Digital Banking
Business User Guide

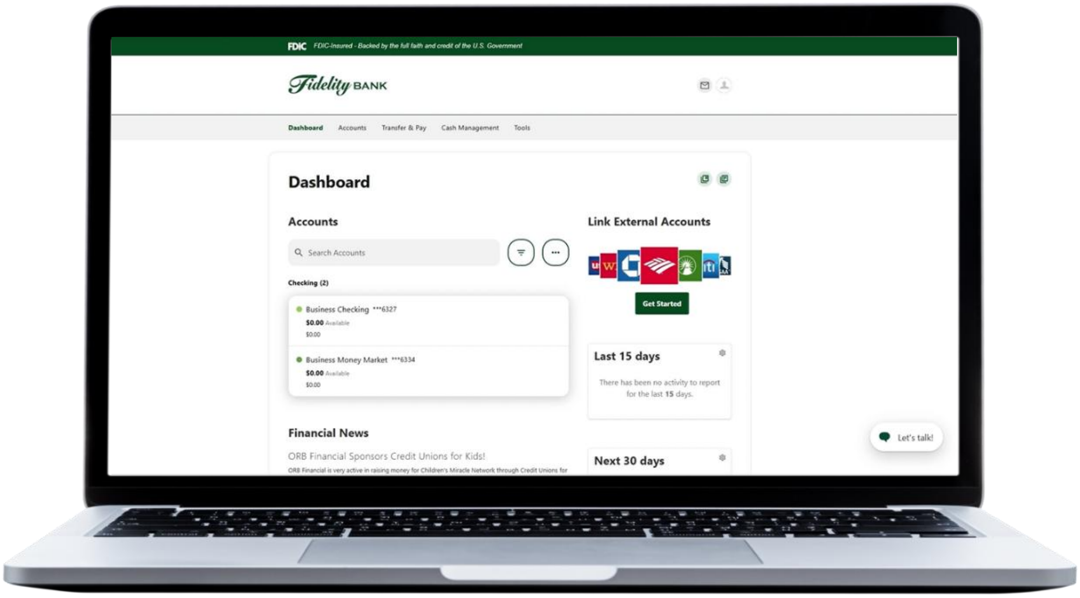

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Table of Contents

June 2026

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About This Guide

Fidelity Bank has created a digital banking experience that is convenient, easy to use, and provides flexibility to manage your finances anytime, from anywhere. This guide provides steps for getting started and highlights the functionality of the digital banking experience.

Getting Started

You can access your accounts from both desktop and mobile devices anytime, anywhere. For the best online banking experience, ensure your devices are running the latest available software updates.

➢ **Browser Support**

Ensure your browser is one of the two most recent versions of Safari (Apple devices), Chrome, Edge, or Firefox. **Note:** Internet Explorer 11 is not compatible with modern digital bank features and does not support the standards used by newer browsers.

➢ **Device Support**

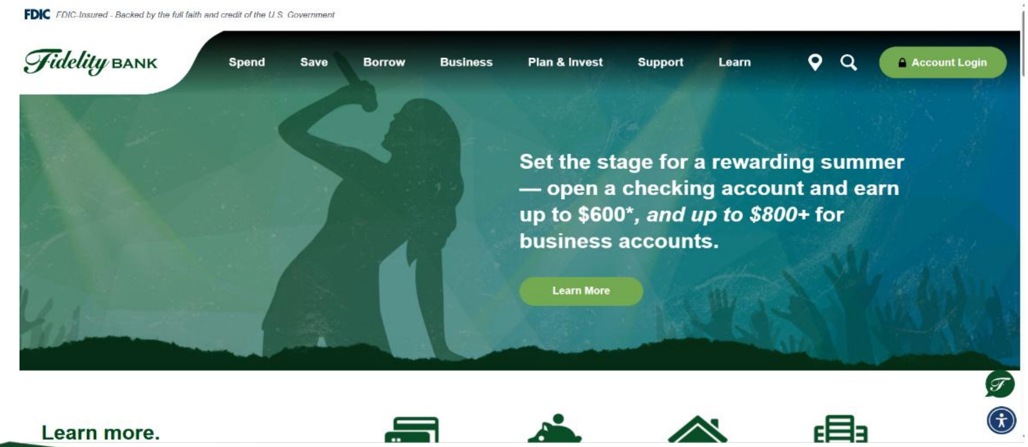
- Windows: Versions still supported by Microsoft and support a browser listed above
- MacOS (formally OS X): Versions still supported by Apple and support a browser listed above
- Android: Version 9.0+
- iOS: Last two major releases

Register a New Account – New Business Online Setup

Access the registration page via the Fidelity Bank app or our website.

➢ **Register Using a Web Browser**

Visit https://bankatfidelity.com and click ***"Account Login"*** in the upper right corner of the screen to access online banking.



