Pay & Get Paid User Guide

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Pay & Get Paid
User Guide

What is Pay & Get Paid?

Pay & Get Paid is an enhanced all-in-one Business Bill Pay solution that will help you manage bills, payments, and cash flow. Pay & Get Paid helps you:

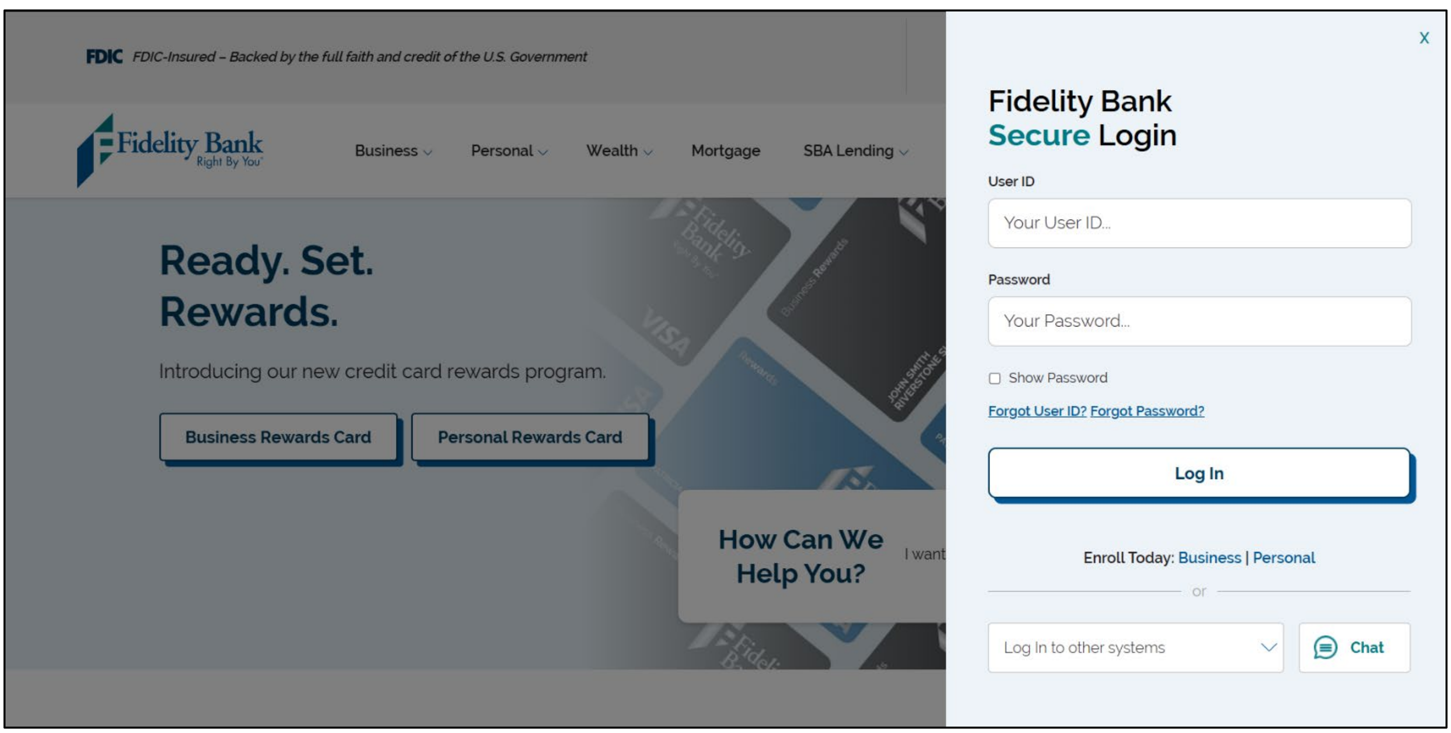
- Pay business bills and vendors electronically or by check
- Schedule one time, recurring, and automatic payments
- Track payment activity in real time
- Organize vendors and bills in one place
- Sync with accounting software like QuickBooks

Payments are processed using secure, near-real-time technology, so you have better visibility and control over your cash flow.

Getting Started

First, log in to Fidelity Bank Online Banking from a computer or mobile device.

Note: the step-by-step instructions in the Pay & Get Paid Quick References Guides are taken from a desktop computer. The process is nearly identical from your mobile device.



Then, select Pay & Get Paid from the main navigation menu.

Users and Roles

Pay & Get Paid lets you set up multiple users with different entitlements or permissions. A Pay & Get Paid Administrator (Level 1 User) can establish these entitlements to give users permission to perform specific tasks.

The Users and Roles tab under Settings allows a Level 1 user to view and manage users. This section displays active users, inactive (pending) users, and the funding accounts each user is entitled to access.

The Level 1 user can:

- Add and manage bills
- Make and manage payments
- Manage lower-level user accounts (Level 2 and Level 3), edit payment thresholds for Level 3 users, and manage funding accounts; responsible for assigning funding account entitlements to Level 2 and Level 3 users.

Level 2 users can:

- Can add and manage all bills
- Can make and manage payments
- Can approve payments that need approval

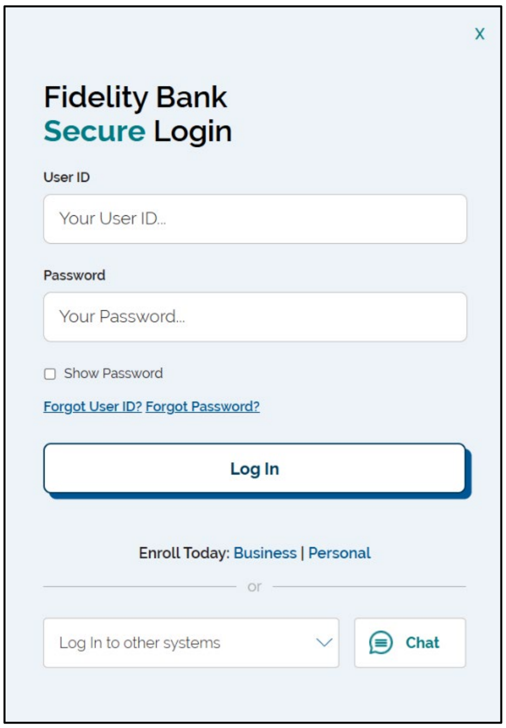
Level 3 users can:

- Can add and manage bills they create
- Can make and manage payments they create
- May require approval from Level 1 or 2 over a set limit

Manage Users

Before the Level 1 user can manage users and roles in Pay & Get Paid, the user or users that need permissions to access the Pay & Get Paid system must log in to Online or Mobile Banking.

After the sub-users have logged in to Online or Mobile Banking. The Level 1 user can manage users and roles by following the instructions below.



First, log in to Fidelity Bank Online Banking from a computer or mobile device.

Then, select **Pay & Get Paid** from the main navigation menu.

Once Pay & Get Paid loads, click **Settings** and then **Users and Roles** to manage user access and assign roles.

