



Business Online ACH Origination Guide

Business Payments (ACH)

AmericanBank Online ACH Origination allows you to electronically originate domestic ACH transactions from your company via the Internet 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

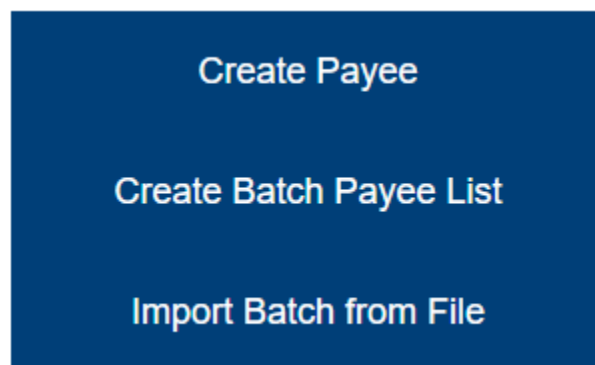
Before originating a single item ACH transaction to a person or business, you can create the payee/recipient within *AmericanBank Online*. This process will save the payee for future use.

- Log into www.ambk.com
- Click the Create ACH/Wire under Business Services on the 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:
 - Create Payee.
 - Create Batch Payee List.
 - Import Batch from File.



- 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.



Transfer Type

☒ ACH

☐ Wire

- **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.
 - **Email:** Enter the ACH recipient's email address. **Note:** This field is optional.
 - **Reference Number:** 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. **Note:** This field is optional.
 - **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 characters) 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.

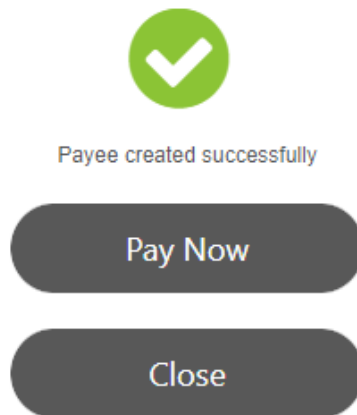


Company Entry Description

Payroll

- 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.



- 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.

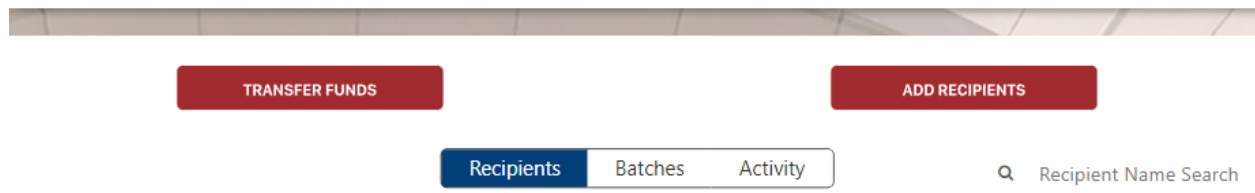
TRANSFER FUNDS			ADD RECIPIENTS	
Recipients			Batches	Activity
Name			Account Type	Payment Methods
Demo Business			Business	ACH
Reference #: N/A				
Account #: 8675309				
Demo Person			Consumer	Wire
Reference #: N/A				
Account #: 99999999				
Eddie Test			Consumer	Wire
Reference #: N/A				
Account #: 8659756				

Initiating a Single Item ACH Transaction

AmericanBank Online allows for single item ACH transactions.

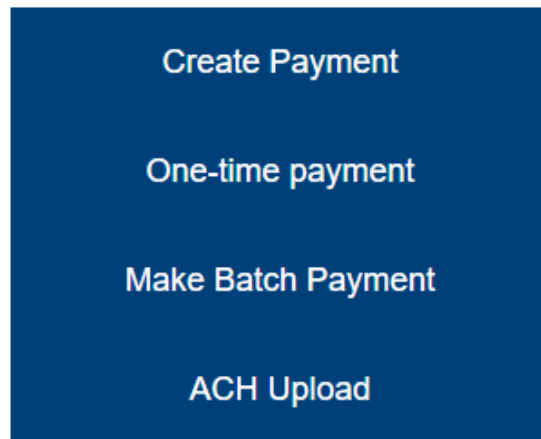
- Log into www.AMBK.com
- Click on Create ACH/Wire under Business Services from the side-bar menu. The default view for the Create ACH/Wire screen is the Recipients page. A list of all existing recipients/payees opens.
- Click on the Transfer Funds button on the left side of the Business Payments screen.

Create ACH/Wire



- The page refreshes with the following options:

- Create Payment
- One-time Payment
- Make Batch Payment
- ACH Upload



- 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. **Note:** 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.

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.

