



ANB Go Business Administration Guide

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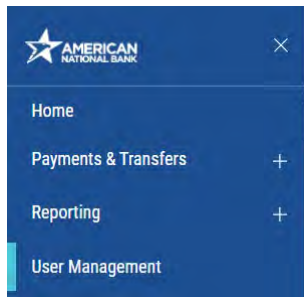
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User Management Actions

Navigating to User Management

Administrators can add, delete, and modify online banking users for their organization through the User Management widget. Navigate to the User Management workspace by selecting the Main Menu and then selecting User Management.



Once on this page, all of the users are displayed in a list view. This widget allows administrators the ability to lock and unlock users and reset passwords along with managing user permissions.

User Management

Add Widget

+ Add New User

ALL USERS


As of 07/12/2022 05:53 PM

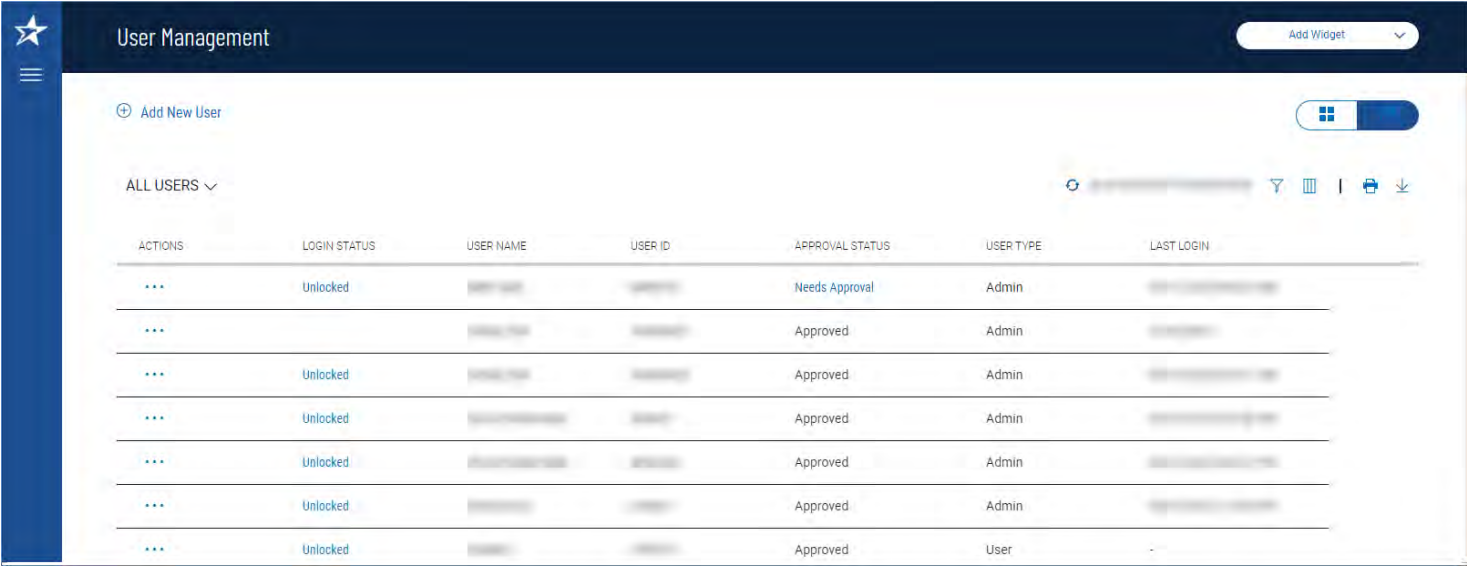
ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	aaron	aaron	Admin	05/05/2020 02:41 PM
...	Unlocked	aaronf	aaronf	Admin	--
...	Unlocked	User Name here	achinitiator	Admin	02/27/2020 05:54 PM
...	Unlocked	User Name here	achpt	Admin	03/13/2020 12:50 PM
...	Unlocked	Andrea12	ACorp	Admin	01/05/2022 09:14 AM
...	Unlocked	User Name here	ACorpuser	User	03/09/2020 01:16 PM
...	Unlocked	Andrea	Andrea	Admin	07/07/2022 04:19 PM
...	Unlocked	User Name here	AndreaC	Admin	01/22/2020 09:31 AM
...	Locked	andreauser	Andreauser	User	04/15/2022 10:46 AM
...	Unlocked	Mussaddik,Guledg...	Appolo2	User	05/28/2021 03:42 AM

