Business & Treasury Management Digital Banking

eGuide

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Business Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Digital Banking can efficiently serve you, with both Online and Mobile options. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our digital platform!

Users
If your business only needs one person with access to online and mobile banking, we will setup a Primary Admin with a temporary User ID and temporary password. This is typical for small companies who primarily use basic Business Digital Banking tools for business transactions.

For larger organizations, our platform allows the bank to setup one Primary Admin with a temporary User ID and temporary password, as well as unlimited Secondary Admins with a temporary User ID and temporary password, for their first login. Admins are able to create an unlimited number of Business Users for authorized employees. After setting up your business with a Treasury Management representative, you can organize which employees get access to different features within Business Online Banking by establishing user entitlements.

Recipients and Templates
Recipients are people or businesses to whom you transact financial business with for Payments or Collections. After creating a template for each recipient, it is saved so you can quickly and easily make future transactions.

Transaction Type Overview

Various types of payment methods are offered through online and mobile banking, including wire and ACH transfers. Though they are both electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day, unless you are sending Same Day.

Please call us at 1-866-433-0282 for a full list of wire and ACH fees or if you have any questions.

Business Online and Mobile Banking Transaction Types

Type	Description
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Receive a payment from one recipient.
ACH Collection	Receive a payment from several recipients.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.

User Setup

New Primary and Secondary Admin Setup

If you're new to Online Banking with ANB Bank, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type anbbank.com into your browser and click the "Enroll in Online Banking" link. Click the **Business Enrollment button**.
2. Fill out the Online Banking Enrollment Form with the required information and click the **Continue** button.
3. Once you have received your Primary Admin login credentials, choose the contact method that allows ANB Bank to reach you immediately with your One-Time Passcode (OTP)
4. After you receive your OTP, you'll be able to login.
5. Choose whether to register your device for future logins. If you click the Register Device button, you will not need to provide an OTP on future logins.
6. Review the Digital Banking Services Agreement and click the **I Accept button** to agree to the Digital Banking Service Agreement.
7. Congratulations! You have successfully logged in to Business Online Banking! If you have any questions or concerns, call us at 1-866-433-0282.

Digital Banking Access

Logging In

After your first-time login , logging in is easy and requires your User ID and password. If you are logging in using a device that you have not previously registered, you need to request a One-Time Passcode (OTP).

1. Enter your user ID and password.
2. Click the **Login** button.

Note: *If you enter an incorrect password five times, your account will be temporarily locked. Call us at 1-866-433-0282 for assistance.*

Logging Off

For your security, you should always log off when you finish your online banking session. We will also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Resetting A Forgotten Password

If you happen to forget your password, you can easily set a new one from the ANB Bank Home page—no need to call us!

1. Click the "Forgot Password?" link.
2. Enter a Phone Number associated with your account.
3. Enter you User ID and click **Send me a new password**.
4. You'll receive a new password, and will be prompted to change it during your log in process.

Note: *You may not be able to reset your password if your account is locked.*

Can't access your account?

We will send you a temporary password to a phone number associated with your account.

Provide the following information and we'll send you a temporary password.

Phone number

| + 1 ▼ | (xxx) xxx-xxxx |

User ID

Send me a new password   Cancel

Forgot User ID

Forgot User ID

If you happen to forget your User ID, you can easily set a new one from the ANB Bank Home page—no need to call us!

1. Click the "Forgot Password?" link.
2. Scroll down to the Forgot User ID and click the link.
3. Enter the email address associated with your account.
4. You will receive the User ID in your email.
5. Go to anbbank.com to log in.

Forgot your User ID?

Enter the email address associated with your account, and we'll email you your User ID.

Email

Send   Cancel

My Accounts/Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in your ANB Bank accounts, see your account summaries, see your pending approvals and more!
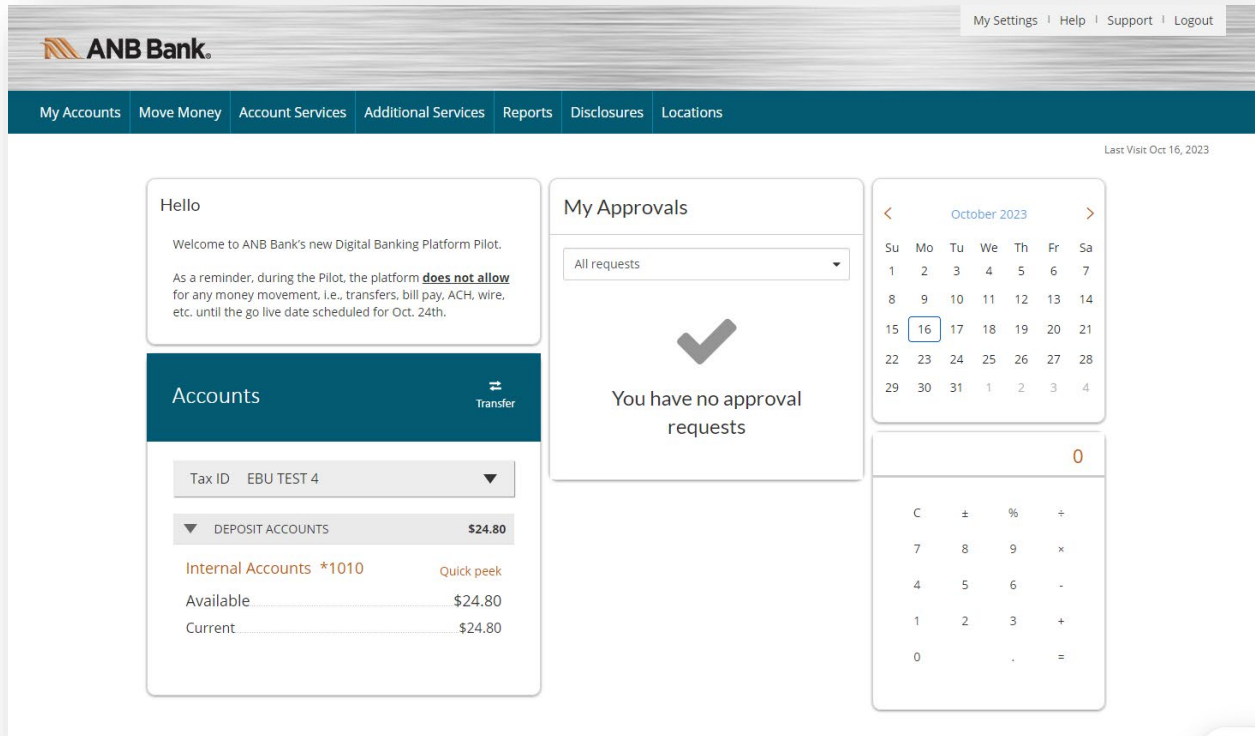
Navigation Bar

The navigation bar appears in every view at the top of the screen. You can navigate to Digital Banking features by selecting the appropriate tab.

- The menu appears across the top portion of the screen. You can navigate to Online Banking features by selecting the appropriate menu and menu drop down.
- Your ANB Bank accounts are displayed in the My Account widget with their respective balances.
- If you click an account name, you are taken to the Account Details page.
- If you have pending approval requests, they will show in the My Approvals column.

Account History Page

Selecting an ANB Bank account on the Home page takes you to the Account History page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

Account Details

If you need to view Account Details, such as your full account number, routing number or other information on your account, you can select the down arrow next to Account Details. It will expand to include this information.
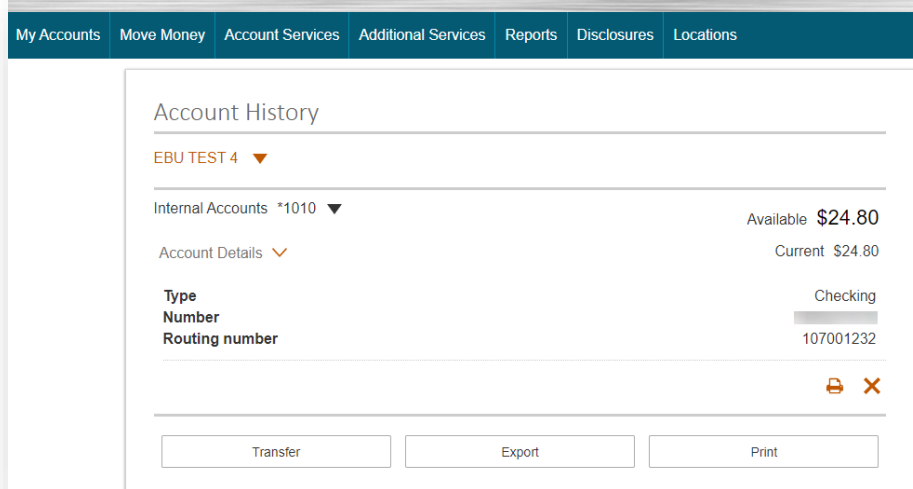
Export Transactions

If you need to export transactions, select the Export button. You will have several options, including Quicken and QuickBooks file types.

Account Services

New Business User Enrollment

The **Manage Users** page lets you view all your existing business users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.

In the **Account Services** menu, click **Manage Users**. The following information presents for each user:
- Name (this shown with a link)
- Role
- Status
- Approver Weight
- Grant Access toggle
- Options (allows you to print details, edit user access, reset password or generate access code)

You can sort users in alphabetical or reverse alphabetical order, by name, role and status.

If the company has at least one Secondary Admin, approval is required for new users. Only the Primary Admin or a Secondary Admin can approve a user.

To Add a New User

1. Go to the **Account Services** menu, click **Manage Users.**
2. Click the **Add a user** button at the top right of the page.
3. Enter user details:
   - Phone number - used for multi-factor authentication. Extensions are not allowed.
   - Email address - where the username and password are sent.
   - Approver Weight – only applicable if the user will approve ACH/wire payments and/or templates.

After adding a new user,
- user status is "Setup Pending".
- emails are sent to other Business Secondary Admin(s)
- the user's name shows in the Approval widget

Note: Edits to a user also require approval and password resets do not count as an edit.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See page 16 for a list of all features and tasks.