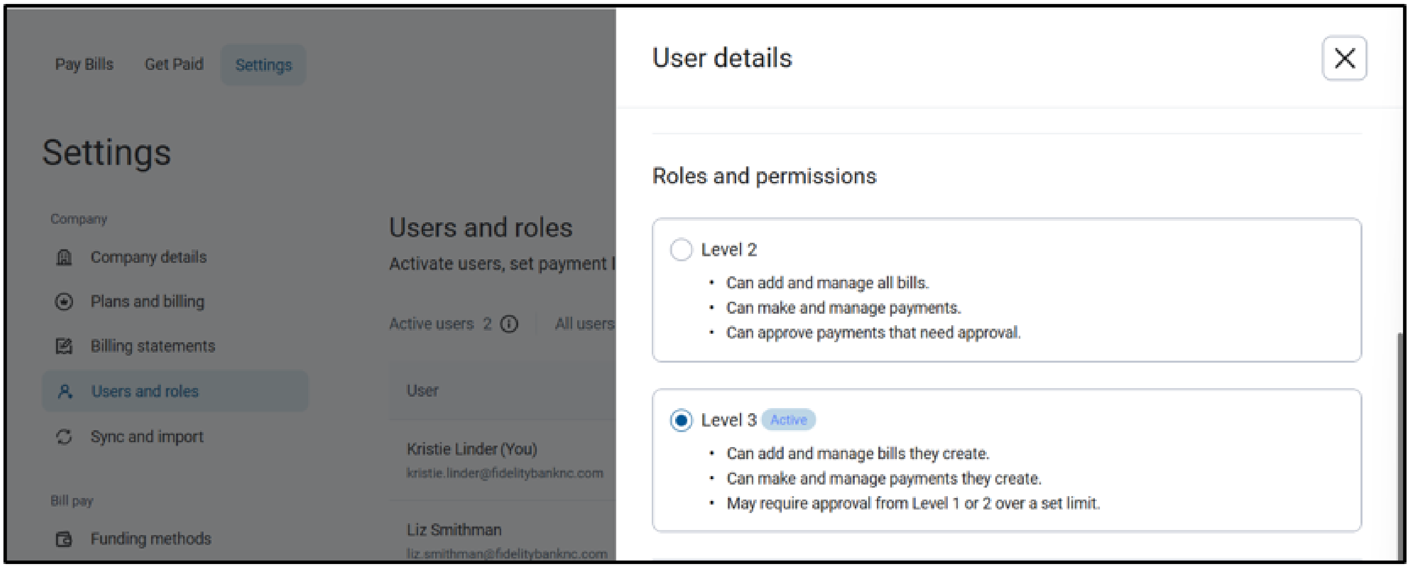
Activate a Sub-User

To activate a sub-user:

1. Select **Edit** next to the user's name to open the User Details screen.
2. Switch the **Account Activation** toggle from Off to **On**.
3. Click **Save** to apply the changes.

Roles and Permissions

Select appropriate level for the sub-user.



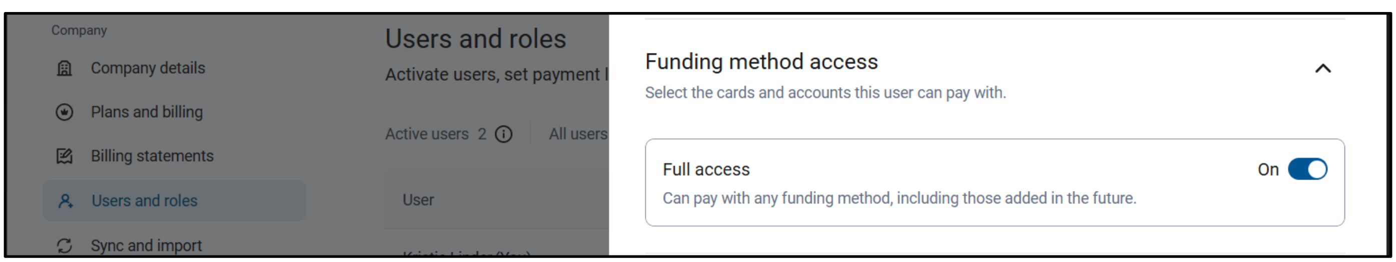
Funding Method Access

The Level 1 user or the Pay & Get Paid administrator is responsible for assigning access to funding accounts for Level 2 and Level 3 users.

Full-Access

Full access entitles the user to all funding methods on the profile, including any new funding methods added in the future.

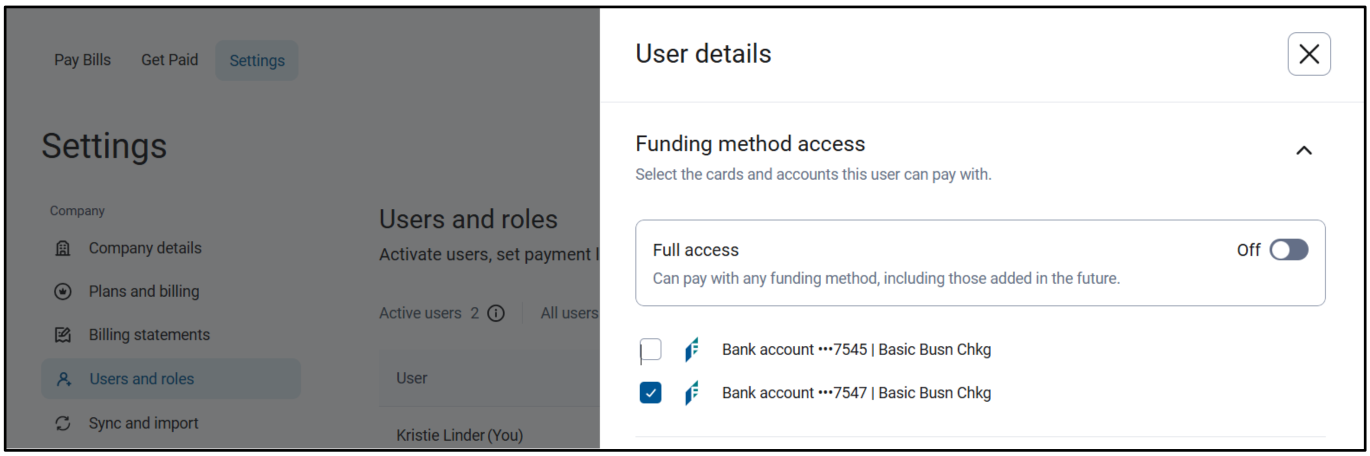
To enable all funding methods, switch the **Full Access** toggle to **On**.



<u>Limit Full-Access</u>

The Level 1 user can limit full access for a user by selecting specific accounts that can be used in Pay & Get Paid.

1. Switch the **Full Access** toggle to **Off**.
2. Select the checkbox next to each funding account the sub-user should have access to.

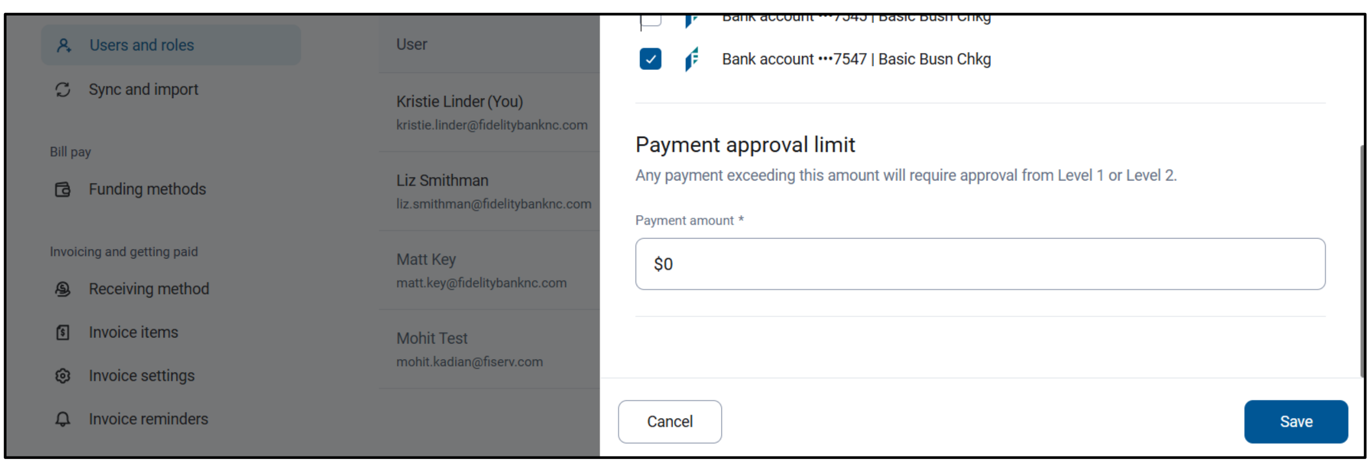


When accounts are selected individually, the sub user:

- Will not automatically receive access to new funding accounts added in the future
- Is limited only to the accounts explicitly selected

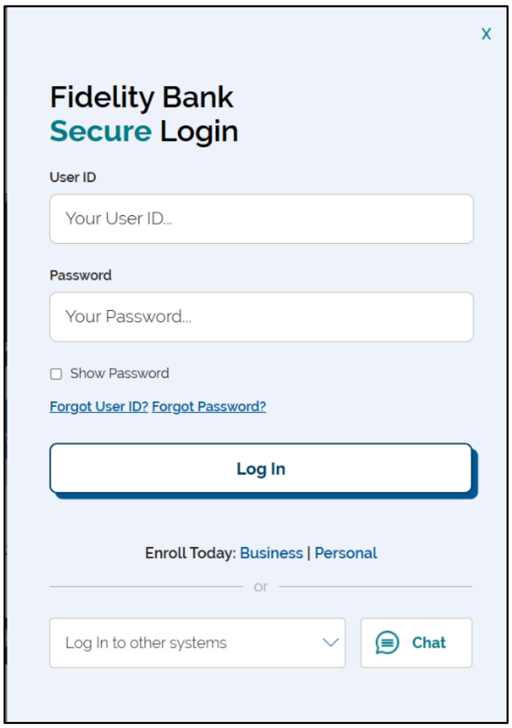
Payment Approval Limits

Level 3 users have a default payment approval limit of $0. Any payment over this amount must be approved by a Level 2 or Level 1 user. The Level 1 user can adjust approval limits in the **Payment approval limit** section on the User details screen, as needed.