June 2026

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- **Register Using a Mobile Device**

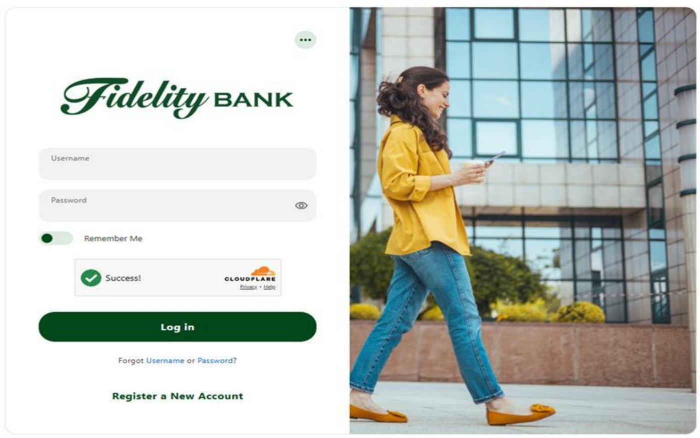
For Apple (iOS) users:

- Visit the App Store and search “Fidelity Bank.” Click “download and install”.
- Click “update” if you have the option. If not, auto-update may be turned on in your device settings, and the new app will update automatically once available.

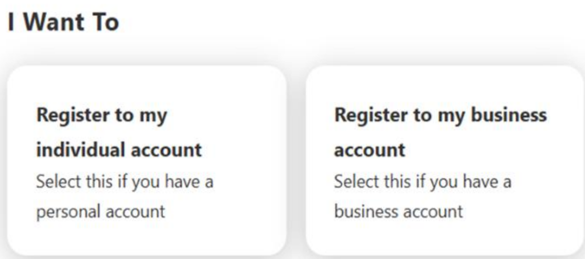
For Google/Android Users:

- Visit the Google Play Store and search “Fidelity Bank.” Click “download and install”.

- Click ***“Register a New Account”*** at the bottom of the Log In screen to start the setup process.



The following screen will display. Click the ***“Register to my business account”*** option.



- **Step 1 of 6 - Disclosure**

Read the disclosure, check the box next to ***“I Agree”***, and click ***“Continue.”***

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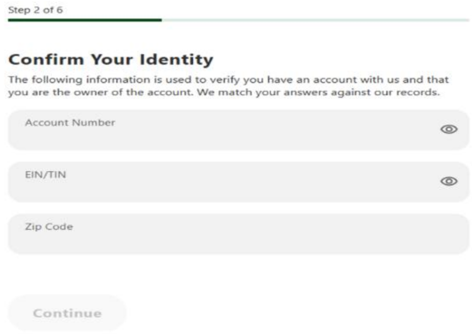
- **Step 2 of 6 - Confirm Your Identify**

  Enter the following information related to the business: account number, Employer/Tax ID Number, and zip code, and click ***"Continue."***



- **Step 3 of 6 - Verify Your Identity**

  Select ***"Email"***, ***"SMS Text"***, or ***"Voice Call"*** to verify your identity and click ***"Continue."*** A verification code will be sent as follows:

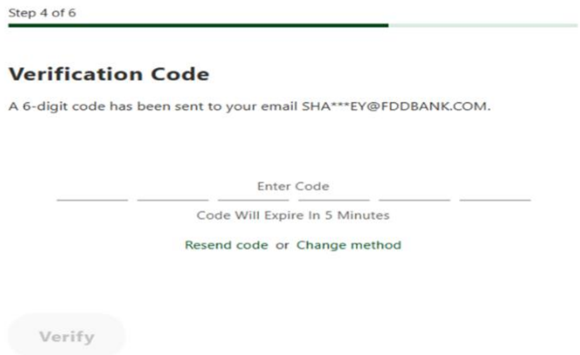
  - **Email** - To the email address associated with the business account on the bank's system. The subject of the email will be "Fidelity Bank One Time Password." If this is not your email address, please obtain the code from the email recipient to proceed to the next step.

  - **SMS Text** - To the mobile phone number associated with the business account on the bank's system. If this is not your mobile phone number, please obtain the code from the individual associated with the mobile phone number to proceed to the next step.

  - **Voice Call** – To the telephone number associated with the business on the bank' system. An automated message will be read to the individual that answers the telephone. If this is not your telephone number, please obtain the code from the individual that received the automated message to proceed to the next step.