*Note: **Select user to clone** (top right) appears to Primary Admins; this option changes to **Copy my access** for Secondary Admins.*

- **Part 1** - If the business has multiple Tax IDs, select one to view linked accounts.
  - Grant full access to *all accounts within the selected TIN,* if desired.
  - Grant full access to *a specific account within the selected TIN,* if desired.

a. Permission options for Checking, Savings, and Money Market accounts are the same.

b. Permission options for Loans are different than the deposit accounts.

- **Part 2** - Grant basic access to an account.
- **Part 3** - Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
- **Part 4** – Grant access to a loan account. Permissions for Loans vary from the other accounts:
    - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

User Access Settings

Select user to clone ▼

Modify account specific access

Select a Tax ID and set access for each account

Classy Catering 1 of 2 ▼

Select all for this Tax ID ☐

▶ **Checking - *0001**
($364,594.18)
Select All ☐

▶ **Savings - *0002**
$203,759.01
Select All ☐

▶ **Money Market - *0003**
($8,864.40)
Select All ☐

▶ **Credit Card - *0004**
$250,691.73
Select All ☐

▶ **Building Loan - *0005**
$133,459.85
Select All ☐

Checking - *0001
($43,632.42)

Full Access Granted ☐

View Balances	☐
View Transaction Details / History	☐
Stop Payments	☐
Internal Transfer	☐

▶ ACH Templates	Full Access Granted	☐
▶ ACH Payments	Full Access Granted	☐
▶ ACH Collections	Full Access Granted	☐
▶ ACH File Pass-Through	Full Access Granted	☐
▶ Domestic Wire Transfer Templates	Full Access Granted	☐
▶ International Wire Transfer Templates	Full Access Granted	☐
▶ Domestic Wire Transfer Payments	Full Access Granted	☐
▶ International Wire Transfer Payments	Full Access Granted	☐

Commercial loan - *0005
$50,495.00

Full Access Granted ☐

View balances		☐
View Transaction Details / History		☐
▼ Loans	Full Access Granted	☐
Make Loan payment		☐
Request Loan Advance		☐

Basic permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to…
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Permissions for Loan accounts

Feature	Task	Grants the access to…
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits

Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to…
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
ACH File Pass-Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires
	Approve International Wire Templates	Approve new and edited international wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire
	Create International Wire Transfers Using Templates	Create an international wire using a template
	Approve International Wire Transfer Payments	Approve international wires

Set access for all accounts

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. ACH File Import
   - Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
   - Import Recipient Information – allows the user to import the delimited or NACHA file
2. Add-on products (for example, Bill Pay and Online Statements).
   - For Online Statements, at least one account must have **View Transaction Details/History** selected.
3. Payments Reports
   - Gives access to the Reports main menu option.

Set access for all accounts

ACH File Import - Import Recipient Information ☐

ACH File Import - Manage Import File Definitions ☐

Bill Pay ☐

Business Mobile App ☐

Online Statements ☐

Payments Reports ☐

Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check **Apply Company Limits** to grant the maximum limits set or enter a lower amount. See table below for options when each limit type is expanded.

*Note: In order for temporary increases to take immediate affect for all users without the Primary Admin making changes, the users must set to **Apply Company Limits.***

Set transaction limits for all accounts ⑦

	Apply Company Limits	☐
▶ ACH Payments Creation Limits	Apply Company Limits	☐
▶ ACH Collections Creation Limits	Apply Company Limits	☐
▶ ACH File Pass-Through Creation Limits	Apply Company Limits	☐
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	☐
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits	☐
▶ Transaction Approval Limits	Apply Company Limits	☐

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

Note: *Required limits are boxed in red. Limit cannot exceed the company limit set by the FI.*

Apply Company Limits	☐
maximum $100,000.00	
maximum $100,000.00	
maximum $500,000.00	
⚠ Currently entitled capabilities require valid limits be set	

Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit unless the company has opted out. Company approval thresholds are set by the bank. The Primary or Secondary admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts (?)

	Apply Company Thresholds	☐
▼ Transaction Approval Thresholds		
ACH Payments Approval Threshold per Transaction	Maximum $25,000.00	
ACH Collections Approval Threshold per Transaction	Maximum $10,000.00	
Domestic Wire Payments Approval Threshold per Transaction	Maximum $25,000.00	
International Wire Payments Approval Threshold per Transaction	Maximum $25,000.00	

Note: A transaction type where the bank sets the approval threshold limit to $0 will not appear here. In this screenshot, the bank set the ACH File Pass-Through approval threshold to $0, which means ALL those transactions require approval. Thus, the system doesn't allow the business admin to override that.

Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Primary or Secondary Admin sets access for which transaction types the user sees when creating templates or payments.

Set ACH transaction types for all accounts ?		
▼ ACH Payments Type	Select All	☐
Consumer (PPD)		☐
Payroll (PPD)		☐
Commercial (CCD)		☐
Tax (CCD)		☐
Child Support (CCD)		☐
▼ ACH Collections Type	Select All	☐
Consumer (PPD)		☐
Commercial (CCD)		☐
Electronic Check (POP)		☐
Electronic Check (BOC)		☐
Electronic Check (ARC)		☐
Telephone-Initiated (TEL)		☐
Web-Initiated (WEB)		☐

Last, the Primary or Secondary Admin clicks **Save.**

Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.
- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User status descriptions:
- **Active** – user can access Business Banking
- ***Active with warning icon** – an Admin edited a user's profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- ***Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- ***Update Approval Declined** – an Admin declined this user in the approval workflow

* n/a for single admin companies

Name ▼	Role	Status	Approver Weight	Grant Access	Options
Brandy Hill	Secondary Admin	Active	2 ▼	✓◯	•••
Crash Test Dummy	Business User	Active	1 ▼	✓◯	•••
Professor X	Business User	⚠ Setup Pending Approval	--	--	•••
Terry Blacksmith	Secondary Admin	⚠ FI Review Pending	--	--	•••

For existing users, the Approver Weight can only be edited here (not on the Details screen). Go to Options for other edits and management options.

Options for an Active User:
- **Print details** – full printout of all the user's access and limits
- **Edit user access** – change anything except the user's name
- **Copy user** – create a new user with this user's permissions (only for the Primary Admin)
- **Reset password** – sends a temporary password to the user's phone via call or text
- **Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking
- Slide **Access** toggle to No to change status to On Hold (temporary hold)

Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- **Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user's phone via call or text
- **Unlock user** – unlocks user so they can login with original password

Approve a User

If the company has at least one Secondary Admin, approval is required for new users. Only the Primary Admin or a Secondary Admin can approve a user.

1. Go to My Approvals widget.
2. Click the user's name to review details.
3. Click **Approve**.
   a. However, if **Decline** is selected, the user status changes to "Setup Approval Declined."
   b. The user remains on the Manage Users screen, where an admin can update the user and resubmit for approval, or the admin can delete the user.
4. A pop-up prompts the Admin to verify identity. (If the Admin closes the pop-up box before completing verification, the approval will not go through).
   a. Call Me – answer the phone and press "1" per the automated instructions.
   b. Text Me – receive the text and reply back with the security code.
   c. Token – you may enter the token here.
5. If successful, the system sends the approved user two emails with their temporary username and temporary password, and the user's status changes to Active.
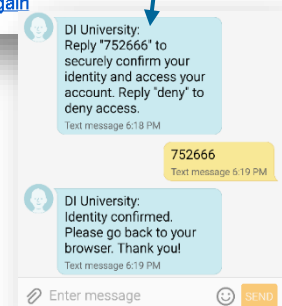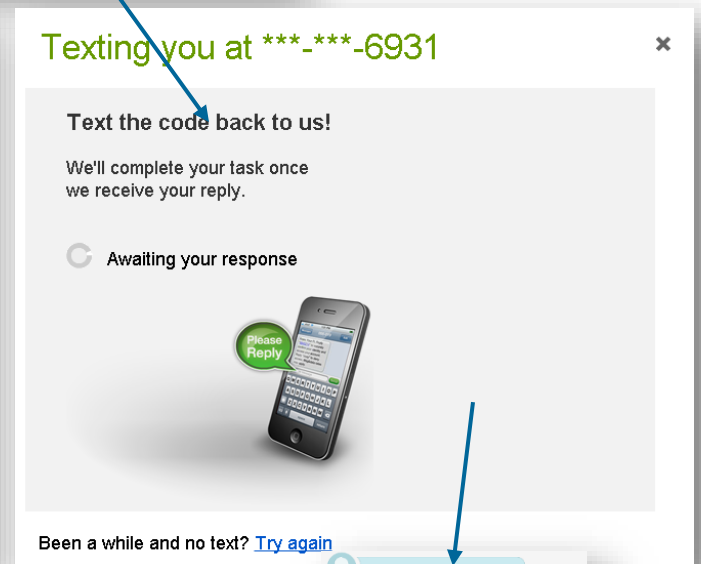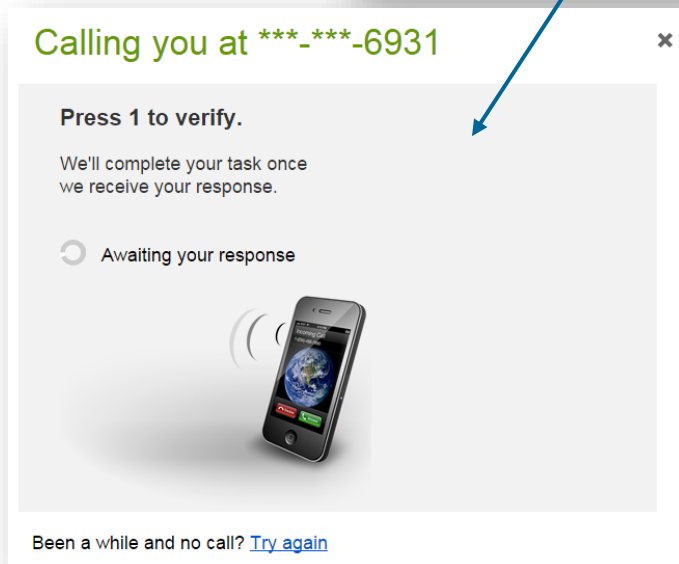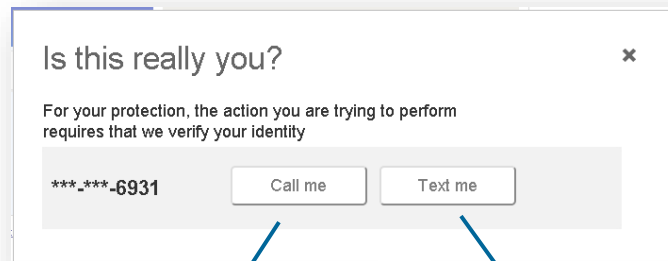
Security

Protecting Your Information

Here at ANB Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Digital Banking can be a secure and efficient method for all your banking needs.

