



Business Online ACH Origination Guide

Business Payments (ACH)

AmericanBank Online ACH Origination allows you to electronically originate domestic ACH transactions from your company through Online Banking and forward them to American Bank for distribution and posting. This is known as ACH origination. With Online ACH, you can originate credits (i.e., employee payroll files) or debits (i.e., collection of payment from a customer).

General ACH Processing Overview

With information provided by your business, American Bank has established dollar limits within which your company's ACH activity must fall. This is done to protect your company and the Bank against financial risk. You will not be allowed to authorize an ACH that exceeds those limits. Up until an ACH is authorized it is controlled by authorized users at your business and is not visible to us. Once the ACH is authorized, control changes to the Bank.

Once the Bank completes set up, your business will:

- Determine which users will be set up to create and/or approve ACH files – through Manage User.
- Create ACH, Edit and Delete Recipients.
- View ACH History.
- Begin creating and approving ACH files to the Bank for processing.

All debit and credit entries must be received by us one (1) business day prior to the effective date by 4:00pm to ensure proper settlement of funds.

Control Limits

Maximum credit and debit limits are set by the Bank. In addition, your company can set up additional parameters within *AmericanBank Online* to control exposure or financial risk.

This section guides business users through the process of creating recipients and originating ACH files. Your business must have a signed ACH Agreement to originate through *AmericanBank Online*. Only Domestic ACH transactions can be initiated online.

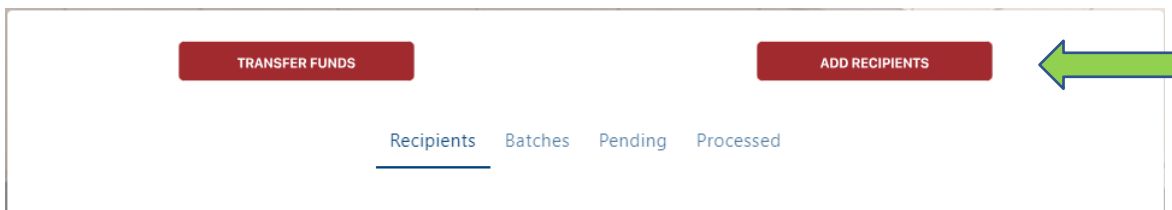
Authorized ACH files will be processed by the Bank each business day at 9:00am, 11:00am, 2:00pm and 4:00pm.

Admin Note: If you want your user to initiate, approve and release ACH files to the Bank in one step, without needing another approval, you must grant the user the permission of ACH Approval Override. This is located under the Manage User menu option. Please review the Business Administrator Guide for more details.

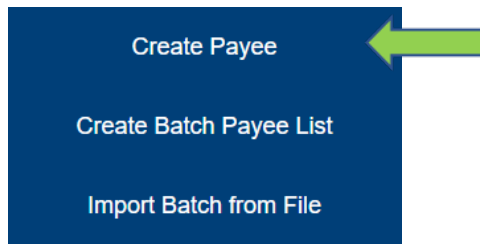
Creating ACH Recipients

Before originating a single item ACH transaction to a person or business, you can create the payee/recipient within *AmericanBank Online*. This process will save the payee for future use.

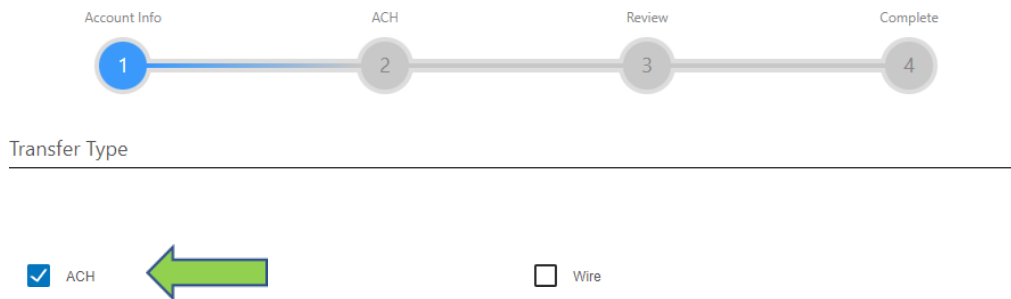
- Log into www.AMBK.com.
- Click the Create ACH/Wire under Business Services on the left side-bar menu. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Click Add Recipients button on the right side of the Create ACH/Wire screen.



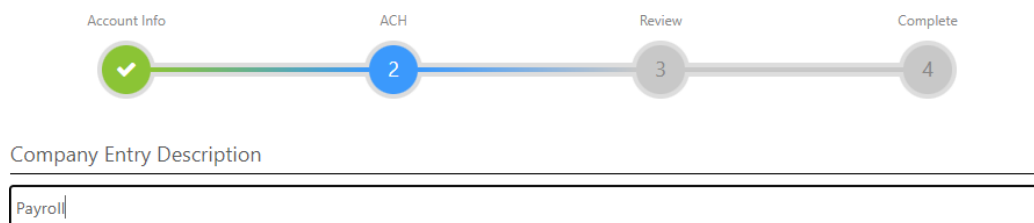
- The screen refreshes with the following options:



- Click Create Payee.
- Click on the check box next to ACH.

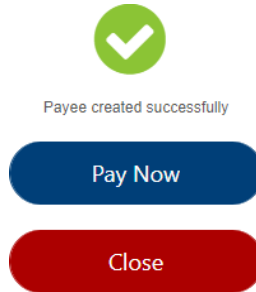


- Complete each field based on the definitions below for the Beneficiary. All fields are required unless noted.
 - Consumer/Business:** The business user should select the choice that is appropriate for the recipient of the ACH transaction.
 - Consumer = Person (PPD)
 - Company = Business (CCD)
 - Name:** The name of the business or person to whom the ACH is being sent. This is limited to 22 characters.
 - Email:** This field is optional. Enter the ACH recipient’s email address.
 - Reference Number:** This field is optional. The detail in this field is used to differentiate between two recipients with the same name. This field can be populated with an invoice number, employee number, or other details unique to the recipient.
 - Account Number and Account Type:** Enter the account number and account type (Checking or Savings) to which the ACH will be sent.
 - ACH Routing Number:** Enter the routing number that corresponds to the account number entered in the Account Number field.
- Click on Next.
- Enter the **Company Entry Description**. The Company Description is a short, 10 character description that informs the receiver of the transaction purpose, i.e. Payroll, Purchase, Gas Bill. The value entered in this field will be used to populate the Batch Header, “Company Entry Description” field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

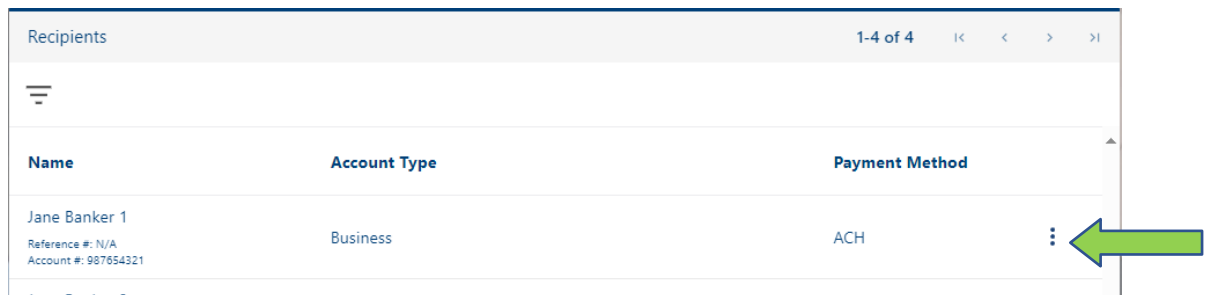


- Click Next.

- Review ACH Recipient information.
- Click Save.
- The system returns a message stating the payee was created successfully. You will be given the option to either Pay Now or Close
 - Pay Now will take you to the payment initiation screen to originate ACH.
 - Close will close out the current screen and bring you back to the Create ACH/Wire– Recipients page. You will see the payee you created listed below. All payees will be listed in alphabetical order.



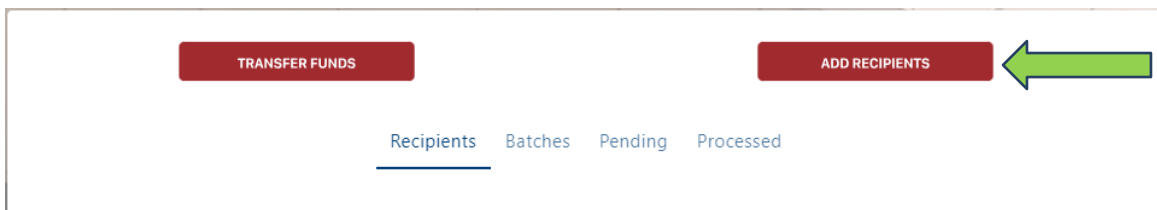
- To the far right of each recipient, you will see 3 dots – clicking on those dots will open a small window giving you the option to:
 - View Recipient Details.
 - Pay Again – opens page to send recipient a new ACH file.
 - Edit – allows you to edit the recipient information.
 - Delete – delete the recipient from your listing.



