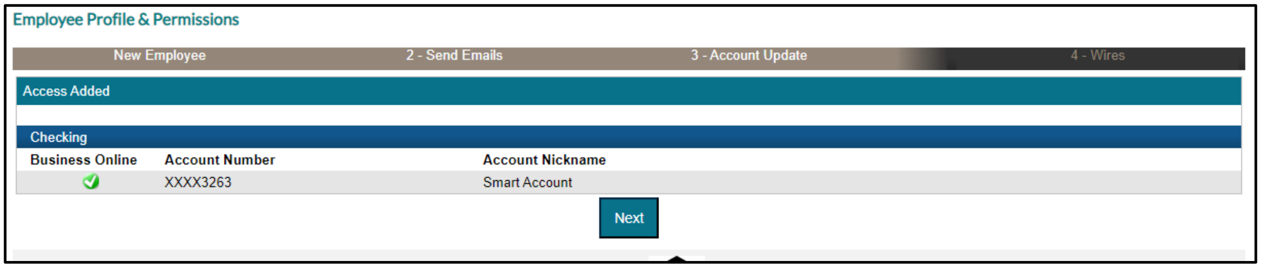
Applications Enabled – if the user will need to originate wires, check the box next to Wires. Please note, the wire option requires the BA Wire Submitter and/or BA Wire Approver role in the Role Assignment section above.

Click **Next**.

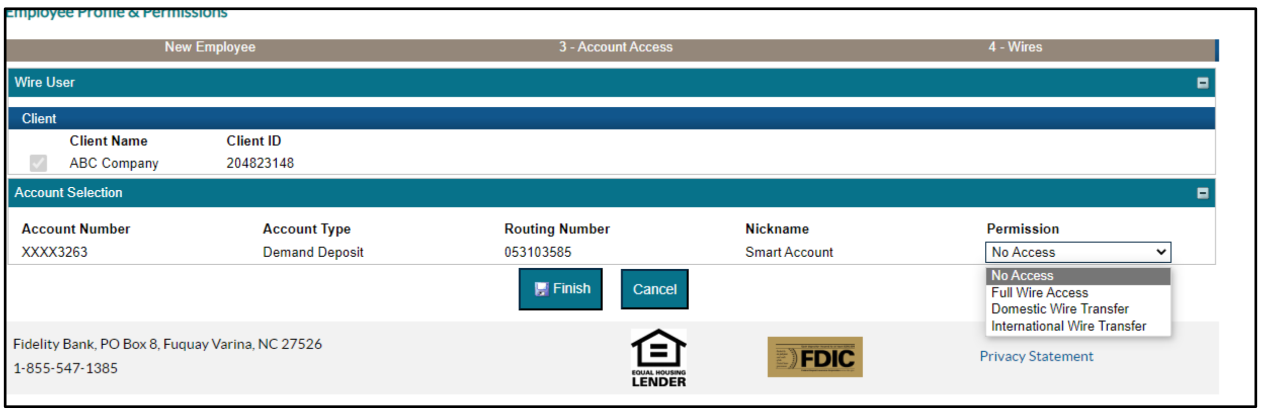


Click **Send Emails** to send the new user their username and a temporary password.

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



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



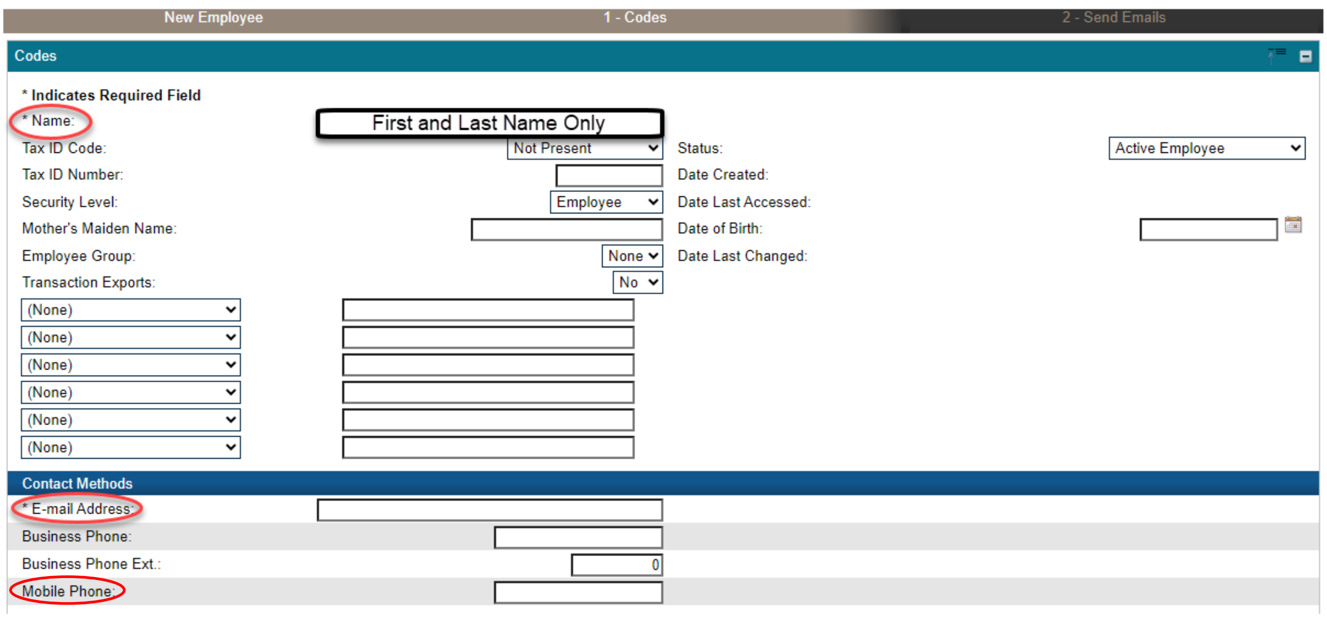
Wires- if the user will have wire capabilities, select the Wire Permission for each applicable account from the dropdown box.