General Guidelines
- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Digital Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Digital Banking when you're finished and close the browser.

Login ID and Password
- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your User IDs and passwords.

Fraud Prevention
- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 1-866-433-0282.

My Settings

We take security very seriously at ANB Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in **My Settings** to strengthen your Digital Banking experience.

Under **My Settings**, you'll be able to see some information as it reflects on the account, including your name, your primary email, and business information. Users are not able to update the Business Information. If this information is not accurate, please contact our Customer Care Center at 1-866-433-0282 for assistance.

Change Primary Email

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Personal Information section.
3. Select **Edit** next to the **Primary email** section.
4. Type in your new User ID and current password.
5. Click **Save**.

Change User ID

6. Go to **My Settings** on the top right of the screen.
7. Scroll down to the Login & Security section.
8. Select **Edit** next to the User ID section.
9. Type in your new User ID and current password.
10. Click **Save**.

Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Login & Security section.
3. Select **Edit** next to the Password section.
4. Type in your new User ID and current password.
5. Click **Save**.

Add or change a Phone Number for One-Time Passcodes (OTP)

If you need to add a phone number to receive an OTP by text or call, you can change or add a phone number.

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Login & Security section.
3. Select **Edit** next to the Security options section.
4. In the first section **By phone**, either update your existing number or select add another number.
5. Scroll down and type in your current password.
6. Click **Save**.
7. To enable the number for Text, click on the **Enable for text** link.

a. You will receive a text message to this number.
b. Add the activation code into the box and select **Confirm**.
c. Your number is enabled for texts.

Add or Update Token
Within our digital banking system users are now able to add your VIP Access™ token.

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Login & Security section.
3. Select **Edit** next to the Security options section.
4. In the second section **By security token**, type in your credential ID.
5. Scroll down and type in your current password.
6. Click **Save**.

Authenticate with Authenticator App
Within our digital banking system users are now able to authenticate their login with an Authenticator App, such as Google Authenticator or Microsoft Authenticator.

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the Login & Security section.
3. Select **Edit** next to the Security options section.
4. In the third section **By authenticator**, flip the toggle to ON.
5. Scroll down and type in your current password.

6. Click **Save**.
7. Once saved, a QR code and code will appear for you to enter into your authenticator app.

Rename & Hide Your Accounts

1. Go to **My Settings** on the top right of the screen.
2. Scroll down to the **Other Settings** section.
3. Click on the **Rename & Hide Your Accounts** link.
4. You can then rename each account.
    a. **Note**: *If you rename the account, it will reflect for all business users.*
5. To hide an account, uncheck the box.
6. When completed, click **Done**.

Mobile Security Preferences

Within ANB Bank's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!

Enabling Fingerprint or Touch ID

Fingerprint or Touch ID is a feature which utilizes fingerprint recognition technology, allowing you to unlock your device with your thumbprint (or other fingerprint) in place of your User ID and password.

1. Open ANB Bank's Mobile Banking app.
2. Login with your User ID and password.
3. You'll be prompted to accept Login in with Fingerprint or Touch ID. If you accept, it will prompt for your Fingerprint or Touch ID and will flip the toggle to On.
4. Fingerprint or Touch ID is now set up.
5. Upon the next login Fingerprint or Touch ID will be enabled for login.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face in place of your User ID and password.

6. Open ANB Bank's Mobile Banking app.
7. Login with your User ID and password.
8. You'll be prompted to Login in with Face ID. If you accept, it will run Face ID and will flip the toggle to On.
9. Face ID is now set up.
10. Upon the next login Face ID will automatically prompt.

Disabling Touch ID, Fingerprint or Facial ID Login

You can disable Fingerprint, Touch or Face ID through the app if you no longer prefer to utilize them.

1. Open ANB Bank's Mobile Banking app.
2. Login and go to the **More** menu item.
3. Select the **Settings** icon.
4. Then in the menu you'll see Face ID, Fingerprint ID or Touch ID. Select this menu item.
5. Toggle the login off.
6. The biometrics login is now off.

Transactions

Digital Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of ANB Bank, there are various features that help you transfer funds in different ways.

Move Money

- **Transfer Money**: Move money between your personal ANB Bank accounts, including make a loan payment including principle or interest payments to a loan at ANB Bank.
- **Bill Pay:** Pay a bill to someone or a company.

Transfer Money

When you need to make a one-time or recurring transfer between your personal ANB Bank accounts, or make a loan payment you can use the Transfer Money feature. These transactions go through automatically, so your money is always where you need it to be.

In the **Move Money** menu, click **Make a Transfer**.
1. Select the accounts to transfer funds between using the "From" and "To" drop-downs. If you have multiple businesses you'll also be able to selected the business and the accounts.
2. Enter the amount to transfer.
3. Enter a memo (this is optional).
4. Select **Make transfer** button.

Recurring transfers

1. In the **Move Money** menu, click **Make a Transfer**.
2. Select the accounts to transfer funds between using the "From" and "To" drop-downs. If you have multiple accounts you'll also be able to selected the accounts for each.
3. Select the **Repeat Transfer** box.
4. Choose the frequency of the transfer and click **Save**.
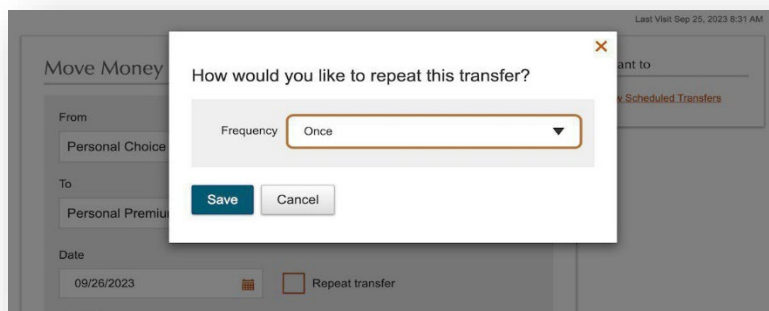
5. Enter the amount to transfer.
6. Enter a memo (this is optional).
7. Once you have saved your transfer details, click the **Schedule Transfer** button to complete the scheduled transfer.

Loan Payments

If you have a loan with ANB Bank and need to make a one-time or recurring payment, you can use the Loan Payment Transfer feature.

1. In the **Move Money** menu, click **Make a Transfer**.
2. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
3. Select your payment type using the **Payment Type** drop-down.
   a. You have the option to select a regular payment, pay interest only or pay to principal.
4. Enter the amount of the payment.
5. Enter a memo (this is optional).
6. Select **Make transfer** button.

Bill Pay

Bill Pay with ANB Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place. When you click the Bill Pay tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.

Bill Pay: Home Page Overview

In the Move Money menu tab, click on Bill Pay to access Bill Pay.

- Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Pay.
- Click the "Messages" link to view secure messages.
- The "Attention required" section shows a list of payees awaiting activation or payments waiting approval.
- The "Scheduled to process in the next 30 days" section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the "Edit" link or stop a transaction by clicking the "Stop" link.
- You can view your processed transactions in the "Processed within the last 30 days" section. Click the "View" link to see more details about a transaction.

Add a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using Bill Pay. Before you can begin making payments, you need to decide on what type of payee to create.

Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.

1. Use the Payees drop-down to select **Add a Company**.
2. Enter the payee's name.
3. Enter the account number and reenter the number to confirm it is correct.
4. Enter the payee's phone number, zip code and the account holder's name.
5. Click the **Next** button.
6. Enter a nickname for the payee.
7. Enter the payee's address.
8. Use the drop-down to select a payee category.
9. Use the drop-down to select a default pay from account.
10. Click the **Submit** payee button.

Activate a Payee

1. Select how you would like to receive the activation code.
2. Click the **Request activation code** button.
3. Enter the activation code.
4. Click the **Submit** button when you are finished.

*Note: To activate an individual payee at a later time, click the **Home** tab. In the "Attention required" section, click the "Activate" link next to the payee you would like to activate.*

Import Payees

Payees used in QuickBooks or Quicken can be imported easily through the Import Payees function. Your file must include the company name, account number, first name and last name.

- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records and ask you to verify each.

1. Use the Payees drop-down to select **Import Payees**.
2. Click the **.CSV file** button.
3. Click the **Choose File** button and select the file you wish to upload.
4. Click the **Upload** button.
5. Click the **+Add** link.
6. Add any missing information and click the **Submit** button.

Edit a Payee

Editing the simple details of a payee is easy within Bill Pay. For more complicated changes, please submit a Payee Change Request to ANB Bank.

1. Use the Payees drop-down to select **Manage Payees**.
2. Sort payees by clicking the appropriate tab.
3. Click the **Edit** link at the end of the payee's row to edit a payee.
4. Make the necessary changes.
5. Click the **Save** button when you are finished making changes.

Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase data from any existing payments.

1. Use the Payees drop-down to select **Manage Payees**.
2. Sort payees by clicking the appropriate tab.
3. Click the **Delete** link at the end of the payee's row to delete a payee.
4. Click the **Delete payee** link.