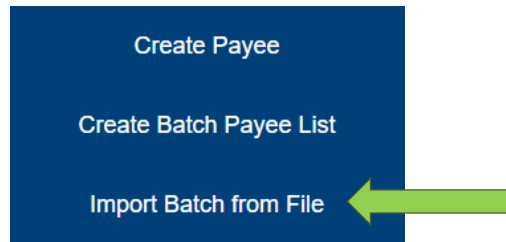
Import from File – Adding Multiple Recipients & Payments

Import is used to enter multiple recipients and payments at one time. You can load files such as .csv files, .txt files, and fixed length files.

- Log into www.AMBK.com.
- Click the Create ACH/Wire under Business Services on the left side-bar menu. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Click Add Recipients button on the right side of the Create ACH/Wire screen.



- The screen refreshes with the following options:



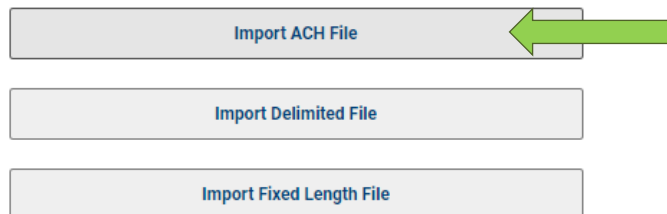
- Select the Import Batch from File option.

ACH File Import

If you already have a NACHA formatted ACH file created that you want to upload into the system you can select:

- Import ACH File.

What do you want to do?



- Choose your file.
- Select Batch Type.
- Insert Payee Name.
- Select Next.

Details

Choose File | No file chosen

Add or update?

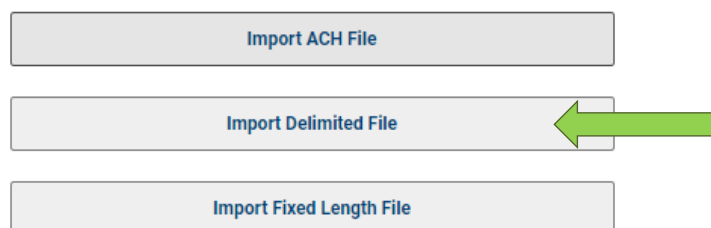
Add new batch | ▾

Payee Name

Sensitive Batch

Delimited File Import

What do you want to do?



To set up a non-NACHA formatted batch file, such as a .csv file shown in the example below, the delimited file must include the following columns:

	A	B	C	D	E	F	G	H
1	Routing	Account	Acct Type	Credit/Debit	Payee Name	Amount	Consumer/Business	Reference #
2	123456789	[REDACTED]	CHECKING	CREDIT	Ted Tester	\$10.00	Consumer	123
3	234567890	[REDACTED]	CHECKING	CREDIT	Jackie Jackson	\$30.00	Consumer	2658
4	345678912	[REDACTED]	CHECKING	CREDIT	Olive Oil	\$500.00	Consumer	15
5	456789123	[REDACTED]	CHECKING	CREDIT	Sam Son	\$100.00	Consumer	154
6	567891234	[REDACTED]	CHECKING	CREDIT	Ricardo Rich	\$345.00	Consumer	5678

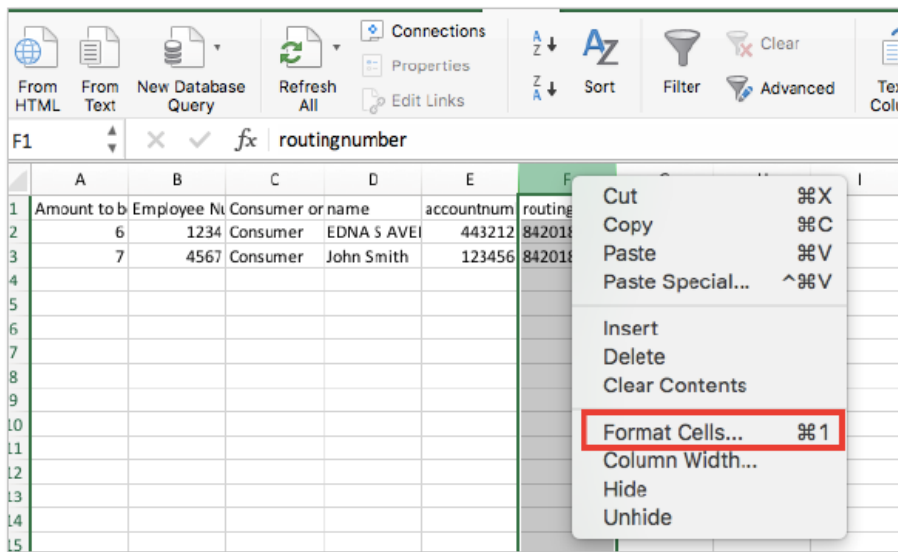
To import recipients and batches, provide the following information for each recipient in a .csv file:

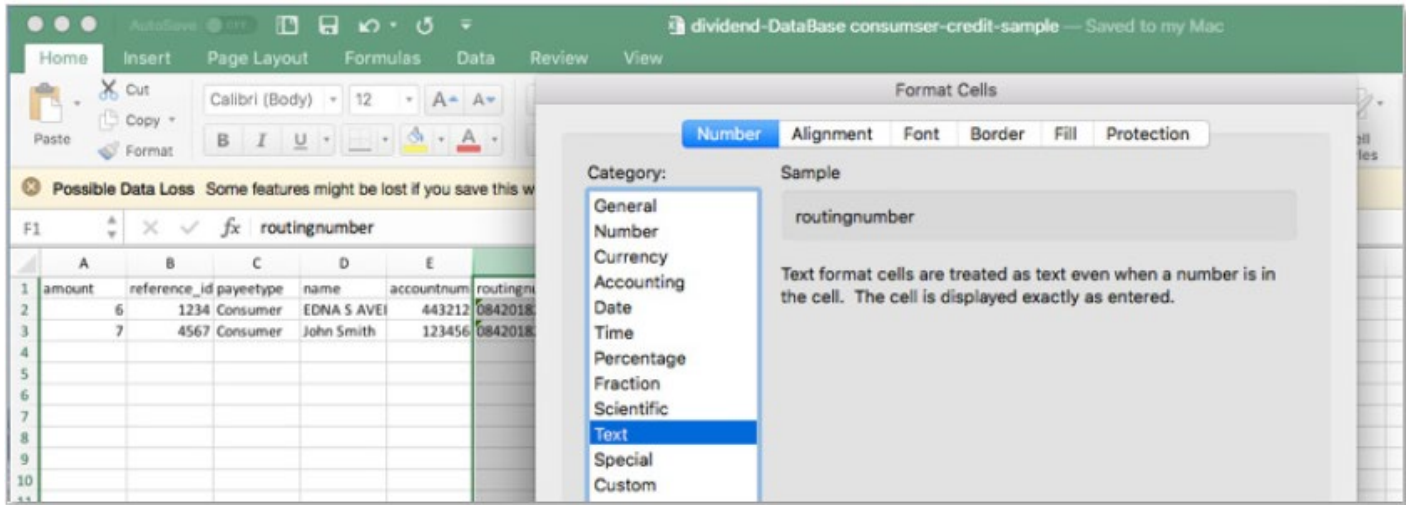
- Account Number
- Routing Number (Column must be formatted as text to allow leading zeros)
- Payee Name (Cannot use special characters. ex: '&' or ',')
- Account Type (Checking or Savings)
- If the Recipient is a Consumer or Business.
- If the Recipient is receiving a Credit or Debit
- Amount of ACH (formatted in "\$")
- Recipient ID (Unique, alpha-numeric identifier for the recipient used to differentiate between recipients with the same or similar names.)

Note: ACH recipient batches should be separated into Consumer and Business Recipients. The system will not allow a mixed batch of Consumer and Business import files. Columns do not have to be in this order and do not require a heading. Data is specific for fields 3, 7, and 8 that they must contain the specific words. (Ex: Consumer, Checking, Credit.) Data cannot contain PPD or CCD coding or the file will not import.

Formatting an Excel Column as Text

- Highlight the routing number column, right click, and select Format Cell.
- From the Number Tab, select Text from the Category list.
- Click OK at the bottom of the table.