- 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).

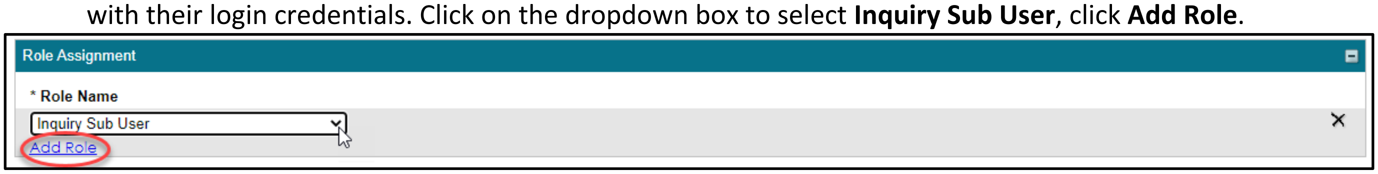
Click **Finish**

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, Mobile Phone, and Email Address fields.



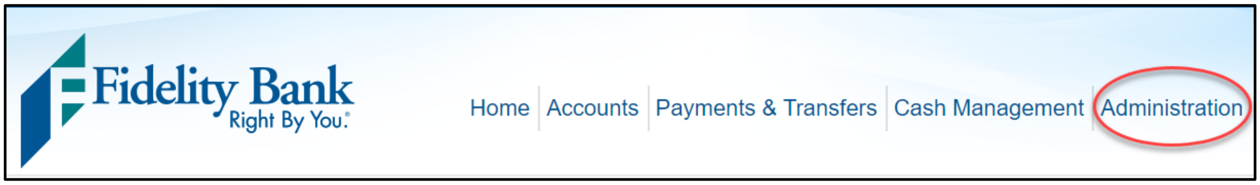
5. **Username**: Enter a unique username for this new user. Usernames need to be all lowercase.
6. **Mobiliti Business** – check the box if you want to allow the user to download and access the account(s) on the Fidelity Bank Business App.
7. **Role Name**: Role Assignments defines what access and permissions 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.**

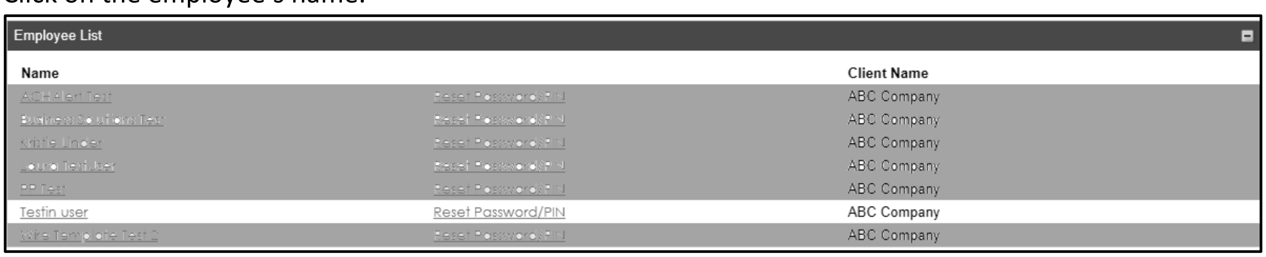
Update Employee's Profile, Add and Update Account Access for Users

Click **Administration**.