Add and Manage Categories

Categories are groups of payees that help organize your bills and create your budgets.

1. Use the Payees drop-down to select **Manage Categories.**
2. Move payees into new categories using the **Category** drop-downs.
3. To create or delete a category, click the **Manage categories** button.
   a. To create a new category, enter a category name and click the **Add** category button.
   b. To delete a category, click the **Delete** link next to the category you wish to delete. Then click the **Delete category** link.

Single Payment

It is easy to pay your bills once you set up payees. Within Single Payments, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

1. Use the **Payments** drop-down to select **One-time Payment**.
2. Select a payee from the Payee List.
3. Click the **Pay** button.
4. Choose the account to withdraw from using the **From Account** drop-down.
5. Enter the amount of the payment.
6. Select the Deliver By date using the calendar feature.
7. Click the **Pay** all button when you are finished.

Edit or Stop a Single Payment

Changes can be made to a scheduled payment up until the time of processing.

1. Use the **Payments** drop-down to select **Scheduled Payments**.
2. To edit a payment:
   a. Click the **Edit** link to edit transaction details.
   b. Make the necessary changes.
   c. Click the **Submit** button when you are finished making changes.
3. To stop a payment:
   a. Click the **Stop** link to stop the payment.
   b. Click the **Submit** button.

Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

1. Use the **Payments** drop-down to select **Recurring Payment**.
2. Select a payee from the list.
3. Select an account to withdraw from using the **Pay From** drop-down.
4. Enter the amount of the payment.
5. Choose your payment preference if a payment date falls on a holiday or weekend.
6. Select how often the payment should recur using the **Frequency** drop-down and select a delivery date.
7. Select when you would like the series to end.
8. Click the **Submit** button when you are finished.

Edit or Stop a Recurring Payment

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

1. Use the **Payments** drop-down to select **Scheduled Payments**.
2. To edit a payment:
    a. Click the **Edit** link to edit transaction details.
    b. Make the necessary changes.
    c. Click the **Submit** button when you are finished making changes.
3. To stop a payment:
    a. Click the **Stop** link to stop the payment.
    b. Decide if you would like to stop the series immediately or stop the series after the next payment processes.
    c. Click the **Submit** button.

Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as "needs approval." You can see notifications of payments awaiting approval in the "Attention required" section. An authorized user must log in to approve each transaction that meets a certain criteria.
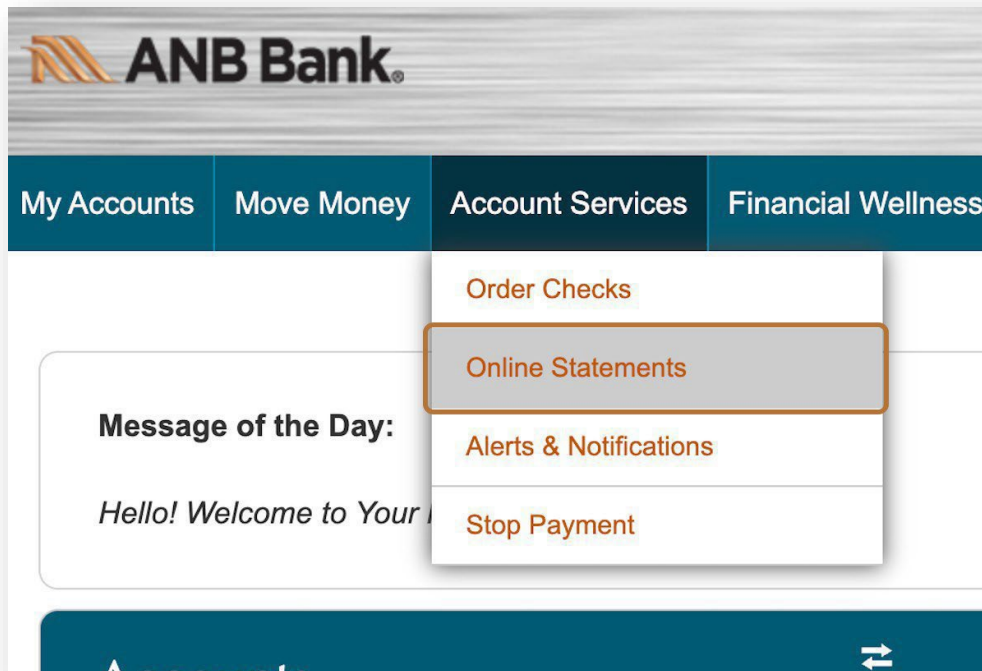
1. Click the **Payments Awaiting** Approval link on the Home page.
2. Click the **Approve** link to authorize each transaction.
3. Click the **Approve** all button to approve all of the payments.

Account Services

Online Statements

Viewing eStatements

The most recent statement for your first listed account will automatically show.

1. In the **Account Services** menu, click **Online Statements** menu.
1. Select the business from the drop down and the account from the drop down.
2. Select the timeframe.
3. The statement(s) will be listed on the page.

Stop a Check Payment

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once submitted, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 1-866-433-0282.You are able to place a stop payment on a check. *Note: A Stop Payment fee of $30 per item will be charged. The Stop Payment will be in effect for six (6) months.*
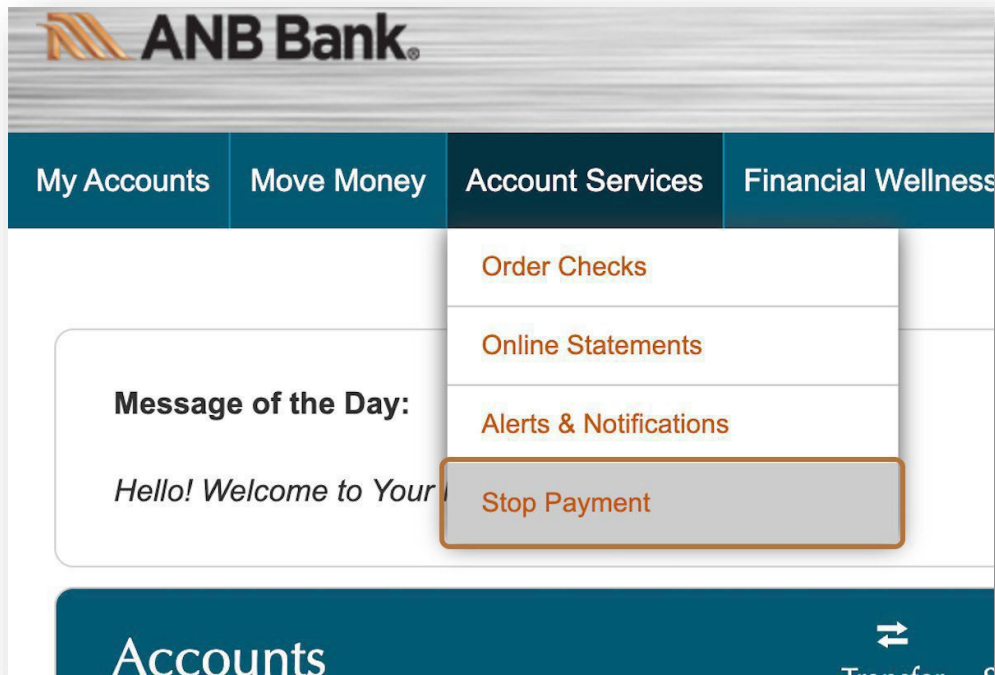
1. Go to **Account Services** menu, and select the **Stop Payment** option.
2. Enter the Check Number.
3. Select the Paid from Account.
4. Select the Issued on date.
5. Enter the Check amount.
6. Enter the reason.
7. Click Submit.

Alerts & Notifications

1. You are able to access your **Alerts & Notifications** from two areas.
   a. Go to **My Settings** on the top right of the screen. Scroll down to the **Other Settings** section. Click on the **Alerts & Notifications** link.
      Or -
   b. Go to **Account Services** menu, and select the **Alerts & Notifications** menu.
2. To add an alert, click the **Add an Alert** button.
   a. A drop down box will appear with a selection of alert types. This includes Balance update, low balance, high balance, large withdrawal, large deposit, check cleared, and personal message.
3. Depending on the alert chosen, you'll need to update the timing and account for the alert. If you select more options, it will bring up a window to make these updates.
4. If you need to remove an alert, you'll come to the Alerts & Notifications page and select Remove Alert on the alert you wish to stop.

Tip: *Alerts are sent via* **email** *- text alerts are NOT an option in Business Banking. The email address pulls from My Settings but is editable here*

When do alerts go out?

Balance update & personal reminders run between 8 am and 10 am MT. All other alerts run once daily at a set time that varies.

System Notifications

For notifications on approvals and payments, these are found under system notifications.

These emails are notifications for activity that happens in Business Banking (versus alerts are on account activity). The user controls which emails the system sends; to opt-out, simply unselect the box and click Save at the bottom.

Approval Notifications:
- **Approval Declined** - an item pending approval has been rejected by an approver at your company
- **Pending Approval** - approval required for: New or Changed User, Payment, File Upload, or Payment Template

Payment Notifications
- **Past Due Payment Approved** – an ACH or Wire Payment submitted on a previous day has been approved by your Financial Institution
- **ACH Prefunding Failure** – the prefunding transfer for an ACH Batch has failed
- **Payment Declined** – an ACH or Wire Payment has been declined by your Financial Institution
- **Payment Approved** – an ACH or Wire Payment has been approved by your Financial Institution

To setup System Notifications:
1. Go to **Account Services** menu, and select the **System Notifications** menu.
2. You can Opt-in or Opt-out for any of the approvals or payment notification emails by checking or unchecking the box and clicking **Save**.
   a. These notifications are sent to your primary email set in My Settings.

System Notifications

Choose the email notifications you would like to receive by selecting the Opt-In checkbox. To stop receiving a notification deselect the checkbox. Notifications are sent to the primary email found in My Settings.

