



American National Bank & Trust™

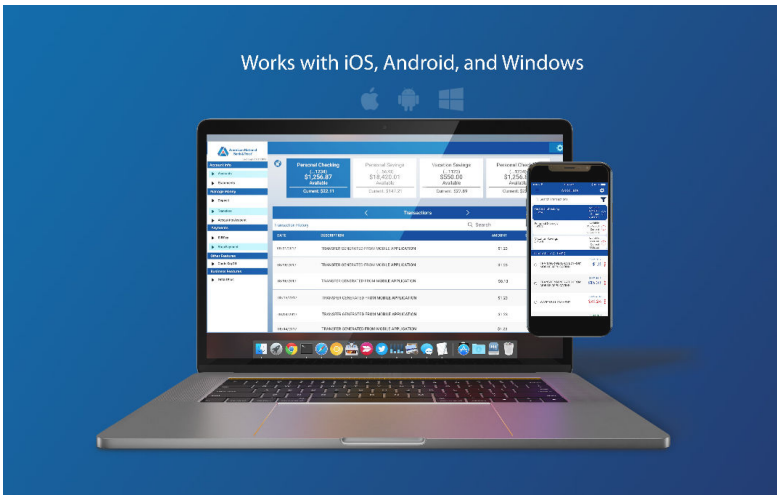
DIGITAL BUSINESS BANKING
USER GUIDE

Welcome to Digital Business Banking!

Welcome to American National Bank & Trust Digital Business Banking! Whether you are at home or the office, using a mobile phone, tablet or laptop, we are committed to make your Business Digital Banking experience easy and convenient.

American National Bank & Trust strives to provide you with the tools your business needs to achieve its goals. Business Digital Banking shares similar features with our digital personal banking accounts, but this guide is designed to direct you through business only features.

Each section provides an overview and steps to help you through the Business Digital Banking process. If you have additional questions, Please contact contact one of customer service team members at (940) 397-2400.



Getting Started

Business Digital Banking Overview

Whether you're a large corporation, small organization, or an individual entrepreneur our flexible Business Digital Banking can efficiently serve your needs. Depending on your size, the first steps in banking online are setting up your users and recipients for your company. After setting up these key entities, you can jump right in and experience our new system!

Users

If your business only needs one person with access to Business Digital Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Business Digital Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple user IDs and passwords for authorized employees. You can customize which employees get access to different features within Business Digital Banking by establishing user entitlements.

Recipients

Recipients are people or businesses to whom you send or collect money using a payment feature offered through Business Digital Banking. After creating a profile for each recipient, you can choose the method to send them money and view the respective transaction details. Each created recipient saves within the system, so you can quickly and easily make future payments.



Transaction Type Overview

Various types of payment methods are offered through Business Digital Banking including wire and ACH transfers. While both methods are quick, electronic payments, ACH transactions can be sent as a single or batch process, and funds are typically available the next business day. Wires are the fastest way to transfer money however, there are additional fees for the sender and the recipient of a wire transfer.

Please contact one of our customer service team members at (940) 397-2400 for a full list of wire and ACH fees or if you have any questions.

Business Digital Banking Transaction Types

Type	Description
ACH Upload	Upload a NACHA-formatted file.
ACH	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Import	Import a list of recipients and amounts.
Domestic Wire	Send a wire to a recipient within the US.
ACH Payroll	Send payroll to several recipients.

Logging In After Enrollment

After your first-time enrollment, logging in is easy and only requires your Company ID, Username and password.



1. Click the "Customer Login" link.
2. **Click Business Banking.**
3. Click Continue to Business Banking



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Contact us at (940) 397-2400 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Logging Off

For your security, you should always log off when you finish your digital banking session. You may also be logged out due to inactivity.

In the  at the top right corner of the page, click **Log Out**.

1. Close your browser.

Business Banking

Users Overview

Depending on the number of employees, owners and company policies, American National Bank & Trust Business Digital Banking lets you set up multiple users with different access and limits.

New users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user entitlements that permits or prevents them from performing certain actions such as:

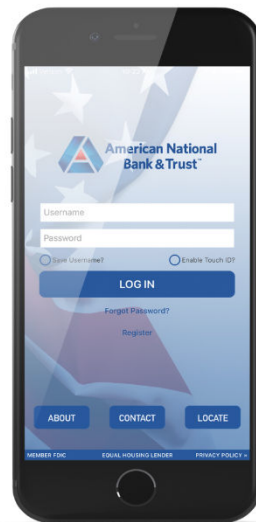
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts from multiple entities.
- Managing recipients, users, subsidiaries and templates.

Authorized users can set up the features, accounts and entitlements each user needs to do their job. Establishing these entitlements gives users permission to perform specific tasks helping you manage your business and ensure it runs as smoothly as possible.

Manage your business digitally.

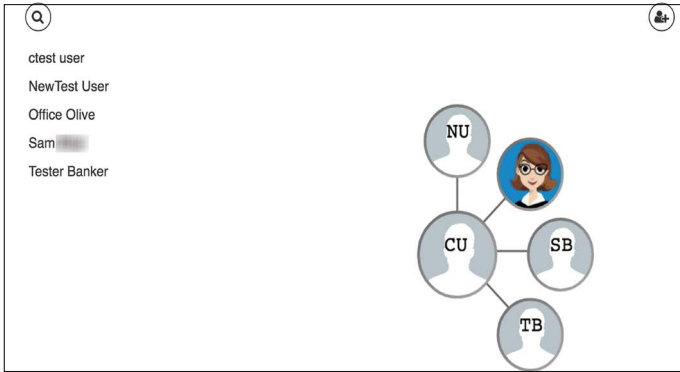
Check your balances, make transfers, pay bills and deposit checks with your phone. Do this and more with the American National Bank & Trust Business mobile app. Download the app for iPhone®, iPad® or Android®. Available for download starting March 23rd, 2020.

**Must be enrolled in Business Online Banking. **Android is a trademark of Google, Inc. iPhone® and iPad® are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple, Inc.*



User Management Overview

The User Management page lets you view all your existing users in one place. From here, you can create users, edit entitlements and oversee your employees on a day-to-day basis.

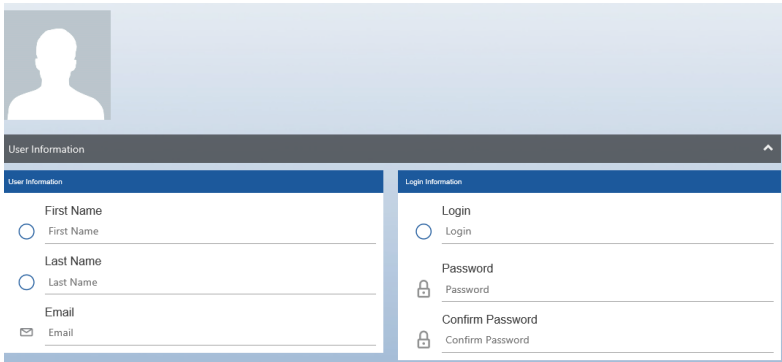
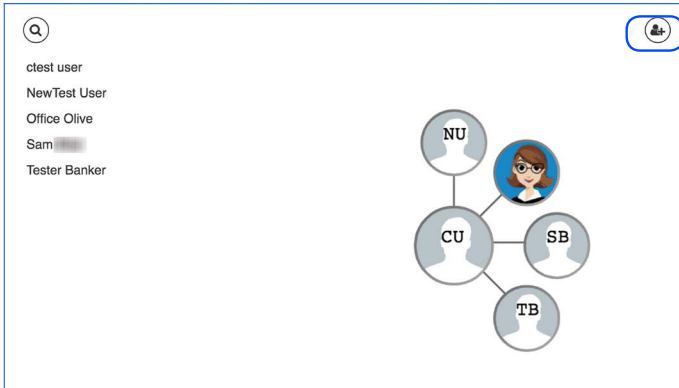


In the **Sidebar Menu**, click **Manage Users**.