Once done creating the file you will continue with the next steps:

- Click the Choose File Button to import the prepared file.
- Use the Add or Update dropdown list to select Add New Batch or Update an Existing Batch.
 - If updating an existing batch, select the name of the batch.
 - If adding a new batch, enter the name of the batch. This will not display in the file but is for users to identify the template.
- Select the Batch type.
- Select the Payment type.
- Enter the batch entry Description. (10-character limit)
- In the Delimiter field enter a “,” (comma). This is used to separate the information.
- Select Payroll Batch if importing a restricted batch that should only be visible for users with ACH Payroll entitlements enabled.
- Click Next.

Details

Choose File No file chosen

Add or update?

Add new batch

Payee Name

Batch Type

Select...

Payment Type

Select...

Description

Delimiter

Sensitive Batch

Cancel
Next

When importing recipients, the system relies on the users to map the data provided in each column of the file. The mapping tool divides out the information for the user to then map. This screen enables the user to select what each column of information in the file represents.

- To save the mapping for re-use with future imports, click the box at the top of the page.
- Click in the dropdown fields on the left side of each row to identify the information stored in that row.

- If the imported file contains header or footer information that should not be mapped as part of the import, use the Start Row and End Row indicators to set where the system should begin and end importing the data. Do not include Offset data.
- Click Next when all rows of data have been labeled. **Note:** Memo is an optional field.
- If there are any errors or missing information, an error message will display indicating the error in the data.

Save this mapping for re-use with future imports

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

Routing Number	ABC Payroll	Routing Number	124301025	302075128	113100567	231278203	231278203	325270049
Account Number		Account Number	[REDACTED]					
Account Type		Account Type	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING	CHECKING
Credit/Debit		Credit/Debit	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT	CREDIT
Name		Recipient Name	DEBORAH JONES	SELENA GOMEZ	DENNIS GARCIA	SHONDA WILLIAMS	Jack Black	SALVATORE ESP...
Amount		Amount	\$10.00	\$30.00	\$500.00	\$100.00	\$200.00	\$345.00
Recipient Type		Consumer or B...	Consumer	Consumer	Consumer	Consumer	Consumer	Consumer
Reference ID		Reference Number	123	2659	654	15	154	2654

- Review the Recipients and associated information and click Confirm.

Review and Confirm

Test

Description Test
Batch Type Consumer
Payment Type Credit
Payroll Batch (Restricted Batch) No

Recipients

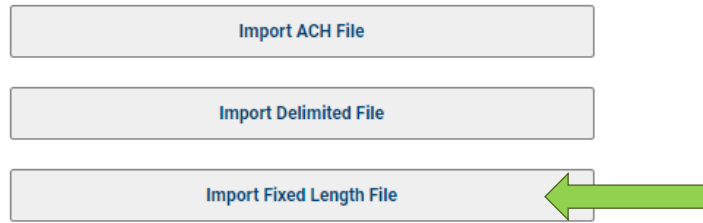
Recipient changes are in bold

Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Purpose of Wire
12345	Tester One	\$0.01	072402348	[REDACTED]	Checking	Credit	Consumer	remotest
54789	Tester Two	\$0.01	302075128	[REDACTED]	Checking	Credit	Consumer	testuser

Fixed Length File Import

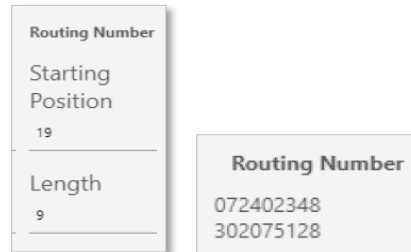
This option requires a .txt file and uses the data mapping page to determine the starting position and length for each group of information.

What do you want to do?



Select the file to load and the contents of the .txt file will display at the bottom of the page along with the mapping page. It should look similar to the example below:

- Using the Starting Position for each heading, indicate where the applicable information starts and how many characters in length the information is.
- For example, in the file shown above, the Routing Number in the file begins at space 19 and is 9 characters in length.



Map your data

Save this mapping for re-use with future imports

Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position	Starting Position
1	7	19	30	37	52	59	46	68
Length	Length	Length	Length	Length	Length	Length	Length	Length
5	11	9	7	8	6	8	6	8

Start and End Rows

Start Row
0

End Row
0

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

```

1---5---10---15---20---25---30---35---40---45---50---55---60---65---70---
12345 Tester One 072402348 ████████ checking credit 00.01 consumer remotest
54789 Tester Two 302075128 ████████ checking credit 00.01 consumer testuser
    
```

- Once the starting position and length has been established for all columns of information in the file, the system will preview the information.
- Click the Next Button once all applicable columns have been confirmed.

Preview								
Reference ID	Name	Routing Number	Account Number	Account Type	Amount	Recipient Type	Credit/Debit	Memo
12345	Tester One	072402348	██████████	checking	00.01	consumer	credit	remotest
54789	Tester Two	302075128	██████████	checking	00.01	consumer	credit	testuser

Back
Next

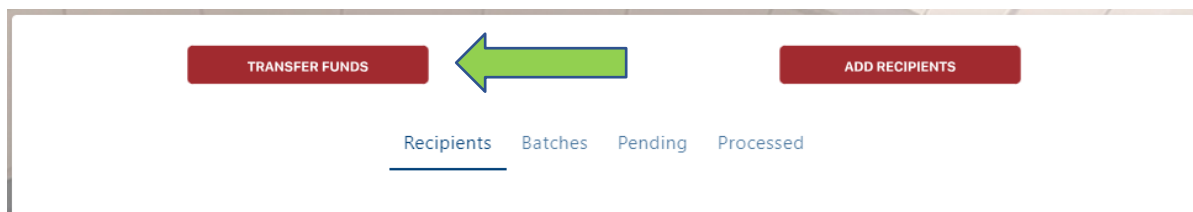
- Review the next page and click the Confirm button to add the recipients and the batch template.

Review and Confirm									
Test									
Description	Test								
Batch Type	Consumer								
Payment Type	Credit								
Payroll Batch (Restricted Batch)	No								
Recipients									
Recipient changes are in bold									
Reference ID	Payee Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type	Purpose of Wire	
12345	Tester One	\$0.01	072402348	██████████	Checking	Credit	Consumer	remotest	
54789	Tester Two	\$0.01	302075128	██████████	Checking	Credit	Consumer	testuser	

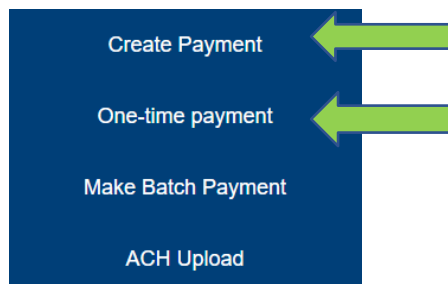
Initiating a Single Item ACH Transaction

AmericanBank Online allows for single item ACH transactions.

- Log into www.AMBK.com.
- Click on Create ACH/Wire under Business Services from the side-bar menu. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Click on the Transfer Funds button on the top left side of the Business Payments screen.



- The page refreshes with the following options:



- Click **Create Payment or One-time Payment**.
 - **Create Payment** is used if you already have the recipient/beneficiary information entered and saved.
 - Use the Pay To drop-down list to select the appropriate Payee and then follow the steps below.
 - **One-time payment** allows you to create an ACH without having to save the recipient/beneficiary information.
 - If you choose this option, enter the recipient details on the screens that follow.
 - Once the payee data is validated, click on Pay Now and then follow the steps below.
- Select ACH from the Payment Method options. If you have this payee set up to receive both Wires and ACH, then you would need to select ACH from the Payment Method drop down box. If they are set up to receive only ACH, then this selection will be prefilled with ACH.
- Select the applicable Originating ID for the payment. In most cases there will only be one Company ID available to use.
 - Common examples of businesses that might have multiple Originating IDs include:
 - A corporation that owns several companies. For example, Ryan’s Gym might also own another company set up under the agreement called Ryan’s Gym Equipment or Ryan’s Supplement Shop.
 - A business that processes payroll for other businesses.

Note: Originating IDs are entered by American Bank when your business is set up for online banking. Originating IDs are often the EIN for a business. If the field is blank, the business account holder must contact American Bank.

