



American National Bank & Trust™

ACH Payments

amnat.com



Click an account tile to view details and transaction history.

- Home
- Transfers & Payments
- Business Banking**
- Services
- Settings
- Messages
- Log Off

Home

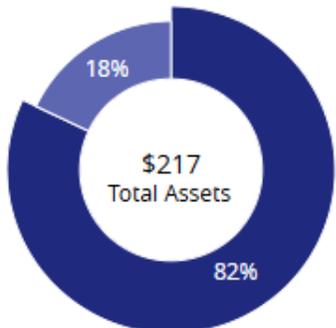
ACCOUNTS

Available: \$217.13 ⓘ
Current: \$217.13 ⓘ

Business Checking 6704	⋮	Business Savings 8436
Available Balance	\$39.04	Available Balance
Current Balance	\$39.04	Current Balance

To send an ACH or Wire, use the Business Banking menu, then the Payments tile.

ASSET SUMMARY



Business Savings 8436	82.02%
Available Balance	\$178.09
Current Balance	\$178.09
View Transactions	

Transfer Money Now

FAVORITE REPORTS

LOCKED LOGINS

No locked logins

View all users

TRANSACTION APPROVALS

Let's talk!

Payments Hub

MAKE A PAYMENT

New Payment

- ACH
- ACH Batch
- ACH Collection
- Wire
- Domestic Wire

To send a one-off payment, select New Payment and the payment types you have access to will be shown.

	Name ^	Type ^	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
☆	Gryffindor Dues	ACH Collection (PPD)	3			⋮
☆	Gryffindor Payroll	ACH Batch (PPD)	3			⋮
☆	HP Wires	Domestic Wire	1			⋮

Let's talk!

ACH Batch [Change Type](#)

[Upload From File](#)

Origination Details

SEC Code ⓘ

----Select a SEC Code----

----Select a SEC Code----

PPD - Prearranged Payment and Deposit

CCD - Cash Concentration and Disbursement

Company Entry Description

Max 10 characters

From Subsidiary

Search by name

Effective Date



Recurrence

None

First you must choose the correct SEC code.

Recipients (1)

Filters:  Pre-Notes

Find recipients in payment

+ Add multiple recipients

\$0.00
1 payments (1 for \$0.00)

[Cancel](#) [Draft](#) [Approve](#)

 Let's talk!

ACH Batch [Change Type](#)

[Upload From File](#)

Origination Details

SEC Code ⓘ

PPD - Prearranged Payment and Deposit

Company Entry Description

Max 10 characters

Account

Search by name or number

Effective Date



Recurrence

None

Recipients (1)

Filters: All Pre-Notes

Find recipients in paym

+ Add multiple recipients

You can enter information in the Company Entry Description, such as:

- PAYROLL, for a payroll deposit
- PRENOTE, for a prenote file
- TAX PAYMNT, for a tax deposit
- VENDOR PMT, for a commercial vendor deposit
- 1099 PMT, for a non-commercial vendor deposit
- CHILDSUPPT, for a child support payment deposit

\$0.00
1 payments (1 for \$0.00)

Cancel

Draft

Approve

Let's talk!

ACH Batch [Change Type](#)

[Upload From File](#)

Origination Details

SEC Code ⓘ

----Select a SEC Code----

Company Entry Description

Max 10 characters

Account

Search by name or number

Effective Date

From Subsidiary

Search by name

American National Bank & Trust
*****6789

American National Bank & Trust - Elizabeth

AMNAT Test
*****5663

Subsidiaries can be setup to allow you to change the originating company for the payment.
You don't have to select a Subsidiary.

Recipients (1)

+ Add multiple recipients

Recipients in payment

\$0.00
1 payments (1 for \$0.00)

[Cancel](#) [Draft](#) [Approve](#)

Let's talk!

ACH Batch [Change Type](#)

[Upload From File](#)

Origination Details

SEC Code ⓘ

----Select a SEC Code----

Company Entry Description

Max 10 characters

From Subsidiary

Search by name

Account

Search by name or number		
Business Checking	1111	\$1.00
Business Checking	6704	\$39.04
Business Savings	8436	\$178.09

Recurrence

None

Select the account you want the payment to come from.