Funding Method Access

The Level 1 user can view and manage funding methods for the business.

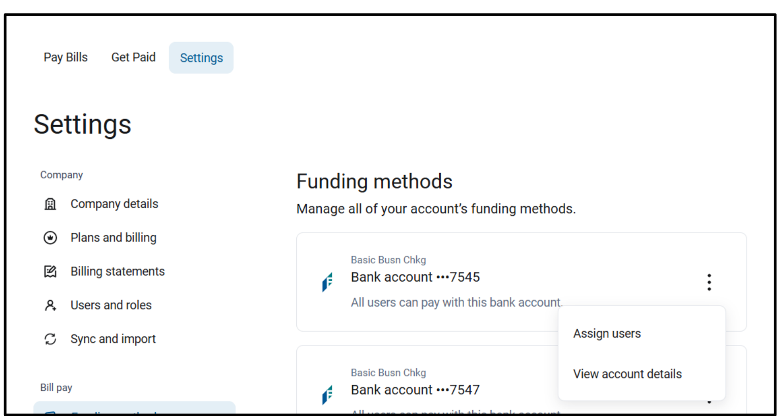


First, log in to Fidelity Bank Online Banking from a computer or mobile device.

Then, select the **Pay & Get Paid** from the main navigation menu.

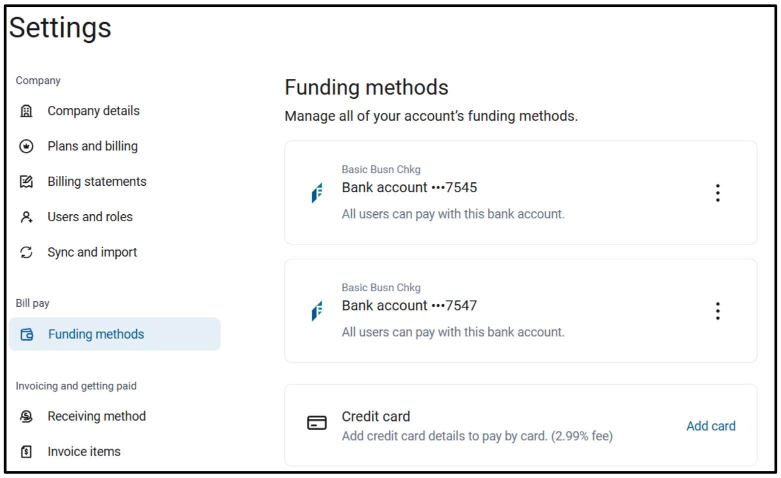
Once Pay & Get Paid loads, click **Settings** and then **Funding Methods** to view and manage the funding accounts for your business.

From the vertical ellipsis menu (⋮), you can view account details and assign users to a funding account. Funding accounts can also be assigned to individual users from the Users and Roles section of the Settings tab.

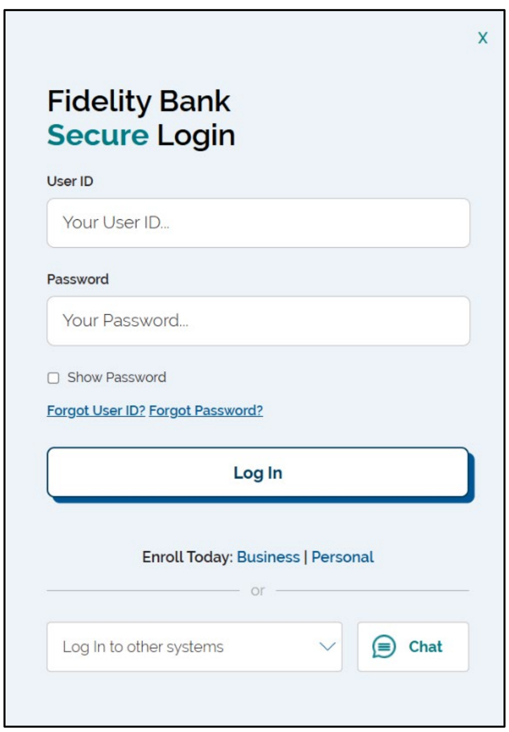


Add a Card

The Pay & Get Paid system allows you to add credit cards as a funding method. To add a credit card, select the **Add card** link in the Credit card section and enter the required card details.



Add and Manage Vendors

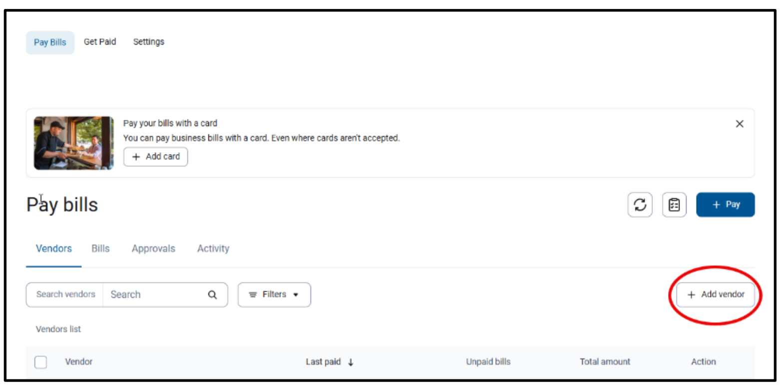


Log in to Fidelity Bank Online Banking from a computer or mobile device.

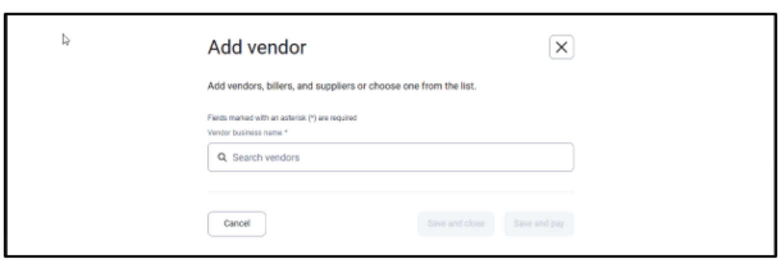
Then, select the **Pay & Get Paid** from the main navigation menu.

Once Pay & Get Paid loads, click **Pay Bills** tab.

On the Pay Bill tab you can quickly add vendors, pay bills, or review recent activity.



Click the **Vendors** tab, and then select the **+Add vendor** button. The Add vendor screen will display.



In the **Search vendors** box, type a vendor name. If the vendor is found, the vendor's name will automatically display. If the vendor is not found, enter the biller information manually.

Select **Save and Close** or **Save and pay**.

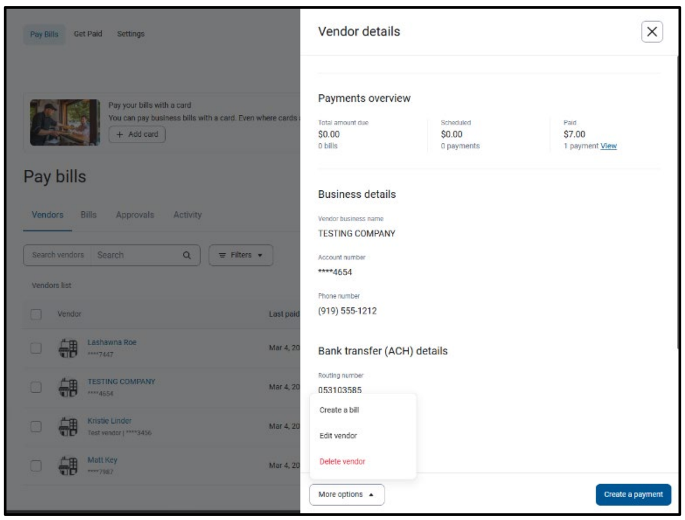
If electronic delivery isn't available, payments can be sent by check.