Common examples of businesses that might have multiple Originating IDs include:

- A corporation that owns several companies. For example, Ryan's Gym might also have DBA Ryan's Gym Equipment or Ryan's Supplement Shop.
 - A business that processes payroll for other businesses.
 - Select the Offset Account that will be used for this transaction.
Note: If an offset account is not visible, it could be the business, or the business user is not entitled to use 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.
Note: This form is limited to 80 characters or less for ACH transactions. **(Optional)**
 - 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 also cancel a recurring payment at any time.
- Your Payment Summary will appear on the left-hand side under Business Payments.

✓	Pay To	
✓	Demo Business	x ▼ 
<hr/>		
✓	Payment Method	
✓	ACH	
<hr/>		
✓	Company ID	
✓	American Bank (232852733)	x ▼
<hr/>		
✓	Offset Account	
✓	Business Checking (...33)	x ▼
<hr/>		
✓	Amount	
✓	\$59.99	
<hr/>		
✓	Memo	
✓	Payment on Invoice 123	
<hr/>		
✓	Credit or Debit:	
✓	Credit	x ▼
<hr/>		
✓	Effective Date	
✓	02-11-2020	

Payment Summary

Payee
Demo Business

Account Number
8675309

Routing Number
031000503

Account Type
Checking

Company ID
American Bank (232852733)

Offset Account
(...33)

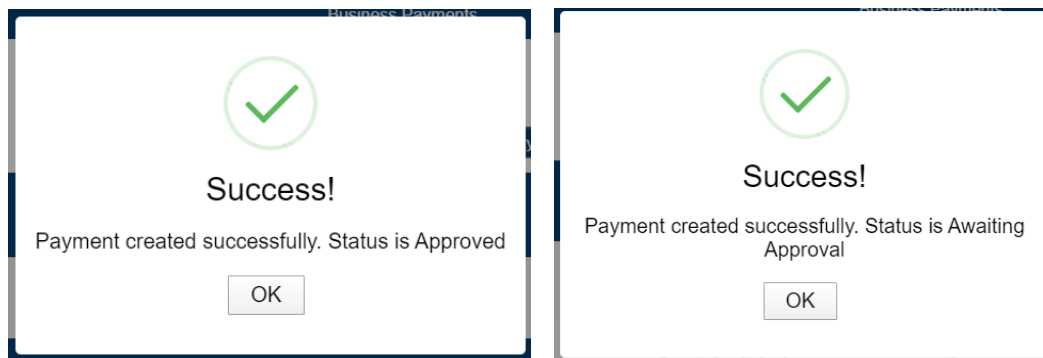
Amount
\$59.99

Memo
Payment on Invoice 123





Credit/Debit
credit

Effective Date
02-11-2020

- Review you Payment Summary.
- Click on Submit.
- Click on Confirm to Authorize.
- Payment initiation such as ACH origination will require the delivery of a one-time security code. Select your delivery method and channel – 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 on the Create ACH/Wire screen under the Activity tab – you should see your ACH transaction listed and the status.

TRANSFER FUNDS		ADD RECIPIENTS		
Recipients		Batches	Activity	
Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
02-11-2020	Demo Business	Business Checking (...33) - ACH	Approved 	\$59.99 
Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
02-11-2020	Test Company	Business Checking (...75) - ACH	Awaiting Approval 	\$50.00 

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.

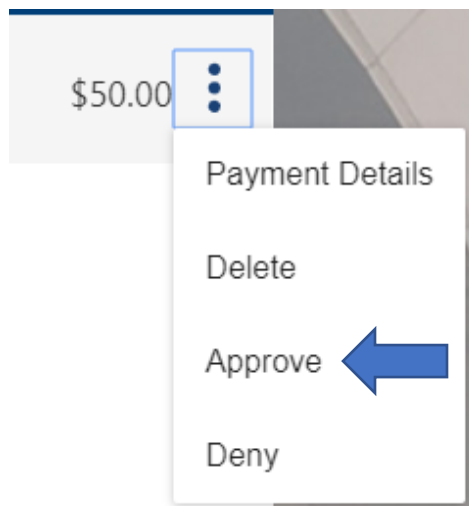
- Log into www.AMBK.com
- Click on ACH Wire/Approval under Business Services on the side bar menu – if you have any items to approve you will see a number next to this location.

- Create ACH/Wire
- ACH Wire/Approval **1**

- You will be directed to the ACH Wire Approval screen

ACH Wire/Approval				
Effective Date	Payee	Offset Account	Status	Amount
Review Payment				
02-11-2020	Test Company	Business Checking (...75) - ACH	Awaiting Approval	\$50.00

- 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 Approver Screen, and you will need to review the details of the ACH file initiated by another business user.

ACH Wire/Approval

Approve this payment?