- **Step 4 of 6 – Verification Code**

  Enter the 6-digit verification code received and click ***"Verify."***

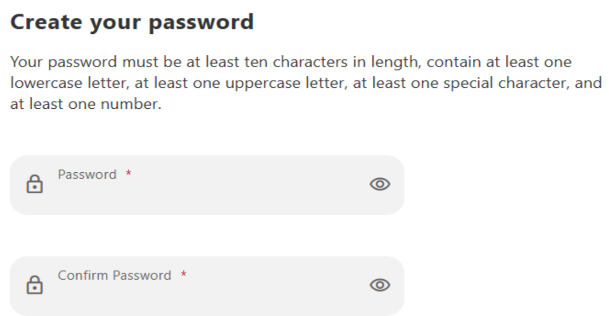


- **Step 5 of 6 – Create Username**

  Enter a unique, alphanumeric ***"Username"*** between 8–40 characters long and click ***"Create Username."***

- **Step 6 of 6 – Create Password**

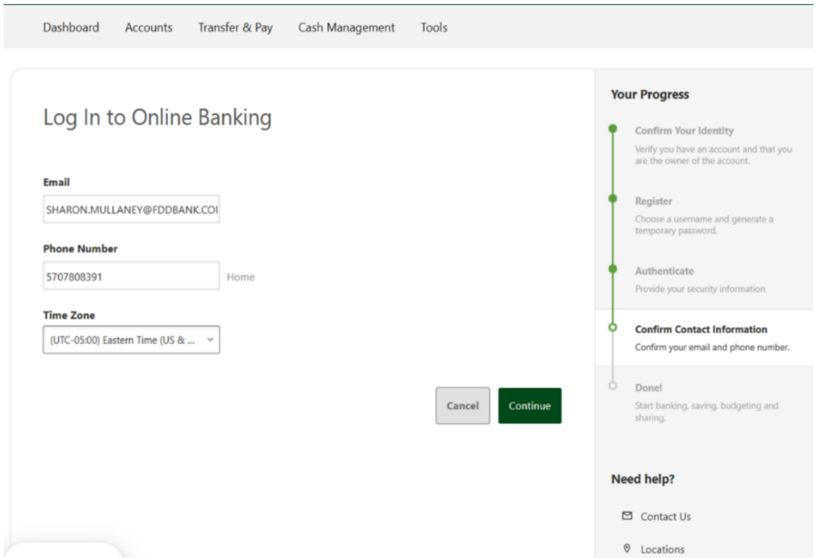
  Create a password that is at least 10 characters long and enter it in the ***"Password"*** and ***"Confirm Password"*** fields. Click ***"Create Password."***



  The password must include at least one uppercase letter, one lowercase letter, one number, and one of the following special characters: _ ~ @ # $ % ^ & * + = \ | { } : ; ! . ? ( ) [ ] -`

- The ***"Log In to Online Banking"*** screen will display with **"Confirm Contact Information"** highlighted on the right side under **"Your Progress"**. The business contact information (email and phone number) that is associated with the business on the bank's system will display, in addition to the time zone for where the business is located. Press ***"Continue."***

  Do not make any changes to the information displayed on this screen. You, as the master user for the business, will add your personal contact information once you are logged in to the system by accessing **"Tools", "Settings",** then **"Contact"**.



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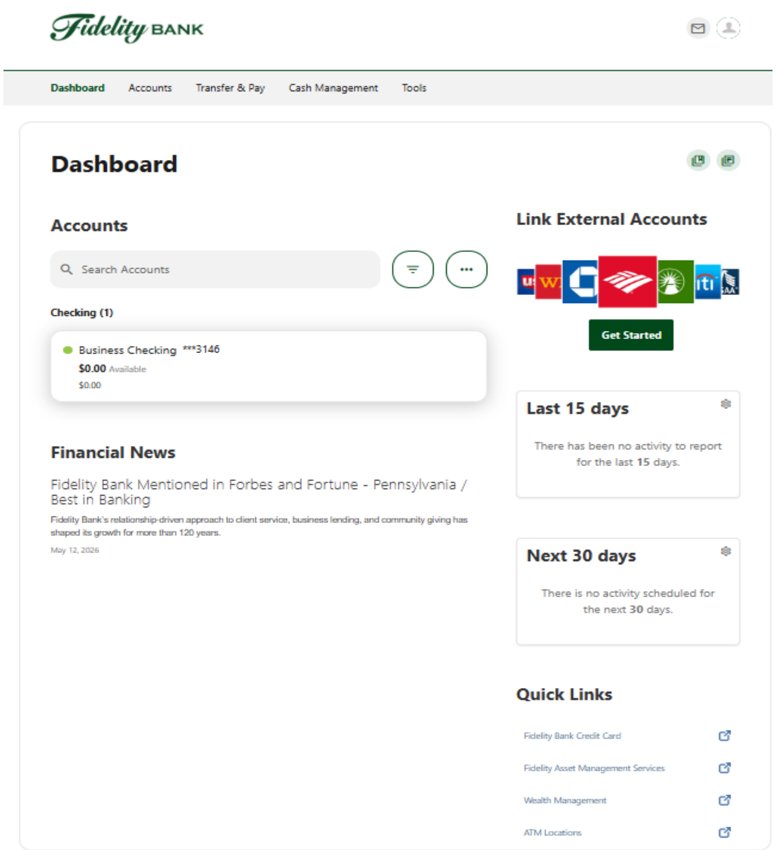
Navigation Bar & Options

After logging in to the system, the **Dashboard** screen will display. You can select other options in the navigation bar at the top of the screen by hovering over the heading and selecting the option you want to view. These options are referred to as "widgets".