VIEW 1-10 OF 113

DISPLAY 101 2 3 ... 12

Selecting Tiles or List View

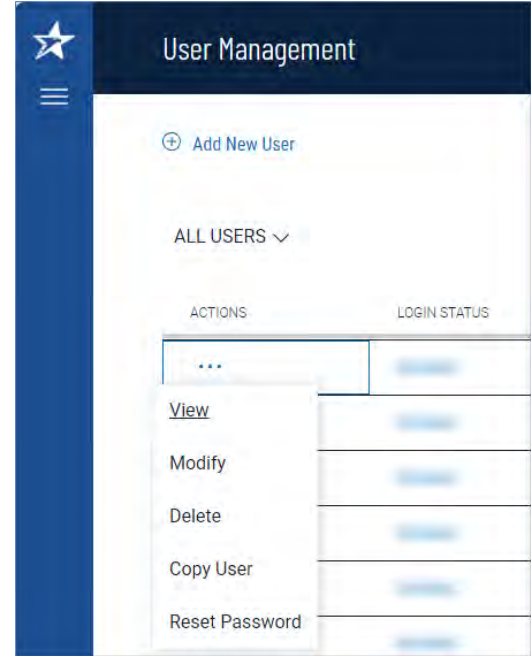
You can change the format in which User Maintenance information is displayed. To see the information displayed in Tiles rather than List format, click the left side of the List/Tiles toggle icon .



ACTIONS	LOGIN STATUS	USER NAME	USER ID	APPROVAL STATUS	USER TYPE	LAST LOGIN
...	Unlocked	...	...	Needs Approval	Admin	...
...		...	...	Approved	Admin	...
...	Unlocked	...	...	Approved	Admin	...
...	Unlocked	...	...	Approved	Admin	...
...	Unlocked	...	...	Approved	Admin	...
...	Unlocked	...	...	Approved	Admin	...
...	Unlocked	...	...	Approved	User	...

Action Dots

The action dots are located next to each user except the admin that is currently logged in. Selecting these dots reveals the various functions available for each user including.



ACTIONS	LOGIN STATUS
...	...
View	...
Modify	...
Delete	...
Copy User	...
Reset Password	...

View User

Selecting the **Action Dots** and then the **View User** function next to a user displays all user details, entitlements, and limits set for a particular user. This information is all displayed on a single page.

Modify User

To change a user's details, permissions, services, or limits, select the **Action Dots** next to the user in User Management. Then select **Modify**. This takes the admin into the User Workflow in which all fields can be changed for a user except the User ID.

Delete User

To delete a user, find that user in User Management. Select the **Action Dots**, and then select **Delete User**. This removes a user from list in User Management. The user ID/user name will still appear throughout the site on past payments and actions connected to the user.

Copy User

To create a new user by copying an existing user's profile, select the **Action Dots** next to the user to be copied. Then select **Copy User**. This takes the admin into the User Workflow in which the new user's details can be added and permissions modified appropriately.

Resetting Password

To quickly reset a user's password, locate the user in the User Management list, select the **Action Dots**, and then select **Reset Password**. This automatically sends a temporary password to the email address on file for that user.

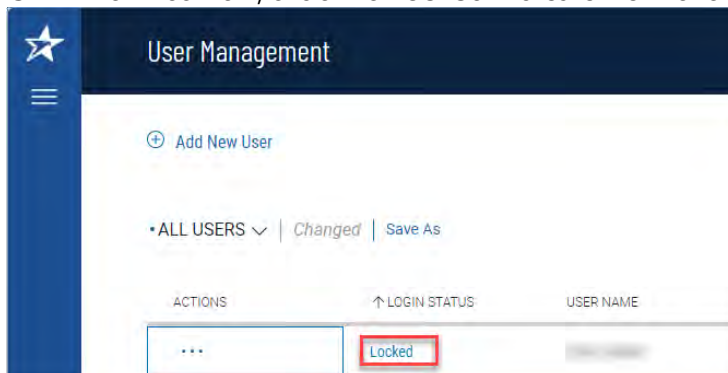
Locking/Unlocking Users

A user entering an incorrect password greater than three times will be locked out of the system. Users can also be locked by administrators.