- Select the Offset Account that will be used for this transaction. If an offset account is not visible, it could be it is not set up under the business, or the business user is not entitled to access that account.
- Enter the amount that is to be debited or credited.
- Enter a Memo. This will populate in the addenda record of the NACHA formatted file. This form is optional and is limited to 80 characters or less for ACH transactions.
- Select Credit or Debit from the drop-down list. This is what you are sending to the recipient.
- Click in the Effective Date field to select the date to send the transaction. The Effective Date field is populated with the first possible effective date by default.
- Use the drop-down list to select the frequency for the transaction if applicable.
 - Frequency options include One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.
 - If a recurring payment is desired, the user can also choose from these options to stop the recurrence:
 - Until Canceled – Transactions process until the user cancels the recurring payment in the application.
 - Until End Date – Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - Until Total Payments Made – Transactions occur on the scheduled frequency until the designated number of payments have been completed.
 - **Note: A user can cancel a recurring payment at any time.**

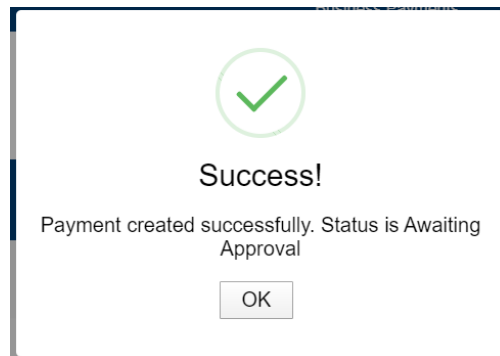
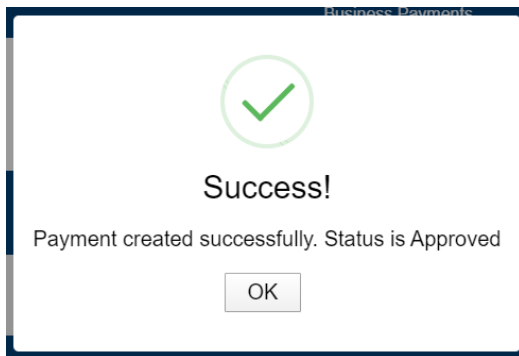
- Your Payment Summary will appear. Review your Payment Summary and Submit.

Payment Summary

Payee: Joe Banker 2	Credit/Debit: Credit
Payment Method: ACH	Effective Date: 12/06/2023
Offset Account: Checking Acct (...6133)	
Company ID: American Bank (031302997)	
Amount: \$0.01	
Memo: Test Payroll Payment #01	

Cancel
Submit

- Click on Confirm to Authorize.
- A payment initiation will require the delivery of a one-time security code. Select the applicable option. Once you receive your security code, enter, and click Submit.
- You will receive a message stating the payment created successfully and the ACH is either Approved or Awaiting Approval depending on the business user's permissions – Click OK.



- You will be taken back to the Create ACH/Wire screen. Under the Pending tab you will see your ACH transaction listed and the status (Approved or Awaiting Approval).

Effective Date	Payee	Offset Account	Status	Amount
10-20-2023	Test Setup	Business Checking	Approved	\$0.01

Process to Approve an ACH File

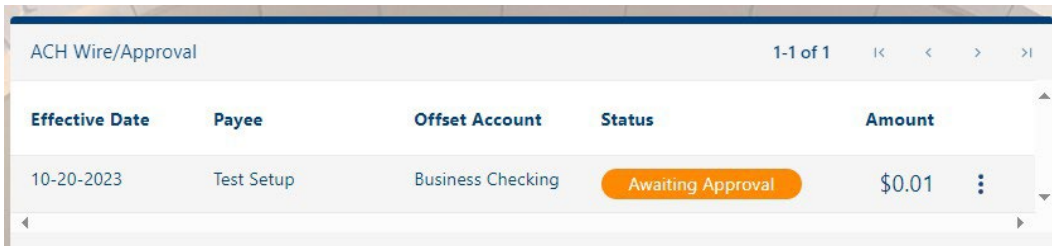
If your business user permissions allow for one user to initiate ACH files and another user to approve ACH files before releasing it to the Bank you will follow the below process.

- Log into www.AMBK.com.
- If you have any items to approve you will see a number next to ACH Wire/Approval.

Create ACH/Wire

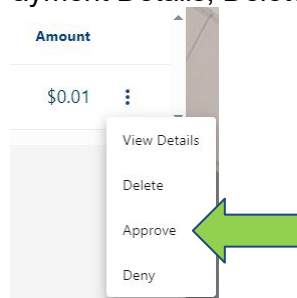
ACH Wire/Approval **1**

- Click ACH Wire/Approval to be taken to the Approval screen.

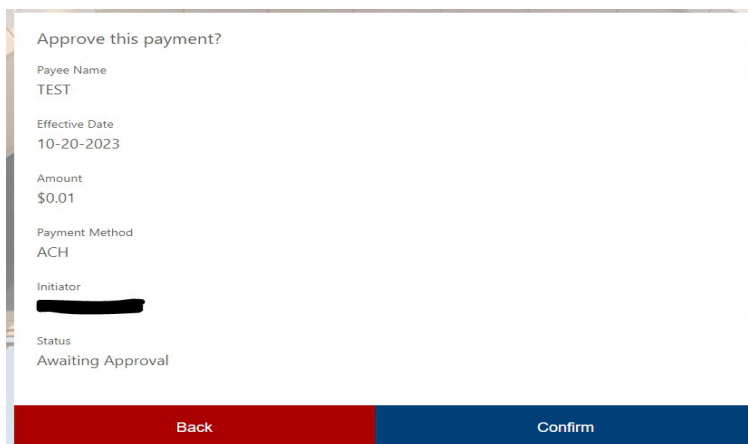


Effective Date	Payee	Offset Account	Status	Amount
10-20-2023	Test Setup	Business Checking	Awaiting Approval	\$0.01

- Next to the ACH dollar amount you will see 3 dots – clicking on those dots will open a small window giving you the option to view Payment Details, Delete, Approve or Deny – Click on Approve.



- You will now be brought to the Approval screen to review the details of the ACH for approval. You can only confirm ACH transactions initiated by another business user.



Approve this payment?

Payee Name
TEST

Effective Date
10-20-2023

Amount
\$0.01

Payment Method
ACH

Initiator
[REDACTED]

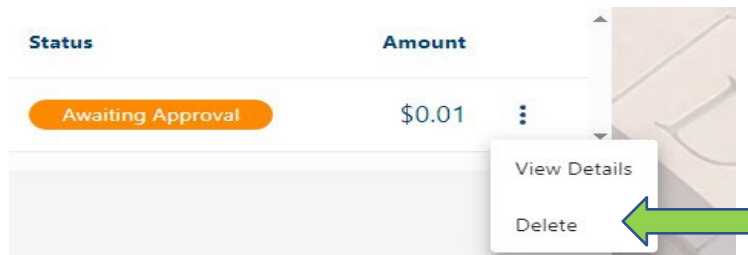
Status
Awaiting Approval

Back Confirm

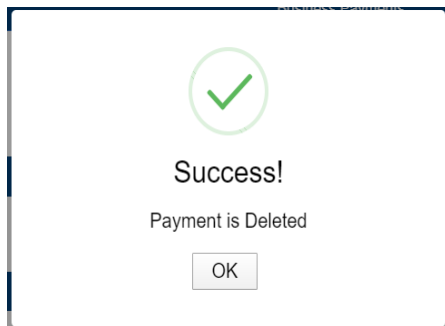
- Review and click on Confirm.
- You will receive a message stating Success – Payment is Approved

Deleting an ACH File

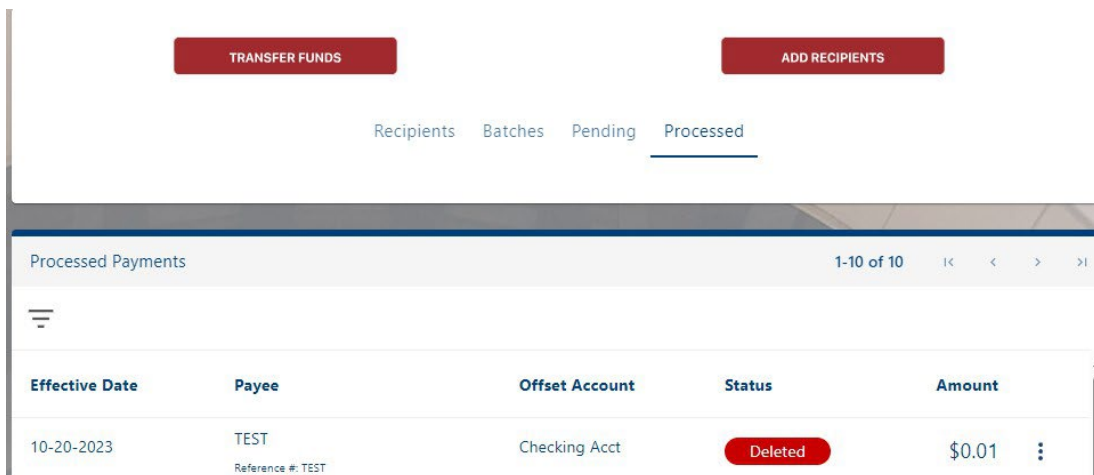
- An ACH File can only be deleted if it has not been processed by the bank.
- Click on Create ACH/Wire from the side bar menu under Business Services and then click the Pending tab.
- If the ACH file is in an Awaiting Approval or Approved status, you have the option to delete the ACH file before American Bank processes it. Processing times for ACH are 9:00am, 11:00am, 2:00pm, and 4:00pm.
- Next to the ACH dollar amount you will see 3 dots – clicking on those dots will open a small window giving you the option to either View Details or Delete the ACH file – Click Delete.