➢ **Dashboard**

The dashboard is the landing page to:

- View your accounts, balances, and transaction activity
- Link accounts from other financial institutions to view balances or initiate external account transfers
- View recent activity and upcoming activity (you can change the number of days)
- Access quick links to other related banking services and information
- Read the latest financial news and messages from Fidelity Bank



You may change the order in which your accounts or loans display on your **Dashboard** by accessing "**Tools**" then "**Settings**." This function is only available when logged into the computer-based online platform. It is not available in the mobile app.

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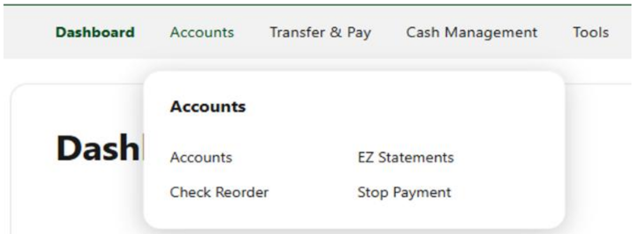
- **Accounts**



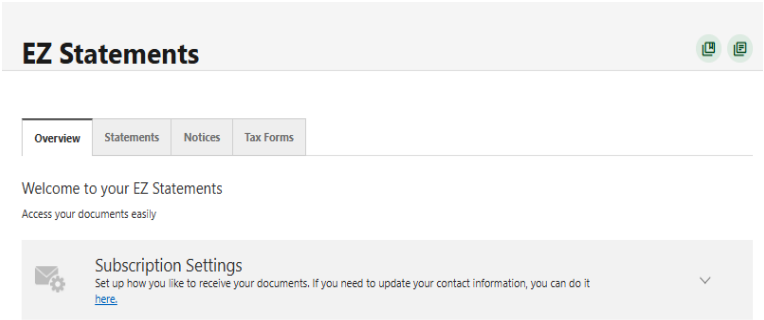
View accounts and statements, reorder checks, and place stop payments using this widget.

- **Accounts**

  Select ***"Accounts"*** to view details associated with your accounts, such as available balance, transaction history, interest, balance history, and tax information. You can edit an account's nickname, color, or choose to hide the account from display by clicking the pencil icon.

- **EZ Statements**

  Select ***"EZ Statements"*** to access documents related to your accounts such as checking, savings and loan statements, notices, and tax forms. To change from paper to electronic statements, you can subscribe using the **Overview** tab.



- **Check Reorder**

  Select ***"Check Reorder"*** and click ***"Order Checks."*** You will need information from your previous order to complete this process online. First-time check orders must be requested by contacting a branch or our Client Care Center.

- **Stop Payment**

  Select ***"Stop Payment"*** to view previous stop payment requests or create a new request. Click ***"New Stop Pay Request."*** Click the arrow and select an account from the drop-down menu. Complete the remaining fields. Check ***"I Agree"*** to agree to the Stop Payment Policy and click ***"Submit Request."***

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➢ **Transfer & Pay**

Transfer funds between your Fidelity Bank accounts and access Bill Pay using this widget.

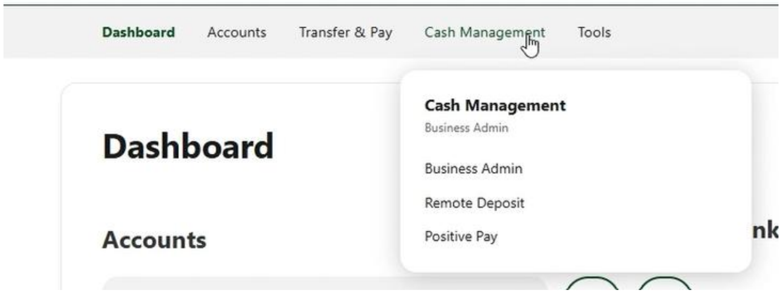
- **Transfers**

  Click ***"Transfers"*** to transfer funds between your accounts and view scheduled and previous transfers. To transfer funds, click the arrows and select the appropriate accounts from the drop-down menus. Enter the dollar amount. Select the frequency and date. Complete the memo field (optional). Click ***"Review Transfer"*** and submit.

- **Bill Pay**

  Click "Bill Pay" to access this service. This option will only appear if your business is enrolled in the service.

➢ **Cash Management**



The **Cash Management** widget provides administrative tools to set up, maintain, and manage the various aspects of your digital banking experience, in addition to providing access to the cash management services that your business uses.

- **Business Admin**

  Master users will utilize the Business Admin module to add new sub-users, change sub-user permissions and account access, and delete sub-users. These functions can only be performed on a computer or laptop. They are not available on the mobile app.

  - ***Authorizations*** – This tab will show any pending requests for internal or external transfers, ACH files, and wire transfers requiring approval.