To unlock a user

1. Navigate to the User Management widget and locate the locked user. The **Locked** designation appears in the Login Status column. Select the blue "Locked" text. This text will change to "Unlocked," and the user will now be able to log onto the site.

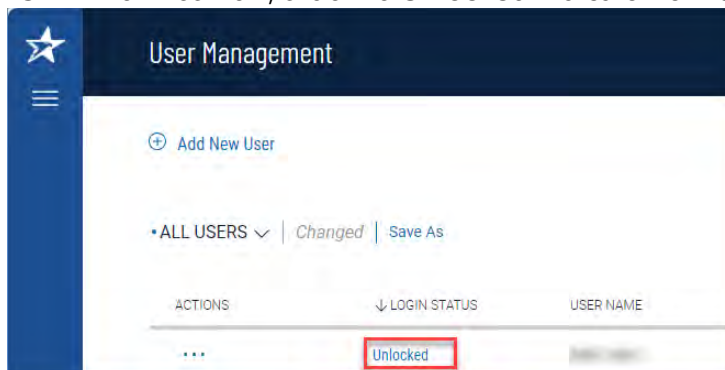
Or In the Tiles view, slide the **Locked** indicator to the left. 



To lock a user

1. Locate the user in the list. In the Login Status column, select the blue "Unlocked" text to change this to "Locked." The user will not be able to login until the admin unlocks them.

Or in the Tiles view, slide the **Unlocked** indicator to the right. 



Audit Report

The Audit Report widget in the **User Management** workspace displays information about all user actions taken in the application on the current day. It allows administrators to monitor user activity.

Viewing the Audit Report:

1. From the Slide-out menu, select **User Management**.
2. Scroll to the Audit Report widget.

DATE AND TIME	USER ID	ACTION TAKEN	DESCRIPTION
07/12/2022 05:53:20 PM	qa2lee	View	Widget: User Maintenance
07/12/2022 05:53:20 PM	qa2lee	View	Widget: Audit Report
07/12/2022 05:53:20 PM	qa2lee	View	Workspace: User Management
07/12/2022 05:52:57 PM	qa2lee	View	Widget: Check Issue Management
07/12/2022 05:52:57 PM	qa2lee	View	Widget: Check Positive Pay
07/12/2022 05:52:57 PM	qa2lee	View	Workspace: Check Positive Pay Exceptions
07/12/2022 05:45:02 PM	qa2lee	View	Widget: Electronic Reports
07/12/2022 05:45:02 PM	qa2lee	View	Widget: Statements
07/12/2022 05:45:02 PM	qa2lee	View	Workspace: Statements and Reports
07/12/2022 05:31:00 PM	qa2lee	View	Widget: Transaction Search

The report lists the following information for each action taken:

- **Action:** *Unlocked or Locked*, depending on the user's current status.
- **User Session:** *Unlocked or Locked*, depending on the user's current status (*Active* or *Inactive*), depending on whether the user is currently in an active session in the application.
- **Date and Time:** The date and time the activity occurred.
- **User ID**
- **Channel:** The channel through which the activity was initiated, either through the Web or a portal.
- **Service:** The application service through which the action was made.
- **Sub Service:** This will display an auxiliary service if one was involved.
- **Description:** A brief description of the action.

Saving Changes Made to the Report

If you make any changes to the report, such as changing the order or number of the columns or filtering the report, you can save the changed report in a saved list view.

1. Type a name for the list view in the bulleted text box at the top left of the widget.
2. Click **Save**.

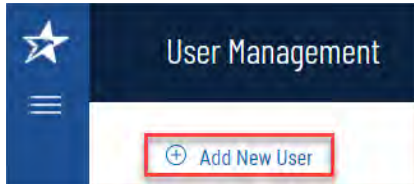
You can make your new custom report the default view, rename it, or delete it.

1. Click the down arrow to the right of the report name.
2. Click the ellipsis marks . . .
3. Do one of the following:
 - Click **Set as Default** to make this report view the new view.
 - Click **Rename**, and then enter a new name for the report view.
 - Click **Delete** to remove the custom report view.