Email Type	Opt-In
Approvals	
Approval Declined - an item pending approval has been rejected by an approver at your company	☑
Pending Approval - approval required for: New or Changed User, Payment, File Upload, or Payment Template	☑
Payments	
Past Due Payment Approved – an ACH or Wire Payment submitted on a previous day has been approved by your Financial Institution	☑
ACH Prefunding Failure – the prefunding transfer for an ACH Batch has failed	☑
Payment Declined – an ACH or Wire Payment has been declined by your Financial Institution	☑
Payment Approved – an ACH or Wire Payment has been approved by your Financial Institution	☑

Save

ACH/Wire Payments

Make/Collect a Payment

Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

- **Make Payments** is the only option pertaining to wires.
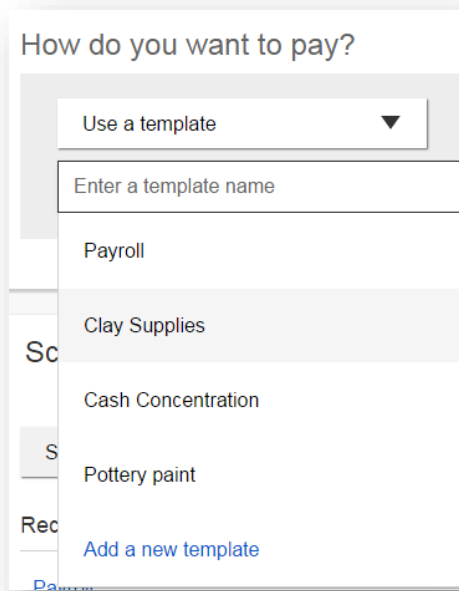

How much can I send?

- Limits are calculated by **deliver on date**, not the creation date.
- The daily limit is from 12:01 am PT to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.

When can I send it?

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and other non-processing days are grayed out in the calendar.

Send a Template-based Wire

1. Select **Use a Template**.
2. Click in the **Enter a template** name field to see options.
    a. Select one from the list, start typing to see matches, or add a new template.
    b. ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On** date defaults to current business day (can be up to one year out).
    a. After the end user cutoff time, the date defaults to the next business day.
    b. Option to make this wire repeating.
5. Click **Never** to make the wire repeating. (A template can be used for only one repeating payment.)
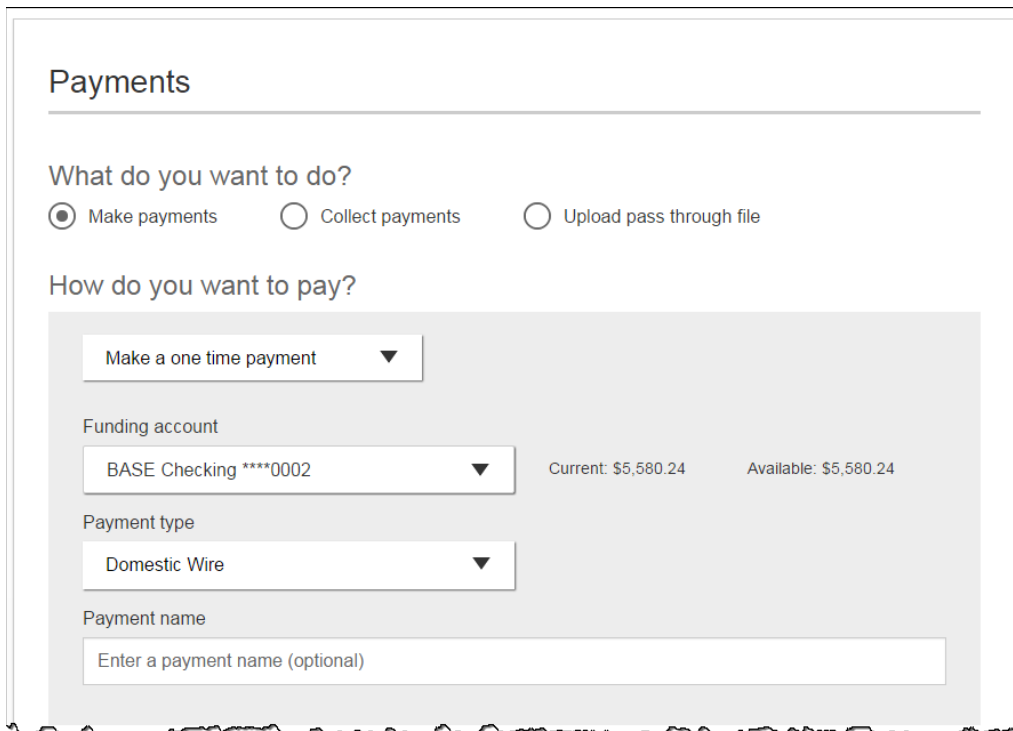6. Click **Continue** to review.

Send a One-time Wire

1. Select **Make a one-time payment**.
2. Choose **Funding Account**.
   - For this user, accounts with "Create Ad Hoc Wire Transfer Payments" permission display.
3. Select **Payment Type** of Domestic or International Wire.
   - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

Note: Aside from the Deliver On Date, sending a one-time wire involves the same steps as setting up a template.

Payments

What do you want to do?
⦿ Make payments   ◯ Collect payments   ◯ Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account

BASE Checking ****0002 ▼   Current: $5,580.24   Available: $5,580.24

Payment type

Domestic Wire ▼

Payment name

Enter a payment name (optional)

International Wires

When the business initiates an international wire with **current day as Send Date**, the conversion rate shows under Payment Information.

The system **does not calculate** estimated amount when:

- the wire is future dated, or the wire is recurring.

For **Amount in US dollar**, that conversion rate applies when **Send in foreign currency** is checked. Select currency and the system calculates the estimated amount in foreign currency.

For **Amount in foreign currency**, select the currency type and enter that amount. The system calculates the estimated amount in US dollars.

Manage Payment Templates

ACH templates help reduce errors and provide efficiency. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money menu, there is the Manage Payment Templates option
- Unlimited templates allowed
- Templates are not required

Common uses of ACH Templates

- Payroll
- Vendor Payments
- Concentrating funds from accounts at other FIs
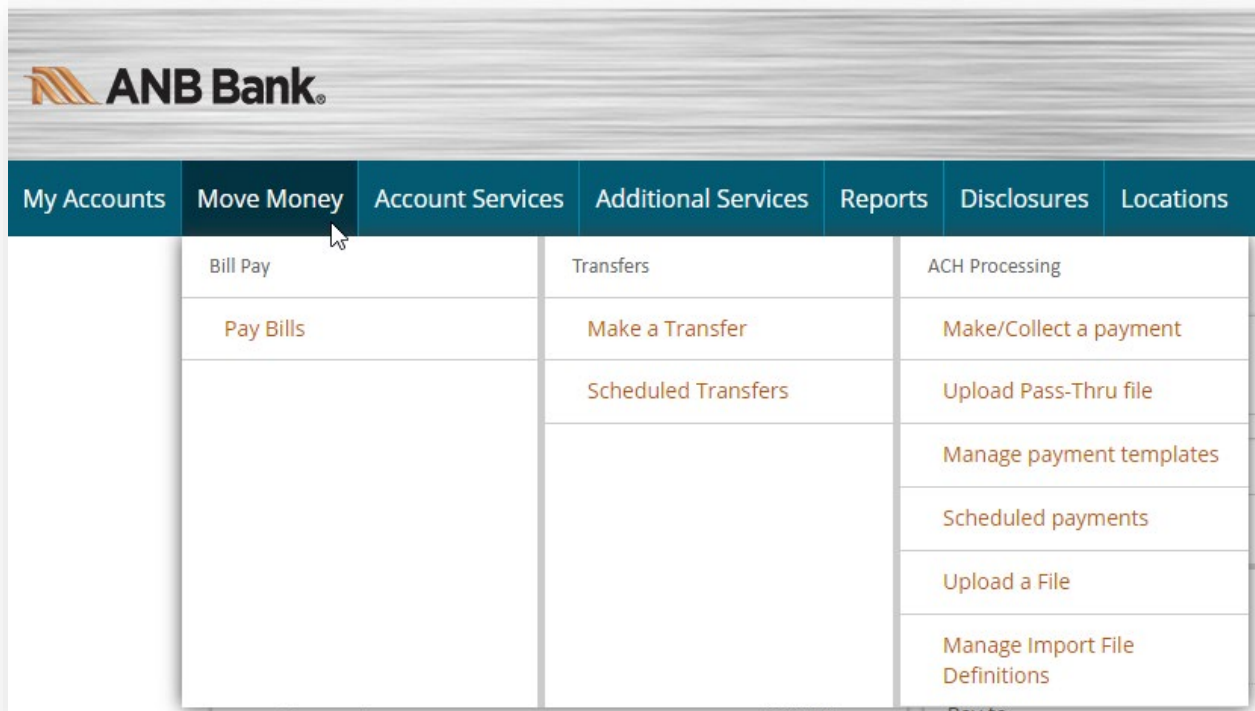
Add a Template

1. Three places to add a Template:
    a. Move Money > Manage Payment Templates
    b. Move Money > Make/Collect a Payment (**Add a new template** in Template list or **Save as template** *after* ad hoc payment is sent)
    c. Move Money > Upload a File
2. If you go to Move Money > Manage Payment Templates, select **+Add a Template** on the top right.
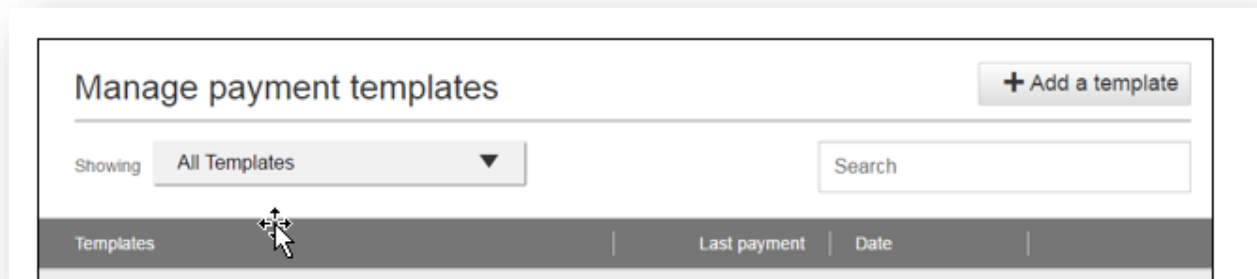
3. Enter a **Template Name**, which must be unique from other templates.
4. Choose **Funding Account**.
5. Select **Template Type**.
    a. Business segment and user permissions determine the options that display.
    b. Tax payments require details in the addenda record.
    c. Child support is for employers to submit withholding for child support
6. For Template Types of Consumer (PPD), Commercial (CCD), or Web-initiated entries (WEB), Domestic Wire, International Wire, Payroll (PPD), and Tax (CCD) indicate if the template will be used to make or collect payments.
    a. Other Template Types are for make payments only, so this option won't display.