Payee Name

Test Company

Effective Date

02-11-2020

Amount

\$50.00

Payment Method

ACH

Initiator

Kelly Donlin

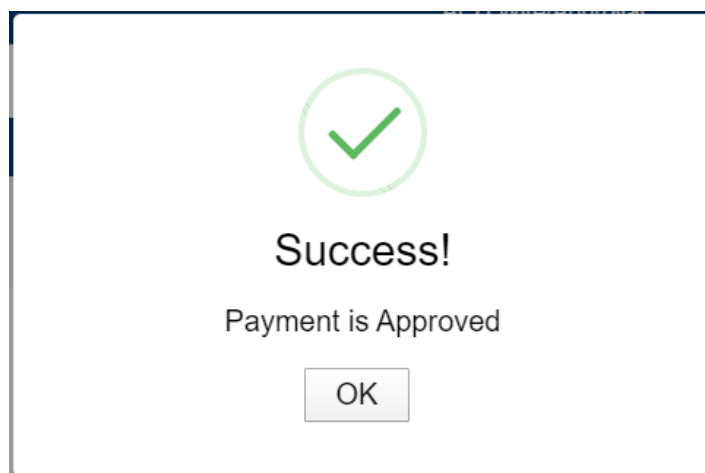
Status

Awaiting Approval

Back

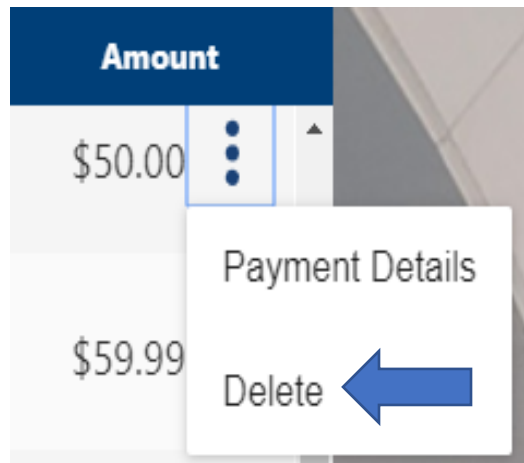
Confirm

- Click on Confirm.
- You will receive a message stating Success – Payment is Approved

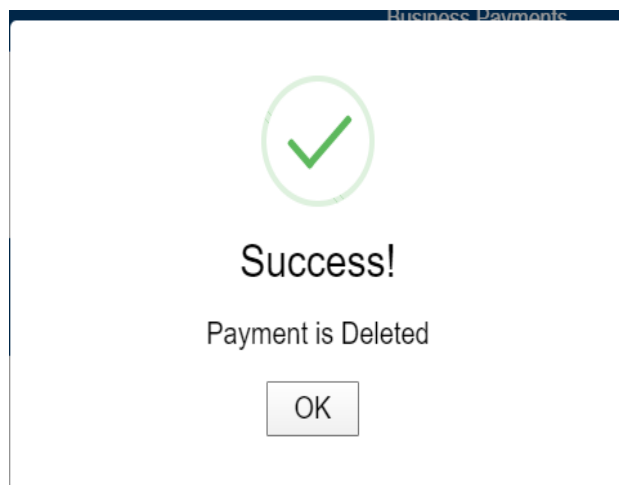


Process to Delete an ACH File before Processing:

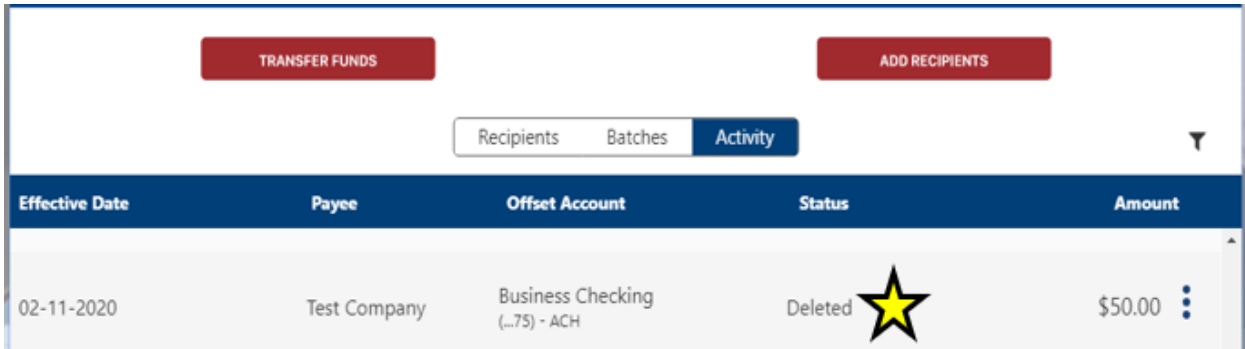
- Click on Create ACH/Wire from the side bar menu under Business Services and then click the Activity tab.
- If the ACH file is in an Awaiting Approval or Approved status, you have the option to delete the ACH file before American Bank processes it. Processing times for ACH are 9:00am, 11:00am, 2:00pm, 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 the Payment 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.