Adding a New User

Adding a User from Blank Template

1. Navigate to the User Management widget.
2. Select the **Add New User** button in the top left corner of the white page.



3. This takes the admin into the **User Workflow**.

User Workflow

1. **Define User:** This is the initial screen which collects the user's contact information and identification.
2. **Assigning Permissions/Entitlements:** In this step, the admin chooses which services the new user can access as well as to which accounts these services apply. For a detailed description of each service, view the applicable category.
 - a. Core Services include viewing, internal transfer, reporting, and stop payment functions.
 - b. Payments Services include loan, ACH, and wire payment services.
 - c. Other Services include links to 3rd-party services as well as mobile app access and QuickBooks Direct Connect functionality.
3. **Assigning Limits:** After assigning services and permissions, applicable limits must be set for internal transfers, ACH payments, loans, and wire payments.
4. **Review Summary:** The final step displays all details and permissions for review before making finalizing changes.

Define User

Complete the required information:

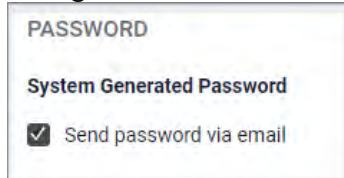
User Information

1. User ID: This is what the user will enter when logging in.
Note: This cannot be changed after saving the new user.
2. User Name: This is the user's first and last name.
3. Contact Name: Enter user's first and last name.

A screenshot of the 'USER INFORMATION' form. It has three input fields: 'USER ID' with the value 'Jane' and a character count of '4/12'; 'USER NAME' with the value 'Jane Doe' and a character count of '8/40'; and 'CONTACT NAME' with the value 'Jane Doe' and a character count of '8/40'.

Password

1. System Generate Password. Leave this checked to allow the system to generate a password for the user after user creation is completed. Upon their first login, the system will require a password change.



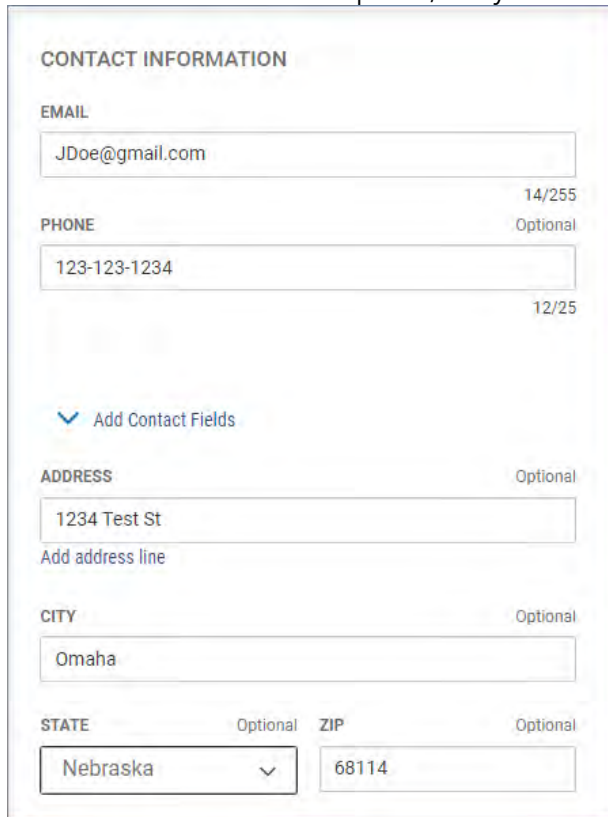
PASSWORD

System Generated Password

☒ Send password via email

Contact Information

1. Email - This is the user's email address where the OTP will be sent.
2. Phone - Enter the phone number for the user
3. Add Contact fields - not required, but you are able to enter the address of the user



CONTACT INFORMATION

EMAIL

JDoe@gmail.com 14/255

PHONE Optional 12/25

123-123-1234

▼ Add Contact Fields

ADDRESS Optional

1234 Test St

Add address line

CITY Optional

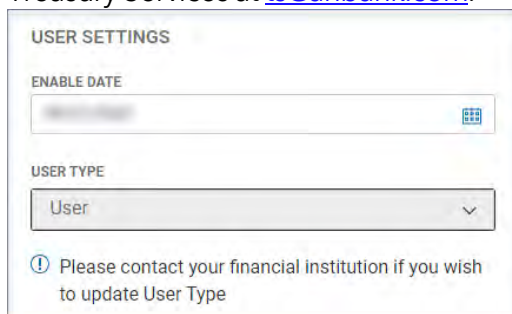
Omaha

STATE Optional **ZIP** Optional

Nebraska 68114


User Settings

1. Enable Date - This is the date the user will become active.
2. User Type - Customer Administrators can only create users. To create a new admin, please contact Treasury Services at ts@anbank.com.