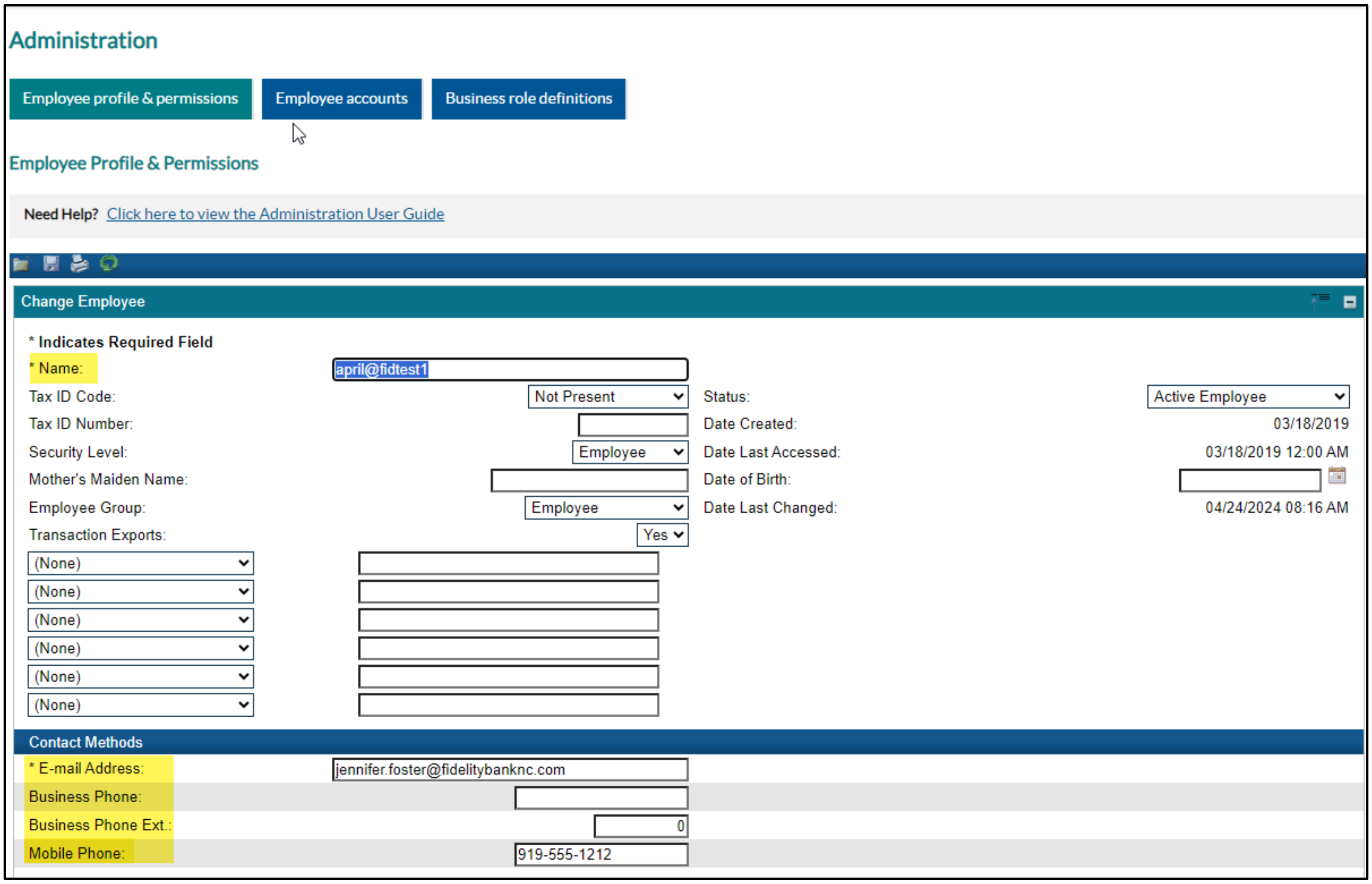


Select **Change Employee** and click **Submit.**

Click on the employee's name.

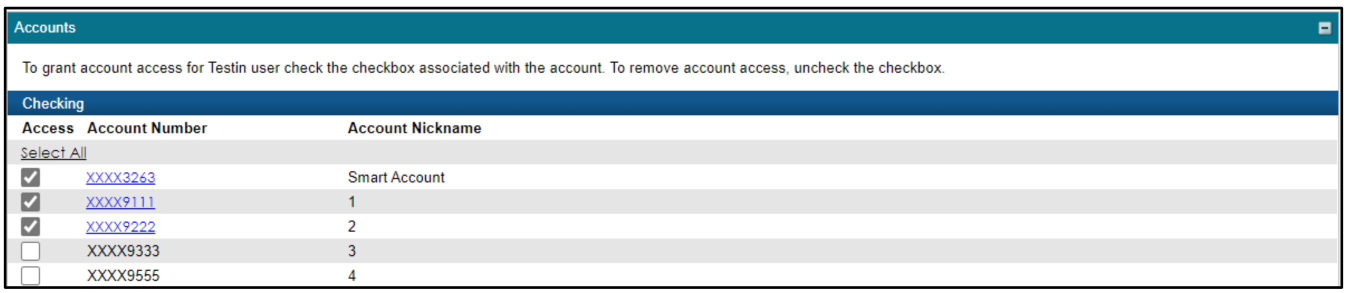


The Employee's Profile and Permissions will display.



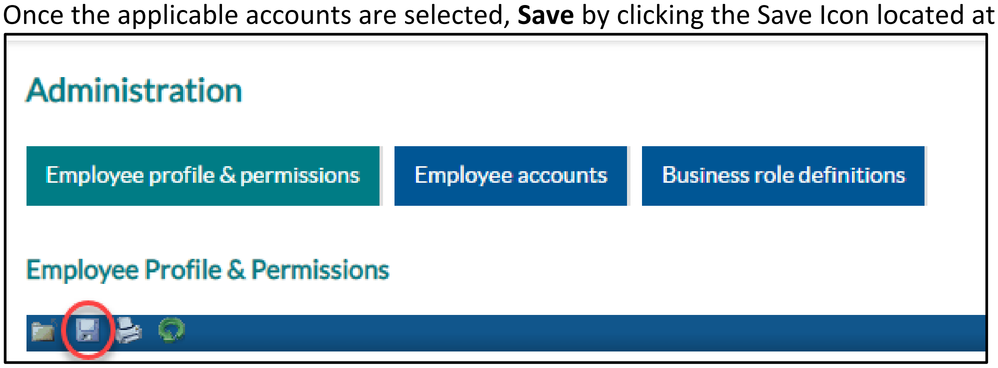
Verify and update the user's name, email address, and phone. Each user's profile should have a unique email address and mobile phone number listed.