Edit or Delete a Vendor

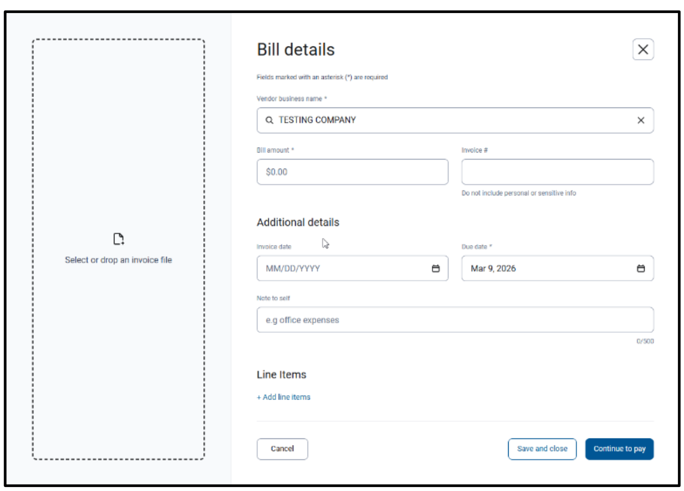
To edit or delete a vendor, select the vendor in your vendor list that you would like to remove. Then,

1. Click on the vertical ellipsis menu (⋮) to view more options.
2. Click **Edit** to update information.
3. Select **Delete** to remove the vendor. **Note:** this also removes unpaid bills and scheduled payments.

Add a Bill



From the **Vendor** tab, select a vendor. The vendor details screen will display. To add a bill for this vendor, click **More options** and then **Create a bill**. This Bills details screen will display.



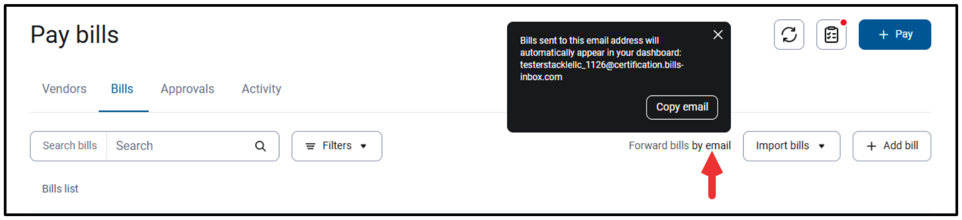
The vendor's business name field is prepopulated with the selected vendor. From here, enter the amount of the bill and additional information including the invoice number, invoice date, due date, and note to self.

Add an image of the bill by browsing your computer or dragging and dropping the file.

Click **Continue** to pay.

A success message will show to indicate that a new bill has been added.

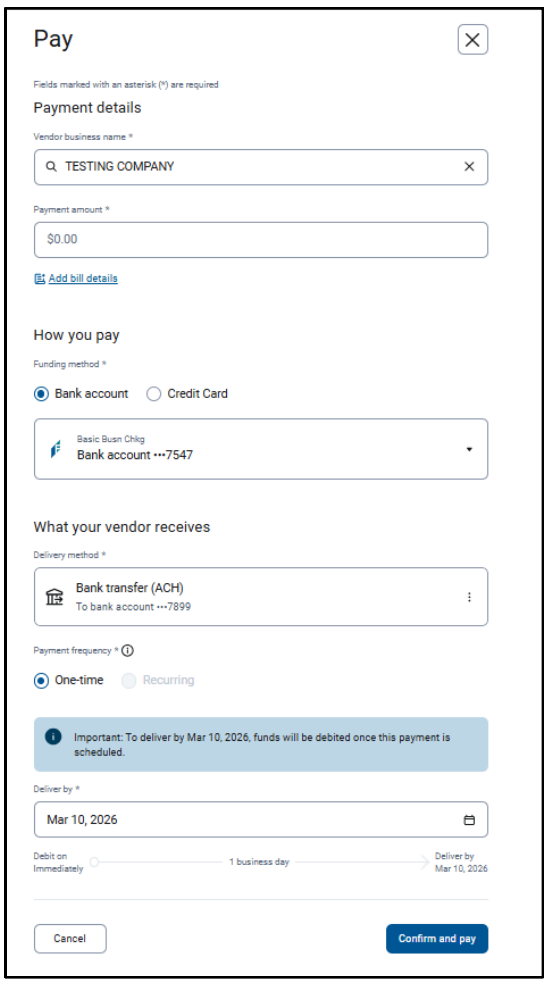
Bills Inbox



Pay & Get Paid also enables businesses to receive emailed invoices sent by vendors or people to the Bills Inbox. Each business has a unique Bill Inbox email address. To locate your bills email address, click the link in Forward bills by email.

Pay a Bill

From the **Vendor** tab, click **Pay** next to the vendor or bill you would like to pay.

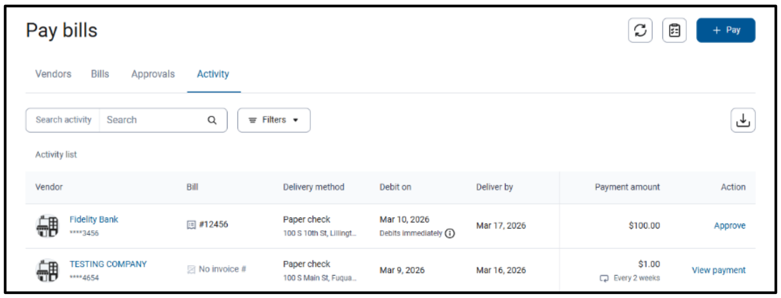


Next, review the Payment details, including the Debit on and Deliver by dates, and enter any necessary information.

Select **Confirm and pay**.

Edit or Cancel a Payment

You can edit or cancel a scheduled payment that has been manually added, uploaded, or has come in through the bill mailbox.



Click the **Activity** tab, then click **View payment** next to the scheduled payment you'd like to edit or cancel.

The Payment and bill details screen will display. Click **Edit payment** or **Cancel payment** depending on your needs.

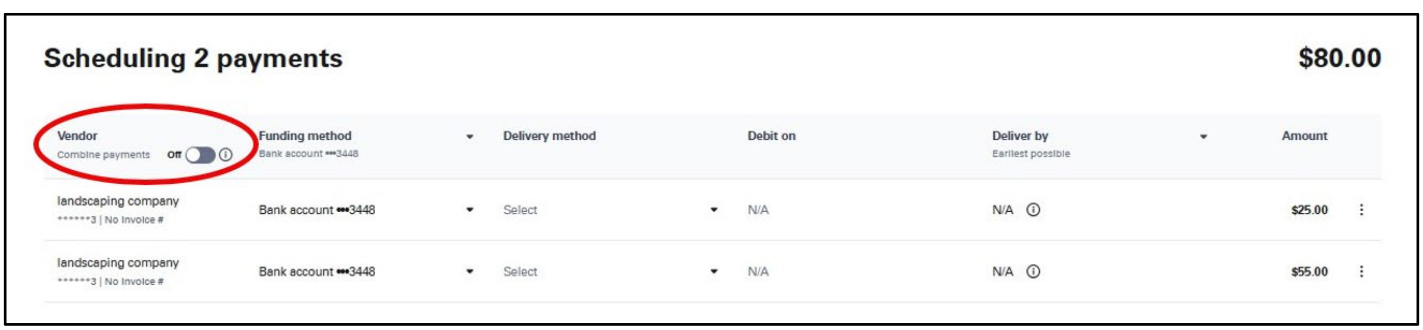
<u>Edit Payment</u>
The **Edit payment** function allows you to change the payment amount, the funding account, the delivery date, and the memo to vendor.