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

\$0.00
1 payments (1 for \$0.00)

Cancel Draft Approve

Let's talk!

Calendar for March 2025. The date 22 is highlighted as 'TODAY'. A red box highlights the calendar area. A warning icon and a calendar icon are visible at the bottom of the calendar.

Upload From File

Company Entry Description

PAYROLL

Select the Effective Date, which is the date the payment will be received, not the Process date which is the money will be withdrawn.

Recurrence

None

Recipients (1)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

\$0.00
1 payments (1 for \$0.00)

Cancel

Draft

Let's talk!

ACH Batch Change Type

Origination Details

SEC Code ⓘ

PPD - Prearranged Payment and Deposit

Account

Business Checking
6704

Effective Date

03/25/2025

Recipients (1)

+ Add multiple recipients

Recipient/Account

Search by name or account.

\$0.00
1 payments (1 for \$0.00)

Schedule Recurring Transaction

How often should this transaction repeat?

- 1st Of The Month
- Weekly
- Yearly
- Last Day Of The Month
- Every Other Week
- 1st & 15th Of The Month
- Monthly
- 15th & Last Day Of The Month
- Quarterly
- Daily (Monday - Friday)
- Semi-Annually

When should this transaction stop?

- On/Before Date 
- After occurrence(s)
- Forever (Until I Cancel)

Cancel

Set Recurring Transaction

Select the Recurrence schedule if you want more than one payment.

Cancel

Draft

Approve

Let's talk!

ACH Batch [Change Type](#)

[Upload From File](#)

Origination Details

SEC Code ⓘ

PPD - Prearranged Payment and Deposit

Company Entry Description

PAYROLL

From Subsidiary

American National Bank & Trust
*****6789

Account

Business Checking
6704

\$39.04

Effective Date

03/25/2025

Recurrence

Set schedule

Next, select a Recipient.

Recipients (1)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00
+ New Recipient	
Ginny Weasley	
Ginny Weasley Checking 85645789	
Harry Potter	
Harry Potter Checking 87564488	
+ Add another recipient	

\$0.00 1 pay

[Cancel](#) [Draft](#) [Approve](#)

Let's talk!

Search by name or number

Effective Date

03/28/2025



Recurrence

Set schedule

You can Expand the Row to see more details

Recipients (1)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

- Copy
- Remove
- Expand Row
- Show Details
- Do Not Notify

Recipient/Account	Amount
Ginny Weasley Checking 85645789	\$ 0.00
+ Add another recipient	

\$0.00
1 payments (1 for \$0.00)

Search by name or number

Effective Date

03/28/2025



Recurrence

Set schedule

Recipients (1)

Filters: All Pre-Notes

Find recipients in paym

Set the amount you want to pay.

+ Add multiple recipients

Recipient/Account	Amount
Ginny Weasley Checking 85645789	\$ 5.00
+ Add another recipient	

\$5.00
1 payments

Cancel

Draft

Let's talk!

Recipients (1)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

This payment is valid.

Ginny Weasley
Checking 85645789

\$ 5.00

Notify Recipient

[Hide Details](#)

Select Show or Hide Recipient to see Recipient details.

Recipient details

Display Name
Ginny Weasley

ACH Name
Ginny Weasley

ACH ID

Email Address
elizabethh@amnat.com

Account details

Account Type
Checking

Account
85645789

ACH Routing Number
111000614

\$5.00
1 payments

Cancel

Draft

Let's talk!

Search by name or number

Effective Date

03/28/2025



Recurrence

Set schedule

Recipients (1)

Filters: **All** Pre-Notes

Find recipients in payment

+ Add multiple recipients

You can choose to Notify the Recipient via email.

Recipient/Account

Amount

✓ This payment is valid.

Ginny Weasley
Checking

85645789

\$

5.00

Notify Recipient

Show Details

Addendum (optional)

\$5.00

1 payments

Cancel

Draft

Let's talk!