7. Select **ACH Company ID.**
8. Enter **Template Description**
   a. Max 10 characters, passes to ACH batch and shows in recipient's transaction.
9. Choose to settle via **Batch Offset or Single Offset**
   a. How the offsetting transaction is handled, e.g. 4 employees are paid $200 each:
      1. Batch offset: one (1) $800 debit to the funding account (most common)
      2. Single offset: four (4) $200 debits to the funding account
      3. Not applicable for tax payments
10. Based on selected Template Type, enter participants (details in table below).

TEMPLATE TYPE	PARTICIPANT TYPE
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Child Support (CCD)	Recipient
Web-initiated entries (PPD)	Consumer

How to Add Participants
- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- For CCD templates, Business Loan may show as an Account Type in addition to Checking/Savings accounts.
- Routing number is validated.

- Prenote is optional.
- Amount field can be $0 and then actual amount entered during initiation.

Add an employee

Contact information

Who do you want to add

Enter person or business name

Employee ID

Optional

Account information

Bank account type

Personal Checking ▼

Routing number

Routing number

Bank account number

Account number

Retype Account number

☐ Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

$0.00

Prenotes

- Prenotes are used to test that the recipient information is accurate.
- Prenotes are optional, except for WEB debits where the box is preselected.
- Upon checking that box, a message appears: "You will not be able to schedule payments for this employee until this prenote processes."
- A mandatory 2 day waiting period is enforced; then the business can initiate ACH payments to that recipient.

IMPORTANT: Prenote files are created and sent to the FI when the template is created/approved, not when the template is initiated.

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

Recipient information

Complete the template by adding recipient s.

[Add a recipient] [Create prenote]

	Recipient ▼	ID	Account	Create prenote?	Amount
☐	Jean Grey	7777777	Business Checking 676767		$155.00
☐	Magneto		Business Checking 121212		$155.00
☐	Professor X		Business Checking 89998		$55.00
☐	Wolverine		Business Checking 33333	✔	$55.00

Template collecting from 4 recipients	Total
	$420.00

[Save template] [Cancel]

When is approval required?

If there is another person at the business can approve templates, it's routed for approval. **Even if** *payment* **approvals are waived,** *templates must still be approved.*

- If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.
- If approval is not required, the status is Approved and the template can be initiated.

Add a Template for a *Domestic* Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose Funding Account.
3. Select Domestic Wire as the **Template Type**.
   a. Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.

Template information

Name

Wire to ABC Vendor

Funding account

ABS Account ****0026 ▼

Template type

Domestic Wire ▼

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1	Address line 2
e.g. 124 Main Street	Optional

Zip/Postal Code	City/Town
Enter zip code	

State/Province/Region	Country
Optional	Select ▼

Bank account number

Beneficiary account number	Retype account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

5. Enter the **Beneficiary Bank** information.
    a. Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
    b. Entire section is optional, except as noted above.
7. Enter the **amount** for the template.
    c. Zero amount is allowed; can be edited at time of initiation.
8. Click **Save Template**.

Beneficiary bank information

Wire routing number

Routing number

For further credit to

Enter a 6 line message to beneficiary financial institution (optional)

Intermediary bank information

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Routing number

Intermediary bank account number

Account number (if applicable)   Retype Account number

Payment information

This can be changed at the time of payment.

Amount to pay

$0.00

Save template   Cancel

Add a Template for an *International* Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose Funding Account.
3. Select International Wire as the **Template Type**.
4. Enter **Beneficiary** information.
   a. Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

Template type

International Wire ▼

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

City/Town

State/Province/Region

Optional

Zip/Postal Code

Optional

Country

Select ▼

Bank account number

Beneficiary IBAN/account number

Retype IBAN/account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

5. Enter **Beneficiary bank information.**
    a. Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Notes: The freeform **wiring instructions** field is helpful if the business isn't sure where to put certain info.

Beneficiary bank information

Bank Name

Beneficiary bank name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

XXXX XX XX XXX

Bank account number

IBAN/Account number (optional)   Retype IBAN/Account number

Address line 1   Address line 2

e.g. 124 Main Street   Optional

City/Town   State/Province/Region

                                       Optional

Zip/Postal Code   Country

Optional   Select

Wiring instructions

Wiring instructions (Optional)

6. Enter **Intermediary bank**.
    a. Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
7. Enter the **payment information**.
    a. Option 1: send wire in US dollars. If "Send in foreign currency" is checked, convert the amount to that currency upon receipt of the wire.
    b. Option 2: send wire in another currency. Business selects the currency and enters the amount of the wire in that currency.

Intermediary bank information (Optional)

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is   ⦿ Domestic Bank   ◯ International Bank

Bank routing number

| Routing number |

Bank account number

| Account number (Optional) | | Retype Account number (Optional) |

Payment information

The amount can be changed at the time of payment.

⦿ Send exact amount in US dollars $0.00

☐ Send in foreign currency

◯ Send exact amount in   Mexican Peso ($) ▼   0.00

[Save template] [Cancel]

Manage Payment Templates screen

Template statuses:

- **Needs Attention** – The approver declined the template or funding account is closed. Your options are to Edit, Delete or Print.
- **Approval Pending** – The template is new or was edited, which requires approval. Your options are View or Print.
- **Approved** – Only these templates can be used to initiate ACH payments. Your options are View, Make Payment, Edit, Delete, Copy, or Print.
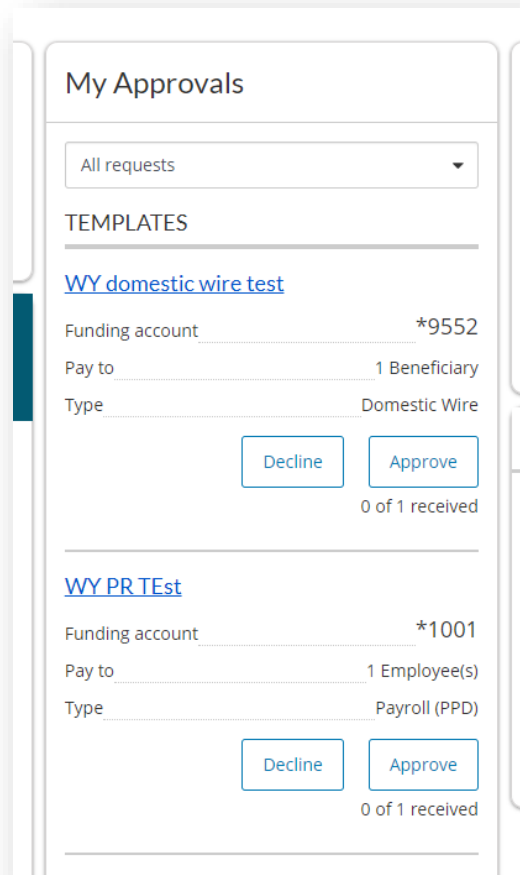
Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

Tips:
- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

Payments Approval

Initiating ACH and Wire payments may require approval with dual control, *where the initiator cannot approve their own work.*

When is dual approval REQUIRED?

- The payment meets or exceeds the approval threshold AND
- There's at least one other person at the business that can approve the payment

When is dual approval BYPASSED?

- The business has opted out of dual control,
- The payment is under the approval threshold OR
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn't have any Secondary Admins nor business users with approval permission).

Events that trigger approval:

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire
- The next payment in a recurring series is within 2 days of effective date

Business Admins and business users with approval permission receive this email – EXCEPT if an approver has exceeded their approval limit.

Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

The payment that needs approval shows in the My Approvals widget.

Common Questions about Approvals

Q: Why didn't a payment get routed for dual approval?

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

Q: Do I have to approve each payment in a recurring series?

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the bank get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

Q: What happens if I decline a payment?

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: Do I have to pass identity verification for every payment?

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

Q: How long do payments stay here awaiting approval?

A: Indefinitely

Q: What happens if I approve a payment after cutoff time?

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to the financial institution that same day with a "Approved after user cutoff" warning.

Q: What happens if I approve a payment past the date?

A: Approval will go through and the payment will be routed to the financial institution with a "Past Due" warning.

Q: After a payment is approved, what happens next?

A: Wires with Deliver Date as the current business day are sent to the bank for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.

ACH File Import

ACH File Import provides for an efficient and secure way to streamline ACH initiation by importing recipients using a delimited or NACHA file. A new payment is created with the imported data, which can then be initiated in Business Banking.

Two key parts to processing:
1. **Create the file map**
    a. The business needs to tell Business Banking how to make sense of the data that will be imported; this screen defines the file attributes, fields and positions in the file.
    b. "ACH Import - Manage Import File Definitions" is the permission for users to access this screen.
2. **Upload the file**
    a. Imports the file to initiates payment creation in this step.
    b. "ACH Import - Import Recipients " is the permission for users to access this screen.