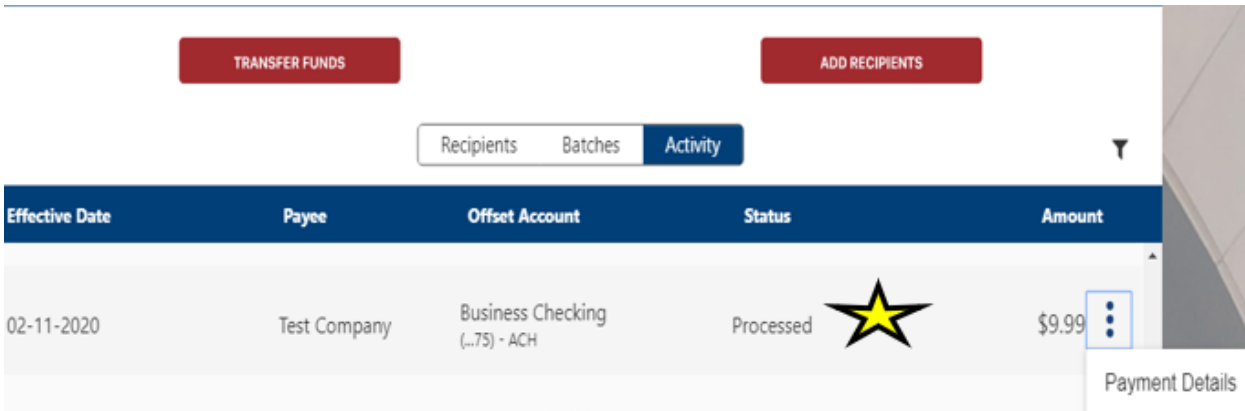


The screenshot shows a web interface with two red buttons at the top: 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below them are three tabs: 'Recipients', 'Batches', and 'Activity' (which is selected). A table with a blue header contains the following data:

Effective Date	Payee	Offset Account	Status	Amount
02-11-2020	Test Company	Business Checking (...75) - ACH	Deleted	\$50.00

A yellow star icon is placed over the 'Deleted' status.

- 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.



The screenshot shows the same web interface as above, but the status is 'Processed'. A yellow star icon is placed over the 'Processed' status. A blue box highlights the three-dot menu icon next to the amount '\$9.99', and a tooltip labeled 'Payment Details' is visible below it.

Effective Date	Payee	Offset Account	Status	Amount
02-11-2020	Test Company	Business Checking (...75) - ACH	Processed	\$9.99

Viewing Payee Details (For ACH and Wire Recipients)

After logging into www.AMBK.com, follow the steps below to view payee details.

- Click on Create ACH/Wire from the side bar menu under Business Services and then click the Activity tab.
- 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.



TRANSFER FUNDS			ADD RECIPIENTS		
Recipients			Batches	Activity	Q Recipient Name Search
Name	Account Type	Payment Methods			
ABC Company Reference #: 123435 Account #: 1000374106		ACH, Wire	Document last modified: Yesterday at 5:24 PM		
ACH Andy Reference #: N/A Account #: 7777777	Consumer	ACH			
Ambers Puppy Palace Reference #: N/A Account #: 555555	Consumer	ACH, Wire			
Arnies Rentals Reference #: N/A Account #: 858585	Business	ACH			
Banker Betty Reference #: N/A Account #: 555555	Consumer	ACH, Wire			

- Click the 3 dots next to the payment method on the recipient of your choice, select Details. 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 Again

If a payee has been paid before, follow the steps below to pay the payee again using the same details. After logging into www.AMBK.com, follow the steps below to pay a recipient again.

- 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.

TRANSFER FUNDS

ADD RECIPIENTS

Recipients

Batches

Activity

Q

Recipient Name Search

Name	Account Type	Payment Methods
ABC Company Reference #: 123435 Account #: 1000374106	Business	ACH, Wire
ACH Andy Reference #: N/A Account #: 7777777	Consumer	ACH
Ambers Puppy Palace Reference #: N/A Account #: 555555	Consumer	ACH, Wire
Arnies Rentals Reference #: N/A Account #: 858585	Business	ACH
Banker Betty Reference #: N/A Account #: 555555	Consumer	ACH, Wire

⋮

Details

Pay Again

Edit

Delete

- Review the payee details; then, click Submit.