- If you choose Delete – you will be required to type in a reason – then click on Delete.
- A success message will appear letting you know the Payment is Deleted – click OK.



- The ACH file status will now go from Awaiting Approval/Approved to Deleted.



- If the ACH file is in a Processed status the option to delete the file will no longer be available. This means the file has already been processed by the Bank. You will only see the option to view the payment details.

Effective Date	Payee	Offset Account	Status	Amount
10-16-2023	tpgc0004528.ach		Processed	\$0.00 -\$208.00

Viewing Payee Details

- Log into www.AMBK.com.
- Click on Create ACH/Wire from the side bar menu under Business Services. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients populates.
- Scroll or search to find the recipient. The Payment Methods column lists if they are set up for ACH, Wires, or both.
- Click the 3 dots next to the payment method on the recipient of your choice, select Details.

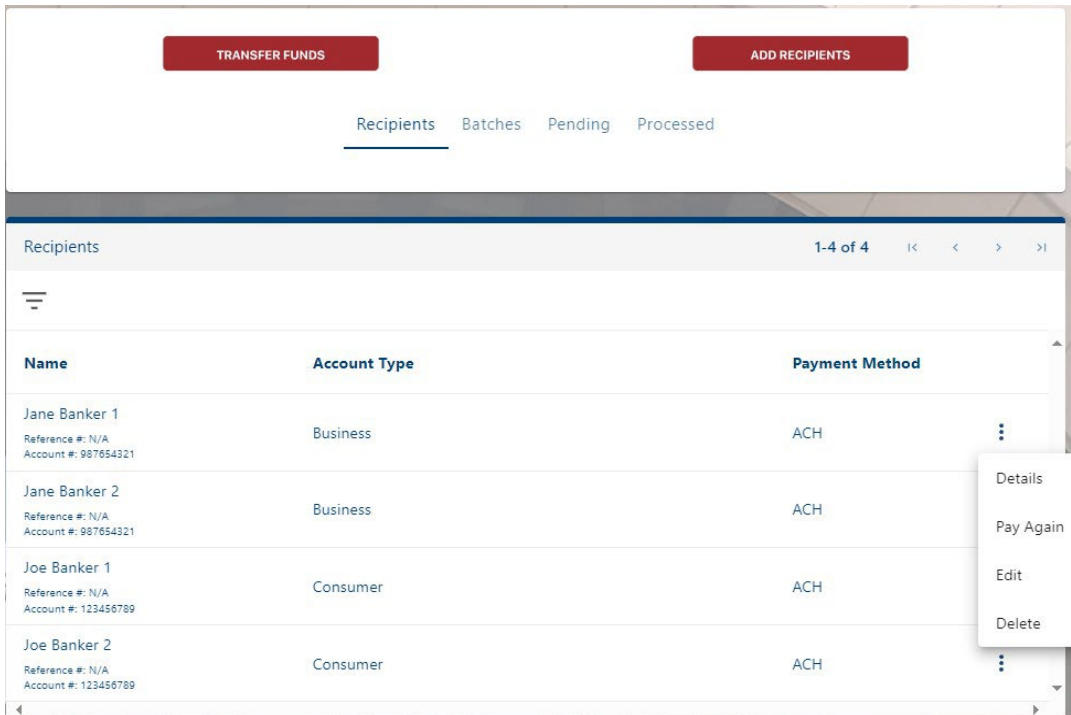
Name	Account Type	Payment Method
Jane Banker 1 Reference #: N/A Account #: 987654321	Business	ACH
Jane Banker 2 Reference #: N/A Account #: 987654321	Business	ACH
Joe Banker 1 Reference #: N/A Account #: 123456789	Consumer	ACH
Joe Banker 2 Reference #: N/A Account #: 123456789	Consumer	ACH

- The Business Payments screen opens showing the following fields:
 - Payee Name
 - Payee Type
 - Account Type
 - Account Number
 - Routing Number
 - Address 1
 - Address 2
 - City
 - State
 - Zip Code
- View the Payee details; then, click Back to return to the previous page.

Paying a Payee

Once a payee has been created, follow the steps below to pay the payee.

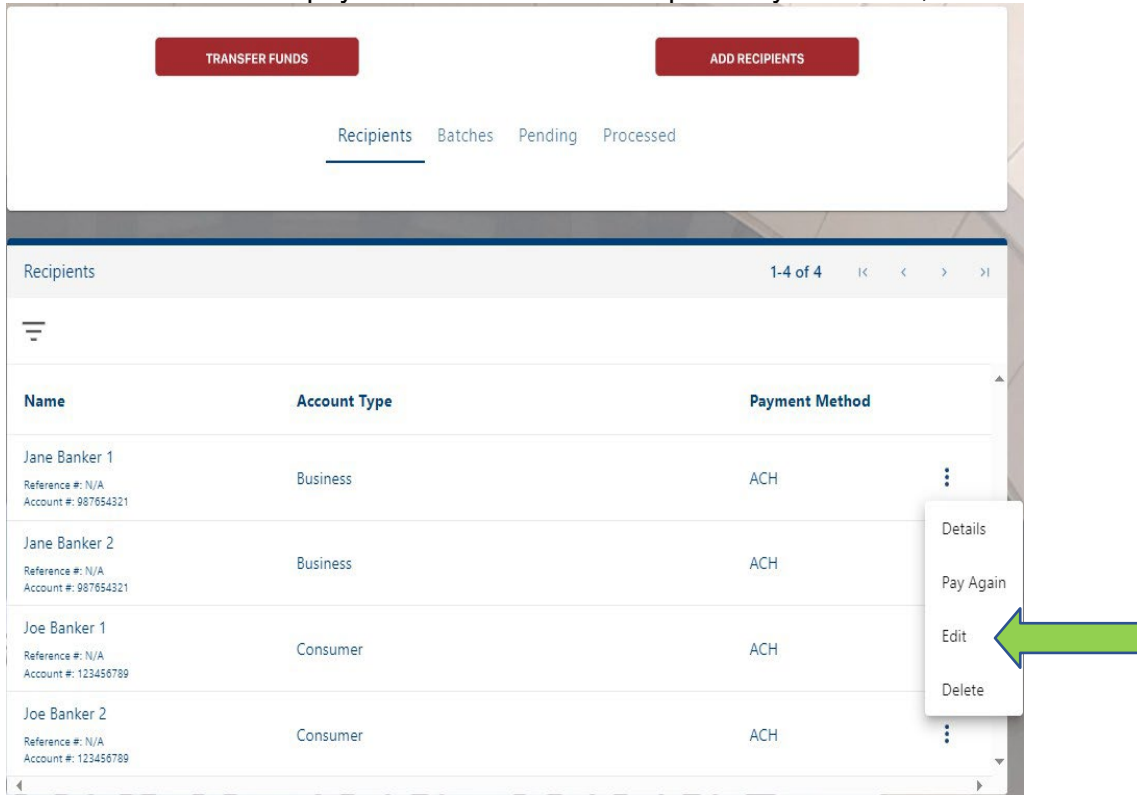
- Log into www.AMBK.com.
- Click on Create ACH/Wire on the side-bar menu under Business Services. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Scroll or search to find the recipient.
- Click the 3 dots next to the payment method on the recipient of your choice, select Pay Again.



- Review the payee details; then, click Submit.