Note: All other options under ACH Processing are not involved in importing files and initiating the imported data.
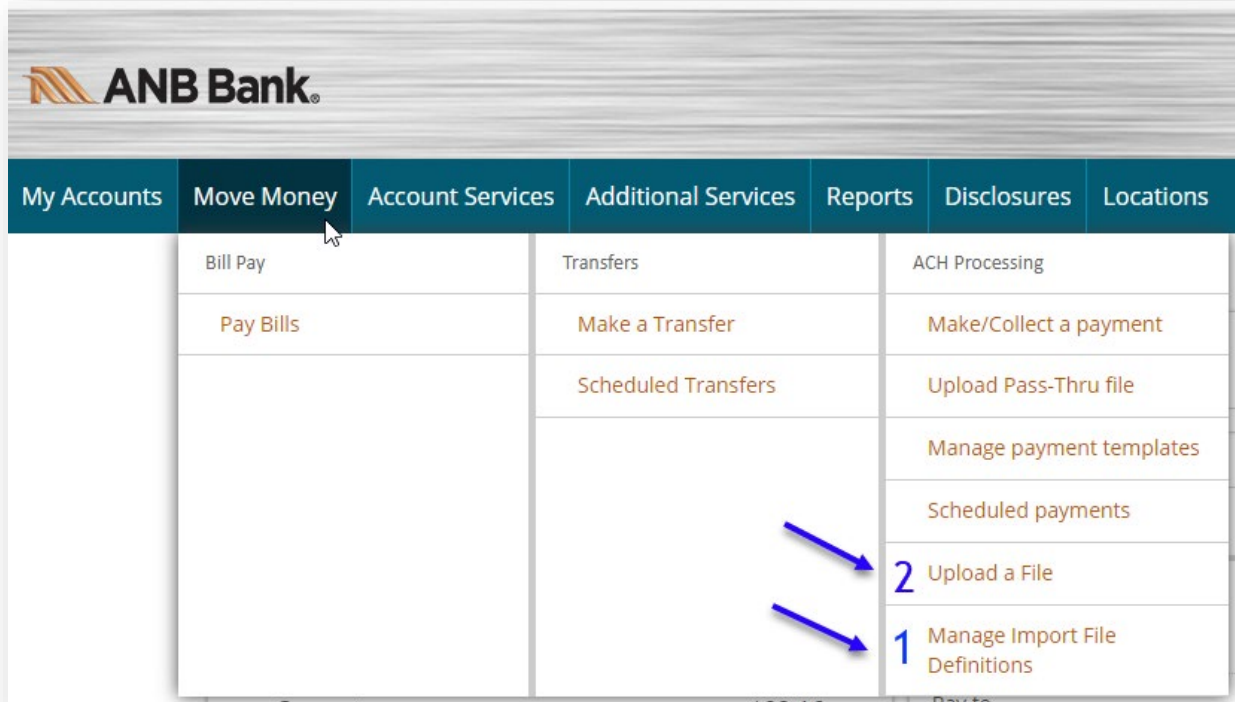
Manage Import File Definitions

Step 1: File Details

The fields under **Payment Details** are the same as the fields to begin adding an ACH template.

Tip: The *File definition name* must be unique from other file definitions.

The **File Definition** fields are unique to ACH Import.
1. Select Delimited or NACHA as the file type.
2. If the file has a header in the first row, check this box.
3. If Delimited is the file type, select the delimiter that separates the data.
4. Enter number of fields (i.e. columns of data) in the file.
5. For imports after the initial one, select a matching field.

Tip: Options under "match records by" determines which field the system compares when the user imports a file using an existing map.

File definition

File type

1 Delimited ▼   **2** ☐ Skip the first header row

Field delimiter   How many fields are there in the file? ❓

3 Comma (,) ▼   **4** Enter number of fields (at least 6)

Select at least one to match records by:

5 ☐ Recipient ID

☐ Recipient Name

☐ Bank Account Number

Cancel   Next

Step 2: Map Fields

- Tell the system where the data is located (in what column) within the file.
- Required fields: Routing number, Bank account number, Account Type, Amount, Recipient Name. The FI decides if Recipient ID is required.

Notes:
- Mapping is not required when importing NACHA files.
- Accepted values for account types: checking, savings, or loan (loan allowed for CCD payments only)

File details	Map fields	Test & Confirm

Map fields from your import file

Select fields from your import file to map to the output fields.

Map these fields	To Fields from your file in...
Recipient ID	Field 6
Routing Number	Field 2
Bank Account Number	Field 3
Account Type	Field 5
Amounts ($0.00)	Field 4
Recipient Name	Field 1
Recipient Addenda (optional)	Select a field

Back   Next

Step 3: Test & Confirm

Validate the mapping with a test import of the file, to ensure valid characters are imported (as defined by NACHA requirements).

Tips:
- Approval is not required when creating an import file map.
- The File Definition can be edited later if file layouts change.

Import a File (Import Recipients)

If the File Definition has been used before, previously imported recipients display, and the business selects a "reason for import".

Select file to import

Select the reason for import

- (●) Adding new recipients and updating existing
- (○) Adding new recipients only
- (○) Updating existing recipients
- (○) Delete existing and add recipients

Import file   Browse...   No file selected.

Previously imported recipients

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount ($0.00)
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	$1,800.00 ∧
5555555555	Harry Striker	122287251	888555	Personal	$1,500.00

Add new and update existing
- add recipients from import file where no match is found on matching key
- if matching key is found, replace any existing values with new value
- if existing recipients from previous import are not found in import file, delete and remove from payment file

Add new recipients only
- add recipients from import file where no match is found on matching key
- do not change existing recipients, even if new information is in the import file
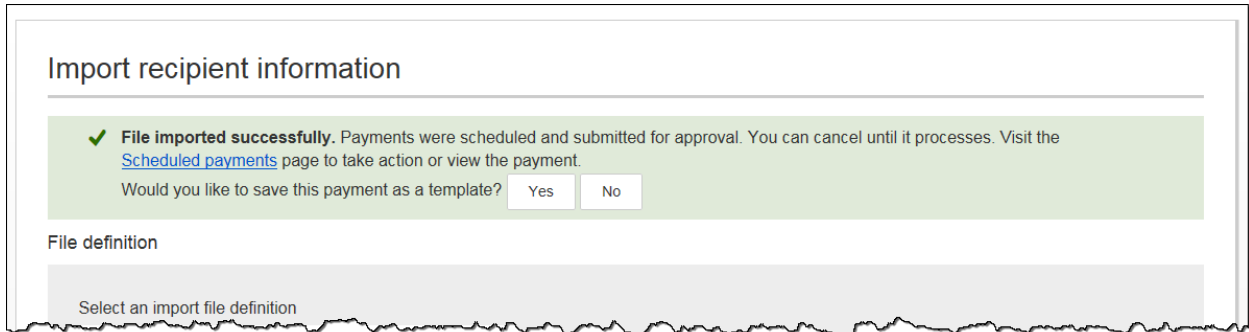
Update existing recipients
- if matching key is found, replace any existing values with new value
- if new recipients are included in import file do not add
- if existing recipients from previous import are not found in the current import file, leave unchanged and include in payment file
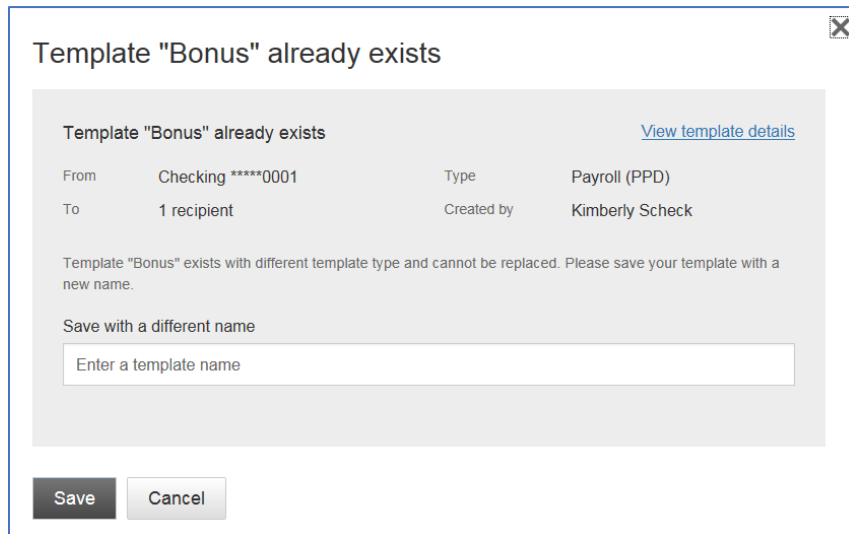
Delete existing and add recipients
- delete all recipients from previous import
- add recipients from import file

Approval for payments created from a file import will follow the same approval flow as other ACH payments.

The success screen also prompts the user if they would like to **save the payment as a template** (in addition to the link above the Deliver On date when initiating an import).

Import recipient information

✔ **File imported successfully.** Payments were scheduled and submitted for approval. You can cancel until it processes. Visit the Scheduled payments page to take action or view the payment.

Would you like to save this payment as a template? [Yes] [No]

File definition

Select an import file definition

Screenshot if the File Definition name is already in use by an existing ACH template.

Template "Bonus" already exists

Template "Bonus" already exists			View template details
From	Checking *****0001	Type	Payroll (PPD)
To	1 recipient	Created by	Kimberly Scheck

Template "Bonus" exists with different template type and cannot be replaced. Please save your template with a new name.

Save with a different name

Enter a template name

[Save] [Cancel]

Screenshot if the File Definition name is NOT already in use by an existing ACH template. The business user may edit if desired.