- A.** View the name of each user on the left side of your screen.
- B.** Use the search bar to find a specific user.

Adding a New User

If you are entitled to manage users you can set up a new user by first creating a profile, a unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user entitlements.

A screenshot of a user profile form. The form is divided into two main sections: 'User Information' and 'Login Information'. The 'User Information' section has fields for 'First Name', 'Last Name', and 'Email', each with a radio button and a text input field. The 'Login Information' section has fields for 'Login', 'Password', and 'Confirm Password', each with a radio button and a text input field. There is a lock icon next to the password fields. A profile picture placeholder is visible at the top left of the form.

In the **Sidebar Menu**, click **Manage Users**.

1. Click the  icon.
2. (Optional) Click on the image in the upper left-hand corner to add an avatar then click the  icon to upload an image.
3. (Optional) Lock or unlock a user by clicking the **Lock User/Unlock User** button.
4. Enter the user's first name, last name and email address.
5. Create a new login ID for the user and enter and confirm a password following our guidelines.

Contact Information
^

<input type="radio"/> Phone Number <input type="text" value="() _ - _"/>	<input type="radio"/> HRT SMS Number <input type="text" value="() _ - _"/>
<input checked="" type="radio"/> Verification Method <input checked="" type="radio"/> SMS x ▾	
<input type="radio"/> HRT Email Address <input type="text" value="HRT Email Address"/>	<input type="radio"/> HRT Voice Number <input type="text" value="() _ - _"/>

Address Info
^

<input type="radio"/> Address 1 <input type="text" value="Address 1"/>	<input type="radio"/> Zip Code <input type="text" value=""/>
<input type="radio"/> Address 2 <input type="text" value="Address 2"/>	<input type="radio"/> City <input type="text" value="City"/>
	<input type="radio"/> State <input type="text" value="State"/> ▾

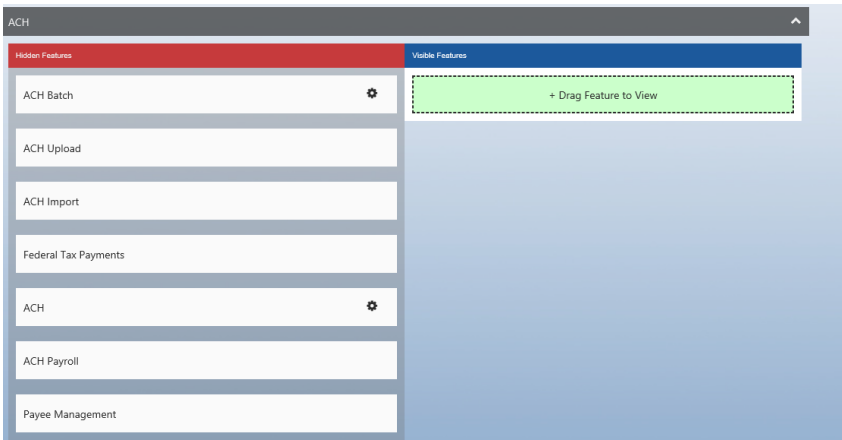
6. Enter the user's phone number, select either SMS, phone or Email from the drop-down and enter the High Risk Transaction (HRT) SMS phone number. (ACH origination and outgoing wire transfers are considered High Risk Transactions.)
7. Enter the user's HRT email address and HRT voice number.
8. Enter the user's street address, zip code, city and state.



Note: If you choose Phone as your verification method, extensions are not supported.

Part 1 of 3: Establishing Transaction Type Entitlements

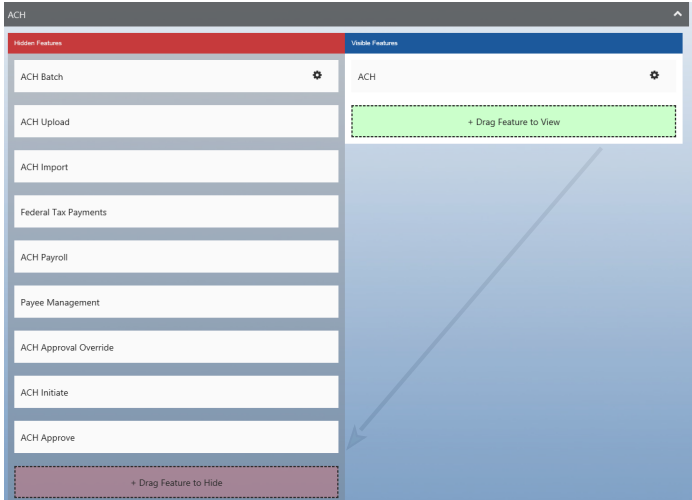
You can start assigning or editing a user's entitlements based on which responsibilities and limitations a user should have regarding certain transactions. You can also change a user's transaction limits here.



1. Choose whether a user can view a specific feature by dragging the transaction to the "+Drag Feature to View" box.

Part 2 of 3: Disabling a Transaction Type

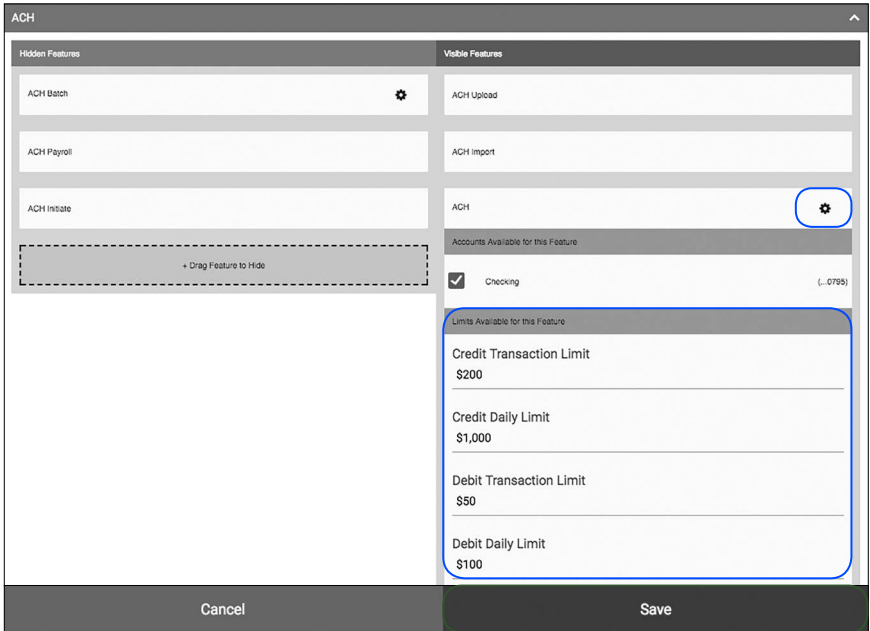
If a user should not have access to a certain transaction type such as payroll or wires, an authorized user can disable those entitlements for individual users.




1. Disable a user's ability to view a specific transaction by dragging the feature to the "+Drag Feature to Hide" box.

Part 3 of 3: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the dollar amount or number of transactions they make. You can set these restrictions for a daily basis as well as per account.



