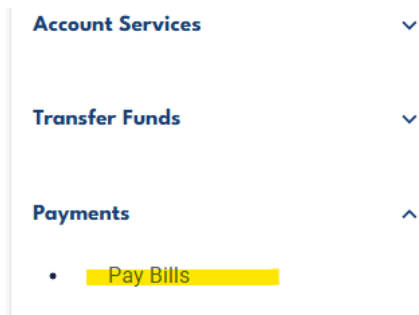


## Business Online Bill Pay - Getting Started Guide

This guide will help you get started with setting up your online bill pay users and payees.

- Log into American Bank Online.
- Under Payments, choose Pay Bills (do not select Bill Pay – that is the link to the current bill pay system).



- Once the Online Bill Pay site is opened, you can start with Managing your users and setting up payees.

### Manage Users

- Go to 'I want to' and choose Manage Users.
- From this screen you can see any user(s) that have accessed the service. Until a user accesses for the first time, you will not see them listed in the user list.
- Setting the Default User Group – all subordinate users (see below) will be granted access as set up in the default user group. It is important to review the default permissions and make any changes as necessary.
- There are two main types of users –
  - Supervisor User - A user with the Manage Users access in online banking is designated as an admin and therefore would be given the Supervisor role by default. This user would have access to all accounts that are set up for the service and user permissions.
  - Subordinate User - All other users are designated as a Subordinate user. A subordinate user will have access to accounts and permissions listed in the 'default' group. However, the access can be changed at the user level at any time.
- On the manage users screen, there are three options: **Edit a User**, **Edit User Limits**, or **Deactivate a User**.



### Editing a User

- Upon selecting Edit a User, you can designate the Accts the user has access to, and set up user permissions as detailed below:
  - View Payments – View pending and recent payments (this option must be selected for the next two items below to be available).
    - Authorize Payments – Approve payments created by other users.
    - Modify Payments – Edit payment amounts, scheduled dates, or cancel payments.
  - Add, Modify, & Delete Payees.
  - Manage User Rights – Manage the roles of other users.
  - Submit Payments that Require Approval – Submit payments that require approval to be scheduled (this option must be selected to allow the option below to be available).
    - Self Authorize Payments - Approve payments created by a user – this will give the user an option to Submit & Approve a payment in one step and not require another individual to approve the payment.

### Editing a User's Limits

- There are default limits set for sending Electronic and Paper Payments. However, you can grant a user a lower limit from the Edit User Limit screen. There are three limit categories for each payment type (Electronic & Paper).
  - Verify – Any transaction over this limit will require a user to get an authentication code.
  - Transaction – The maximum dollar amount for any one transaction that a user can send.
  - Daily – The maximum dollar amount that a user can send on a given day.
- To change the limit, simply enter the new limit in the appropriate fields and save.

### Setting up Payees

- To add a new payee, go to 'I want to' and choose Pay Bills.
- At the top, choose Add Payee.
- You will be provided a list of common payees that you can select from, or you can choose Add Payee at the bottom of the screen.
- Enter all applicable information and choose Create Payee.

### Paying Bills

- To start paying your bills, go to 'I want to' and choose Pay Bills.
- You will see a list of your recent payees, or you can switch to the All Payees tab to see all payees entered.
- Next to the Payee, you will enter the payment amount and enter the Send On date or the Est Delivery Date. Entering either date will prefill the other date for you.
- The pay from account will display under the payee based on what was chosen when you set up the payee but that can be changed on this screen for this payment.
- Payees will have an envelope icon (designates Paper Check will be sent) next to the account number or a lightning bolt (designates Electronic Payment). This cannot be changed but is determined based on how the biller accept payments.
  - There is an option to Rush the payment for paper checks - clicking on Rush will give you the costs and your options.

The screenshot displays a list of payees in a mobile application. The interface includes columns for Name, Amount, Send On, Est. Delivery, and Recurring. Two payees are visible:

- JOE BANKER**: Account: \*23456. The Recurring toggle is set to 'Off' and is circled in green. Below the name, there is a dropdown menu for 'AMBK Checking \*66133', a 'Memo' field, and buttons for 'Edit', 'Rush', and 'History'.
- T-MOBILE BILL**: Account: \*78280. The Recurring toggle is also set to 'Off'.

### Recurring Payments

- To set up a payment as recurring, you will toggle the Off switch next to the payment to On. An expanded screen will appear with additional options.
- When setting up a recurring payment, you can choose the amount, the payment frequency, the day of the month (if applicable) and indicate if you want this to continue until you cancel or for a set period of time. In addition, if a scheduled payment date falls on a non-business day, you can indicate if you want it to go the previous or next business day.

### Update My Preferences

- By default, you will receive an email for the following reasons: summaries of daily payments, creation of payees, and payments scheduled over a set \$ amount (the default is \$0). You can go into the system to turn any of these notifications off or change the dollar amount.
- To make changes, go to 'I want to' and choose Update My Preferences.