AmericanBank Online®

Business Administrator User Guide

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Introduction

The purpose of this document is to guide the Account Administrator and users of a business through the various screens and functionality available within *AmericanBank Online*. We recommend keeping a copy of this guide as a reference tool. Should you have any questions about this document or about your online service, feel free to contact American Bank.

System Setup

American Bank creates an Admin profile for the Business Admin. The profile setup includes establishing user credentials and enabling the use of system administration and entitlement functions. The Business Admin can use their account to create additional users for the business.

Logging in to the Business Application

- Go to our website – www.ambk.com

- On the top right-hand side of the page, you will see Online Banking Sign On – Click on Business.

- After the business banking page loads, there are three fields on the login area.

  - **Company ID** – The Company identification number is shared by all the users at your business. The Company ID is communicated to each Business Admin by American Bank.

  - **Username** – This value is unique to each Business Admin/User. Usernames are created by American Bank for the Business Admin. The Business Admin will then create usernames for their additional business users.

  - **Password** – Temporary passwords are configured by American Bank for the Business Admin. The Business Admin is responsible for creating temporary passwords for their additional users. Business users are prompted to create a new password upon first login. Passwords must be between 10-15 characters and must contain the following – 1 upper case letter, 1 lower case letter, 1 number and 1 special character.

- Click on Sign On.

- You will be required to obtain a One Time Security Code at each login. Use the drop-down box to choose the delivery method (text message, email, or voice message-which is an automated call to your phone) you want the One Time Security Code delivered to.

- Click on Submit.

- Enter your 6-digit security code in the field. The code will contain only numbers and will be valid for only a few minutes.

- Click on Submit.

- From here you are logged into your accounts.

Note: A user will get locked out if they enter their password incorrectly 6 times. On the 5th attempt, a message will display warning the user that one more invalid attempt will result with their account being locked.

Creating Business Users and Administrators with the Manage Users Feature

American Bank will add and entitle the Business Administrator (Admin) that you assign at the time of enrollment. Once entitled, the admin can use the Manage Users feature which is located on the side-bar menu within *AmericanBank Online* to create, entitle, and manage other business users. Ensure that reasonable security measures are implemented and followed for all authorized business users.

- Log in to *AmericanBank Online.*

- Click on the Manage Users option on the side-bar menu.

Business Services

- Create ACH/Wire

- ACH Wire/Approval

- Manage User

Note: The business admin can click on their name to review the entitlements granted by American Bank. Business admins cannot add or change their entitlements.

- Click on the Add New User button in the top right corner of the Manage User page.

- Complete the fields for each business user, as necessary.

Adding the User

User Information
- **First Name** - The first name of the user.
- **Last Name** - The last name of the user.
- **Email** - The email address of the user.

Login Information
- **Login** - The Sign-on ID for the user. Once set this cannot be changed.
- **Password** - The password for the user. (Passwords must be between 10-15 characters and must contain the following – 1 upper case letter, 1 lower case letter, 1 number and 1 special character).
- **Confirm Password**.

Contact Information
- **Phone Number** - The phone number of the user.
- **Verification Method** – Chose between SMS (Text) or Phone.
- **HRT SMS Number** - The number the user can use to receive texts for One Time Codes.
- **HRT Email Address** – The email the user can use to receive their One Time Codes.
- **HRT Voice Number** - The number the user can use to receive voice calls for One Time Codes.

Address Information
- Address1, Address 2
- Zip Code
- City
- State

Adding Accounts and Permissions

When adding the accounts and permissions to the user, you will simply drag the items from the Hidden column on the left to the Visible column on the right. Below is a description of each of the sections.

Accounts
- Moving the accounts to Visible will allow a user the ability to see that account when logging in. You can further drill down to what the user can see/do on each account with the additional permissions below.
- Each time you add a new account to your agreement, you will need to grant access to each user that will need to see the account and complete the permissions below that are applicable to each account.

Account Options
- **View History** - This gives the user ability to see the transaction history.
- All accounts you previously moved over will be checked off for viewing history. If you want to remove the ability to view the transaction history for a specific account, uncheck the box next to that account.