Scroll down to **Accounts** and click the **+** sign on the right side to view the user's account access.



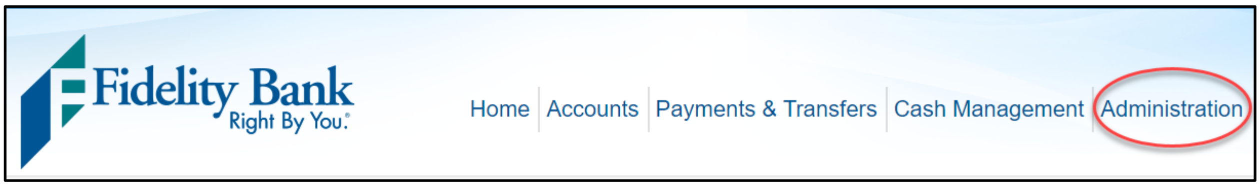
Check boxes to grant access to user or Uncheck boxes to remove access to user.

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

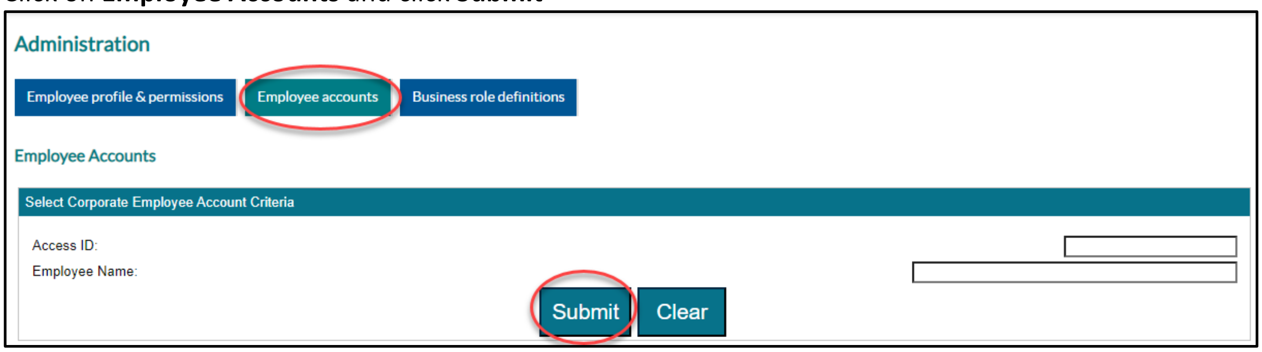


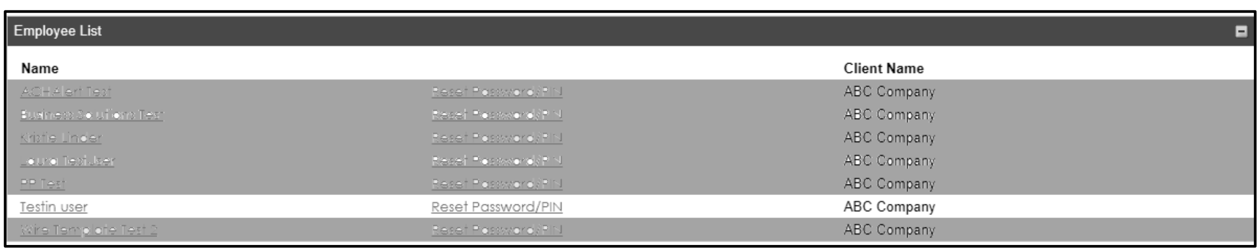
Another option to add or update a user's account access -