Editing a Payee

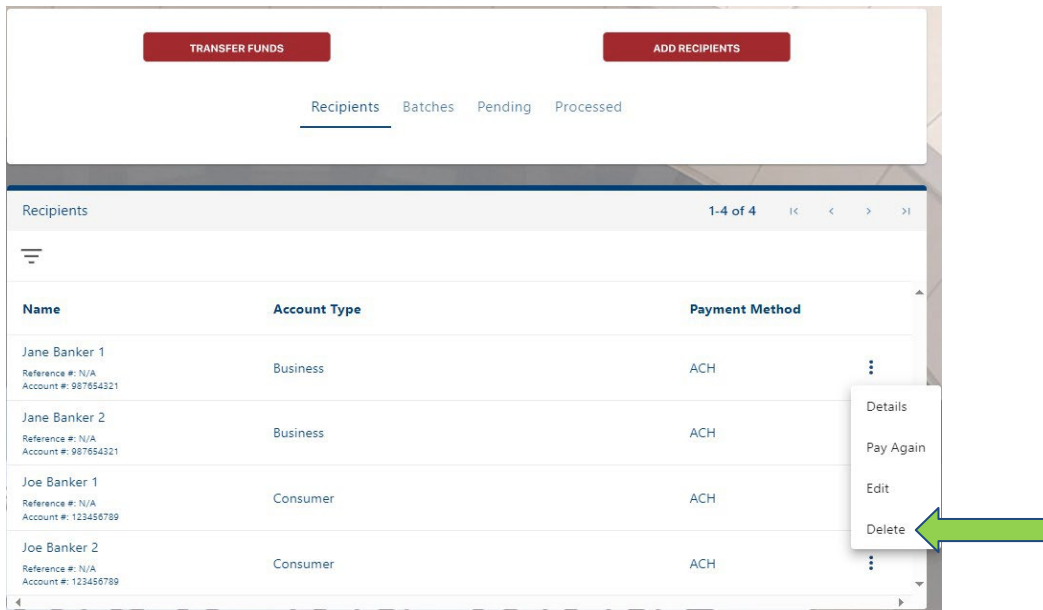
- Log into www.AMBK.com.
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Scroll or search to find the recipient.
- Click the 3 dots next to the payment method on the recipient of your choice, select Edit.



- Edit the payee details as needed; then, click Submit.

Deleting Payees

- Log into www.AMBK.com.
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Scroll or search to find the recipient.
- Click the 3 dots next to the payment method on the recipient of your choice, select Delete.

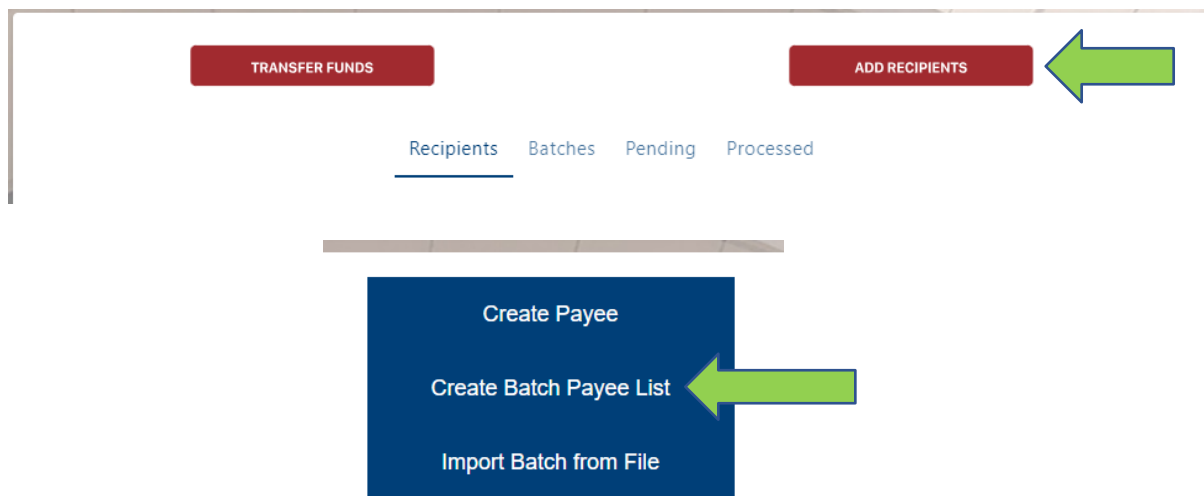


- Click Confirm to authorize the deletion of the payee.

Creating ACH Batch Templates

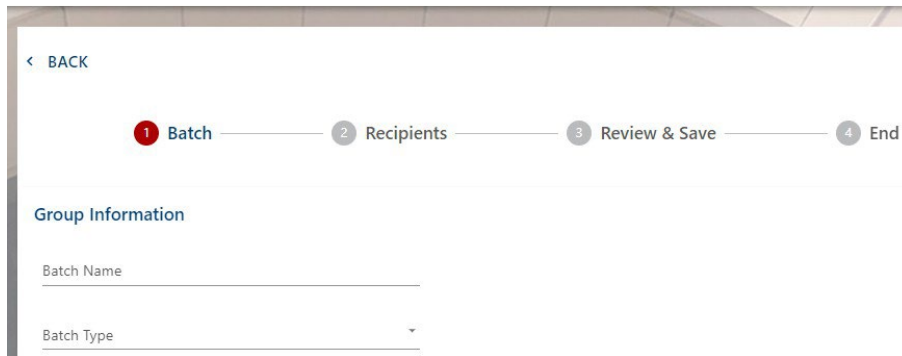
Before you can send an ACH Batch transaction, you must create a Batch. One or more recipients must exist to create a Batch.

- Log into www.AMBK.com.
- Click on Create ACH/Wire under Business Services on the side-bar menu.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients populates.
- Click the Add Recipients button on the upper right side of the screen.



- Click Create Batch Payee List.
- The Group Information page opens.

Create ACH/Wire



< BACK

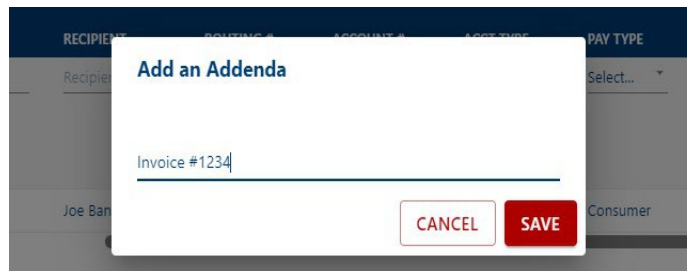
1 Batch — 2 Recipients — 3 Review & Save — 4 End

Group Information

Batch Name

Batch Type

- Complete the fields based on the definitions below.
 - **Batch Name** - The name of the batch being created. (Ex. Rent, Payroll, Invoices). This is limited to 22 characters.
 - **Batch Type** - The batch type. Select consumer (PPD) or business (CCD).
 - **Batch Description** - The description of the batch. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
 - **Payment Type** - The payment type. Options are Debit, Credit, or Mixed. This is what you are sending out.
 - **Batch Options** - If enabled, the Restricted Box can be checked to make the batch restricted to only entitled business users. (Ex. Payroll).
- Click Add Recipients.
 - Search for recipients you have previously added by clicking on the area underneath Recipient ID or Recipient, and choosing the person/company from the list – Key in amount and click Add Recipient
 - You can also add new recipients to the batch on this same screen by entering the required recipient information and click Add Recipient
 - You can add a memo to an individual recipient's record by clicking on the memo icon, the Add an Addenda box displays, enter the memo for that recipient and click Save.
 - Memos can be removed by clearing the memo text from this box and clicking Save.



RECIPIENT ID BONDING ACCOUNT # ACCT TYPE PAY TYPE

Recipient Select...

Joe Bar Consumer

Add an Addenda

Invoice #1234

CANCEL SAVE

- Once completed, click Add Recipient
- If you need to change the Addenda, you can click on the memo icon or if you need to edit the recipient's information you can click on the pencil icon.
- Click Review.
- Confirm the Batch and Recipient details; then, click Save.
- You will receive a message stating your Batch was created successfully and you have the option to Pay Now or to click Done.



Batch created successfully.

PAY NOW

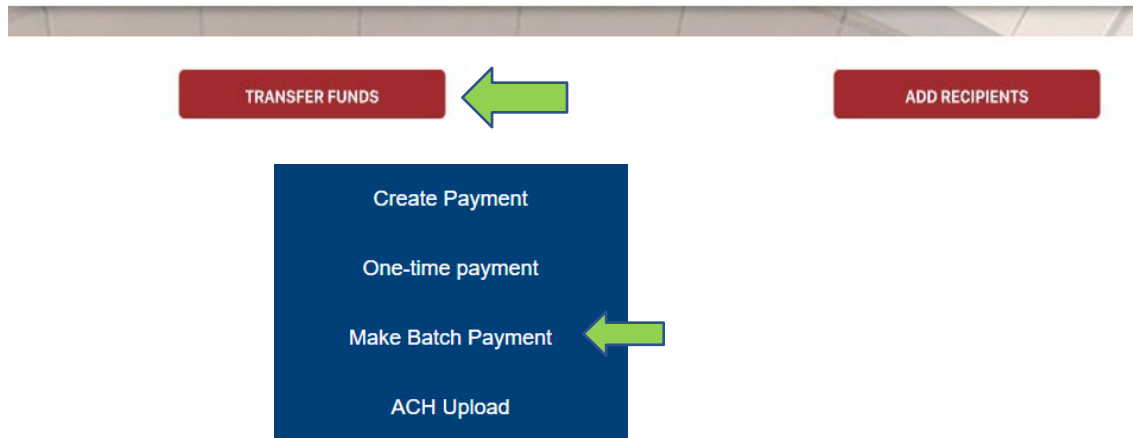
DONE

Initiating a Batch ACH Transaction

American Bank Online allows entitled users to make ACH Batch transactions.