USER SETTINGS

ENABLE DATE



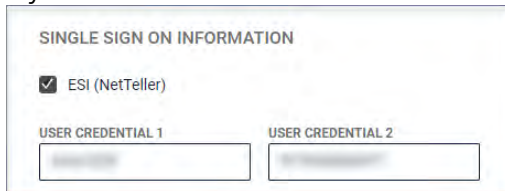
USER TYPE

User ▼

 Please contact your financial institution if you wish to update User Type

Single Sign On Information.

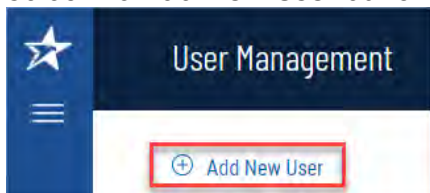
1. ESI (NetTeller) - This is to give the user access to ESI which includes notices like ACH Return notices, Returned Checks (Chargeback Notices), and/or Daily Repo Statements.
 - a. If you would like the user to have this access, check the box and enter in the Netteller ID (found on your login) into the User Credential 2 field.
 - b. If you would not like the user to have access to the above, leave this box unchecked.



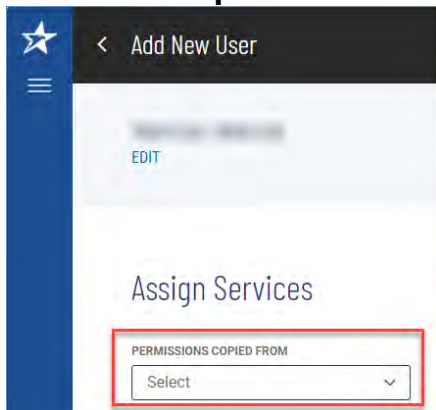
The screenshot shows a form titled "SINGLE SIGN ON INFORMATION". It contains a checkbox labeled "ESI (NetTeller)" which is checked. Below the checkbox are two input fields: "USER CREDENTIAL 1" and "USER CREDENTIAL 2". The "USER CREDENTIAL 2" field is highlighted with a red box.

Copying Existing User to Create New User

1. Navigate to the User Management widget.
2. Select the **Add New User** button in the top left corner of the white page.



3. This takes the admin into the **User Workflow**.
4. Complete the **Define User** page. Select the **Next** button at the bottom right.
5. On the top left side of the Entitlements page, select the dropdown menu underneath the heading **Permissions Copied From**.



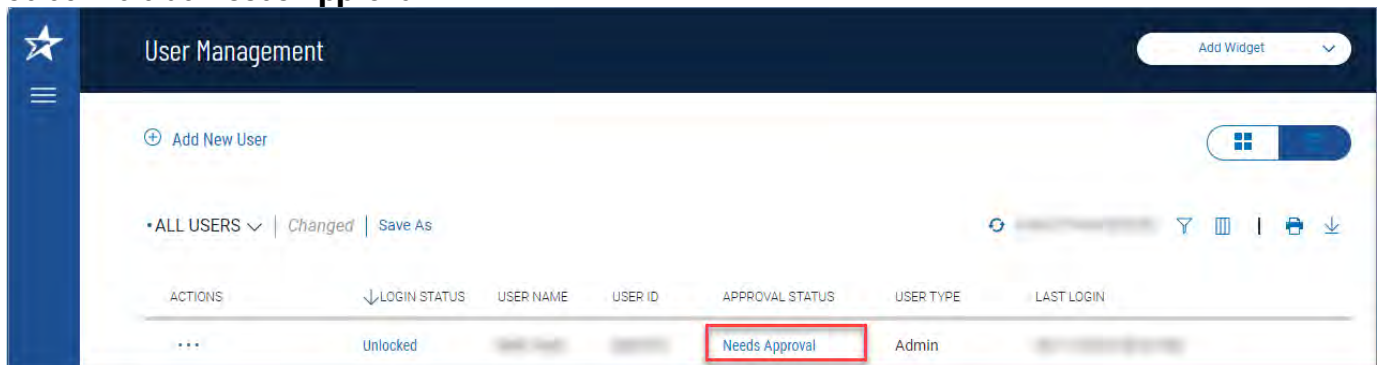
6. Choose the user whose permissions should be copied for the new user.
7. Modify permissions and services as necessary and continue through the User Workflow.
Note: Another option for creating a new user by copying an existing user involves using the copy feature in the Action Dots.