<u>Cancel Payment</u>
After **Cancel payment** is selected, a message box will appear that confirms the payment will be cancelled. The canceled payment will be visible on the Activity tab. If the payment was an eBill, the eBill will be returned to the Bills tab as an unpaid eBill.

Paying Multiple Bills

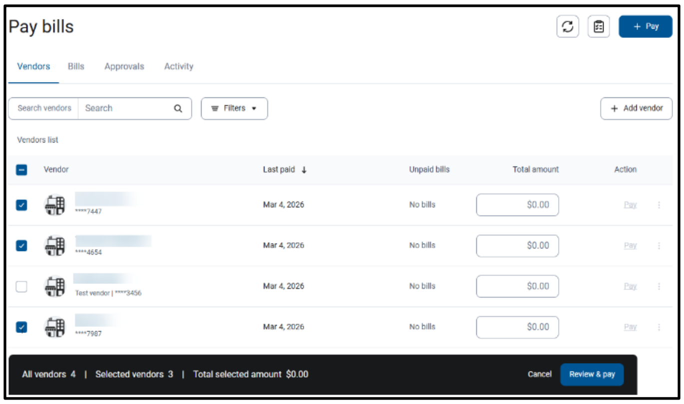
The Pay & Get Paid system allows you to pay multiple bills at one time.

<u>Combine Payments</u>
When you have multiple bills from the same vendor, you can combine them into one payment. This option is only available when the bills are for the same vendor and account number.



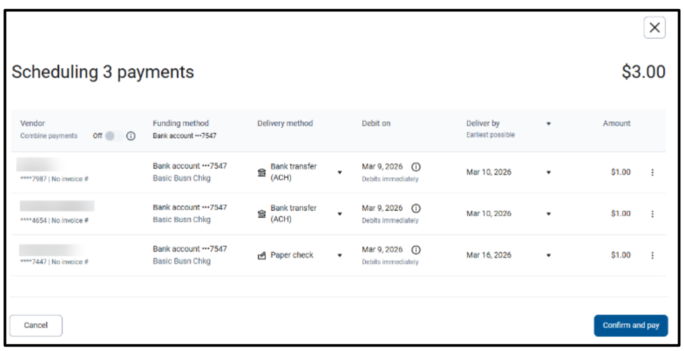
Turn the **Combine payments** toggle to the on position to combine the payments. Then, select the delivery method and date for the combined payment. **Note:** if you leave the **Combine payments** toggle off, each bill must be paid individually and a delivery method and date must be selected for each bill.

<u>Pay Multiple Vendors</u>
Multipay enables you to select multiple bills and/or vendors. Payments are submitted sequentially for authorization in batch mode. A payment confirmation summary screen contains details for each payment.



Select the bills or vendors you want to pay under the **Vendors** or **Bills** tab.

Then, click the **Review and pay** button.



The Scheduling payments screen will display. Next, select the funding account and delivery for each vendor.

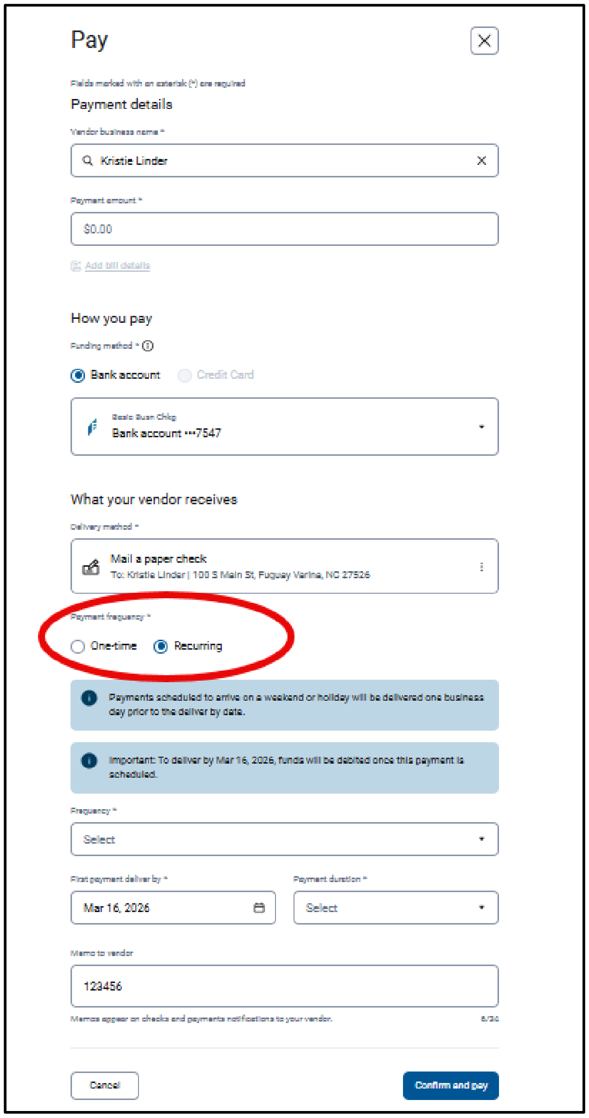
Click the **Confirm and pay** button.

Note: Multiplay can be performed only on devices with a larger screen.

Recurring Payments and AutoPay

Autopay enables users to set up recurring payments and to specify the frequency and duration of those payments.

<u>Set Up Recurring Payments</u>
On the **Vendor** tab, select **Pay** next to the vendor you want to set up for recurring payments. The Pay screen will display.



Enter the **Payment amount**.

In the How you pay section, select the **Funding method**.

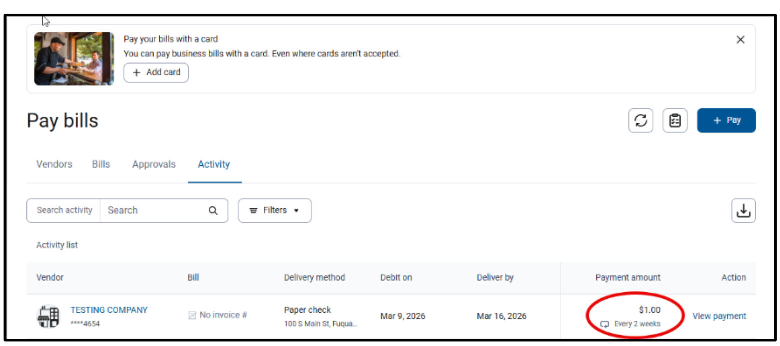
Then, in the Payment frequency section, select **Recurring**.

Select your payment **Frequency**. Options include, weekly, every 2 weeks, every 4 weeks, twice a month, monthly, every 2 months, every 3 months, every 4 months, every 6 months, and yearly.

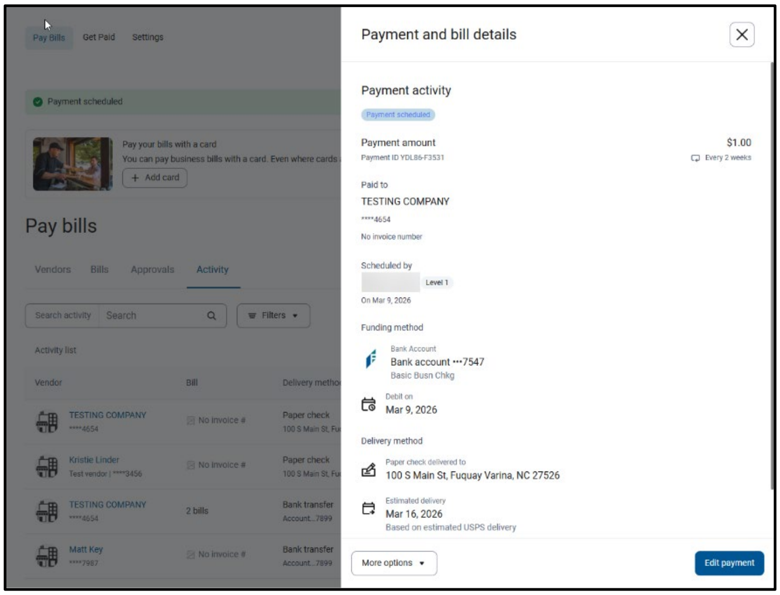
Next, select your **Payment duration**. Options include, until I decide to cancel, until number of payments made, or until an end date.