- Log into www.AMBK.com.
- Click on Create ACH/Wire under Business Services on the side-bar menu.
- Click the Transfer Funds button in the upper left-hand corner.
- The Business Payments page refreshes with the following options:

Create ACH/Wire



- Click Make Batch Payment.
- Screen opens, showing the Payment Summary.
- Chose the Find Batch option to select the batch.

Search for a batch

Batch Name

Batch Description

Batch Type

Consumer

Business

Payment Method

Debit

Credit

Mixed

Cancel

Find Batch

- To make a one-time edit to payment amounts for the selected batch, click the line under amount and change it.
- **Note: You can also select the pre-note option on this section of the page as well as add Memos for each recipient.**

Recipients Rows per page: 25 0-0 of 0

PRENOTE

<input type="checkbox"/> Hold All	Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/>	Joe Banker 1		123456789	Credit	\$0.01	
<input type="checkbox"/>	Joe Banker 2		123456789	Credit	\$0.01	

- Once done editing – Click Next.

Payment Information

Method
ACH Batch

Select an Offset Account
Checking Acct (...6133)

Company ID
American Bank (031302997)

Memo

Effective Date
12/04/2023

- On the Payment information screen, select an account from the Select an Offset Account drop-down list.
- Select the Company ID associated with the selected offset account.
- Enter a Memo in the Memo field if applicable. This field is optional.
- Select the Effective Date to send the transaction. The Effective Date field is populated with the first possible effective date by default.
- Click Next.
- Review Details and Click Submit.
- You will be required to enter a one-time security code at payment initiation – use the drop-down boxes to choose the delivery method and delivery option – Press Submit.
- Enter your 6-digit code and click on Submit.
- You will receive a Success message stating your Batch payment was created successfully and the Status is now either Approved or Awaiting Approval depending on the business users' entitlements. Click OK.

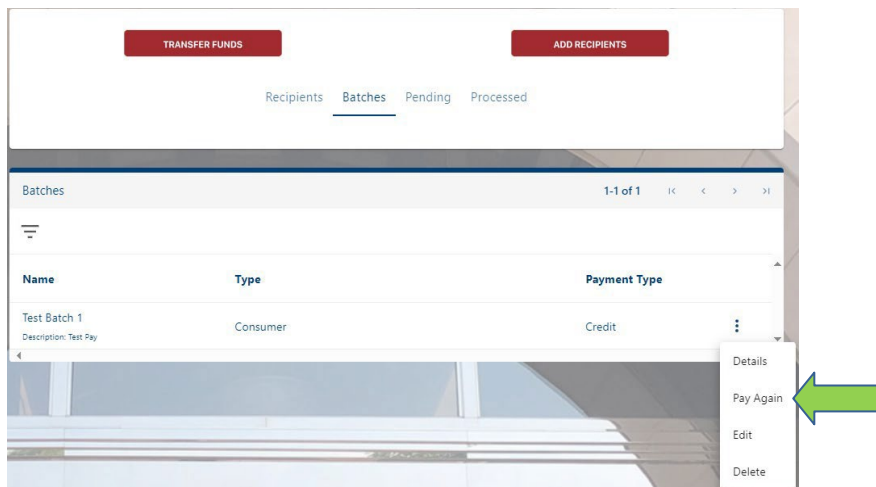
Viewing Batch Details

- Log into www.AMBK.com.
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Select the Batches Tab.
- Click the 3 dots next to the Payment Type associated you're your chosen Batch; then, select Details.
- The Business Payments Details open, showing the following fields:
 - Batch Name.
 - Batch Type.
 - Payment Type.
 - Description.
 - Recipient(s).
- View the Payee details; then, click one of the following options:
 - Back - To return to the previous page.
 - Edit - To edit the batch details.
 - Pay Again - To pay the batch.

Paying a Batch

After a batch has been set up and saved, follow the steps below to pay the batch.

- Log into www.AMBK.com
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click the Batches tab.
- Scroll or search to find the batch.
- Click the 3 dots next to the Payment Type associated with the Batch then select Pay Again.



- Screen opens, showing the Edit Recipients tab.

Recipients Rows per page: 25 0-0 of 0

PRENOTE

<input type="checkbox"/> Hold All	Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/>	Joe Banker 1		123456789	Credit	\$0.01	
<input type="checkbox"/>	Joe Banker 2		123456789	Credit	\$0.01	

Cancel **Next**

- You can change amounts or hold transactions as needed and choose Next.
 - This is a one-time edit. To make a permanent change to a batch, select Edit on the batch page. For more information see the Editing a Batch section below.
- Under the Payment Details tab you will select an Offset Account & select the Company ID associated with the offset account.
- The memo fields is optional. If you choose to use this field it is limited to 80 characters.
- Select the Effective Date to send the transaction. The Effective Date field is populated with the first possible effective date by default.

Payment Information

Method
ACH Batch

Select an Offset Account
Checking Acct (...6133)

Company ID
American Bank (031302997)

Memo

Effective Date
12/04/2023

Cancel **Next**

- Review Details.
- Click Next.

- You are then presented with the Summary screen. Once you review, click Submit.

Summary		Totals	
Payee Name:	Test Batch 1	Total Credit:	\$0.02
Description:	Test Pay	Total Debit:	\$0.00
Batch Type:	Consumer	Total Recipients:	2
Offset Account:	Checking Acct (...6133)		
Company ID:	American Bank (031302997)		
Effective Date:	12/04/2023		

- You will be required to enter a one-time security code at payment initiation – use the drop-down boxes to choose the delivery method and delivery option – Press Submit.
- Enter your 6-digit code and click on Submit.
- You will receive a Success message stating your Batch payment was created successfully and the Status is now either Approved or Awaiting Approval depending on the business users' entitlements. Click OK.

Editing a Batch

- Log into www.AMBK.com
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click the Batches Tab.
- Scroll or search to find the Batch.
- Click the 3 dots next to the Payment Type associated with the Batch then, select Edit.

TRANSFER FUNDS
ADD RECIPIENTS

Recipients
Batches
Pending
Processed

Batches 1-1 of 1

Name	Type	Payment Type
Test Batch 1 <small>Description: Test Pay</small>	Consumer	Credit

- Details
- Pay Again
- Edit
- Delete

- On the Group Information screen, make any changes here as needed. To edit current payees, add payees, or add a memo to a payee, click on Add Recipients.

< BACK

1 Batch — 2 Recipients — 3 Review & Save — 4 End

Group Information

Batch Name
Special Test Payroll Group

Batch Type
Consumer

Batch Description (up to 10 characters)
Payroll

Payment Type Batch Options

Debit Restricted Batch

Credit

Mixed

CANCEL ADD RECIPIENTS

- You can add new recipients to the batch on screen by entering the required recipient information and click Add Recipient.

Recipients

Rows per page: 25 1-2 of 2

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT
Recipient ID	Recipient Name		Account #	Select...	Select...	Credit	\$0.00
	Add Recipient						
	Joe Banker 1	031302997	123456789	Checking	Consumer	Credit	\$0.01
	Joe Banker 2	031302997	123456789	Checking	Consumer	Credit	\$0.01

Cancel Review

- You also can add a memo to an individual recipient’s record by clicking on the memo icon, the Add an Addenda box displays, enter the memo for that recipient and click Save.
 - A memo can be removed by clearing the memo text from this box and clicking Save
- To edit recipient information, you can click on the memo icon to edit or add Addenda info or if you need to edit the recipient’s information you can click on the pencil icon.

Joe Banker 1	031302997	123456789	Checking	Consumer	Credit	\$0.01	
Joe Banker 2	031302997	123456789	Checking	Consumer	Credit	\$0.01	

- Once done, click on Review
- Once reviewed – Click Save.

