



American National Bank & Trust™

Managing Corporate Users and User Roles

amnat.com



PAYMENTS & TRANSFERS

Payments

An advanced workflow to send or collect wire, ACH, and other one-time or recurring payments

Recipients

Create & manage recipients of commercial payments

BUSINESS MANAGEMENT

Reports

Access PDF, CSV, and BAI reports on online banking activity

Users

Manage permissions for transactions, features, & accounts per user role

Policies

Manage permissions for transactions, features & accounts at a company level

To access User Roles, click on “Business Banking”, then “Policies”

American National Bank & Trust - Elizabeth

Save

Company Policy ?

- Transactions
- Features
- Accounts
- User Roles**

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH BATCH

Rights Allowed Actions

Give the User Role a name

Click on "User Roles"

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Daily Per Account	\$ 1,000.00	999,999,999
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Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$25,000,000.00

Daily	\$ 1,000.00	999,999,999
Monthly	\$ 1,000.00	999,999,999

User Roles ?

USER ROLE TEMPLATES ∨

USER ROLES

Name ^	Description	<input type="text" value="Give the User Role a name"/>	Users ^	Create Role
Admin	Has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity.		2	

Click on "Create Role" to create a new User Role



New User Role

Role Name

Accounts Payable

Description (optional)

Accounts Payable - collect funds, runs report

Cancel

Ok

Give the User Role a name

Give your User Role a name and a description

User Roles > Accounts Payable

Save

User Role Policy 

Transactions Features Accounts

Filter: **All** Enabled Disabled

Click on a transaction to edit it

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH BATCH

Rights Allowed Actions

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

Give the User Role a name

View

All 

Approval Limits

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Maximum Amount

Maximum Count

Per Transaction

\$	1,000.00
----	----------

Daily Per Account

\$	1,000.00
----	----------

999,999,999

Daily

\$	1,000.00
----	----------

999,999,999

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$25,000,000.00

User Roles > Accounts Payable

Save

User Role Policy 

Enable or disable the Transaction Types required.

Transactions Features Accounts

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH BATCH Enabled

Rights Allowed Actions

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

View All 

Approval Limits

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	

Domestic Wire
Can view all transactions
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\$25,000,000.00

Daily Per Account	\$ 1,000.00	999,999,999
-------------------	-------------	-------------

Daily	\$ 1,000.00	999,999,999
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User Roles > Accounts Payable

User Role Policy 

Transactions Features Accounts

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

ACH BATCH

Rights Allowed Actions

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

View **All** 

- All
- Role
- Account
- Own
- None

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	
Daily Per Account	\$ 1,000.00	999,999,999

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$25,000,000.00

Click on Rights to determine whether the User Role can see no transactions, their own, their same roles or all transactions.

This is for this type of transaction only i.e., for the User Role called Accounts Payable, the ACH Collection transaction has View All rights

Set the Approval Limits for this transaction type.
Save the settings when you have finished.

Can Draft/Approve/Cancel
\$1,000.00

Rights Allowed Actions

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$25,000,000.00

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
\$10,000.00

Stop Payment
Can view all transactions
Can Draft/Approve/Cancel

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 1,000.00	
Daily Per Account	\$ 1,000.00	999,999,999
Daily	\$ 1,000.00	999
Monthly	\$ 1,000.00	999,999,999

Set Approval Limits

Save

User Roles > Accounts Payable

Save

User Role Policy 

Transactions **Features** Accounts Set Approval Limits

FEATURES

RIGHTS

Access to all payment templates

Allow one-time recipients

Can view all recipients

Manage Recipients

Manage Users

Recipient upload from batch

Wire upload from batch (requires Multi-Wire)

TRANSACTIONS

Allow ACH Company Entry Description Entry

The Features tab allows you to set the capabilities the User Role has.

Only turn on the ones the User Role needs.

User Roles > Accounts Payable

Save

User Role Policy 

You can give the User Role access to View, Deposit and Withdraw on every account.

Transactions Features Accounts

ACCOUNTS

Number	Name	View <input checked="" type="checkbox"/>	Deposit <input checked="" type="checkbox"/>	Withdraw <input checked="" type="checkbox"/>	Labels
1112	Savings	✓	✓	✓	
3782	Champion Premier Checking	✓	✓	✓	
7978	Commercial Account Analysis	✓	✓	✓	
6712	Commercial Account Analysis	✓	✓	✓	
8436	Business Savings	✓	✓	✓	
4791-200	Construction	✓	✓		
0305-200	Residential	✓	✓		

User Roles > Accounts Payable

User Role Policy 

- Transactions**
- Features
- Accounts

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
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\$1,000.00

ACH BATCH Enabled

Rights **Allowed Actions**

ACH Collection
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\$1,000.00

POLICY TESTER 

Filter by

Add Allowed Action

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Allows **ACH Batch** transaction for **any amount** 

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$25,000,000.00

You can set Advanced Entitlements.
From the Overview tab, click Add Allowed Action

Add Allowed Action



Allows **ACH Batch** transaction for **any amount**

Operations

Draft Draft Restricted Approve Cancel

Amount

- Any allowable amount
- Specific Amount

Subsidiaries

- Any allowed subsidiaries (4) [Select specific subsidiaries](#)

Accounts

- Any allowed account (10) [Select specific account\(s\)](#)

Draft Hours

Any

Operations is for the Draft, Approve and Cancel.