  - ***Payees*** – This section will show payee information and history for Business ACH and Business Wire activity. Users with the **Manage Payees** permission can add, edit, and delete payees. On the Payees tab, click **"Add a New Payee".** You will then enter the payee's details. You must select if the payee is a person or a business. Then enter the payee's full name and address. You can enter information in the other optional fields to further classify the payee, if desired. Click **"Add Payee"**.

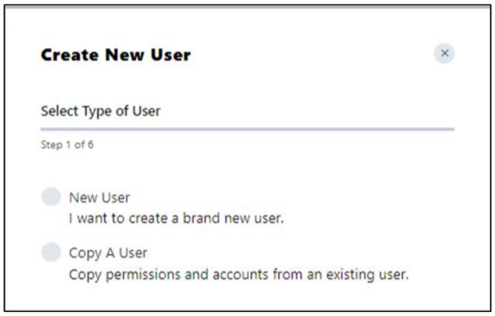
- ***Users*** - From this tab, you can view your business sub users, the number of accounts each user can access/view, and the payment types they can use. You can also assign and manage user permissions which controls what sub users can view, change, navigate, and execute within the system. Sub users must have permissions defined to access specific cash management services. You can assign permissions and limits when creating a sub user. These functions can only be performed on a desktop.

1. ***Create Sub Users***

   On the Business Admin screen under the Cash Management Widget, go to ***"Users."*** Click the **+** icon to the right of the search bubble to create a new user. The following screen will display.

   Step 1 of 6 – Select Type of User

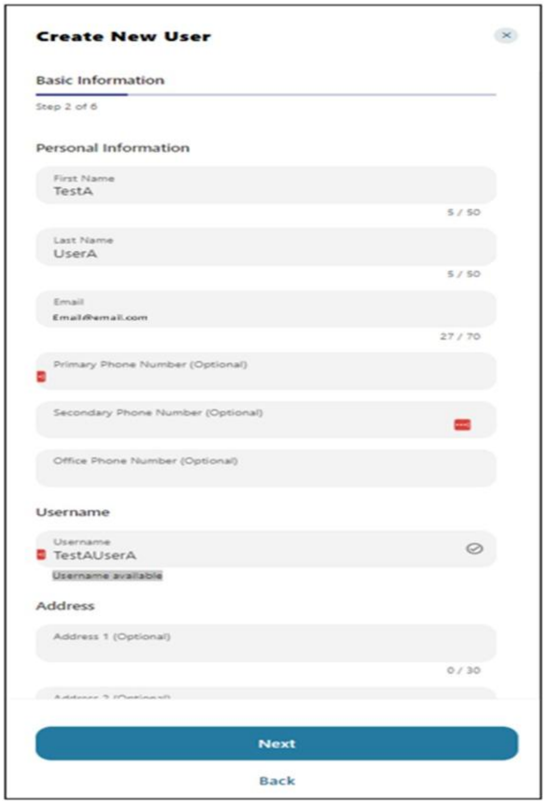
   Select ***"New User"*** or ***"Copy A User"*** which will copy permissions and accounts from an existing user. If you choose to copy a user, you will select the user to be copied from the dropdown menu that will display. Click on the boxes for ***"Permissions & Limits"*** and/or ***"Account Access"*** then click ***"Next".*** If you are creating a new user and don't want to set them up with the same access as another user, just select ***"New User"*** and click ***"Next"***.



   Step 2 of 6 – Basic Information

   Enter the user's personal information by scrolling through the box that displays. You must enter an email and at least one phone number. An error message "Invalid telephone format" will display if you bypass any of the phone number fields; however, if you have entered one phone number (primary, secondary, or office) you can continue.

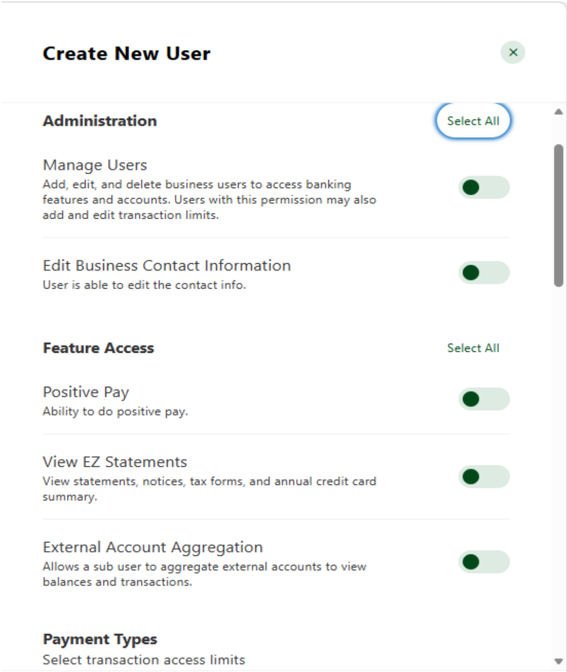
Create a Username and check to see if the Username is available by clicking the arrow in that section. If the username is available, you can continue. If it is not available, you must create another username. Continue with the Address section, which is optional, then click ***"Next"***.