Click on **Administration**

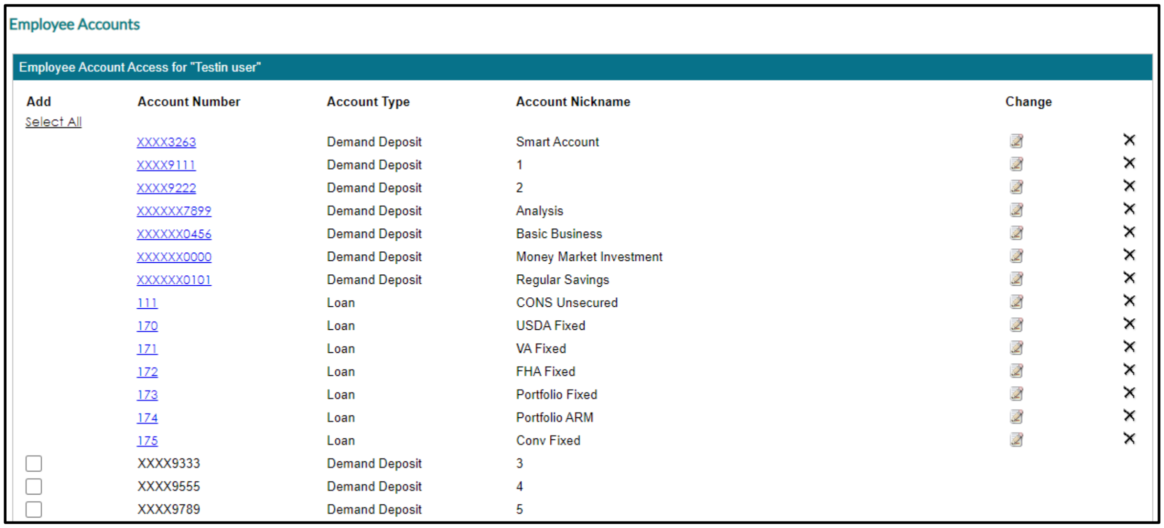


Click on **Employee Accounts** and click **Submit**





Click on the employee's name.



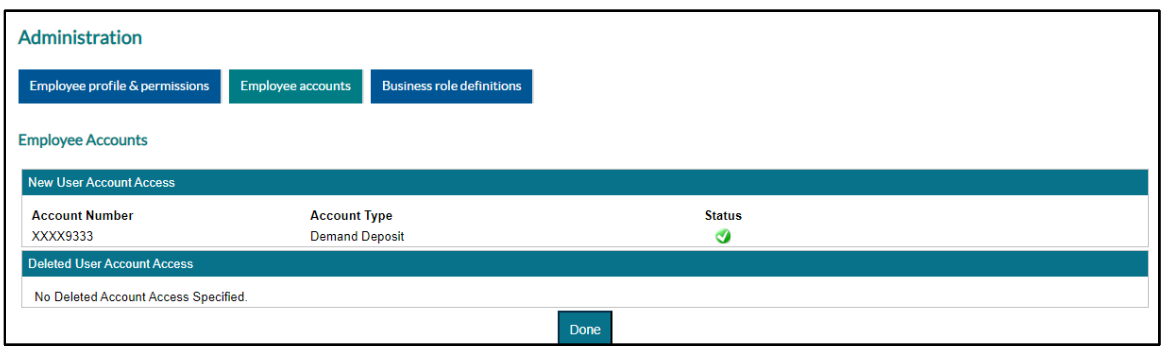
Employee Accounts

Employee Account Access for "Testin user"

Add Select All	Account Number	Account Type	Account Nickname	Change	
	XXXX3263	Demand Deposit	Smart Account		✕
	XXXX9111	Demand Deposit	1		✕
	XXXX9222	Demand Deposit	2		✕
	XXXXXX7899	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		✕
☐	XXXX9333	Demand Deposit	3		
☐	XXXX9555	Demand Deposit	4		
☐	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

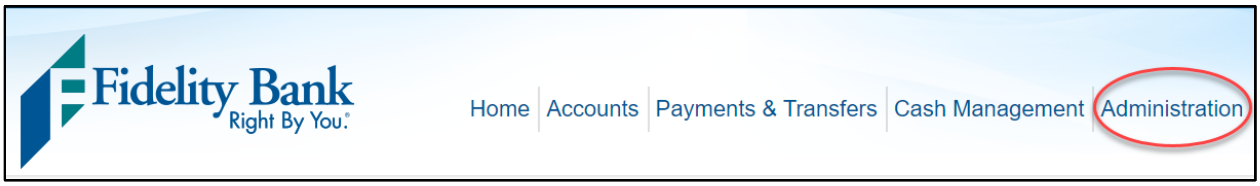
No Deleted Account Access Specified.

Done

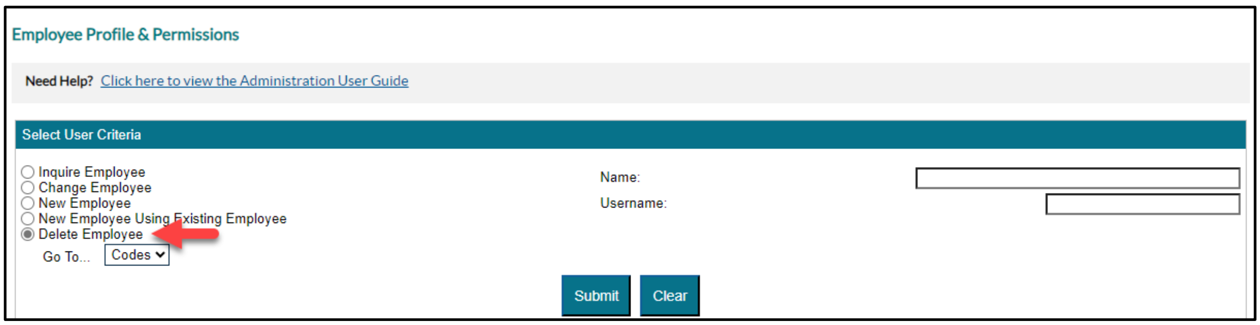
Once the status column has green checkmark, click **Done**.

Delete a User

Click **Administration**.