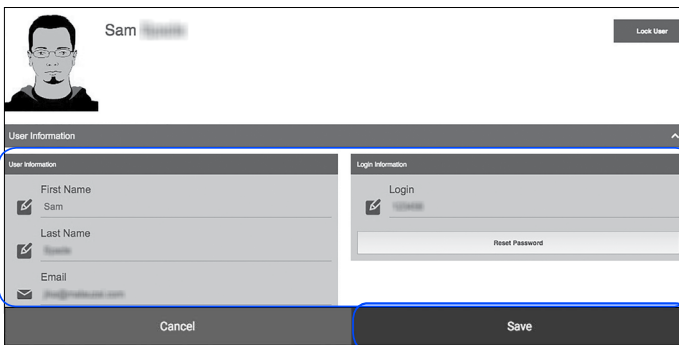
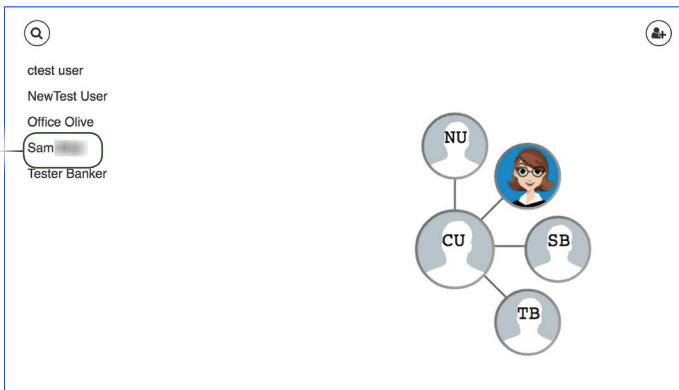
1. Click the  icon to show the limits for a feature.
2. Edit the maximum amounts a user can send and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.



Note: You must establish approval limits for single and batch ACH transactions separately.

Editing an Existing User's Entitlements

If you are entitled to manage users you can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

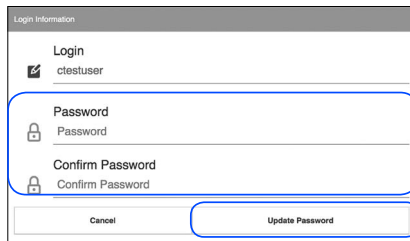
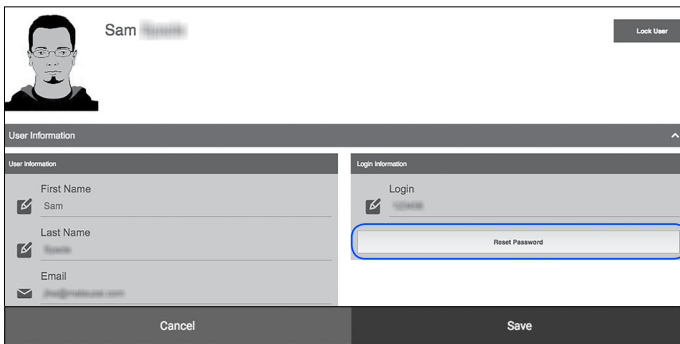
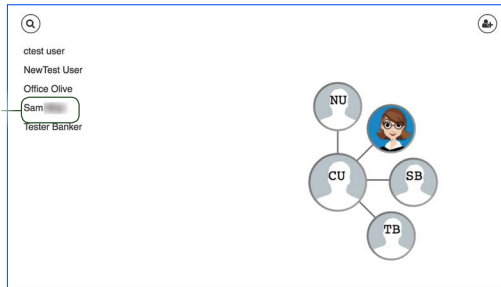


In the **Sidebar Menu**, click **Manage Users**.

1. Select a user to edit.
2. Make the necessary changes to the existing user.
3. Click the **Save** button when you are finished making changes.

Resetting an Existing User's Password

If you are entitled to reset an existing user's password you can manage their access yourself. If you are not entitled to reset a password or if you are the only Digital Banking user for the business, you will need to contact Webster Five to have your password reset.

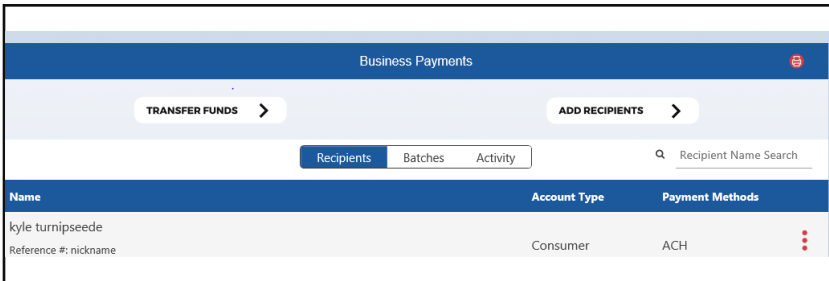


In the **Sidebar Menu**, click **Manage Users**.

1. Select a user.
2. Click the **Reset Password** button.
3. Enter and confirm the new password.
4. Click the **Update Password** button when you are finished.

Recipient Overview

A recipient is any person or company you can pay or collect payments from. On the Recipient Management page, you can set up individual profiles so funds can be sent to or collected from a recipient. After they are created, you can include in multiple payments or templates.



The screenshot shows the 'Business Payments' interface. At the top, there is a blue header with the text 'Business Payments' and a red shield icon. Below the header, there are two buttons: 'TRANSFER FUNDS >' and 'ADD RECIPIENTS >'. Underneath these buttons, there are three tabs: 'Recipients' (selected), 'Batches', and 'Activity'. To the right of the tabs is a search bar labeled 'Recipient Name Search' with a magnifying glass icon. Below the search bar is a table with the following data:

Name	Account Type	Payment Methods
kyle turnipseede Reference #: nickname	Consumer	ACH

In the **Sidebar Menu**, click **Business Payments**.

A. The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Methods

Part 1 of 7: Adding a Recipient/Payee

If you are assigned the Payee Management entitlement, you will need to set up your recipients before you can send payments. In order to add a recipient, you will need to have their contact and account information in hand.

The image displays three sequential screenshots of the Business Payments interface. The top screenshot shows the main navigation area with buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS', and a search bar for 'Recipient Name Search'. The middle screenshot shows a central panel with three buttons: 'Create Payee', 'Create Batch Payee List', and 'Import Batch from File'. The bottom screenshot shows a multi-step form for adding a recipient, with a progress indicator showing '1' (Account Info) selected, '2' (Review), and '3' (Complete). The form includes fields for 'Transfer Type' (ACH and Wire), 'Beneficiary' (Consumer/Business), 'Name', 'Email', 'Reference Number', 'Account Number', and 'Account Type'.

In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Payee** button.
3. Use the drop-down to select a transfer type.

Part 2 of 7: ACH Only—Entering Information

When adding a payee who will only receive ACH payments, you will need to provide additional information for that recipient.

The screenshot shows a web form titled "Business Payments" with a progress indicator at the top. The progress bar has four steps: "Account Info" (1), "ACH" (2), "Review" (3), and "Complete" (4). Step 1 is highlighted with a blue line, and step 2 is also highlighted with a blue line, indicating the current step. Below the progress bar, the "Transfer Type" section has two options: "ACH" (checked) and "Wire" (unchecked). The "Beneficiary" section includes a dropdown menu for "Consumer/Business", a text field for "Name", a text field for "Email", a text field for "Reference Number", a text field for "Account Number", a dropdown menu for "Account Type", and a text field for "ACH Routing Number" with the value "123456789". At the bottom of the form, there are two buttons: "Back" (red) and "Next" (blue).

1. Check the box next to ACH.
2. Use the drop-down to select either consumer or business.
3. Enter the name.
4. (Optional) Enter the email and reference number.
5. Enter the account number.
6. Use the drop-down to select an account type.
7. Enter the ACH routing number.
8. Click the **Next** button.

Company Entry Description

BackNext

9. Enter a company entry description.

10. Click the **Next** button.



Note: The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

Part 3 of 7: Domestic Wires Only—Receiving Bank Detail

A beneficiary financial institution is the final institution to receive funds. Depending on the transfer method you selected in Part 1, you may need to provide receiving bank information.

Business Payments ⓘ

Account Info Wire Review Complete

1 2 3 4

Transfer Type

ACH Wire

Beneficiary

Consumer/Business
Select...