Approving Users

1. Log in.
2. Action Items on the home page. If there is a user that needs your approval, the 'New Users to Approve' link will appear.
3. Select **New Users to Approve**.



4. Look in the Approval Status column to find the user that needs approval.
5. Select the blue **Needs Approval** link.

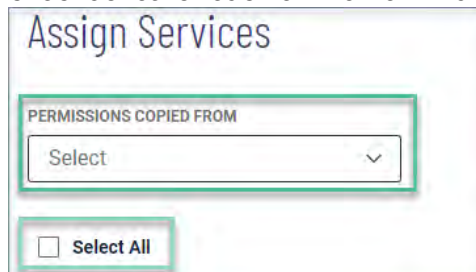


6. The next screen allows you to review the new user's permissions or the user's modifications.
7. After reviewing, select the appropriate **Approve** or **Reject** at the bottom of the screen.



Assigning Permissions (Services)

1. To streamline the process, you can use the **Permissions Copied From** drop-down menu to select a current user to model his or her entitlements to create the new user. Then you can remove or add entitlements as needed.
2. If you are setting up the user from scratch, you can check the **Select All** checkbox to assign all Core Services, Payment Services, Other Services, and Administration entitlements. Otherwise, check the checkboxes for each entitlement that you want to assign.



Core Services

— Core Services

- ☐ Select All
- ☐ Bank Account Info Reporting
- ☐ Loan Account Info Reporting
- ☐ Statements
- ☐ Transfers
 - ☐ Input
 - ☐ Import
 - ☐ Approval
 - ☐ View Only
- ☐ Stop Payments
 - ☐ Input
 - ☐ View Only
- ☐ Electronic Report Delivery

Bank Account Info Reporting

This is a view account permission for deposit accounts. It allows users to obtain balance and transaction information.

- a. Check the Bank Account Info Reporting box.
- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Bank Account Info Reporting column next to each deposit account to which this service applies.

Loan Account Info Reporting

This is a view account permission for loan accounts. It allows users to generate a report of loan information such as loan account balances, next payment due date, etc., as well as detailed loan transaction activity that has been posted on previous days.

- a. Check the Loan Account Info Reporting box.
- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Loans column next to each loan account to which this service applies or choose All Accounts.

Statements

This service allows the user to view various kinds of statements online including DDA statements and Account Analysis statements.

- a. Check the Statements box.
- b. In the Accounts section, under the Statements tab, check the box in the Account Analysis Statement and/or the Regular Statement columns for the appropriate account rows.

Transfers

There are four related transfer services. These apply to book transfers, which are transfers between internal accounts. These services are used when moving funds between deposit and loan accounts that are on a customer's online banking profile.

Input

This service allows users to enter internal transfer transactions and view internal transfer information. Transfers may be entered as single requests and submitted, entered as multiple requests prior to submission, or saved as stored templates with from/to account pairs.

- a. Check the Input box under the Transfers heading.

- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Transfers column next to each account to which this service applies or choose All Accounts. All accounts involved in internal transfers need to have the Transfers column checked, regardless of whether funds will be transferred from or transferred to the account.
- c. In the Transfer Ability tab, choose whether each account with a checkmark in the Transfers section has permission to have funds transferred to, transferred from, or both.

Import

This service allows users to import a file containing multiple internal transfers at the same time. If a user has the Import service, the Input service is automatically checked as well.

- a. Check the Import box under the Transfers heading.
- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Transfers column next to each account to which the Import and Input services apply or choose All Accounts. All accounts involved in internal transfers need to have the Transfers column checked, regardless of whether funds will be transferred from or transferred to the account.
- c. In the Transfer Ability tab, choose whether each account with a checkmark in the Transfers section has permission to have funds transferred to, transferred from, or both.