Recipients (1)

Filters: **All** Pre-Notes

Find recipients in payment

+ Add multiple recipients

Recipient/Account

Amount

✓ This payment is valid.

Ginny Weasley
Checking

85645789

\$

5.00

Notify Recipient

Show Details

Addendum (optional)

+ Add another recipient

You can add an Addendum.

\$5.00
1 payments

Cancel

Draft

Let's talk!

Recipients (2)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

✓ This payment is valid.

Ginny Weasley
Checking 85645789

\$ 5.00

Notify Recipient

Show Details

You can add another Recipient if you choose.

Addendum (optional)

Search by name or account.

\$ 0.00

+ New Recipient

Ginny Weasley

Ginny Weasley
Checking 85645789

Harry Potter

Harry Potter
Checking 87564488

+ Add another recipient

\$5.00
2 pay

Cancel

Draft

Let's talk!

Recipients (2)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

Recipient/Account

Amount

✓ This payment is valid.

Ginny Weasley
Checking 85645789

\$ 5.00

Notify Recipient

Show Details

Addendum (optional)

Search by name or account.

\$ 0.00

+ New Recipient

\$5.00 Ginny Weasley

2 pay Ginny Weasley

You can add multiple Recipients at one time if you choose.

Cancel

Draft

Let's talk!



SELECT MULTIPLE RECIPIENT ACCOUNTS

Select All | Clear All

Ginny Weasley
Checking 85645789

Michael Scott
Checking 89564789999

Test 123
Checking 54555445

Harry Potter
Checking 87564488

Ron Weasley
Checking 98756466668

Select the Recipients
you want and click Add.

Cancel

Add (0)

Let's talk!

Recipients (2)

Filters: **All** Pre-Notes

Find recipients in payment

+ Add multiple recipients

✔ This payment is valid.

Ginny Weasley
Checking 85645789

\$ 5.00

Notify Recipient

Show Details

Addendum (optional)

You can add a New Recipient if you choose.

Search by name or account.

\$ 0.00

+ New Recipient

Ginny Weasley

Ginny Weasley
Checking 85645789

Harry Potter

Harry Potter
Checking 87564488

+ Add another recipient

\$5.00
2 pay

Cancel

Draft

Let's talk!

Recipient details

Display Name *

Email Address

Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing
Checking - New	ACH Only		N/A

Enter a Display Name and email address if you choose.

Account Type *

Account *

Checking

Financial Institution (FI)

Refined Search

ACH Routing Number *

Search by name or routing #.



Recipient Details

Let's talk!

Home

Rec

+ Add

Display Name *

American National

Email Address

Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	ACH Only		N/A

Select the Account Type, add the account number and select the FI. The Routing Number will be populated for you.

Account Type *

Checking

Account *

123456789

Financial Institution (FI)

Refined Search

ACH Routing Number *

american national bank & trust

AMERICAN NATIONAL BANK & TRUST

2732 Midwestern Pkwy Wichita Falls TX, 76308-2904

Wire ABA Number

111907144

ACH ABA Number

111907144

Recipient Details

ACH Name * ⓘ

ACH ID ⓘ

\$0.0
1 pay

Let's talk!

Home

Rec

+ Add

Display Name *

American National

Email Address

Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	ACH Only		

Account Type * **Account ***

Financial Institution (FI) **ACH Routing Number ***

Click the tick mark when you are done.

Recipient Details

ACH Name *

ACH ID

\$0.0
1 pay

Let's talk!

Home

Rec

+ Add

Display Name *

American National

Email Address

Complete Recipient Details, including ACH Name & Address. ACH ID is *optional* (can be used if you have an Employee # for them, etc.).

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Re
Checking - *6789	ACH Only		111907144

Recipient Details

ACH Name * ⓘ

American National

ACH ID ⓘ

Country *

United States

Address 1 *

2732 Midwestern Parkway

Address 2

City *

Wichita Falls

State *

Texas

ZIP *

76308

\$0.0
1 pay

Cancel

Use Without Save

Save

Let's talk!