Name

Contact Name

Email Reference Number

Phone Number () - -	Fax Number () - -	
Account Number	Account Type Select...	
Address 1	Address 2	
City	State Select...	Zip Code

First follow steps 1-3 on page 54, then:

1. Check the box next to Wire.
2. Use the drop-down to select either consumer or business.
3. Enter the name.
4. Enter the contact name.
5. (Optional) Enter the email and reference number.
6. (Optional) Enter the phone number and fax number.
7. Enter the account number.
8. Use the drop-down to select an account type.
9. Enter the address.

Beneficiary FI

Wire Routing Number

123456789

Bank Name

Address 1 Address 2

City State Zip Code

Select... ▼

Back Next

10. Enter the beneficiary financial institution's routing number. The bank's name will auto populate.
11. Enter the beneficiary financial institution's address.
12. Click the **Next** button.
13. If you have an intermediary bank, enter the receiving bank's routing number and bank name.

Part 4 of 7: Domestic Wires Only—Receiver and Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The image shows a wire transfer form with two main sections. The first section is for the 'Receiver DI Bank' and the second is for the 'Intermediary Bank'. Both sections have a checked checkbox at the top. The 'Receiver DI Bank' section has fields for 'Routing Number' and 'Bank Name'. The 'Intermediary Bank' section has fields for 'Routing Number', 'Bank Name', 'Street 1', 'Street 2', 'Zip Code', 'City', and 'State' (a dropdown menu). At the bottom of the form are 'Back' and 'Next' buttons. Blue boxes highlight the checkboxes and the 'Next' button.

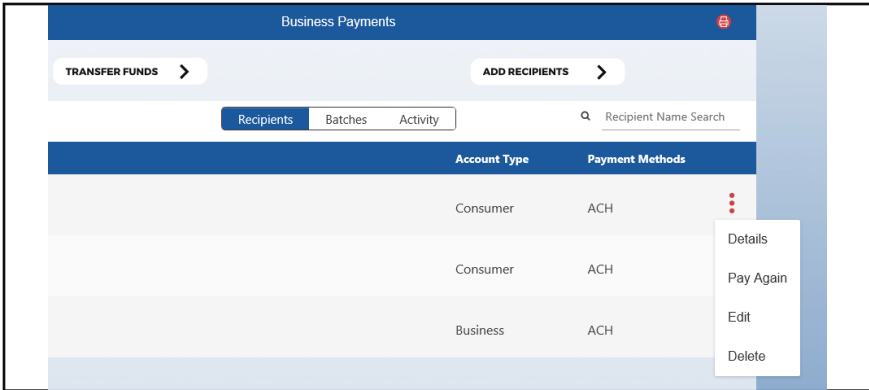
1. Check the box next to receiver DI bank.
2. Entering the receiver DI bank's routing number and bank name is optional.
3. Check the box next to intermediary bank.
4. Entering the intermediary bank's routing number and address is optional.
5. Click the **Next** button.




Note: Incorrect receiving bank details are the main reason wire transfers get rejected. Wires are considered a final method of payment and may not be recalled if incorrect information is entered. Be sure the wiring instruction data is accurate.

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Business Payments screen.

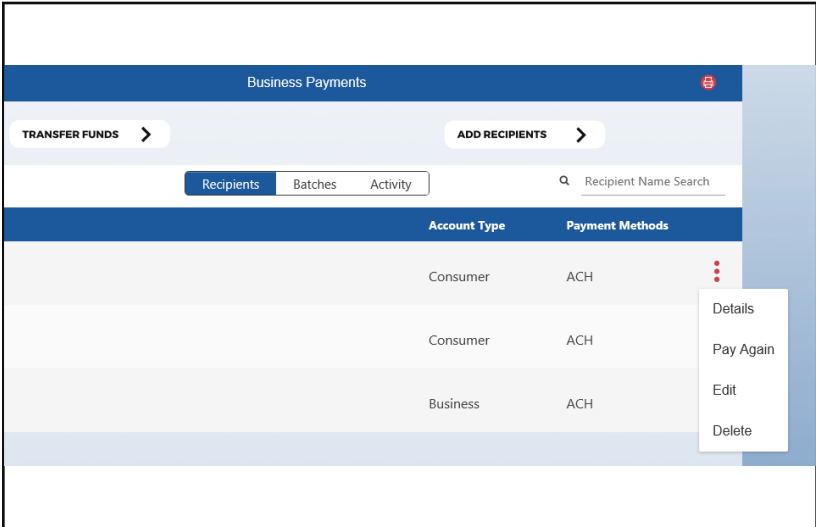


In the **Sidebar Menu**, click **Business Payments**.


1. Find the recipient you want to edit, click the  icon and select "Edit."
2. Make necessary changes to recipient information and click **Submit**, review then Close

Deleting a Recipient

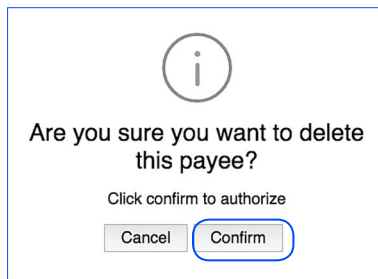
If you are assigned the Payee Management entitlement, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Business Payments screen, but does not erase the data from an existing payment. To remove a recipient from a saved transaction, you must delete them from the actual transaction.



In the **Sidebar Menu**, click **Business Payments**.

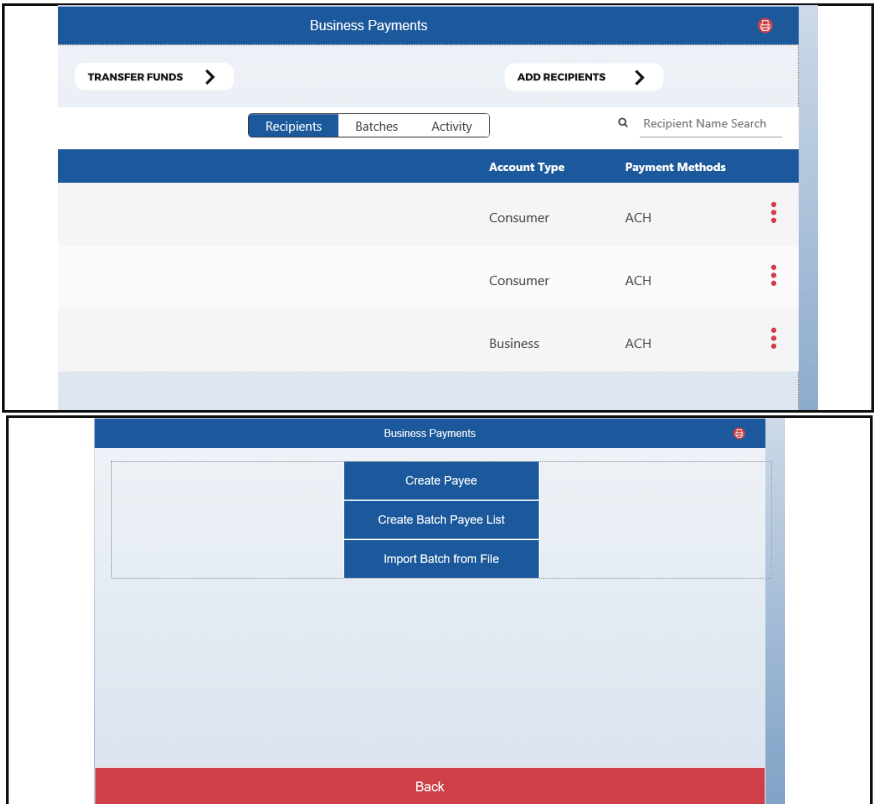
Find the recipient you want to edit, click the  icon and select

1. "Delete."
2. Click the **Confirm** button when you are finished.



Creating a Batch Payee List

Business Digital Banking allows you to create a batch payee list to make quick payments to multiple recipients. This is especially beneficial when doing payroll as multiple amounts and recipients may be entered.



In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Batch Recipient List** button.

Business Payments

General Recipients Amount Review End

1 2 3 4 5

Group Information

Batch Name Enter Batch Name	Batch Description Enter Description
---------------------------------------	---

Batch Type
Select...