Editing a Payee

After logging into www.AMBK.com, follow the steps below to edit payee details.

- 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.

TRANSFER FUNDS		ADD RECIPIENTS	
Recipients		Batches	Activity
		Q Recipient Name Search	
Name	Account Type	Payment Methods	
ABC Company Reference #: 123435 Account #: 1000374106	Business	ACH, Wire	⋮
ACH Andy Reference #: N/A Account #: 7777777	Consumer	ACH	
Ambers Puppy Palace Reference #: N/A Account #: 5555555	Consumer	ACH, Wire	
Arnies Rentals			

- Details
- Pay Again
- Edit
- Delete



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

Deleting Payees

After logging into www.AMBK.com, follow the steps below to delete a payee.

- 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.

TRANSFER FUNDS

ADD RECIPIENTS

Recipients

Batches

Activity

Q

Recipient Name Search

Name	Account Type	Payment Methods	
ABC Company Reference #: 123435 Account #: 1000374106	Business	ACH, Wire	<div> <div></div> <div>Details</div> <div>Pay Again</div> <div>Edit</div> <div>Delete</div> </div>
ACH Andy Reference #: N/A Account #: 7777777	Consumer	ACH	
Ambers Puppy Palace Reference #: N/A Account #: 555555	Consumer	ACH, Wire	

- 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. After logging into www.AMBK.com, follow the steps below to create a Batch.

- 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.

Create ACH/Wire

TRANSFER FUNDS

ADD RECIPIENTS

Recipients

Batches

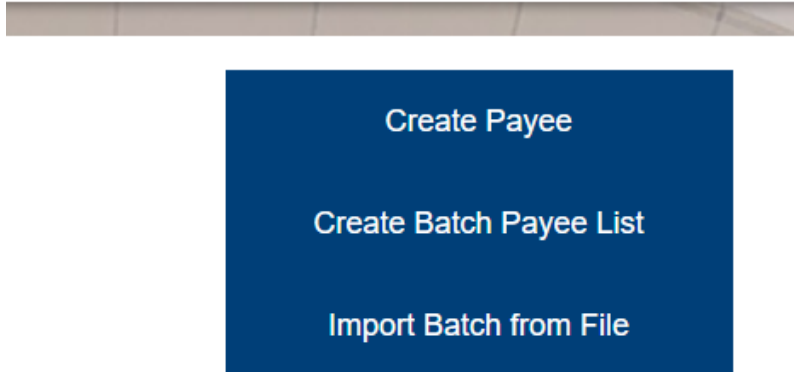
Activity

Q

Recipient Name Search

- Click Create Batch Payee List.

Create ACH/Wire



- The Group Information page opens.

Create ACH/Wire

A screenshot of a web application interface. At the top, there is a header 'Create ACH/Wire'. Below it is a navigation bar with a '< BACK' link on the left and a progress indicator with four steps: '1 Batch' (highlighted in red), '2 Recipients', '3 Review & Save', and '4 End'. Below the navigation bar is a section titled 'Group Information'. This section contains two input fields: 'Batch Name' and 'Batch Type' (which is a dropdown menu).

- Complete the fields based on the definitions below.
 - **Batch Name** - The name of the batch being created. (Ex. Rent, Payroll, Invoices).
 - **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 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

Note: Memos can be removed by clearing the memo text from this box and clicking Save

The screenshot shows the 'Recipients' screen in a software application. At the top, there is a progress bar with four steps: 1. Batch (checked), 2. Recipients (active), 3. Review & Save, and 4. End. Below the progress bar, the title 'Recipients' is displayed. A table with columns: RECIPIENT ID, RECIPIENT, ROUTING #, ACCOUNT #, ACCT TYPE, PAY TYPE, +/- TYPE, AMOUNT, and ADDENDA is visible. A modal window titled 'Add an Addenda' is open in the foreground, containing a text input field labeled 'Enter addenda' and two buttons: 'CANCEL' and 'SAVE'. The background table shows a row with values: Recipient ID, Consumer, Debit, \$1.00, and a memo icon.

- 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

This screenshot shows a single row from the recipient table. The data in the row is: Dorothy Zbornak, 031301422, 75315985, Checking, Consumer, Debit, \$1.00. To the right of the row are icons for a memo (notepad) and an edit (pencil). Below the table, there are two buttons: a red 'CANCEL' button and a blue 'REVIEW' button.

- 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. After logging into www.AMBK.com, follow the steps below to create a batch.

- Click on Create ACH/Wire under Business Services on the side-bar menu.
- Click the Transfer Funds button in the upper left-hand corner.
-

Create ACH/Wire

TRANSFER FUNDS

ADD RECIPIENTS

- The Business Payments page refreshes with the following options:
 - Create Payment.
 - One – time payment
 - Make Batch Payment.
 - ACH Upload.