✓ Batch — ✓ Recipients — 3 Review & Save — 4 End

Group Information

Batch Name: Test Batch 1

Batch Type: Consumer

Batch Description: Test Pay
(up to 10 characters)

Payment Type: Credit

Batch

Total Credits: \$0.02

Total Debits: \$0.00

Total Amount: \$0.02

Total Recipients: 2

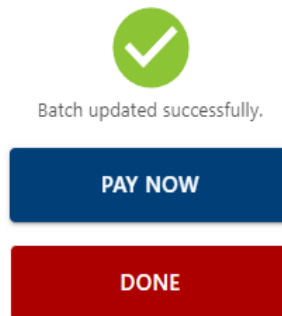
Recipients

Rows per page: 25 ▾ 1-2 of 2 |< < > >|

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT	AD
	Joe Banker 1	031302997	123456789	Checking	Consumer	Credit	\$0.01	
	Joe Banker 2	031302997	123456789	Checking	Consumer	Credit	\$0.01	

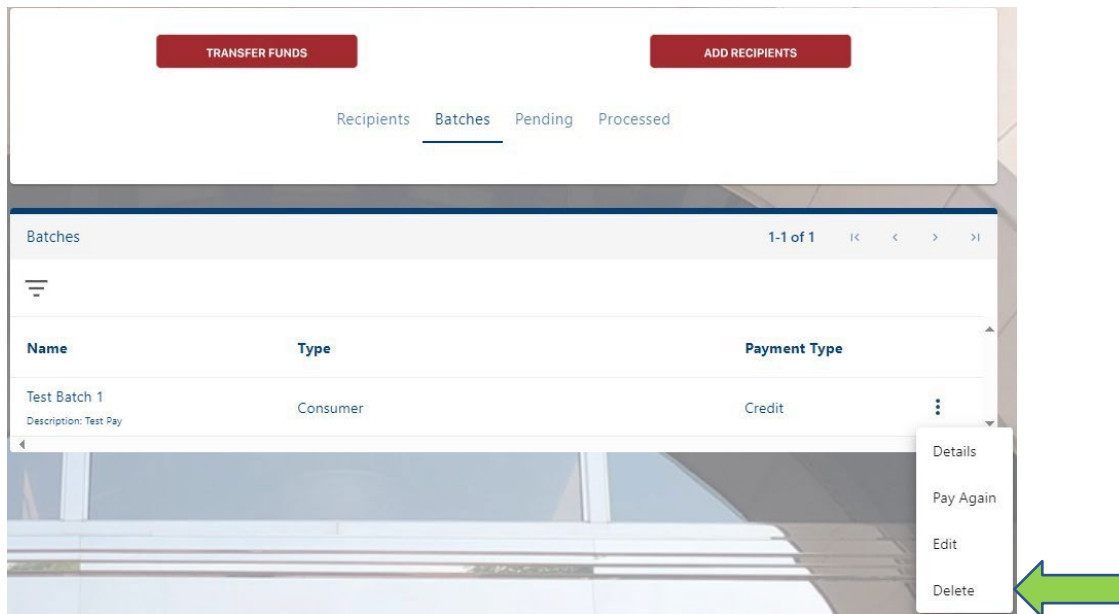
Make Changes
Cancel
Save

- You will receive a message stating the Batch updated successfully.
- You now have the option to Pay Now or Done.
 - Choosing 'Pay Now' will take you to the payment initiation screen to originate a Batch.
 - Choosing 'Done' will close the screen.



Deleting a Batch

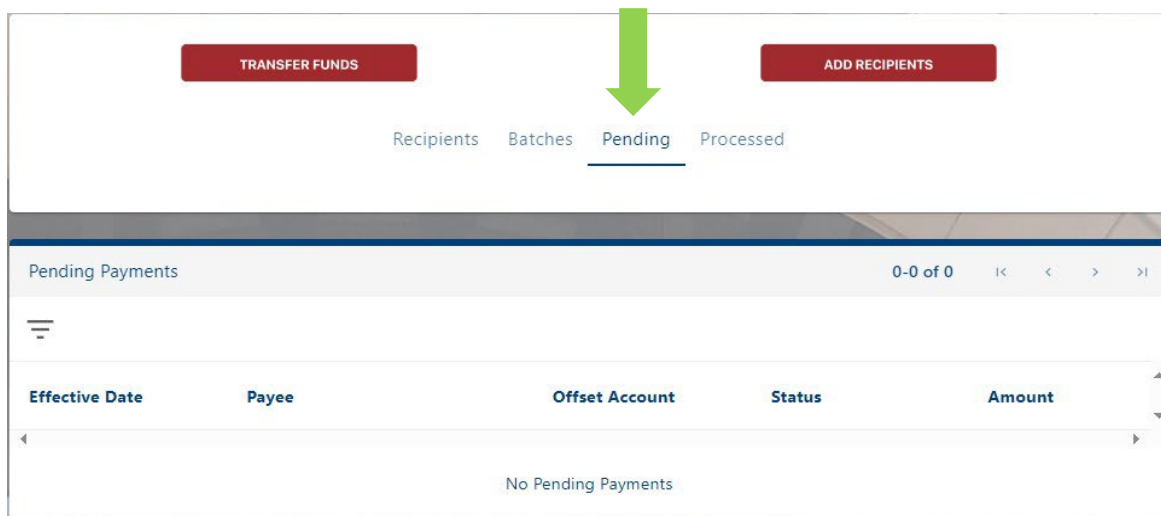
- Click on Create ACH/Wire on the side-bar menu.
- Click on the Batches Tab.
- Scroll or search to find the batch.
- Click the 3 dots next to the Payment Type associated with the Batch then select Delete.

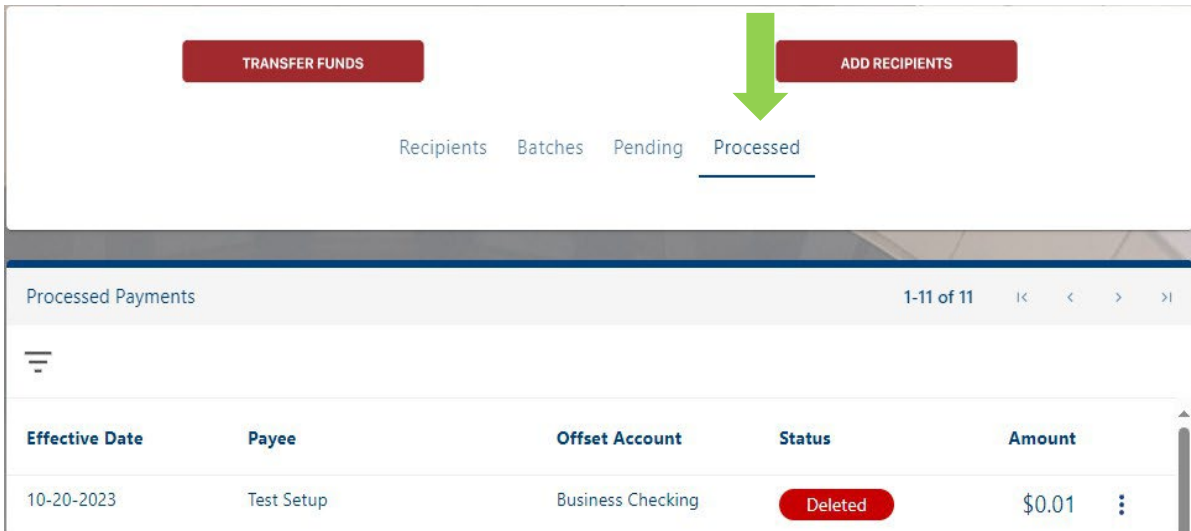


- Click Confirm to authorize the deletion of the batch.

Reviewing Transaction Activity

- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click the Pending or Processed tabs.
 - You will be able to see the status of files you have previously Approved, Deleted, or files that have been Processed or are still Awaiting Approval. Retention time is 180 days or 500 transactions.





Using the ACH Upload Feature

To Upload a File:

The ACH Upload feature allows businesses to upload NACHA formatted ACH files into *AmericanBank Online*. *AmericanBank Online* will perform a series of checks to ensure that the NACHA formatted file meets the ACH requirements.

If the NACHA formatted ACH file passes the system checks, the *AmericanBank Online* system acts as a conduit to pass the uploaded file to the next step in File Processing.

If a business submits a NACHA formatted ACH file and it does not pass the workflow system checks the applicable file errors will appear on the screen.

Follow the steps below to upload a NACHA formatted ACH file.

- Log into www.AMBK.com.
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click on Transfer Funds in the top left corner of the Business Payments page.
- Click ACH Upload.
- On the Upload ACH File screen click on Browse to locate your NACHA formatted file. You can also check off the box if you consider this a Sensitive Batch. **This file is generated from software outside of the *AmericanBank Online* system.**

Upload ACH File

No file chosen

Sensitive Batch

- Click Next.
- The Review and Confirm screen will appear. You will see a File Summary along with a listing of the Recipients and the Effective Date. If you need to edit the Effective Date, you may do so.
- You may also need to Select an Offset Account from the drop-down list if the file you have loaded is not a balanced file.
- If you have any file errors, they will show in replace of the Review and Confirm screen.
- Once your information is reviewed, click Confirm.
- You will be prompted to choose the delivery method for the one-time security code – click Submit.
- Enter your 6-digit code – click Submit.
- You will receive a message stating that your payment was created successfully, and the status is either Approved or Awaiting Approval depending on your user permissions.
- You can either upload another file or Close the screen.