



## Corporate Online Banking System

**Fidelity Bank's** online cash management services will help you accelerate your collection process, control and simplify your disbursements, and maximize the use of your funds through timely information reporting. Our Corporate Online Banking System allows you to increase your profits, while reducing your workload – saving you valuable time and money.

Our Corporate Online Banking System is comprehensive and available with a wide range of capabilities through the various levels. Benefits of the system include:

- **NO** set up fee for Fidelity Bank's Corporate Online Banking System.
- Access to your account seven days a week, twenty-four hours a day from any computer with a connection to the Internet. (Windows based PCs - MACS are not supported)
- Ability to set up automatic bill pay through our iPay service at **NO** monthly charge.

There are *five* levels of the system and, depending upon your business needs, you choose the level that will benefit you most.

**Level 1 – Inquiry** - This level provides unlimited access to your account activity, including viewing all debits, credits, and checks with free transfers between Fidelity Bank accounts.

**Level 2 – Online Wire Transfer Access – Domestic or US Dollar International** - Wire transfer service is an electronic funds movement mechanism that provides same-day availability using the Federal Reserve network.

**Level 3 – Automated Clearing House (ACH)** - A network of financial institutions developed to automate the payment system, designed to parallel the paper check system. The information is processed electronically, thereby increasing reliability, efficiency, and cost effectiveness.

**Level 4 – Controlled Disbursements** - This service provides same-day notification of the total dollar amount of checks that will clear from the Fed against the controlled disbursement account. Money can be transferred from a designated account for the dollar amount of the checks clearing your account each day.

**Level 5 – Positive Pay** - Positive Pay is a service through which you electronically share your check register of all written checks with Fidelity Bank. Fidelity Bank will only pay checks listed in that register, with exactly the same specifications as listed in the register. Any check that does not match the “register” is presented electronically back to the customer for their input as to the item's legitimacy. This system dramatically reduces check fraud.

For more information, or to schedule a live demonstration, please contact your local branch manager, call 404-248-5466 (LION) or 888-248-LION (5466) – Option 4 for Business Services; or if you prefer, you may also email [eBusinessServices@lionbank.com](mailto:eBusinessServices@lionbank.com).