(Optional) Enter a **Memo to vendor**. The memo will be printed on the check in the Memo to vendor field.

<u>Edit a Recurring Payment Series</u>



On the **Activity** tab, click the recurring payment series symbol ( ) under the payment account.



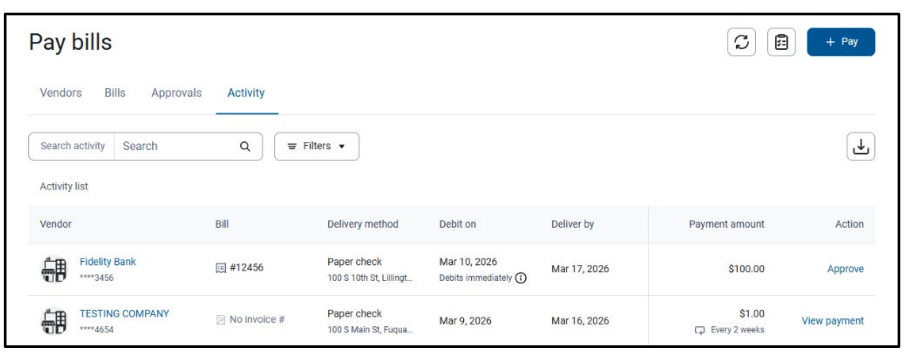
The Payment and bill details screen will appear. Click the **Edit payment** button to make changes to the current payment.

Click **More options** to edit all payments, cancel the payment, or cancel all payments.

Activate, Manage, and Set Up Autopay for eBills

eBills service enables allows you to receive, view, and pay electronic versions of bills or statements, which usually contain the same information as a paper version. To identify if a vendor is eBill capable, look for the eBill icon next to the vendor's name.

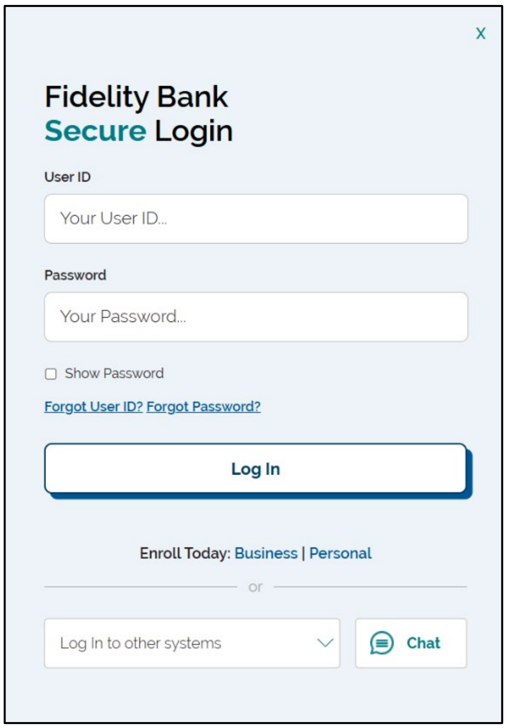
View Payment Activity



On the **Activity** tab, view scheduled, processing, and completed payments. You can filter results by vendor, date or status, and download payment details.

Approving Payments

Payment thresholds for individual Level 3 users are established by Level 1 users. If a Level 3 user creates a payment that exceeds their assigned threshold, the payment must be approved by a Level 1 or Level 2 user.

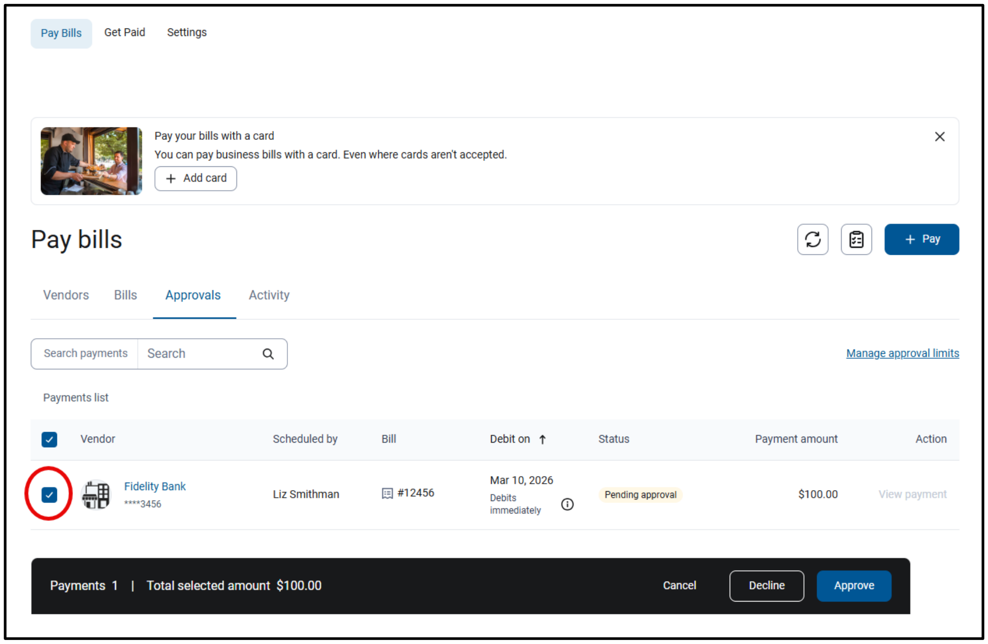


First, log in to Fidelity Bank Online Banking from a computer or mobile device.

Then, select the **Pay & Get Paid** from the main navigation menu.

Once Pay & Get Paid loads, click the **Pay Bills** tab. The **Approvals** tab will indicate that there is an approval pending.

Click on the **Approvals** tab.



From the **Approvals** tab, click **View payment** to review details about the bill.

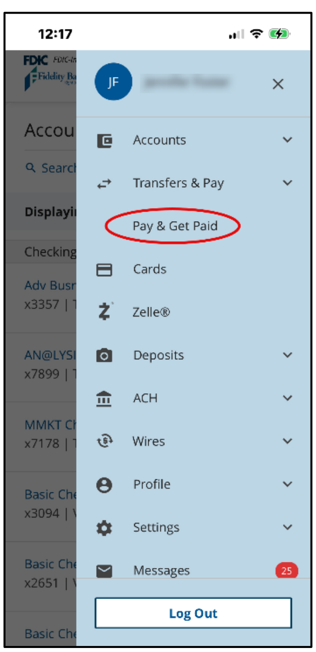
Then, check the box next to the vendor's name.

Click to Approve, Decline, or Cancel to decision the payment.

Note: If the payment is not approved by the date displayed, you can still approve the payment, but you must select a new payment date.

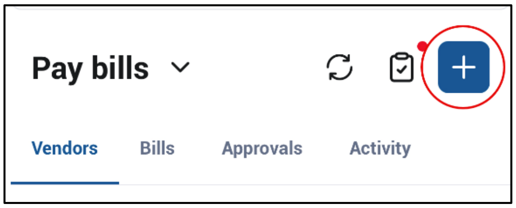
Mobile Bill Capture

Mobile Bill Capture allows you to take a photo of a bill or invoice and upload it into the Pay & Get Paid system.



First, log in to the Fidelity Bank Mobile Banking app on your mobile device.

Then, select the **Pay & Get Paid** from the main navigation menu.



Tap on the **"+"** next to **Pay Bills.**

Tap **Add Bill,** then tap **Scan or upload files.** Select **Take Photo.**

Next, take a photo of your bill or invoice. Bill capture will automatically record the amount and due date.