ACH Permissions

These permissions are only visible if the Business is signed up for ACH Origination Access. A separate agreement required. Please reach out to the bank for additional information or to sign up for this service.

Below is a summary of each permission.

- **ACH Approve** - Allows the entitled user to approve, edit, or deny ACH transactions.
- **ACH Approval Override** – When this permission is moved over, a transaction will automatically be approved when it is initiated. If this is not moved over, the user will be required to have a second individual with ACH Approval authority login and approve the transaction.
    - o ***Note: If you want your user to initiate and approve ACH files and release them to the Bank in one step, without needing another approval, you must grant the user the permission of ACH Approval Override.***
- **ACH Initiate** - Allows the entitled user to initiate ACH transactions. If ACH Approval Override is also added to the user, the transaction will automatically go into an approved status when the user submits the transaction.
- **Payee Management** - Indicates whether the user can create and edit ACH recipients.
- **ACH** – If the user will have access to ACH, this permission must be moved over.
    - o After this is moved over, you can see the accounts available for ACH for the user and set any user specific limits.
    - o If no limits are set, the limits will default to the business limits.
- **ACH Batch** – Batches available for the user to work with are shown. Check off the batch names you want the user to have access to. If your business has not set up any ACH batches yet, this batch listing will be blank.
- **ACH Payroll** - Indicates whether the user can view batches set as an ACH payroll/sensitive batch.
- **ACH Upload** - Indicates whether the user can upload NACHA-formatted ACH files.
- **ACH Import** - Allows the user to import ACH batch files created with external accounting systems (.csv files, fixed length files, etc.)
  Note: ACH Import is not intended for uploading NACHA-formatted files. The ACH Upload feature is used to upload NACHA-formatted files.

Money Movement

- **External Transfers –** this is available if you sign up for our Business A2A feature. With this feature you can transfers funds between accounts you own at American Bank and accounts at other FI's. Form more information on this feature, please reach out.
- **Check Deposit** – this allows a user to access Mobile Deposit.
- **Transfers** – this allows the user to transfer between accounts on the agreement. The limits below are optional and if not set, the transfer limits for a user will be unlimited up to the balance available in an account at the time the transfer is processed.
    - o Max Number of Items per Day.
    - o Max Number of Items per Week.
    - o Max Number of Items per Month.
    - o Max Amount per Day.
    - o Max Amount per Week.
    - o Max Amount per Month.
    - o Max Amount per Item.
- **Transfer To** – You can choose which accounts a user can transfer money to by clicking on the small gear wheel icon. Accounts that the user is granted access to are check off by default.

- **Transfer From** - You can choose which accounts a user can transfer money from by clicking on the small gear wheel icon. Accounts that the user is granted access to are check off by default.

Check Management
- Move the Check Image permission over to allow the user to view check images.

Statements
- Move the E-Statements permission to allow the user to view the Statements & Documents for any account they are entitled to view.
- All accounts you previously moved over will be checked off. If you want to remove the ability to view the electronic statements for a specific account, uncheck the box next to that account.

Note – If your business is not currently enrolled for e-Statements and you grant this permission to a user, the user will be able to enroll in e-Statements for the business, which will stop paper statements.

Wires
These permissions are only visible if the Business is signed up for Wire Origination Access. A separate agreement required. Please reach out to the bank for additional information or to sign up for this service.
 Below is a summary of each permission.
- **Wire** – If the user will have access to Wires, this permission must be moved over.
    - After this is moved over, you can set the accounts available for Wires for the user and set any limits you would like to impose for this user.
- **Wires Approve** - Indicates whether the user is entitled to approve wire transactions.
- **Wires Approval Override** – When this permission is moved over, a transaction will automatically be approved when it is initiated. If this is not moved over, then the user will be required to have a second individual with Wire Approval authority login and approve the wire.
    - *Note: If you want your user to be able to initiate and approve wires to be released to the Bank in one step, without needing another approval, you must grant the user the permission of Wire Approval Override.*
- **Wire Initiate** - Indicates whether the user is entitled to initiate wire transactions. If Wire Approval Override is also added, the wire will automatically get approved when the user initiates the wire.
- **Payee Management** - Indicates whether the user can create and edit Wire recipients.