Home

Accounts (1)

Rec

+ Add

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *6789	ACH Only		111907144

Recipient Details

ACH Name * ⓘ

American National

ACH ID ⓘ

Country *

United States

Address 1 *

2732 Midwestern Parkway

Address 2

City *

Wichita Falls

State *

Texas

ZIP *

76308

Cancel

Use Without Save

Save Recipient

You can use the Recipient without saving or Save Recipient for future use.

Cancel

Draft

Let's talk!

Recipients (1)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

Recipient/Account

Amount

This payment is valid.

Harry Potter
Checking 87564488

\$ 0.01

Notify Recipient

Show Details

Addendum (optional)

+ Add another recipient

You can either Draft or Approve the transaction, depending on your rights.

\$0.01
1 payments

Cancel

Draft

Approve

ACH Batch [Change Type](#)

Origination Details

SEC Code ⓘ

PPD - Prearranged Payment and Deposit

Account

Business Checking
1111

Effective Date

03/28/2025



Recurrence

Set schedule

Recipients (1)

Filters: All Pre-Notes

Find recipients in payment

+ Add multiple recipients

\$0.01
1 payments

Cancel

Draft

Let's talk!




Transaction Drafted

Transaction requires 1 approval(s).

Transaction ID: 11390

Total Amount: \$0.01

[Close](#) [View in Activity Center](#)

In this case we Drafted the payment.

Note: when the icon is green, the transaction is complete.

When the icon is orange (as here), there are extra steps required.

When the icon is red, the transaction has failed and something needs to be fixed before another transaction can be started.

Active Filters Transaction ID: 11391 X

Transaction List

Drafted	\$0.01	3/23/2025	<input type="checkbox"/>	<input type="checkbox"/>
ACH Batch				

- Toggle Details
- Approve
- Cancel
- Copy
- Print Details

TRANSACTION DETAILS

ACH BATCH
Harry Potter
Tracking ID: 11391

PAYMENT DETAILS

Created By
Elizabeth Holland
Process Date
03/26/2025
Effective
03/28/2025

From
Business
Total
1
ACH Header
American National
SEC Code
PPD
Company Entry Description
PAYROLL
Tax ID
213456789

Activity Center tracks all transactions that happen online.
You can Approve the transaction from here, amongst other actions.
You may not have been the person who Drafted the transaction.

Credits: [0] \$0.00 | Debits: [0] \$0.00

Payments Hub

MAKE A PAYMENT

New Payment

- ACH
- ACH Batch
- ACH Collection
- Wire
- Domestic Wire

ACH Collections follows the same workflow.

	Name ^	Type ^	Recipients ^	Last Paid Date ^	Last Paid Amount ^	Actions
☆	Gryffindor Dues	ACH Collection (PPD)	3			⋮
☆	Gryffindor Payroll	ACH Batch (PPD)	3			⋮
☆	HP Wires	Domestic Wire	1			⋮

ACH Batch [Change Type](#)

[Upload From File](#)

Origination Details

SEC Code ⓘ

Company Entry Description

From Subsidiary

Account

Effective Date

Recurrence

None

Recipients (1)

Filters: All Pre-Notes

+ Add multiple recipients

You can make a payment using a file:

- 5 column CSV containing name, account number, routing number, account type and amount
- Or
- A NACHA formatted file

\$0.00
1 payments (1 for \$0.00)

[Cancel](#) [Draft](#) [Approve](#)

[↓ ACH Batch Sample File \(.csv\)](#)

ACH BATCH UPLOAD GUIDELINES

^

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
 - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
 - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
 - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable), and select an effective date

OR

- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
 - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transactions. Please use ACH PassThru.
 - Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an effective date for a balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

Select the file and Upload it.

[↓ ACH Batch File Specification \(.pdf\)](#)

Import File *

* - Indicates required field

Payment From File - Additional Information

SEC Code

Company Entry Description

Pay From/Pay To

Company / Subsidiary

Effective Date

Recipients

Name	Routing	Account	Account Type	Am
Joe Smith	111916326	5898565	Checking	\$0
Jane Doe	111000614	698565	Checking	\$0
Elizabeth Holland	111000614	55498823	Checking	\$0
Lion King	111000614	55544441	Checking	\$0
Ron Weasley	111916326	5426698	Checking	\$0

Select the SEC Code, Company Entry Description, account, Subsidiary (if required), Effective Date and Company Entry Description.