Create Payment

One-time payment

Make Batch Payment

ACH Upload

- Click Make Batch Payment.
- Screen opens, showing the Payment Summary.

<div> <div> <div>Select Batch</div> <div> <input type="radio"/> <div>Select...</div> </div> </div> <div> <div>Method</div> <div> <input checked="" type="radio"/> <div>ACH Batch</div> </div> </div> <div> <div>Change Recipient Details</div> </div> <div> <div>Select an Offset Account</div> <div> <input type="radio"/> <div>Select...</div> </div> </div> <div> <div>Memo</div> <div> <input type="radio"/> <div>Enter Memo</div> </div> </div> <div> <div>Effective Date</div> <div> <input checked="" type="radio"/> <div>05-23-2022</div> </div> </div> </div>	<div> <div>Summary</div> <div> <div>Company ID</div> <div>American Bank 1232852733</div> </div> <div> <div>Effective Date</div> <div>05-23-2022</div> </div> </div>
<div>Cancel</div>	<div>Submit</div>

- Use the Select Batch drop-down list to select the appropriate Batch.

Note: To make a one-time edit to payment amounts for the selected batch, click Change Recipient Details. You can also select the pre-note option on this section of the page as well as add Memos for each recipient.

Details

Payee Name Special Test Payroll Group
Description Payroll
Batch Type Consumer
Account Business Checking (...33)

Totals

Total Credit \$20.00
Total Debit \$0.00
Total # of Recipients 4

☐ PRENOTE

Recipients

<input type="checkbox"/> Hold All	Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/>	Blanche Devereaux		30132568	Credit	\$5.00	<input type="text"/>
<input type="checkbox"/>	Dorothy Zbornak		75315985	Credit	\$5.00	<input type="text"/>
<input type="checkbox"/>	Rose Nylon		7792665	Credit	\$5.00	<input type="text"/>
<input type="checkbox"/>	Sophia Petrillo		95135742	Credit	\$5.00	<input type="text"/>

Cancel

Next

- Once done editing – Click Next.
- Under the Change Recipient Details section, select an account from the Select an Offset Account drop- down list.
- Enter a Memo in the Memo field (**memos are optional**).
- Select the Effective Date to send the transaction.
Note: The Effective Date field is populated with the first possible effective date by default.

<p>Select Batch</p> <p>✓ Special Test Payroll Group</p> <p>Method</p> <p>✓ ACH Batch</p> <p>Change Recipient Details</p> <p>Select an Offset Account</p> <p>✓ Business Checking (...33)</p> <p>Memo</p> <p>✓ 5-23-2022 payroll</p> <p>Effective Date</p> <p>✓ 05-23-2022</p>	<p>Summary</p> <p>Batch</p> <p>Special Test Payroll Group</p> <p>Select an Offset Account</p> <p>Business Checking (...33)</p> <p>Company ID</p> <p>American Bank 1232852733</p> <p>Memo</p> <p>5-23-2022 payroll</p> <p>Effective Date</p> <p>05-23-2022</p> <p>Total Credit</p> <p>\$20.00</p> <p>Total Debit</p> <p>\$0.00</p> <p>Total # of Recipients</p> <p>4</p>
Cancel	Submit

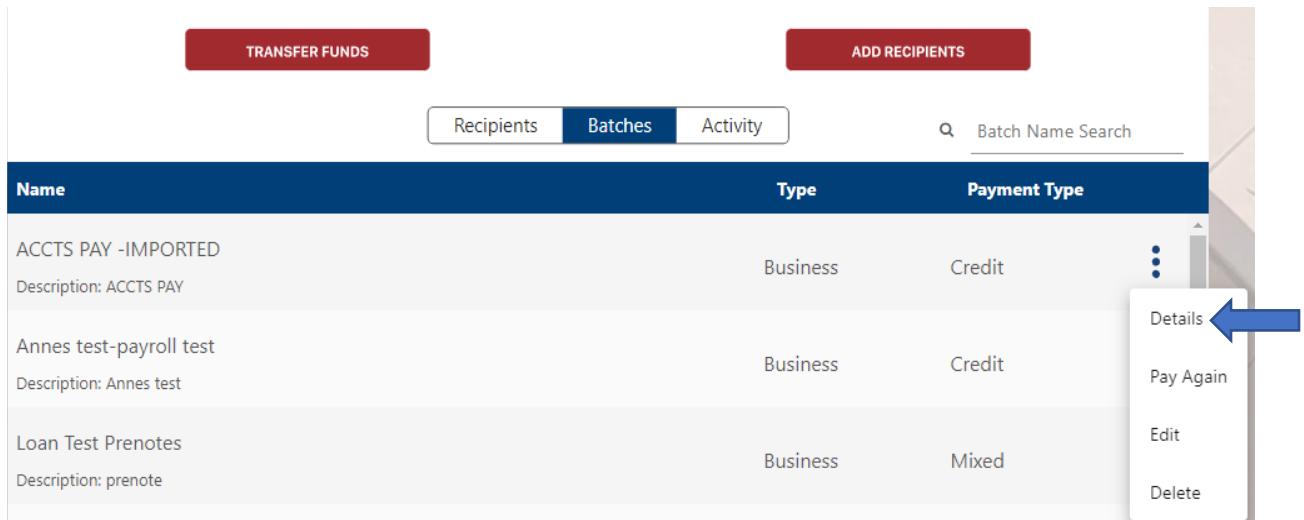
- Click Submit.
- Review Details.
- Click Submit.
- You will be required to enter a one-time security code at payment initiation – use the drop-down boxes to choose the delivery method and delivery option – Press Submit.
- Enter your 6-digit code and click on Submit.
- You will receive a Success message 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