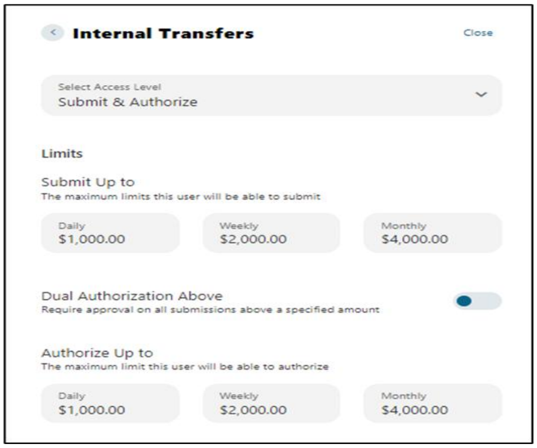
Step 3 of 6 – Permissions and Limits

Use the toggles to select the permissions you would like the user to have. Some permissions will have additional questions to answer. If you want to give the sub user the ability to add, change, and delete other sub users, or edit the contact information for the business, select the **"Manage Users"** option under Administration.

Continue to scroll through the screen to select feature access, payment types, payment destination, and receivables permissions. Click ***"Next"*** when you are done.

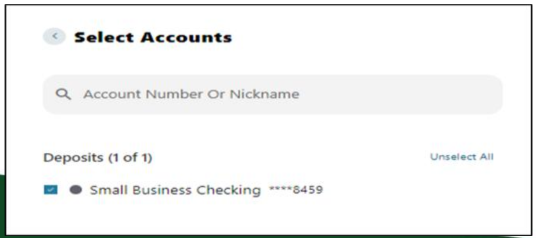


Click the arrows under **"Payment Types"** and enter the appropriate limits for Internal and External Transfers if you are providing that feature to a sub user. Some permissions will have the option to turn on Dual Authorization for a specified amount. Click ***"Apply,"*** then click ***"Next."***



Step 4 of 6 – Accounts

Select the account(s) to assign to this user. Click ***"+ Select Accounts"*** and select the box next to each account to be added. Click ***"Select Account (#).*** You can add or remove accounts also. Click *"**Next**"* when you're done adding accounts.



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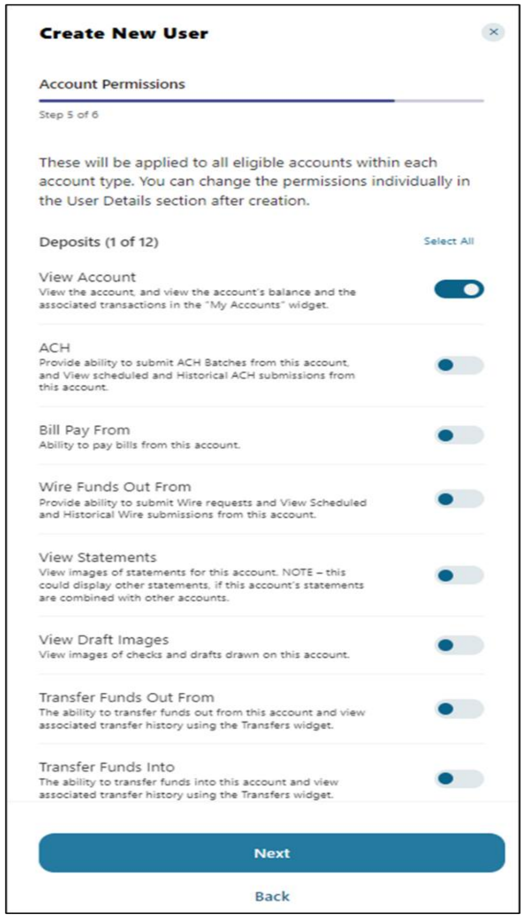
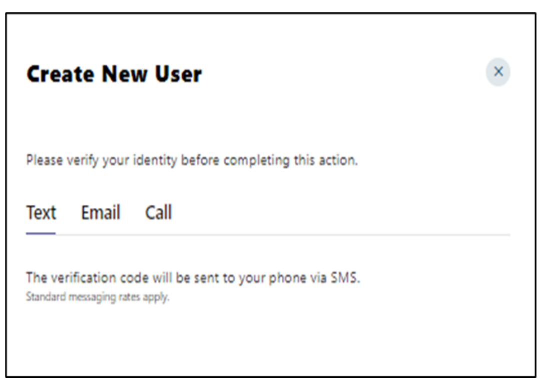
Step 5 of 6 – Account Permissions

Select account permissions to be added to the accounts you have selected in the previous step. Not all options may apply. Click ***"Next."***



Step 6 of 6 - Review Information

Confirm the information is correct. Use the pencil icon to edit if necessary. Click ***"Submit."*** You will receive a message "New User Created". You may view details or click ***"Done"*** to continue. Any permission changes, such as creating a new user or money movement, will require verification.