Payroll Batch

Payment Type

Debit

Credit

Mixed

Cancel **Next**

3. Enter the batch name and batch description.
4. Use the drop-down to select the batch type.
5. (Optional) Check the box if the transaction is a payroll batch.
6. Select the payment type by checking the appropriate box.
7. Click the **Next** button.

Recipients

Search

Select All

- 1ABC 12345678913 i
- AAA Fence i
- ABARE AIRLINES i
- ABC Test i
- ACME Fence i
- Audi Auto i
- Bluth Banana stand i

Back Next

Set Default Amounts

1ABC 12345678913

ABARE AIRLINES

\$ \$0.00

\$ \$0.00

Back Next

8. Check the appropriate boxes to add recipients to a batch.
9. Click the **Next** button.
10. Enter an amount to send to each recipient.
11. Click the **Next** button.

Confirm & Save

Details

Batch Name

Batch Description

Batch Type
Consumer

Payment Type
Debit

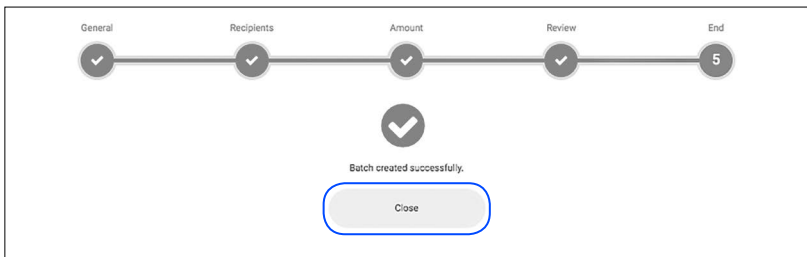
Payroll Batch

Recipients

1ABC 12345678913	\$0.00
ABARE AIRLINES	\$0.00
Total Credit	\$0.00
Total Debit	\$0.00

Back

Next



12. Review payment information.
13. Click the **Next** button. You will get a message that says batch created successfully.
14. Click the **Close** button when you are finished.

Importing a Batch from File

When creating a batch payment, you can import select ACH, delimited or fixed length files from your device. This allows you to import recipients and amounts swiftly and efficiently.

Import ACH File

The screenshot displays the 'Business Payments' interface. At the top, there are buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients', 'Batches', and 'Activity', along with a search bar for 'Recipient Name Search'. A table lists a recipient named 'kyle turnipseede' with a reference number 'nickname', an account type of 'Consumer', and a payment method of 'ACH'. Below the table, a sidebar menu contains three options: 'Create Payee', 'Create Batch Payee List', and 'Import Batch from File'. A modal dialog titled 'What do you want to do?' is open, showing three buttons: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File'. A 'Cancel' button is located at the bottom of the modal.

Name	Account Type	Payment Methods
kyle turnipseede Reference #: nickname	Consumer	ACH

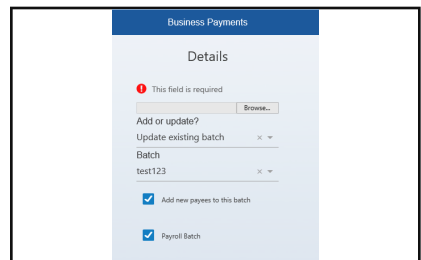
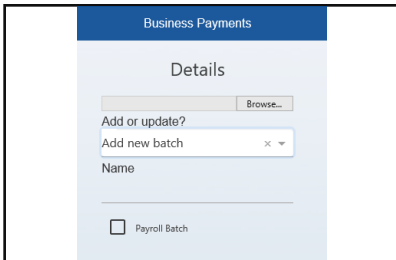
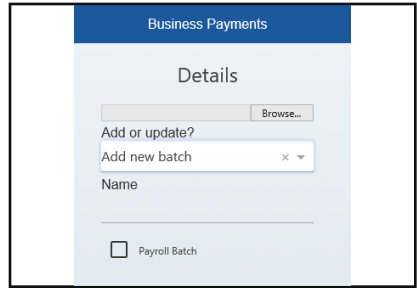
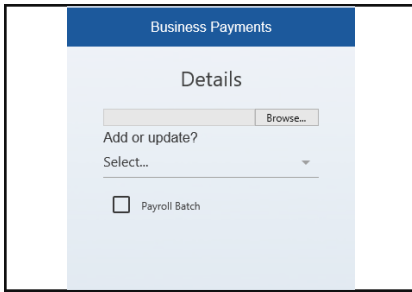
What do you want to do?

- Import ACH File
- Import Delimited File
- Import Fixed Length File

Cancel

In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import ACH File** button.



Review and Confirm

test2

Reference ID	Name	Amount	Routing Number	Account Number	Type	Payment Type	Payee Type
85555	ABC BANK	\$1,111.11	043288891		Settings	Credit	Consumer
123128	ABC BANK	\$2,222.22	074822948		Checking	Credit	Consumer
123129	ABC BANK	\$3,333.33	074822948		Checking	Credit	Consumer
12315678	ABC BANK	\$6,666.66	111000614		Checking	Debit	Consumer

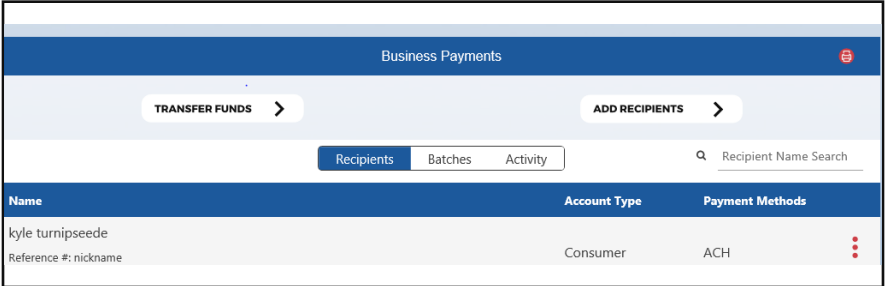
Recipients

Recipient Charges: 4/4/2016

Back Confirm

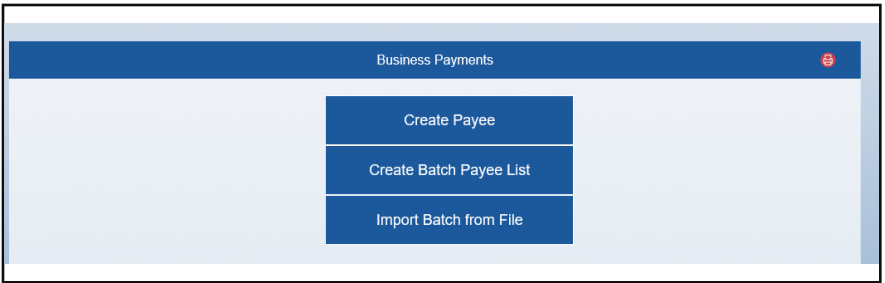
4. Follow these steps to upload a new file:
 - a. Use the drop-down and select "Add a new batch."
 - b. Enter the batch name.
 - c. (Optional) Check the box to create a payroll batch.
 - d. Click the **Choose File** button to choose a file to upload.
5. Follow these steps to update an existing file:
 - a. Use the drop-down and select "Update existing batch."
 - b. Select a batch from the drop-down.
 - c. (Optional) Check the box to add new payees to the batch.
 - d. (Optional) Check the box to create a payroll batch.
 - e. Click the **Choose File** button to choose a file to upload.
6. Click the **Next** button.
7. Review the information and click the **Confirm** button.