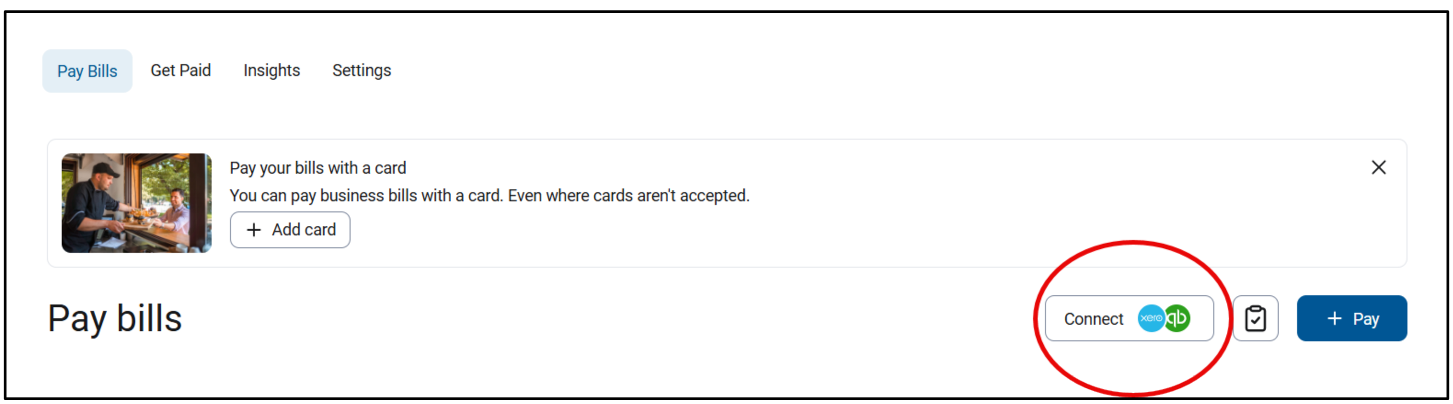
Then, click **Save** to pay it later or **Schedule payment** to process a payment.

Accounting Software Sync

Pay & Get Paid can sync with QuickBooks Online or Desktop, helping you keep your accounting records and payment activity connected in one convenient workflow. This connection can make it easier to manage bills, vendors, and payment updates without entering the same information in multiple places. Syncing allows:

1. Bills and vendors to appear automatically
2. Payment status to update in both systems
3. Less manual data entry

Click on **Connect** to get started.



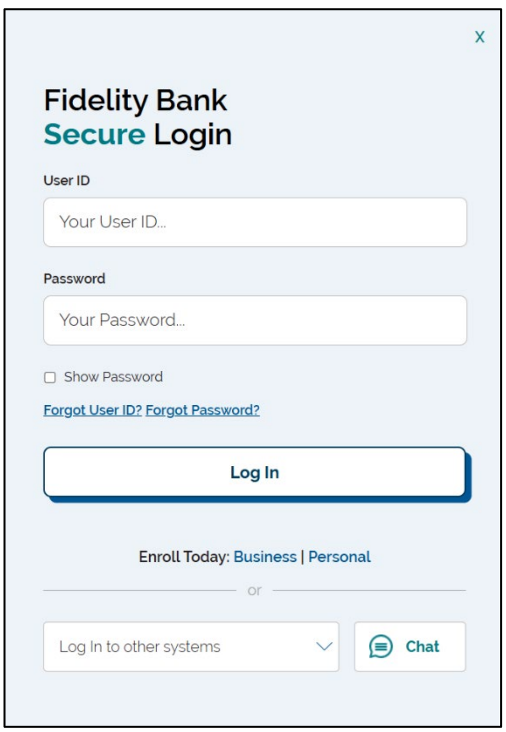
Note: connections are secure and use industry standard encryption.

Notifications

Notifications alert users to actions that require attention in Pay & Get Paid. Notifications are generated for the following events:

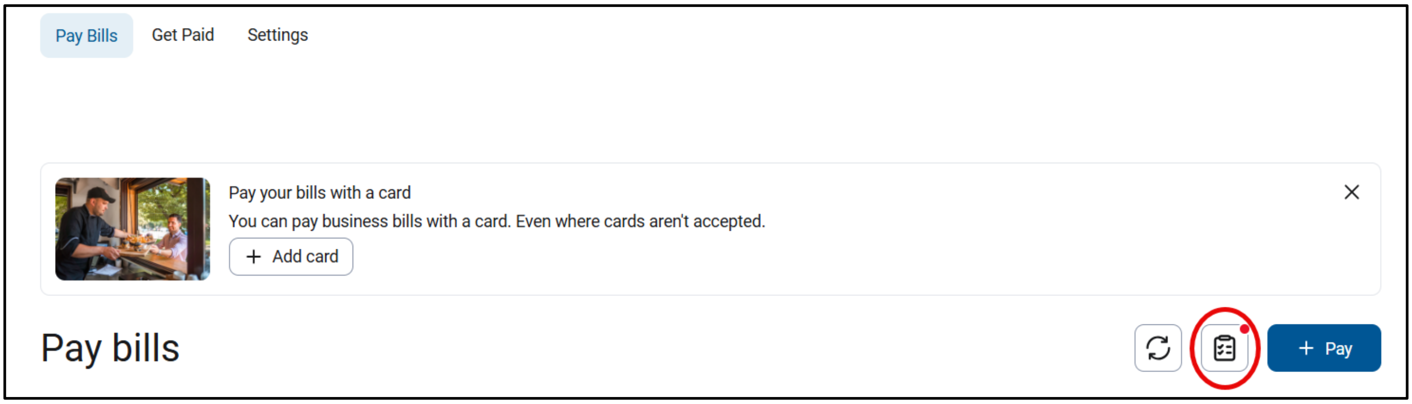
- Bill needs to be reviewed
- Bill needs to be paid
- Bill is past due
- Bill has been partially paid
- Payments need to be approved
- Payment failures
- Pending users to be activated

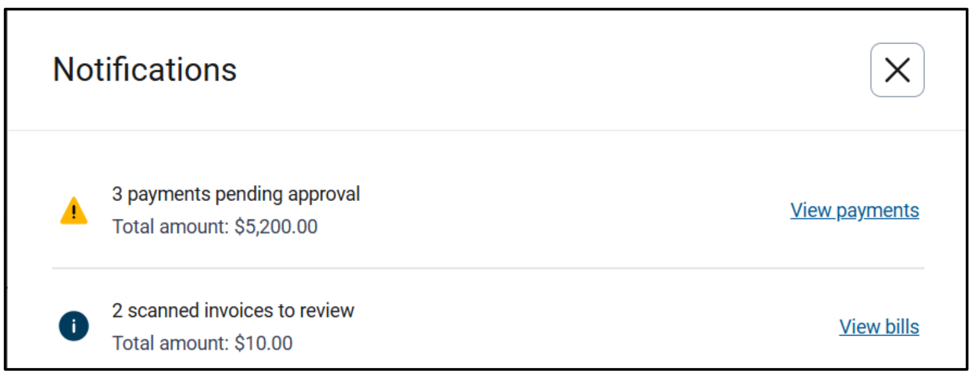
To view notifications, log in to Fidelity Bank Online Banking from a computer or mobile device.



Then, select the **Pay & Get Paid** from the main navigation menu and click the **Pay Bills** tab.

A red dot on the **Notifications** icon indicates there are items that need review. Click on the **Notifications** icon.





A list of notifications will display.

Click the links next to each notification to take action.

Settings

The Settings area allows you to manage administrative tasks and is accessed by selecting the Settings tab.

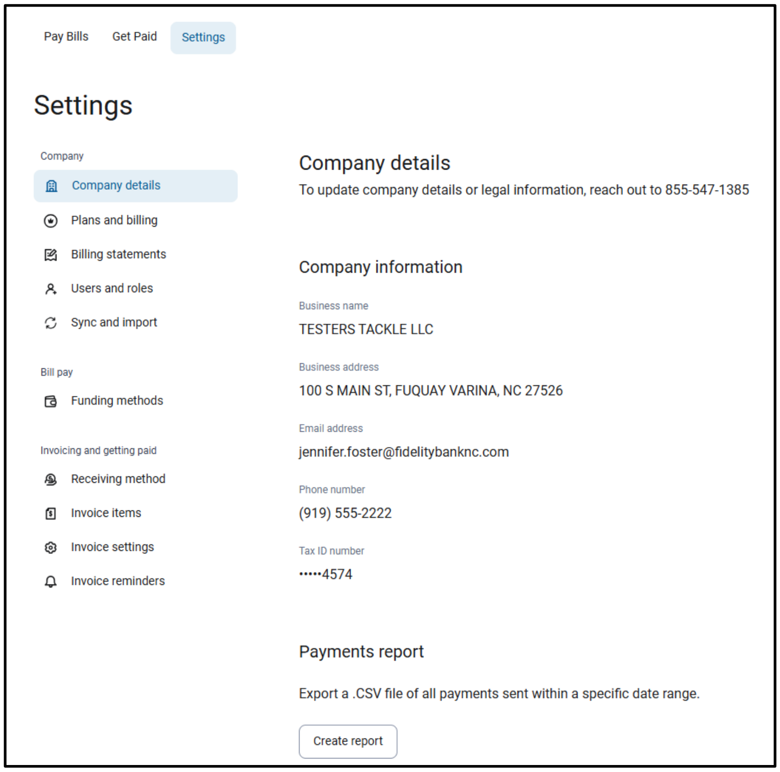
First, log in to Fidelity Bank Online Banking from a computer or mobile device.