Select the preferred method to receive your verification code and click ***"Send code."*** Then enter the code you receive and click ***"Verify."***

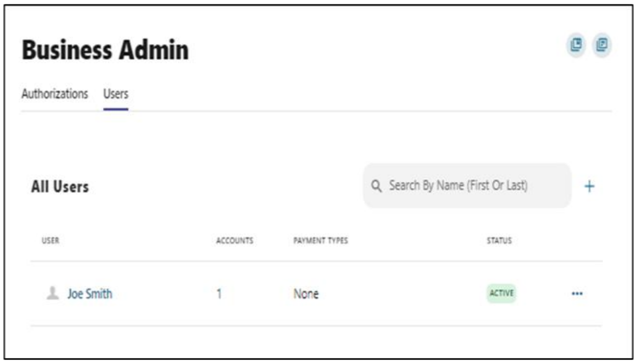
2. ***Sub User Status***

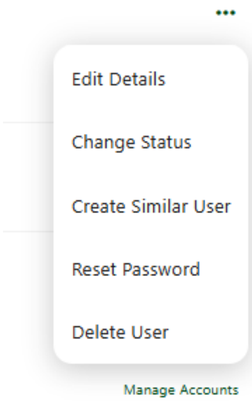
- ***Active*** - Sub users in an Active status can log in and access digital banking. If a sub user is Active, a master user can change the sub user's status to Frozen.
- ***Locked*** - Sub users in a Locked status have locked themselves out of digital banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access digital banking. If a sub user is Locked, a master user can change the sub user's status to Active.
- ***Frozen*** - Sub users in a Frozen status have been set to Frozen by a master user, or have been inactive for more than one year, and are unable to log in or access digital banking. If a sub user is Frozen, a master user can change their status to Active.

3. ***Sub User Maintenance***

A master user, or a sub user with the Manage Users permission, can edit a sub user's status or reset a sub user's password on the Business Admin screen in the **"Users"** tab by clicking on the sub user to be edited.

When the sub user's screen displays with their information, click the ellipses **(…)** to the right of the section (Personal Information, Account Access, General Permissions, or Payment Permissions) and click **"Edit Details"** to make changes to their access, or **"Change Status", "Reset Password",** or **"Delete User"**, depending on the action you want to take for this user.

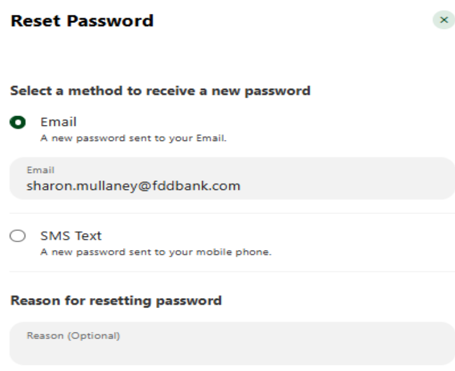




Follow the prompts based on the action you want to take and press **"Save"** or **"Done"** as prompted.

4. ***Reset a Sub User's Password***

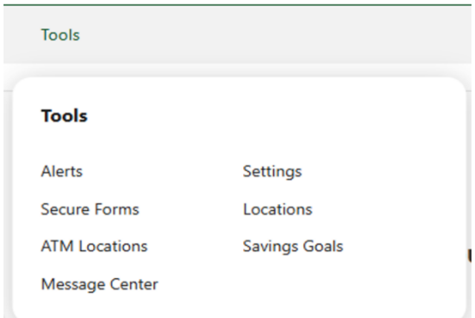
You can quickly reset a sub user's password, by clicking the ellipsis **(…)** to the right of the user's name on the **"Users"** tab. Click ***"Reset Password."*** Select the method for the sub user to receive their new password (email or SMS text). You may also enter a reason why they need their password reset.



Click the ***"Send New Password"*** button. The message "New password has been sent" will display. Click ***"Done"***. Inform the sub user that they should receive an email from *no-reply@alertsolb.bankatfidelity.com* with their temporary password.