Import Delimited File



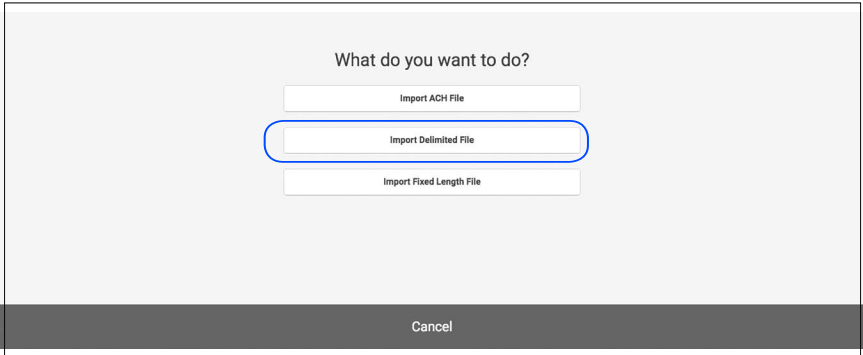
The screenshot shows the 'Business Payments' interface. At the top, there are buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients', 'Batches', and 'Activity', along with a search bar for 'Recipient Name Search'. A table displays the following data:

Name	Account Type	Payment Methods
kyle turnipseede Reference #: nickname	Consumer	ACH



The screenshot shows the 'Business Payments' interface with a central menu containing three options:

- Create Payee
- Create Batch Payee List
- Import Batch from File



The screenshot shows a dialog box titled 'What do you want to do?' with three options:

- Import ACH File
- Import Delimited File
- Import Fixed Length File

A 'Cancel' button is located at the bottom of the dialog box.

In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import Delimited File** button.

The screenshot shows a dialog box titled "Details". At the top, there is a button labeled "Choose File" and the text "No file chosen". Below this is a checkbox labeled "Use saved mapping". Underneath, there is a section for "Add or update?" with a dropdown menu currently showing "Select...". To the right of this dropdown are two buttons: "Add new batch" and "Update existing batch". Below the dropdown is a "Delimiter" label followed by a horizontal line. At the bottom of the dialog is a checkbox labeled "Payroll Batch". The dialog has a dark footer bar with "Cancel" on the left and "Next" on the right.

This screenshot shows the "Details" dialog box with several fields highlighted by blue rounded rectangles. At the top is the "Choose File" button and "No file chosen" text. Below it is the "Use saved mapping" checkbox. The "Add or update?" dropdown menu is open, showing "Add new batch" and a close button. Below the dropdown are five input fields: "Name", "Batch Type" (with a "Select..." dropdown), "Payment Type" (with a "Select..." dropdown), "Description", and "Delimiter".

4. Click the **Choose File** button to choose a file to upload.
5. Check this box to use saved mapping.
6. Follow these steps to add a new batch:
 - a. Use the drop-down and select "Add a new batch."
 - b. Enter the batch name.
 - c. Select the batch type and payment type using the drop-downs.
 - d. Enter a description and delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values.

Edit Existing Batch

Details

Choose File No file chosen

Use saved mapping

Add or update?
Update existing batch × ▾

Batch
Select... ▾

Add new payees to this batch

Delimiter

Payroll Batch

Details

Choose File No file chosen

Use saved mapping

Add or update?
Select... ▾

Delimiter

Payroll Batch

Cancel Next

1. Follow these steps to update an existing file:
 - a. Use the drop-down and select “Update existing batch.”
 - b. Select a batch from the drop-down.
 - c. (Optional) Check the box to add new payees to the batch.
 - d. Enter a delimiter.
2. (Optional) Check this box to create a payroll batch.
3. Click the **Next** button.

< Business Payments >

Map your data

Save this mapping for re-use with future imports

Only previewing up to the first 9 rows from your file. You will see all rows on the next screen.

Reference ID	1	2
Name	Abilene Boot Co/Alegheny Inc	Power
Recipient Type	Business	Business
Routing Number	123123123	123123123
Account Number	██████████	██████████
Account Type	checking	checking
Payment type	debit	debit
Amount	26.15	25

Start Row
1

End Row

BackNext

4. Map the imported data.
5. Click the **Next** button when you are finished.

Import Fixed Length File

The screenshot shows the 'Business Payments' interface. At the top, there are two buttons: 'TRANSFER FUNDS >' and 'ADD RECIPIENTS >'. Below these are three tabs: 'Recipients' (selected), 'Batches', and 'Activity'. A search bar labeled 'Recipient Name Search' is on the right. Below the tabs is a table with the following data:

Name	Account Type	Payment Methods
kyle turnipseede Reference #: nickname	Consumer	ACH

The screenshot shows the 'Business Payments' interface with three buttons stacked vertically: 'Create Payee', 'Create Batch Payee List', and 'Import Batch from File'.

The screenshot shows a dialog box titled 'What do you want to do?' with three options: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File'. The 'Import Fixed Length File' option is highlighted with a blue border. At the bottom of the dialog is a 'Cancel' button.

In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import Fixed Length File** button.

4. Click the **Choose File** button to choose a file to upload.
5. Follow these steps to add a new batch:
 - a. Use the drop-down and select "Add a new batch."
 - b. Enter the batch name.
 - c. Select the batch type and payment type using the drop-downs.
 - d. Enter a description.
6. Follow these steps to update an existing file:
 - a. Use the drop-down and select "Update existing batch."
 - b. Enter the batch name.
 - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check this box to create a payroll batch.
8. Click the **Next** button.

Business Payments

Map your data

Save this mapping for re-use with future imports

Amount

Starting Position
0

Length
0

Payment Type

Starting Position
0

Length
0

File Contents

Only previewing up to the first 20 rows from your file. You will see all rows on the next screen.

1---	5----	10---	15----	20----	25----	30----	35----	40----	45----	50----	55----	60----	65----	70----	75----	80----	85----	90----	95----	100---	105---	110---	115---	
xx	4100	Seed Millbrook	0000000000000000083000137000000022410	Checking																		.01	Debit	business
xxx	4101	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4102	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4103	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4104	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4105	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4106	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4107	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4108	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4109	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4110	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4111	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4112	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4113	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4114	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4115	Dexter Dog	0000000000000000083000137000000451410	Savings																		\$.05	Credit	business
xx	4116	Seed Millbrook	000000000000000008300013700000022410	Checking																		.01	Debit	business
xxx	4117	Dexter Dog	0000000000000000083000137000000451414	Savings																		\$.05	Credit	business
xx	4118	Seed Millbrook	000000000000000008300013700000022415	Checking																		.01	Debit	business
xxx	4119	Dexter Dog	0000000000000000083000137000000451412	Savings																		\$.05	Credit	business

Preview

Recipient Type	Amount	Payment Type	Recipient Type	Account Type	Name	alias_pluspayimport_mappingdatelabel_txt	Reference ID	Routing Number	Account Number
----------------	--------	--------------	----------------	--------------	------	--	--------------	----------------	----------------

Back
Next

9. Map the imported data.

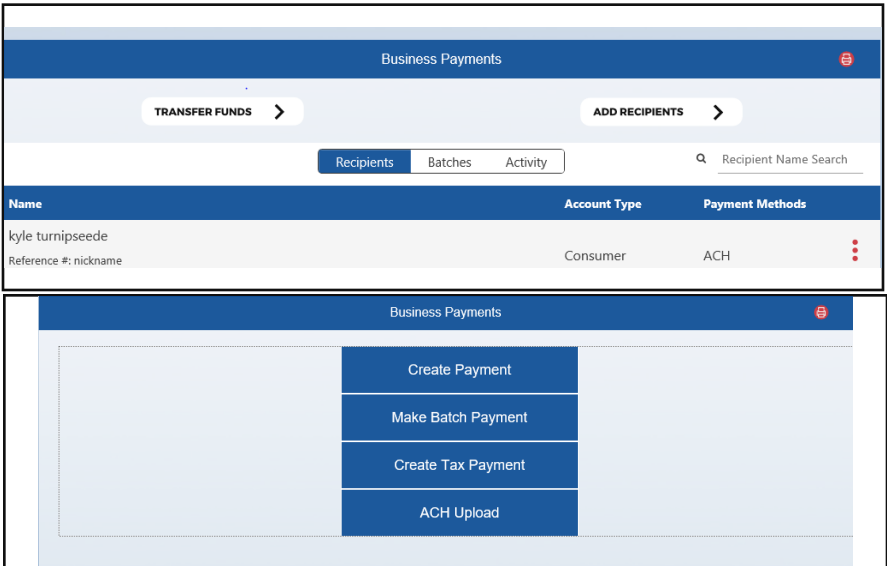
10. Click the **Next** button when you are finished.