Then, select the **Pay & Get Paid** from the main navigation menu.

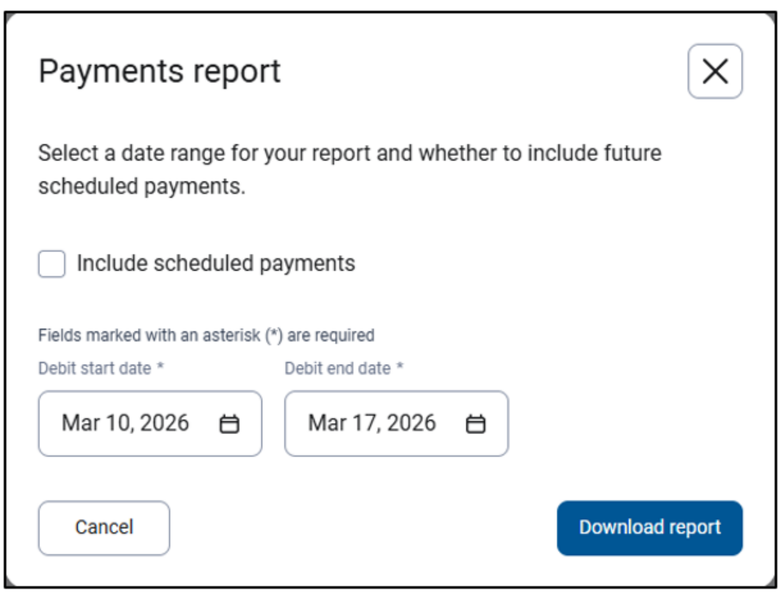
Once Pay & Get Paid loads, click the **Settings** tab.

Payments Report

The Payments report lets you view your payment totals in one convenient document.



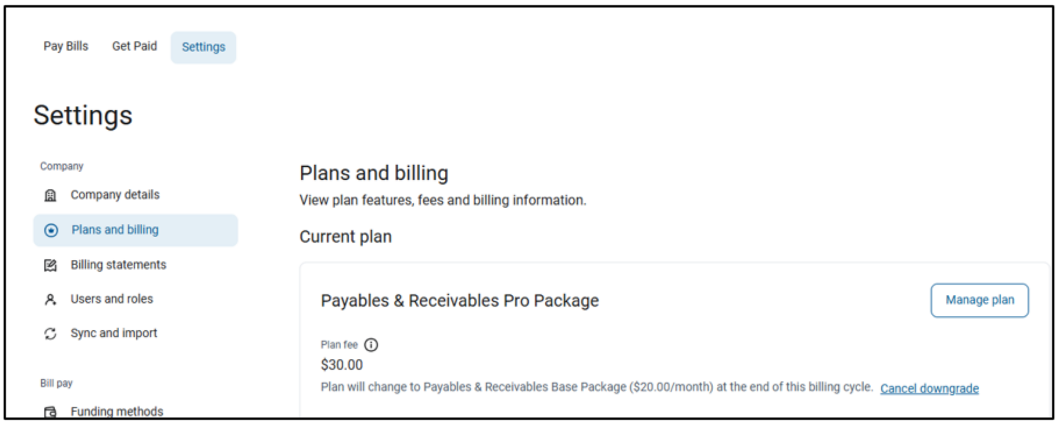
To download a Payments Report, click the **Company Details** menu option under the Settings tab. Then, click the **Create report** button.



In the Payments report dialog box, select a date range, choose whether to include future scheduled payments, then select **Download report** to save the report as a .csv file.

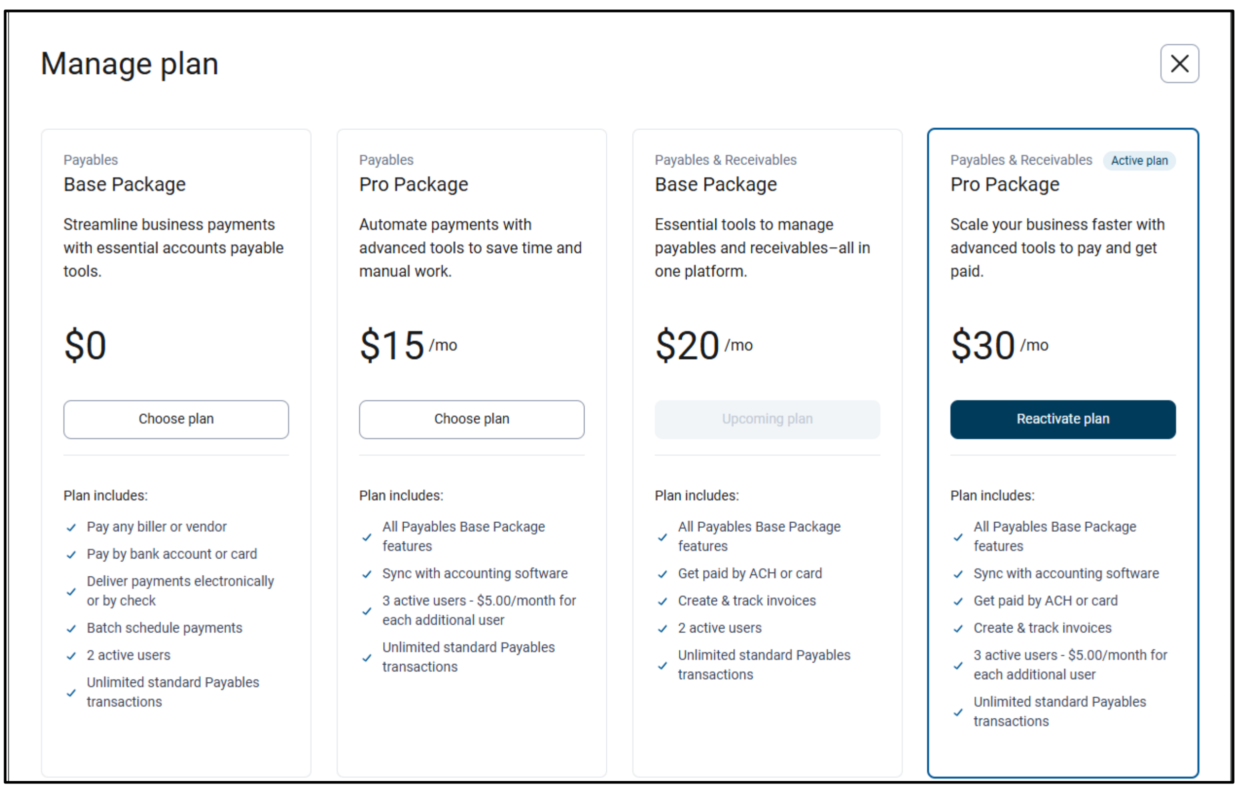
Plans and Billing

Pay & Get Paid offers packages for Accounts Payable and Accounts Receivable. Within these packages, Level 1 users can choose from four plans: Accounts Payable Base, Accounts Payable Pro, Accounts Payable & Receivable Base, and Accounts Payable & Receivable Pro.



To manage Pay & Get Paid plans, the Level 1 user should select **Plans and billing** under the Settings tab. Then, click the **Manage plan** button.

The Manage plan screen will display, select the desired plan by clicking the **Choose plan** button under the plan you would like to enroll in. **Note:** Only Level 1 users can select, change, or edit plans.



Billing Statements

Billing statements can be viewed by navigating to **Billing statements** under the Settings tab. Statements appear once issued and are generated on the third business day of each month. Billing statements are available to Level 1 users for up to 18 months and can be downloaded as a PDF. Statements are created even if the billing amount is $0.