After logging into www.AMBK.com, follow the steps below to view batch details.

- 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.



TRANSFER FUNDS		ADD RECIPIENTS	
Recipients		Batches	Activity
Batch Name Search			
Name	Type	Payment Type	
ACCTS PAY -IMPORTED Description: ACCTS PAY	Business	Credit	⋮
Annes test-payroll test Description: Annes test	Business	Credit	
Loan Test Prenotes Description: prenote	Business	Mixed	

- 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 again.

Paying a Batch Again

If a batch has been paid before, log into www.AMBK.com and follow the steps below to pay the batch again using the same details.

- 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.

TRANSFER FUNDS
ADD RECIPIENTS

Recipients
Batches
Activity

Name	Type	Payment Type	
ACCTS PAY -IMPORTED <small>Description: ACCTS PAY</small>	Business	Credit	<div style="background-color: white; padding: 5px; border: 1px solid #ccc;"> <div style="text-align: center;">⋮</div> Details Pay Again Edit Delete </div>
Annes test-payroll test <small>Description: Annes test</small>	Business	Credit	
Loan Test Prenotes <small>Description: prenote</small>	Business	Mixed	

- Screen opens, showing the Payment Summary.

☒

Select Batch

Special Test Payroll Group

☒

Method

ACH Batch

Change Recipient Details

☐

Select an Offset Account

Select...

☐

Memo

Enter Memo

☒

Effective Date

05-23-2022

Summary

Batch

Special Test Payroll Group

Company ID

American Bank 1232852733

Effective Date

05-23-2022

Total Credit

\$20.00

Total Debit

\$0.00

Total # of Recipients

4

Cancel
Submit

- Use the Select Batch drop-down list to select the appropriate Batch.

Note: To make a one-time edit to payment amounts for the selected batch, click Change Recipient Details. You can also select the pre-note option on this section of the page as well as add Memos for each recipient.

Details

Payee Name Special Test Payroll Group
Description Payroll
Batch Type Consumer
Account Business Checking (...33)

Totals

Total Credit \$20.00
Total Debit \$0.00
Total # of Recipients 4

☐ PRENOTE

Recipients

<input type="checkbox"/> Hold All	Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/>	Blanche Devereaux		30132568	Credit	\$5.00	<input type="text"/>
<input type="checkbox"/>	Dorothy Zbornak		75315985	Credit	\$5.00	<input type="text"/>
<input type="checkbox"/>	Rose Nylon		7792665	Credit	\$5.00	<input type="text"/>
<input type="checkbox"/>	Sophia Petrillo		95135742	Credit	\$5.00	<input type="text"/>

Cancel

Next

- Under the Change Recipient Details section, select an account from the Select an Option drop- down list.
- Enter a Memo in the Memo field (memos are optional).
- Select the Effective Date to send the transaction.
Note: The Effective Date field is populated with the first possible effective date by default.
- Review Details.
- Click Submit

Details

Payee Name Special Test Payroll Group
Description Payroll
Batch Type Consumer
Account Business Checking (...33)

Totals

Total Credit \$20.00
Total Debit \$0.00
Total # of Recipients 4

☐ PRENOTE

Recipients

<input type="checkbox"/> Hold All	Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/>	Blanche Devereaux		30132568	Credit	\$5.00	<input type="radio"/>
<input type="checkbox"/>	Dorothy Zbornak		75315985	Credit	\$5.00	<input type="radio"/>
<input type="checkbox"/>	Rose Nylon		7792665	Credit	\$5.00	<input type="radio"/>
<input type="checkbox"/>	Sophia Petrillo		95135742	Credit	\$5.00	<input type="radio"/>

Cancel

Next

- Click on Submit once you review Summary screen
- 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 and follow the steps below to edit payee details.