If you want to be certain that the file contains the right payments, Draft it first then review in Activity Center.

Transaction List

Drafted ACH Batch	\$0.43	3/23/2025
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PAYMENT DETAILS

Created By
Elizabeth Holland

Process Date
03/27/2025

Effective
03/31/2025

You can see all recipients and the amount they will be paid in Activity Center.

Approve it if your file is accurate or Cancel the transaction.

Tax ID
213456789

RECIPIENT DETAILS

Show masked details

Name	Account	Type	Routing	Amount
Elizabeth Holland	XXXX8823	Checking	XXXXX0614	\$0.05
Jane Doe	XXX565	Checking	XXXXX0614	\$0.20
Joe Smith	XXXX565	Checking	XXXXX6326	\$0.01
Lion King	XXXX4441	Checking	XXXXX0614	\$0.10
Ron Weasley	XXXX698	Checking	XXXXX6326	\$0.07

Credits: [0] \$0.00 | Debits: [0] \$0.00

ACH Batch [Change Type](#)

[Upload From File](#)

Origination Details

SEC Code ⓘ

Company Entry Description

From Subsidiary

Account

Effective Date

Recurrence

None

You can Upload From File, which allows you to choose the file format.

Recipients (1)

Filters: All Pre-Notes

+ Add multiple recipients

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00

\$0.00
1 payments (1 for \$0.00)

[Cancel](#) [Draft](#) [Approve](#)

File Mapping Management



SAVED FILE MAPPINGS

New Mapping

Search

3 Results

Mapping Instruction Name	Mapping Type	
NACHA	System Standard	⋮
5-Column-CSV	System Standard	⋮
American National Bank & Trust File Mapping	Custom	⋮

Existing Mappings are shown.

File Mapping Management



SAVED FILE MAPPINGS

New Mapping

Search

3 Results

Mapping Instruction Name	Mapping Type	
NACHA	System Standard	⋮
5-Column-CSV	System Standard	⋮
American National Bank & Trust File Mapping	Custom	⋮

You can create new Mappings if you choose.

Upload Wizard



File Set-up

File Mapping

Review

How is your data separated?

Delimited

Fixed Width

What separates your data?

Comma

Tab

Colon

Semi-Colon

Other

Header Rows to Skip:

Trailer Rows to Skip:

When you have uploaded your file, you will be able to select how the data is delimited

Your uploaded data: CSV File - Test.csv (Showing 5 of 5 rows)

First row contains column headers

Cancel

Continue

Upload Wizard



File Set-up

File Mapping

Review

Review Selected File Mappings

Uploaded File Header	System Field
Column_1	Recipient: ACH Name
Column_2	Recipient: Routing Number
Column_3	Recipient: Account Number
Column_4	Recipient: Account Type
Column_5	Recipient: Amount

Insert a decimal into the Recipient: Amount value? (e.g. 2589 becomes 25.89)

Yes

No

Would you like to save these file mapping instructions?

No

Yes

Mapping Instruction Name

American National Bank & Trust File Mapping

Do you want this File Mapping to be Private or Shared?

Private

Click Finish when you have created your new Mapping.

Back

Cancel

Finish

ACH Batch [Change Type](#)

Upload From File **Import Amounts** [?](#)

Origination Details

SEC Code [?](#)

----Select a SEC Code---- ▼

Company Entry Description

Max 10 characters

From Subsidiary

Account

Effective Date



Recurrence

None

If you click Import Amounts, you will be able to import a file containing Recipient Name and Amount.

Recipients (5)

Filters: **All** Pre-Notes



+ Add multiple recipients

Recipient/Account

Amount

Elizabeth Holland	
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\$0.43
5 payments

Cancel **Draft** **Approve**



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