Save a template

Template Name

Member Dues

[Save] [Cancel]
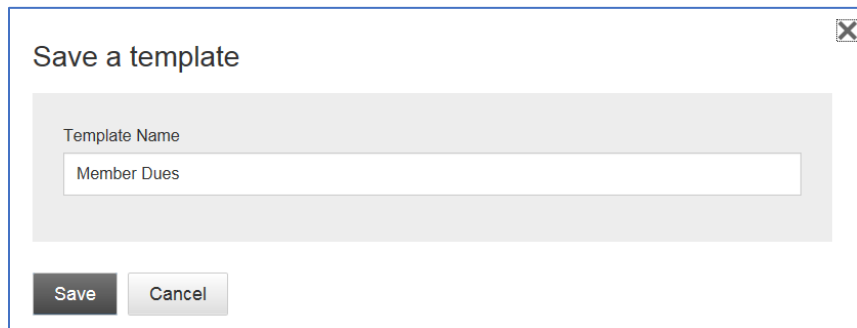
Troubleshooting ACH Import

Some finer, technical details about ACH Import that may be helpful when troubleshooting issues:

Allow Duplicate Transactions
ACH File import allows for duplicate transactions in certain import scenarios. The business can check a box to allow duplicate entries in the file. This impacts the Import Recipient Information page only; the file test screen when creating a map does not allow duplicates.

For subsequent imports using the same File Map Definition where duplicates were imported previously, these two reasons will be grayed out (since the system won't know which duplicates to update):

- Add new recipients and update existing
- Updating existing recipients

Allow Most Special Characters
ACH File import allows most special characters, spaces in the middle of the Recipient ID, and alphanumeric characters.
Special characters NOT allowed:
{ Curly Bracket Left   } Curly Bracket Right | Pipe Sign   ^ Carot   * Asterisk

Account Number Length
Account numbers must be between 3 and 17 characters long. When an imported file contains account numbers that are 3 characters long, it can only be used to make payments, NOT used to crate a template. The minimum account number in all other areas of Business Banking remains 4 characters. Also, spaces are not allowed in the middle of account numbers.

Zero Dollar Transactions
Zero dollar transactions are allowed in the import files. This will not create a pre-note; the system will not generate a transaction for that record.

Same Day ACH

With Same Day ACH enabled for a business, this checkbox displays on the Make a Payment page and on the File Import page. Same Day ACH is also supported with ACH pass through file, although there is not a Same Day checkbox.

When this box is checked, the Deliver On field adjusts to the current day and is not editable. The box is hidden after the end user cutoff time.

Same Day ACH transactions cannot exceed $1,000,000 per NACHA rules, and this error appears if the business exceeds this limit. Same day batches <u>can</u> exceed $1,000,000; this limit applies on the transaction level.

ACH Pass Through

ACH Pass Through access is granted to the business via the chosen segment. If this feature is not enabled for the business, the "Upload pass through file" radio button (see bottom screenshot) will not display.

Navigation options go to the same screen:

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass-Through File

Upload the Pass through file

1. Select **Upload pass through file.**
2. Select the funding account.
   a. The bank controls funding accounts via account-level entitlements.
3. Click **Browse** to locate and select the desired file.
   a. Must be a file with .ach as the extension.
4. If the file is **not balanced**, check the box.
   a. If unbalanced, the bank must create the offsetting transaction.
5. Click **Upload.**
   a. If any errors are found, the error is detailed out on the screen.
      Edits are not allowed on the file. The business must fix the error in original source.
6. Approval flow kicks in unless there are no other approvers, or the file is below the initiator's approval threshold.

The system validates:
- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date
- **To see all validations**, go to AP Knowledge Base and search "ACH pass through validations".

Note: The system does not prevent the business from uploading the same file twice.

Payment Activity

All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.

All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	⏱ Company approved	-$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	⏱ Company approved	-$7,000.00 Next payment: 3/6/2020

Scheduled payments

Feb 7		
DI04315_D1U6AUWR- 20200204T123305.ach	⚠ Company approval pending	$4,870.00 -$4,870.00

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the bank for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with **Company pending approval** status 2 business days prior to the payment date.
- Click the payment name to cancel (not an option if status is **Company approval pending**).

When do payments move from Scheduled tab to Approved tab?
- Wires scheduled for today are sent to the bank for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to the bank for processing at 3:00 am ET/1:00 am MT on the Deliver On date.

Approved payments

- Payments that have been sent to the bank for processing.

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-$10,000.00
		Options ▼

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the bank (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and bank get an email)

Scheduled payments	Approved payments	Declined/Failed payments

Showing all payments ▼

Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✖ Exceeds User Daily Limit	-$30.00
		Options ▼

Tax Payments

A business user can utilize any tax form that the bank has built within the system. When selecting to make a "Tax (CCD)" payment, this section appears.

1. Select EFTPS as the tax authority.
2. Select "ALL – ALL" as the tax form number.
3. Complete the form with the necessary information (using the expected format that displays as default text).
4. Confirm addenda record is formatted as desired via the preview option.

Recipient information

Tax authority information

Tax authority name	Tax form number
EFTPS ▼	ALL - ALL ▼

Enter the variable addenda information below:

Taxpayer ID	000000000
Taxpayer Type Code	IRS Tax Form #
Tax Period End Date (1st of the month)	🗓
Amount Type	Subcategory or IRS #
Tax Amount	
Amount Type (Optional)	Subcategory or IRS #
Tax Amount (Optional)	
Amount Type (Optional)	Subcategory or IRS #
Tax Amount (Optional)	

Addenda information
705TXP*[Taxpayer ID]*[Taxpayer Type Code]*[Tax Period End Date (1st of the month)]*[Amount Type]*[Tax Amount]*
[Amount Type]*[Tax Amount]*[Amount Type]*[Tax Amount]\

Reports

Payments Report

This reporting feature gives businesses the ability to build and run reports based on their Business Banking ACH & Wire payment data and template data.

The Payments Report features offer six (6) report types.

- Completed Payments Report
- Scheduled Payments Report
- Declined/Failed Payments Report
- Templates Report
- Scheduled Recurring Payments Report
- Pass-through Report (if enabled)

When the user accesses the Payments Report, the business will see the default templates for each report type.

Important Notes:

- Unlimited report templates are allowed.
- Filter options do not reflect transaction types granted to the business, e.g. the business will see International Wire as a payment type even if it's not enabled for the business.
- When running a report, the user's entitlements are enforced, even if the report template contains selections the user is not entitled to view.

Build a Payments Report

1. Select the type of report, which determines the filters.
2. Choose which fields of data to include in the report. Options depend on Report selected. "Export Only Fields" includes additional fields shown only in the downloaded CSV file.
3. Set date filter, based on created or settlement date. Max one year in the past to one year in the future.
4. Choose funding account(s) – closed accounts are included.
5. Select transaction type(s).
6. Select payment types(s).
7. "Run report" generates an ad hoc report. "Save report template" prompts the business to create a report template name.

This screen shows the Reports landing page once the first template is created.

Run a report from the build a report screen or from the template options. The first 100 records display on screen and the Export option provides all records. Select "Export report", give the report an export name, and the browser provides the .csv file to open or save.

Multi-Account Report

The **Multi-Account Report** in Business Banking allows business users to view transaction history across multiple accounts and TINs in a single report.

Multi-Account Report will display the business user has the "Multi-Account Report" permission plus at least one account with "View Balances" and "View Transaction History".

1. First, set up the report criteria by selecting the accounts and dates to include.
   a. **Account Types** – checking and savings are only options
   b. **Accounts** – select specific accounts; max 10 (FI can configure this).
   c. **Date** – history goes back one year; maximum date range is 30 days.
   d. **Filters** – narrow the results by an amount range and/or check number (up to 10 separated with a comma).
2. There are two sections for each account in the results.
   a. **Account Summary** shows at the top for batch/hybrid financial institutions; for real-time financial institutions, balance information is available only when the selected date(s) include the current date.
      i. The first account is expanded by default. **Expand all** displays details for all accounts.
      ii. **Export** or **Print** the results.
      iii. **Save** creates a favorite report.
   b. **Credit** and **Debit Transactions** display below Account Summary. Paging controls display 10 transactions per page. **Check images** and/or **deposit images** are available in the Image column.

Export a Report

1. Select Export (top of the screen).
2. Choose your Export format:
   a. **Detailed Excel** (full details)
   b. **Transactions only Excel** (account number, date, description, amount, transaction type, check number, and memo)
3. Name the exported report and select the Export button.
4. Go to the **Generated Reports** tab. Find the report name and select **Download**. Reports stay here for 10 days.

Create a Report Favorite

1. Assign a name for the report.
   a. My Report - shows as a favorite for the current user only, or
   b. Shared Report so that all users (with access to this report) can see it in their Favorites list.
2. Once saved, the report shows in the Favorites dropdown list.
3. Go to the **Reports Favorites** tab in order to edit, copy or delete a favorite report.

User Activity Report

User Activity Report empowers businesses to generate on-demand reports of their users' system activity. Instead of asking the bank, businesses can pull their own activity reports to investigate fraud, audit user activities, and troubleshoot issues.

Entitled users access the report and search for user activity based on the Business Banking user activity logged in Admin Platform Activity Reporting.

Report Setup:

- **Activity** – all activity or specific events
- **User** – specific user or up to 12 users (for performance reasons)
- **Date** – single date or date range up to 90 days

Results display on screen; there is no export option. Select the date link to view further details.

Activity Event types

Account History
Alerts and Notifications
Bad Login
Change Email
Change Password
Change Username
Disclosure
Export
Forgotten Password
Generate Access Code
Login
Logout
Manage Check Issue
Manage Exception
Manage Payee
Manage Payment
Manage Template
MFA By-pass
MFA Challenge
MFA Channel
MFA Enrollment
My Settings
Online Statement Waiver
Password Reset
Scheduled Transfer
Stop Payment
Transfer
User Approved
User Create
User Delete
User Disable
User Edit
User Enable
View Image

Locations

ANB Branches, ATMs and MoneyPass ATMs

If you need to locate an ANB Bank branch or ATM, the interactive map can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.

Click on the **Locations** menu.

- The search bar allows you to find specific ANB Bank branches, ATMs or MoneyPass ATMs. Each location is represented on the map with a different icon.
- Details about ANB Bank branches, ATMs and MoneyPass ATMs are displayed on the left side of the page.
- You can pull up specific ANB Bank branch, ATM or MoneyPass ATM information by clicking on the icon for that location. It will give you additional details such as phone numbers, directions, lobby hours and drive-thru hours.