- 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

Activity

Batch Name Search

Name	Type	Payment Type	
ACCTS PAY -IMPORTED Description: ACCTS PAY	Business	Credit	<div> <div></div> <div>Details</div> <div>Pay Again</div> <div>Edit</div> <div>Delete</div> </div>
Annes test-payroll test Description: Annes test	Business	Credit	
Loan Test Prenotes Description: prenote	Business	Mixed	

- Screen opens, showing Group Information – make any changes here as needed
- Click on Add Recipients to edit current payees, add payees or add memos to payees

[< 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

☐ Debit
 ☒ Credit
 ☐ Mixed

Batch Options

☐ Restricted Batch

CANCEL

ADD RECIPIENTS

27 | Page

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

Recipients

Rows per page: 25 0-0 of 0 < >

RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT	ADDENDA
Recipient ID					Consumer	Debit	\$1.00	

ADD RECIPIENT

Add an Addenda

Enter addenda

CANCEL SAVE

CANCEL

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

Note: Memos 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

Dorothy Zbornak	031301422	75315985	Checking	Consumer	Debit	\$1.00	
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CANCEL REVIEW

- Once done, click on Review

< BACK

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

Recipients

Rows per page: 25 1-4 of 4 < >								
RECIPIENT ID	RECIPIENT	ROUTING #	ACCOUNT #	ACCT TYPE	PAY TYPE	+/- TYPE	AMOUNT	ADDENDA
Recipient ID	Recipient Name	Routing #	Account #	Select...	Select...	Credit	\$0.00	
								ADD RECIPIENT
	Blanche Devereaux	031301422	30132568	Checking	Consumer	Credit	\$5.00	
	Dorothy Zbornak	031301422	75315985	Checking	Consumer	Credit	\$5.00	
	Rose Nylon	031202084	7792665	Checking	Consumer	Credit	\$5.00	
	Sophia Petrillo	044115090	95135742	Checking	Consumer	Credit	\$5.00	

CANCEL

REVIEW

- Once reviewed – Click Save
- You will receive a message stating the Batch updated successfully
- You now have the option to Pay Now or Done



Batch updated successfully.

PAY NOW

DONE

- Pay Now will take you to the payment initiation screen to originate a Batch.
- Done will close the screen

Deleting a Batch

Log into www.AMBK.com and follow the steps below to delete 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

TRANSFER FUNDS ADD RECIPIENTS

Recipients Batches Activity

Batch Name Search

Name	Type	Payment Type
ACCTS PAY -IMPORTED Description: ACCTS PAY	Business	Credit
Annes test-payroll test Description: Annes test	Business	Credit
Loan Test Prenotes Description: prenote	Business	Mixed

Details
Pay Again
Edit
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 Activity tab.
- 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.

Create ACH/Wire

TRANSFER FUNDS

ADD RECIPIENTS

Recipients

Batches

Activity

Effective Date	Payee	Offset Account	Status	Amount
No Pending Payments				
Processed Payments				
05-19-2022	blah blah	Business Checking (...33) - Wire	Deleted	\$0.05
05-09-2022	Joe Banker Reference #: 001	Business Checking (...33) - Wire	Deleted	\$0.01

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.

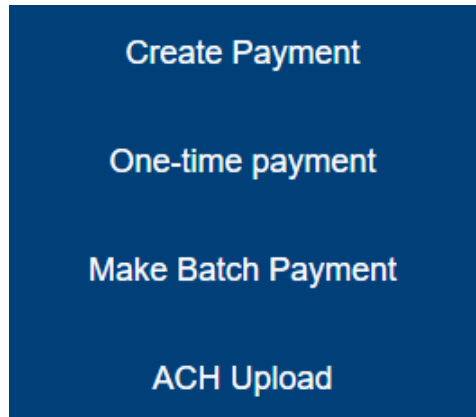
If a business submits a NACHA formatted ACH file and it does not pass the workflow system checks the applicable file errors will appear on the screen.

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

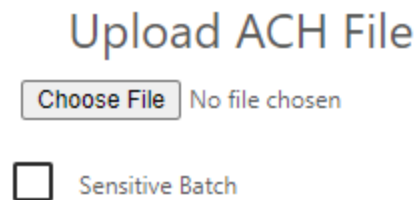
- Log into www.AMBK.com
- Click on Create ACH/Wire on the side-bar menu under Business Services.
- Click on Transfer Funds in the top left corner of the Business Payments page.

Create ACH/Wire

TRANSFER FUNDS					ADD RECIPIENTS				
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- 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. **(Remember, this file is generated from software outside of the *AmericanBank Online* system)**



- 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.