Creating a New Payment

If you are assigned ACH entitlements, you can use the Payments tab to send a one-time payment.

Create a Payment

You can initiate payments within Business Digital Banking after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.



In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Create Payment** button.

Business Payments ⓘ

Pay To
 Recipient + 👤

Payment Summary

Business Payments ⓘ

Account Info Review Complete
1 ————— 2 ————— 3

Transfer Type

ACH Wire

Beneficiary


Consumer/Business
 Select... ▼

Name

Email Reference Number

Account Number Account Type
 _____ Select... ▼

Back
Next



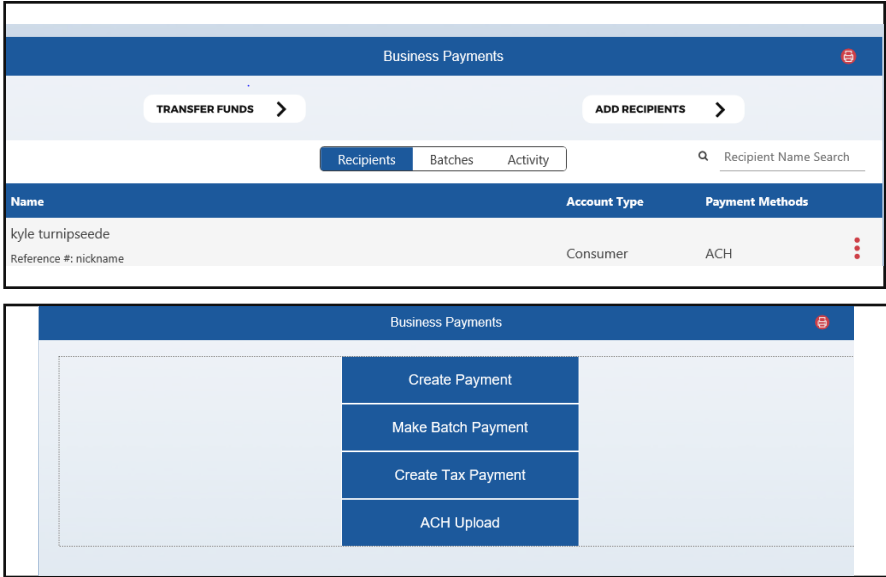
Authorize Payment?

Click confirm to authorize

3. Use the drop-down to select a payee.
4. Use the drop-down to select an originating ID.
5. Use the drop-down to select an offset account.
6. Enter a payment amount.
7. Enter a memo.
8. Use the drop-down and select credit or debit.
9. Select a date.
10. Use the drop-down to select a frequency.
11. Click the **Submit** button.
12. Click the **Confirm** button.

Make Batch Payment

If you have ACH entitlements, you can create a batch payment using an established batch payment list.



In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Make Batch Payment** button.

3. Use the drop-down and select a batch.
4. To change the recipient details, click the **Change Recipient Details** button.
 - a. Click the box to hold all payments in this batch.
 - b. Click a box next to a recipient to hold individual payments.
 - c. Click the box to prenote all recipients in the batch and verify their information.
 - d. Click the **Confirm** button when you are finished.
5. Use the drop-down to select an account to pay from.
6. Enter a memo.
7. Enter an effective date.
8. Use the drop-down to select a frequency.
9. Click the **Submit** button.

Details

Name
Cathy batch name
Description
Cathy desc
Batch Type
Business
Account
BUSINESS CHECKING (-,7481)

Recipients

Brenda Bray	\$30.00	Send
<hr/>		
Total Credit	\$30.00	
Total Debit	\$0.00	
<hr/>		

Prenote

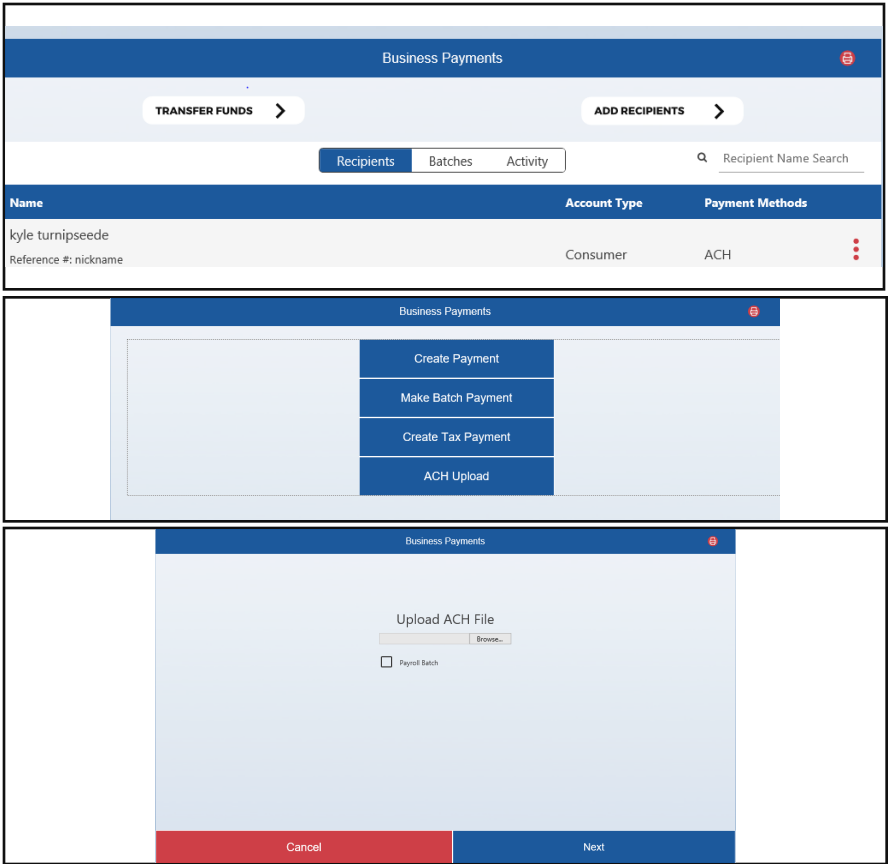
Cancel

Submit

10. Review the information and click the **Submit** button.

Import Batch Payee List

If you have ACH entitlements, you can import a batch payment list.



In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **ACH Upload** button.
3. Upload ACH passthru file.
4. Click the **Next** button.

Review and Confirm

File Summary

File Name	TESTING ML2.txt
SEC Code(s)	PPD
Total Debit	\$9,753.68
Total Credit	\$9,753.68
Payroll Batch	No

Uploaded Batch 1-180824114623

Description	PAYROLL
Batch Type	Consumer
Payment Type	Mixed
Total Debit	\$9,753.68
Total Credit	\$9,753.68

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
STAN	DOE, JOHN	\$1,234.99	091907125	123456	Credit
MAC	DOE, JOHN	\$2,423.62	091907125	123456	Credit
PLA	DOE, JOHN	\$1,228.02	091907125	123456	Credit
ENG	DOE, JOHN	\$1,216.81	091907125	123456	Credit

Select an Option
Select...