Draft Restricted is a special case that only gives the user access to templates someone else has setup for them.

Add Allowed Action



Allows **ACH Batch** transaction for **any amount**

Operations

- Draft Draft Restricted Approve Cancel

Amount

- Any allowable amount
 Specific Amount

Subsidiaries

- Any allowed subsidiaries (4) [Select specific subsidiaries](#)

Accounts

- Any allowed account (0) [Select specific account\(s\)](#)

Draft Hours

Any

Amount is the payment amount for this Allowed Action, you can select "Any Allowable Amount" or set a "Specific Amount".

Add Allowed Action



Allows **ACH Batch** transaction for **any amount**

Operations

- Draft
- Draft Restricted
- Approve
- Cancel

Amount

- Any allowable amount
- Specific Amount

Subsidiaries

- Any allowed subsidiaries (4) [Select specific subsidiaries](#)

Accounts

- Any allowed account (0) [Select specific account\(s\)](#)

Draft Hours

Any

Subsidiaries limits the choice of subsidiary this user role has access to. You can allow all subsidiaries to this user role, or "select specific subsidiaries".

Add Allowed Action



Allows **ACH Batch** transaction for **any amount**

Operations

- Draft Draft Restricted Approve Cancel

Amount

- Any allowable amount
 Specific Amount

Subsidiaries

- Any allowed subsidiaries (4) [Select specific subsidiaries](#)

Accounts

- Any allowed account (0) [Select specific account\(s\)](#)

Draft Hours

Any

Accounts limits the number of accounts this user role has access to. You can allow access to any account, or "Select Specific Account(s)".

Add Allowed Action



- Draft Draft Restricted Approve Cancel

Amount

- Any allowable amount
 Specific Amount

Subsidiaries

- Any allowed subsidiaries (4) [Select specific subsidiaries](#)

Accounts

- Any allowed account (0) [Select specific account\(s\)](#)

Draft Hours

Any

+ Add Draft Hours

Draft Hours limits when transactions can take place.

You can add "Draft Hours" to restrict when this user role can perform transactions.

Cancel

Submit

Filter: All Enabled Disabled

ACH Batch
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Can Draft/Approve/Cancel
\$1,000.00

ACH Collection
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\$1,000.00

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire
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Can Draft/Approve/Cancel
\$25,000,000.00

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
\$10,000.00

ACH BATCH	
Rights	Allowed Actions

POLICY TESTER	
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Filter by

All

- Allows **ACH Batch** transaction less than or equal to **\$200**
- Allows **ACH Batch** transaction Draft or Cancel less than or equal to **\$300**

You can chain Allowed Actions together.

In this case, the User Role can

- Draft or Approve any payment of \$200 and below
- can only Draft from \$200 to \$300
- and is not allowed to make any payment above \$300 as there is no Allowed Action with Any Amount.

Add Allowed Action

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$1,000.00

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$25,000,000.00

Funds Transfer
Can view all transactions
Can Draft/Approve/Cancel
\$10,000.00

Stop Payment
Can view all transactions
Can Draft/Approve/Cancel

POLICY TESTER

Operation	Amount	Account	
Approve	\$ 350	Champion Premier Checking 3782	
Subsidiary	IP Addresses	Location	
American National Bank & Trust	192.168.20.*	United States	
Day	Hour	Minutes	AM / PM
Any	12	00	PM

Auth code provided Template used

Test

Filter by

All

 This transaction will be denied by the User Role policy.

 Bank Allowed	 Company Allowed	 User Role Denied
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 This transaction does not match any of your allowed actions.

Policy Tester allows you to test you Allowed Actions to make sure they stop the User Role appropriately.

User Management

[Add User](#)

User ▲	Email Address ▲	Role	Status ▲	Last login ▲	
Elizabeth Holland	elizabethh@amnat.com	Admin	Active	27 minutes ago	
Test Holland	elizabethh@amnat.com	Admin	Active	4 months ago	

Once you have the User Role created, you now need to add the User to the User Role.

Go to “Business Banking”, and “Users” click on the pencil on the User tile to edit.

Active
Edit Status

PERSONAL DETAILS

First Name	Last Name	Email Address
Elizabeth	Holland	elizabethh@amnat.com
Phone Country	Phone	
United States	(972)533-0580	

USER ROLE

Manage User Roles

Current Role

Admin

Unassigned

Admin

Accounts Payable

Select the User Role you just created and assign it to the User.

Login Name	Channel	Status	Last Logon	Actions
amnatelizabethh	Internet	Normal	3/29/2025	⋮
Testuser3	Internet	Normal	12/16/2024	⋮



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