Approval

This service allows users to either approve or reject pending internal transfer requests. It will only appear for customers who have opted for an approval requirement for internal transfers at the bank level.

- a. Check the Approval box under the Transfers heading.
- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Transfers column next to each account to which this service applies or choose All Accounts.

View Only

This service allows users to view book transfer activity. A wide range of query options are available. If a user has Transfer Input, Import, or Approval checked, the View Only service does not add any additional functionality.

- a. Check the View Only box under the Transfers heading.
- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Transfers column next to each account to which this service applies or choose All Accounts.

Stop Payments

Input

This service allows users to enter stop pay requests for checks and view stop pay information.

- a. Check the Input box under the Stop Payments heading.
- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Stop Payments column next to each account to which this service applies or choose All Accounts.

View Only

This service allows users to view stop pay activity but not enter new stop pays. It does not add any functionality if a user has 'Stop Payments Input' checked.

- a. Check the View Only box under the Stop Payments heading.
- b. In the Accounts section, under the Account Level Permissions tab, check the box in the Stop Payments column next to each account to which this service applies or choose All Accounts.

Electronic Report Delivery (Enterprise)

This service allows users to view an **ACH Remittance Detail** report. This report provides additional addenda information contained within a Corporate ACH entry received into your checking account in a user-friendly readable format.

- Check the Electronic Report Delivery box.
- In the Accounts section, under the Report Permissions tab, for each account row, check the boxes in the appropriate columns to assign the specific reports. Available options include the following.

REPORT PERMISSIONS

ERD REPORT PERMISSIONS

ACCOUNTS

REPORT NAME

Search

ACH REMITTANCE DETAIL

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Payments Services (Enterprise)

Loans

The Loans category involves loan payments initiated through the Payment Center. This is separate from loan payment and draw permissions in the Transfer Center which are governed by the Transfer services. A user can be assigned the ability to complete loan payments through both the Payment Center and the Transfer Center. Initiating loan payments through the Payment Center allows for the ability to send principal-only payments, while in the Transfer Center, all loan payments are regular payments, but they can be future-dated or set as recurring.

Payments Services

☐ Select All

☐ Loans

☐ Payment

☐ View Only

Payment

This service allows users to initiate loan payments in the Payment Center.

- Check the Payment box under the Loans heading if the user should have these permissions.
- In the Accounts section, under the Account Level Permissions tab, check the box in the Loans column next to each account to which this service applies.

Note: The Loans column may already be checked if the user also has the Loan Account Info Reporting service that allows the user to view the history of a particular loan. If a user has both the Loan Account Info Reporting service and the Loan Payments service, any loans checked in the loan column will have both services.

View Only

This service allows users to generate a report of all loan payment requests made in the Payment Center.

- Check the View Only box under the Loans heading if the user should have these permissions.
- In the Accounts section, under the Account Level Permissions tab, check the box in the Loans column next to each account to which this service applies.

Note: The Loans column may already be checked if the user also has the Loan Account Info Reporting service. If a user has both the Loan Account Info Reporting service and the Loans View Only service, any loans checked in the loan column will have both services. The Loan Activity Info Reporting service allows the user to view the loan transaction history as well as see key loan metrics in the Balance & Transaction Reporting widget. The Loans View Only service allows the user to view any loan payments made through the Payment Center of ANB Go Business.

ACCOUNT LEVEL PERMISSIONS

Apply selection to ☐ All Accounts ☒ Select Accounts

ACCOUNTS

Search

ACCOUNTS	TRANSFER	DEPOSIT	LOANS
<input type="checkbox"/> All accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Select accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Select accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Select accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ACH

Any ACH company free-form permission and transaction type selections will apply to all chosen ACH services. For instance, a user cannot have approval permissions for certain ACH companies and initiation permissions for other ACH companies. In User Management, on the Assign Services page, expand the Payments Services heading, and choose the appropriate ACH services described below.

☐ ACH

- ☐ Initiate Payment
- ☐ Approve Payment
- ☐ ACH Reversal
- ☐ Template Management
- ☐ Template Approval
- ☐ Payment & Template View Only
- ☐ Define Import Map
- ☐ Import

Initiate Payment

This service allows users to activate ACH batches and make them available for approving, if required. This applies to both freeform and templates.