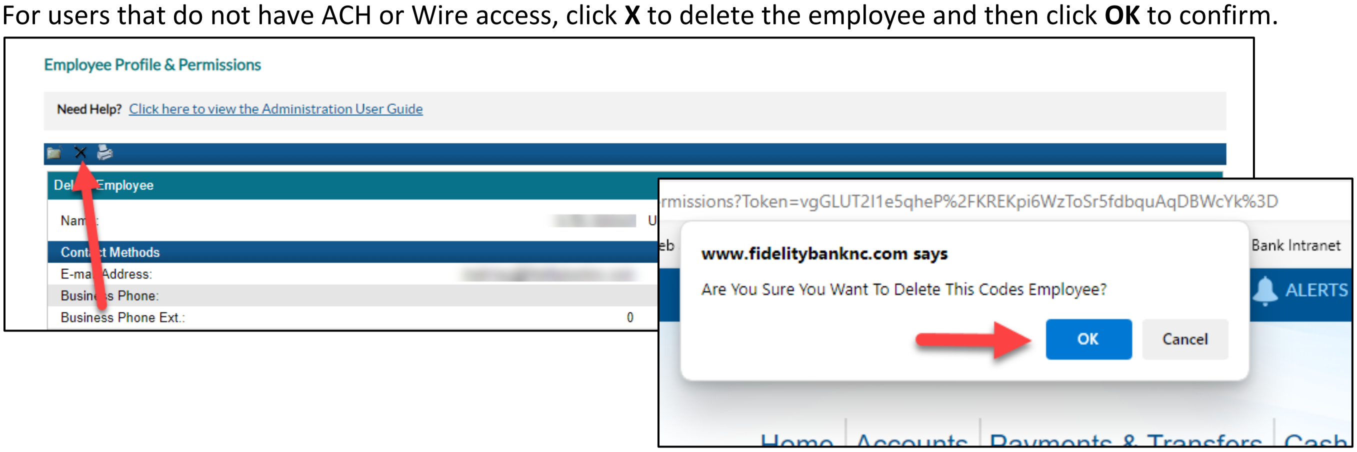


Select **Delete Employee** and click **Submit.**

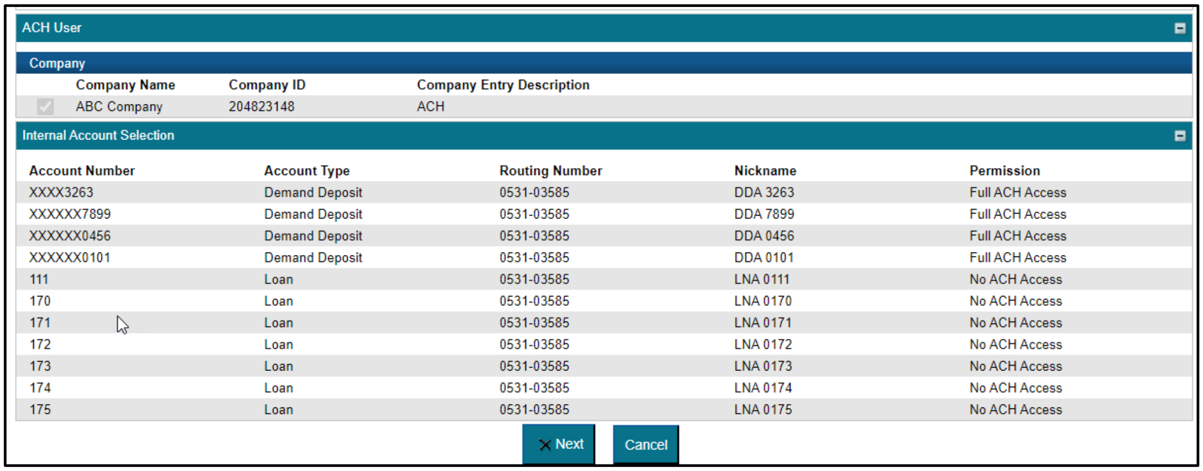


Click on the employee's name.

For users that do not have ACH or Wire access, click **X** to delete the employee and then click **OK** to confirm.



If the user is an ACH or Wire User, click **Next** for ACH and/or Wire to confirm that the user's records will be deleted.