Other
- **Alerts** - Indicates whether the entitled user can set up account and security alerts. Alerts are set at the user level and each user with ability to set up alerts can set up an email and/or phone number that they would like the alerts sent to.
- **Stop Payment** - Indicates whether the entitled user can set up stop payment transactions.
- **Cross Entity Transfer** – This provides the user access to transfer between accounts at your related companies when they are set up as subsidiaries.
- **ScoreCard Rewards** – This provides the user a short-cut link to our ScoreCard Rewards site. This website is for business credit card holders. To access ScoreCard

Rewards, the user would need to have a separate Sign-on ID and Password set up by your company. A user does not have to have *AmericanBank Online* access to have access to ScoreCard Rewards.

- **MyCardStatement** – This provides the user a short-cut link to the MyCardStatement site. This website is for business credit card holders. To access MyCardStatement, the user would need to have a separate Sign-on ID and Password set up by your company. A user does not have to have *AmericanBank Online* access to have access to MyCardStatement.
- **Bill Payment** – This provides the user a short-cut link to our Bill Pay site. To access Online Bill Pay, the user would need to have a separate Sign-on ID and Password set up by your company. A user does not have to have *AmericanBank Online* access to have access to Online Bill Pay.
- **User Administration** – When granting a user access to User Admin, the user can set up other users, change permissions, reset user passwords, and lock users.

Once the user is set up, click Save at the bottom of your screen to ensure all permission updates are saved.

| Cancel	Save

Positive Pay Users

If your business uses Positive Pay and wants to add an additional user, you will need to set the user up in Online Banking and then also set them up in the Positive Pay website. The Sign-on ID for both systems must match. Once the user is set up in both systems, an Admin should contact the Bank to have the Positive Pay link turned on for the user.

Edit User

Editing a user allows you to add or remove permissions, lock a user, change/reset the password, update email address and update phone numbers.

Follow the directions below to edit a user.

- Click on the **Manage Users** option on the side - bar menu.
- Select the user you wish to edit by clicking on the 3 dots to the right of the individual's name from the listing and selecting Edit User.
- To make changes to the users Profile, select the Pencil Icon on the right. This allows you to change the users contact number, email, or address.
- If user is locked out due to too many failed logins, you can reset the login attempts on the bottom left of the page.
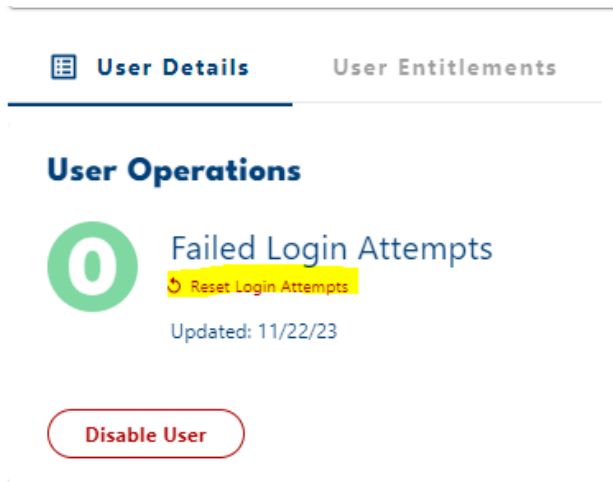
- To Lock/Disable a User – Click on the Disable User button in the bottom left corner, then click on Confirm to Lock User.

- To Unlock/Enable a Locked User – Click on the green Unlock User button in the bottom left corner – then Confirm to Unlock User.

- If the user forgets their password, you will need to create a new temporary password for the user. Click on the User Entitlements Tab and then on Reset Password and the fields to enter the new temporary password will appear – then click on Update Password.

- Account Permissions can be added or removed on the User Entitlement page by moving selections from under Visible Features to Hidden Features or vice versa (see the section for setting up a new user for additional information on permissions).

- Click **Save** at the bottom of your screen to ensure all changes are saved.