Effective Date
08-27-2018

Back Confirm

ACH
File
✔ **Uploaded**
Successfully

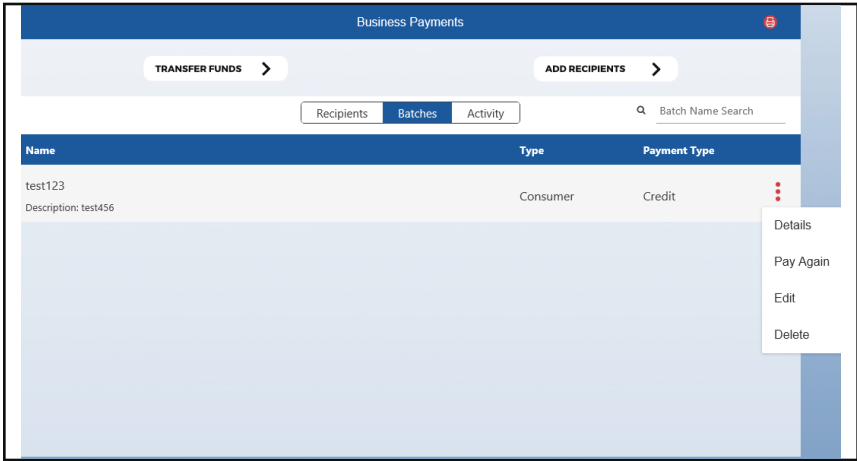
Upload Another File

Close


5. Select the from account.
6. Choose an effective date.
7. Click the **Confirm** button.
8. Click the **Close** button when finished.

Editing a Batch

You can edit the information in a batch. This changes the batch template, but does not change pending payments using that batch template.

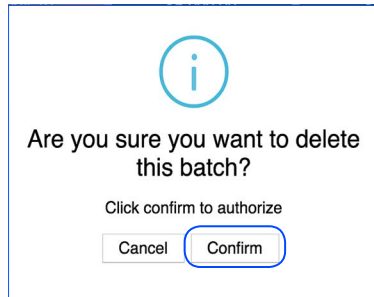
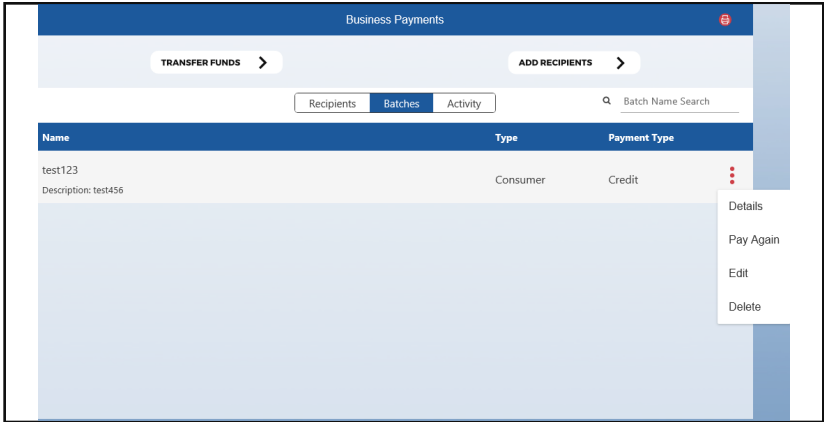


In the Sidebar Menu, click Business Payments.


1. Click on the **Batches** button.
2. Find the batch you want to edit, click the  icon and select "Edit."
3. Make your necessary changes and click **Submit**. Review, and click **Close**.

Deleting a Batch

You can delete a batch that is no longer needed. This deletes the batch template, but does not erase pending payments using that batch template.

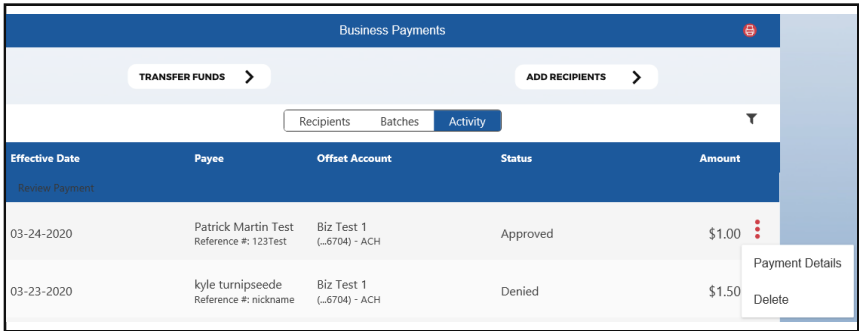


In the **Sidebar Menu**, click **Business Payments**.

1. Click on the **Batches** button.
2. Find the batch you want to edit, click the  icon and select "Delete."
3. Click the **Confirm** button when you are finished.

Activity




All transactions initiated through Business Digital Banking or through our app appear in the Activity tab. Here you can view additional details for all of your transactions.



The screenshot shows the 'Business Payments' section of a digital banking interface. At the top, there are buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients', 'Batches', and 'Activity', with 'Activity' selected. A table lists transactions with columns for Effective Date, Payee, Offset Account, Status, and Amount. Two transactions are visible: one for \$1.00 on 03-24-2020 (Approved) and one for \$1.50 on 03-23-2020 (Denied). A 'Review Payment' link is present under the first transaction. A dropdown menu is open for the second transaction, showing 'Payment Details' and 'Delete' options.

Effective Date	Payee	Offset Account	Status	Amount
03-24-2020	Patrick Martin Test Reference #: 123Test	Biz Test 1 (...6704) - ACH	Approved	\$1.00
03-23-2020	kyle turnipseede Reference #: nickname	Biz Test 1 (...6704) - ACH	Denied	\$1.50

In the **Sidebar Menu**, click **Business Payments**.

1. Click on the **Activity** button.
 - a. Use the  icon to print your transactions.
 - b. Use the  icon to filter your transactions.
 - c. Click on the  icon to view more details, edit or delete a transaction.

Viewing, Approving or Denying a Transaction


Authorized users can view, approve or deny certain payments within the Business Approvals feature. If a payment has processed and cleared, you cannot make changes to that transaction.

Effective Date	Payee	Account	Status	Amount
Review Payment				
11-16-2017	ABARE AIRLINES Reference #: 1717171717	Checking (..0795) - ACH	Scheduled	\$10.00
11-03-2017	Test	Checking (..0795) - Tax 11-C Special Tax Return and Application for Registry- Wagering	Awaiting Approval	\$0.00
11-03-2017	Aaron Rodgers football Reference #: 999777	Checking (..0795) - Wire	Scheduled	

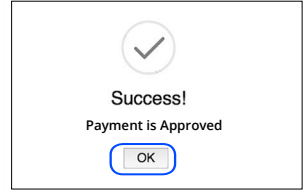
Payment Details

- Delete
- Deny
- Approve

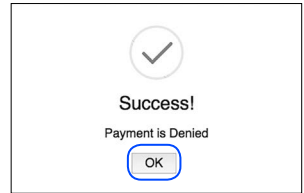
In the **Sidebar Menu**, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the  icon and select "Approve", "Deny" or "Delete."

The screenshot shows a mobile application interface titled "Approvals". At the top, there are navigation arrows and the title "Approvals". Below the title, a box titled "Approve this payment?" contains the following details: Tax Authority: Federal; Effective Date: 11-03-2017; Amount: \$0.00; Payment Method: Tax; Initiator: Scooby Schumacher; Status: Awaiting Approval. At the bottom of the screen, there are two buttons: "Back" on the left and "Confirm" on the right. The "Confirm" button is highlighted with a blue border.



The screenshot shows the same "Approvals" screen as above, but with a text input field labeled "Reason" at the top. The "Confirm" button is now disabled and greyed out, and a "Deny" button is visible at the bottom right. The "Deny" button is highlighted with a blue border.



3. Follow the steps to approve a transaction:
 - a. Review the payment information.
 - b. Click the **Confirm** button.
 - c. Click the **OK** button.
4. Follow the steps to deny a transaction:
 - a. Enter a reason for the denial.
 - b. Click the **Deny** button.
 - c. Click the **OK** button.



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