ACH User

Company

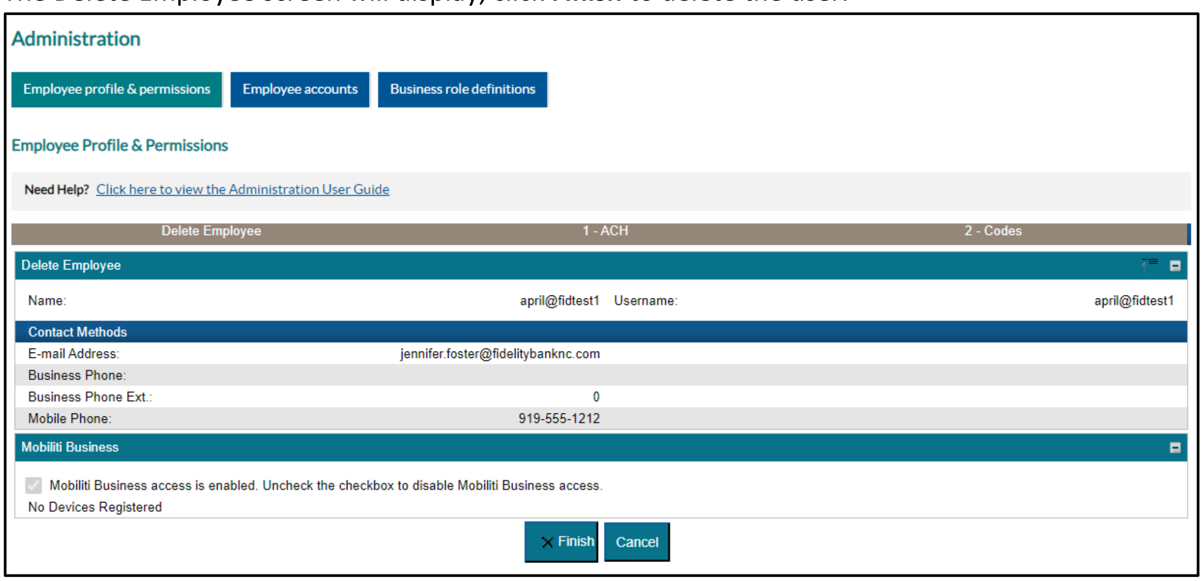
	Company Name	Company ID	Company Entry Description
	ABC Company	204823148	ACH

Internal Account Selection

Account Number	Account Type	Routing Number	Nickname	Permission
XXXX3263	Demand Deposit	0531-03585	DDA 3263	Full ACH Access
XXXXXX7899	Demand Deposit	0531-03585	DDA 7899	Full ACH Access
XXXXXX0456	Demand Deposit	0531-03585	DDA 0456	Full ACH Access
XXXXXX0101	Demand Deposit	0531-03585	DDA 0101	Full ACH Access
111	Loan	0531-03585	LNA 0111	No ACH Access
170	Loan	0531-03585	LNA 0170	No ACH Access
171	Loan	0531-03585	LNA 0171	No ACH Access
172	Loan	0531-03585	LNA 0172	No ACH Access
173	Loan	0531-03585	LNA 0173	No ACH Access
174	Loan	0531-03585	LNA 0174	No ACH Access
175	Loan	0531-03585	LNA 0175	No ACH Access

Next Cancel

The Delete Employee screen will display, click **Finish** to delete the user.


Administration

Employee profile & permissions | Employee accounts | Business role definitions

Employee Profile & Permissions

Need Help? Click here to view the Administration User Guide

Delete Employee | 1 - ACH | 2 - Codes

Delete Employee

Name: april@fidtest1 Username: april@fidtest1

Contact Methods

E-mail Address:	jennifer.foster@fidelitybanknc.com
Business Phone:	
Business Phone Ext.:	0
Mobile Phone:	919-555-1212

Mobiliti Business

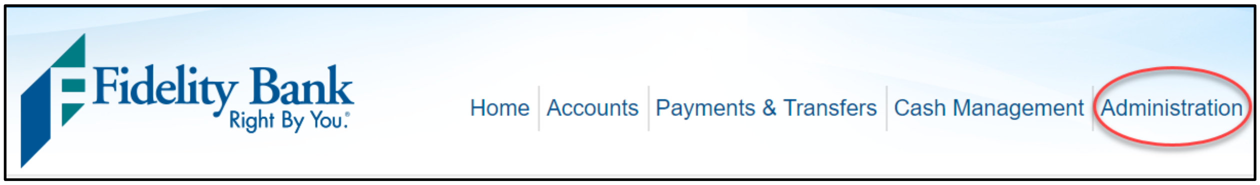
Mobiliti Business access is enabled. Uncheck the checkbox to disable Mobiliti Business access.