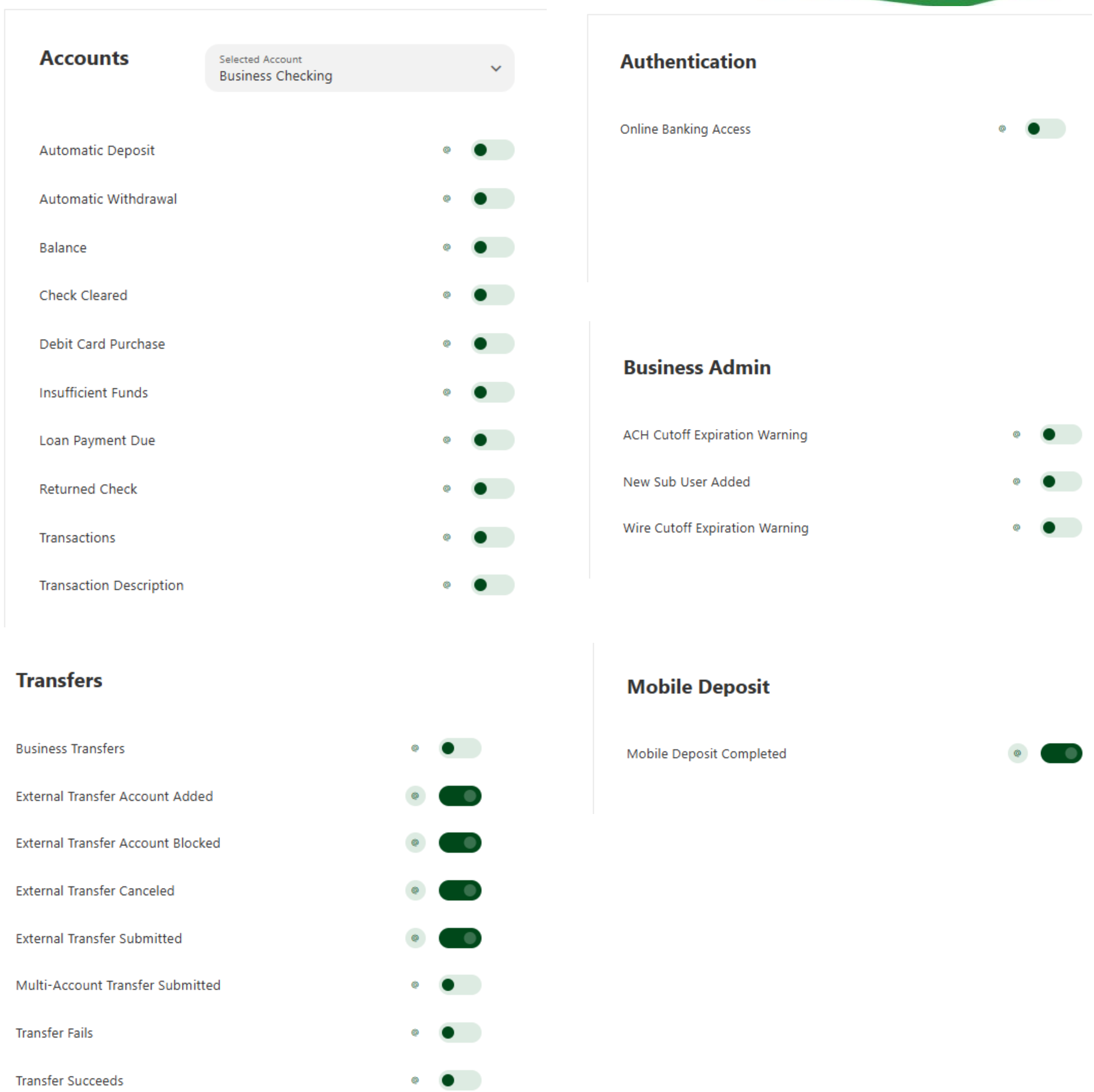
➢ Tools

Set up alerts, view secure forms, find your nearest ATM and branch locations, send secure messages to the bank, and access your individual settings using this widget.



- **Alerts**

  Select ***"Alerts"*** from the Tools tab to establish alerts for the following items. Your options may differ from those shown below based on the services you use and the permissions you have set. You may also see alert options for Business ACH, Business Reports, Business Wires, and Remote Deposit. Once toggled, you will be able to choose what notifications you would prefer, and how you would like them to be sent (SMS or Email).



- **Secure Forms**

  Access secure forms for various maintenance requests.

- **ATM Locations**

  You will be directed to an external website, *moneypass.com*, to search for the location of any Fidelity Bank or MoneyPass ATM.

- **Message Center**

  You may also click on the envelope icon in the upper right corner of the screen to launch the Message Center. To create a new message, click ***"Compose."*** Select the subject and the account being referred to from the drop-down menus. Enter your message and select "***Attach Files"*** to attach files to the message. Click ***"Send Message."*** View and reply to messages in your inbox.

- **Settings**

  View and change any of the following settings for yourself:

  - **Profile:** Change nickname, time zone, and your profile picture. View recent login activity.
  - **Security:** Change username and password. Manage your two-factor authentication methods by toggling the options provided and clicking ***"View Details"*** to set a preferred method. Manage authenticated devices.
  - **Themes:** Not used at this time.
  - **Contact:** ***Please do not change or delete the phone number or email address that displays since it is contact information on the bank's system for the business entity.*** You may add your phone number and email and set that as preferred communication method, so you receive alerts and notifications directly.
  - **Accounts:** Click on "Manage Accounts" or "My Tags" for additional functionality. You can change the color and nicknames associated with your accounts. You can also change the order of how your accounts display on your dashboard and hide accounts, so they don't appear on your dashboard. You can also manage any tags you have created for your accounts.
  - **Applications:** View and revoke access to an authorized device.

- **Locations**

  You will be directed to the bank's website, www.bankatfidelity.com/locations/, to view and search for the location of any Fidelity Bank office or ATM.