No Devices Registered

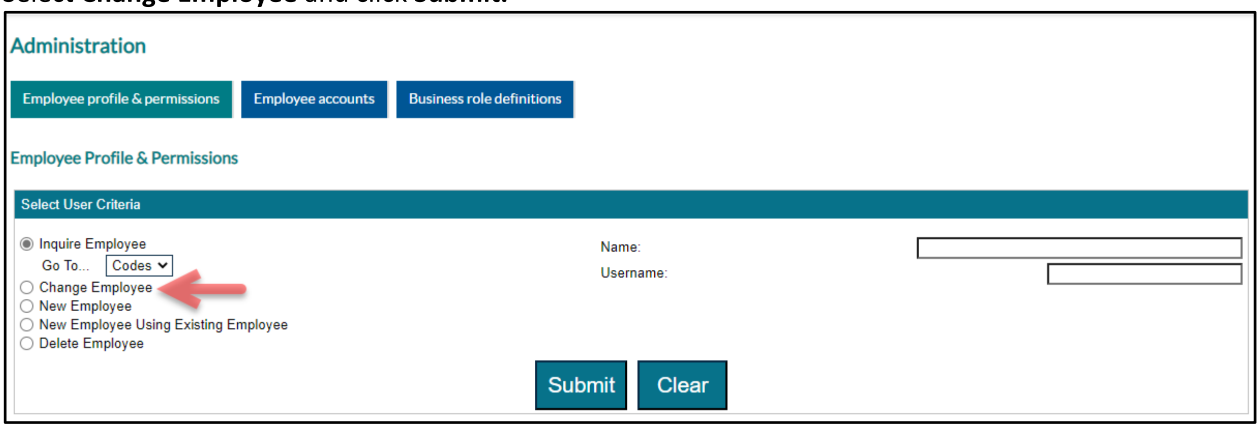
Finish Cancel

Password Reset

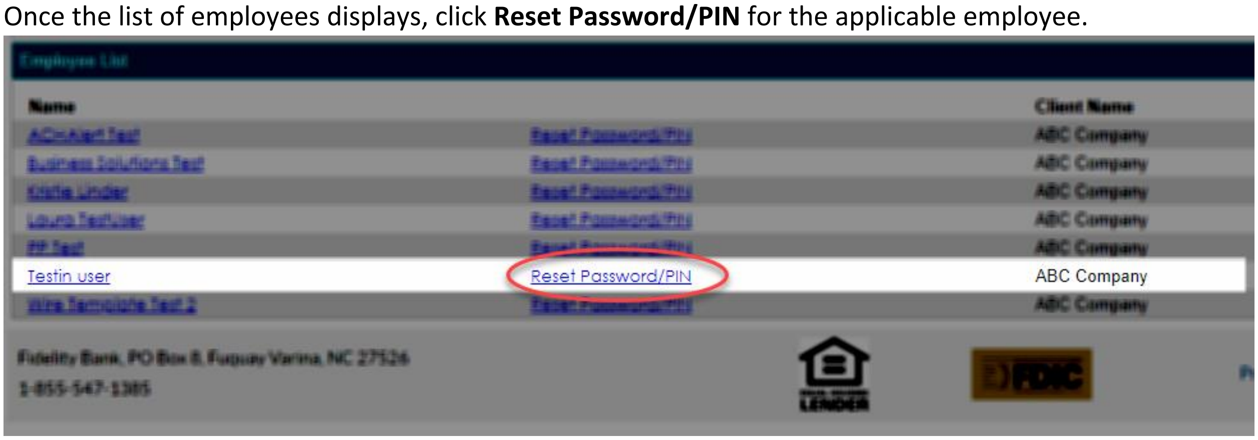
Click on **Administration**.

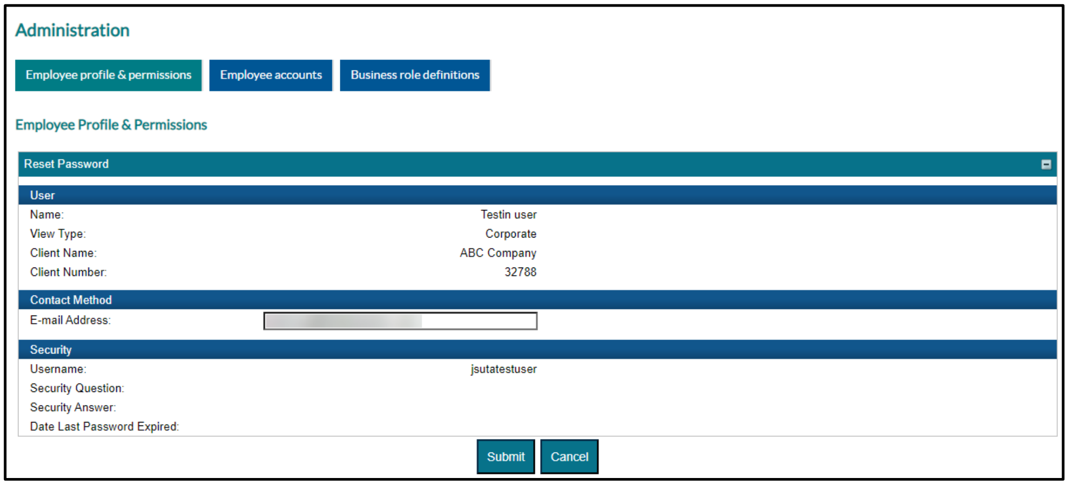


Select **Change Employee** and click **Submit.**

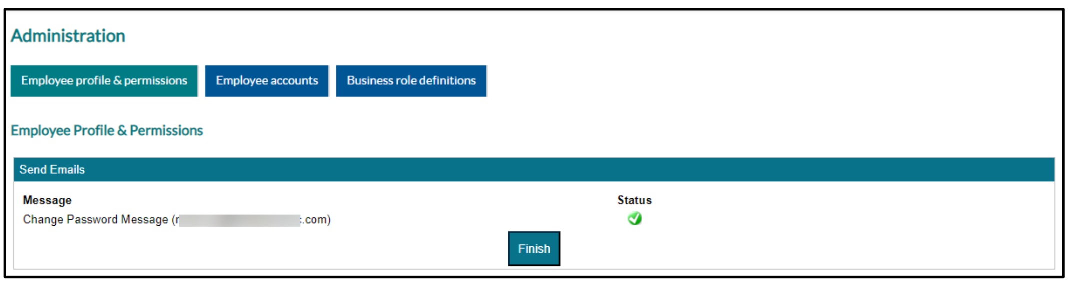


Once the list of employees displays, click **Reset Password/PIN** for the applicable employee.





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.