Approve Payment

This service allows users to approve ACH batches if required at the bank level.

Template Management

This service allows users to add and manage ACH templates containing both batch header/summary data and individual ACH transaction records.

Template Approval

This service allows users to view ACH template details and approve or reject the template changes. This only applies to customers requiring ACH template approval at the bank level.

Payment & Template View Only

This service allows users to display summary and detailed information for ACH batches that have been activated or approved. In addition, users may export ACH data into either a NACHA-compliant or CSV formatted file. Numerous query capabilities exist. This service is not necessary if a user also has Initiate Payment or Approve Payment.

Define Import Map

Allows corporate customers to add and manage ACH file import map definitions, which control the format of imported ACH files and how imported files are to be processed.

Import

Allows corporate customers to import NACHA-formatted as well as delimited and fixed-field data files into the ACH module. This service works in conjunction with the file mapping definitions created by the Define Import Map service

ACH Permissions Tab

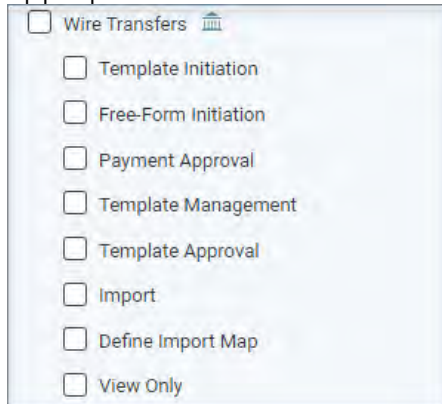
After selecting the appropriate services, select the ACH Permissions tab in the Accounts section.

1. Check the "Allow Free-Form Payments" box for any ACH company to which this applies. This will allow a user to key in all of the information for a new ACH payment and to modify fields for a copied payment or payment initiated from a template.
2. In the Transaction Types column, choose the type of transaction to which the user has access for each ACH company. Possible options include the following.
 - o **Consumer Collections:** Debiting from external personal account (pulling payments from customers or donations from donors).
 - o **Consumer Payments:** Crediting external personal accounts (payroll).
 - o **Corporate Collections:** Debiting from external business account (pulling payments from business customers).
 - o **Corporate Payments:** Crediting external business accounts (vendor payments).

ACH PERMISSIONS	
ACH SENDER ID	TRANSACTION TYPES
<input type="checkbox"/> Allow Free-Form Payments	<input type="checkbox"/> Select All
	<input type="checkbox"/> Consumer Collections
	<input type="checkbox"/> Consumer Payments
	<input type="checkbox"/> Corporate Collections
	<input type="checkbox"/> Corporate Payments

Wire Transfers

Any selected wire transfer service will apply to all accounts permitted to wires. For instance, a user cannot have approval permissions for certain wire accounts and initiation permissions for other wire accounts. In User Management, on the Assign Services page, expand the Payments Services heading, and choose the appropriate wire services described below.



The screenshot shows a user interface for selecting wire transfer services. At the top, there is a checkbox labeled "Wire Transfers" with a small icon of a building. Below it, there is a list of nine services, each with an unchecked checkbox: "Template Initiation", "Free-Form Initiation", "Payment Approval", "Template Management", "Template Approval", "Import", "Define Import Map", and "View Only". The entire list is enclosed in a light blue border.

Template Initiation

Allows users to initiate wire transfer requests. Users may select repetitive templates or perform “free form” wire input, if permitted to do so.

Free-Form Initiation

Allows users to initiate wire transfer requests. Users may select repetitive templates or perform “free form” wire input, if permitted to do so. When Free-Form Initiation is selected, Template Initiation is automatically checked.

Payment Approval

Allows users to manage pending money transfer requests. Pending money transfer requests are money transfer requests that require approval. Wire request pending approval may be approved, deleted, or edited. If edited, the approving (editing) user becomes the wire initiator, and the wire must then meet the overall approval requirement in terms of additional approving users.

Template Management

Allows users to add and manage wire transfer templates for their own personal use or for use by other users within the customer.

Template Approval

Allows users to approve or reject new or updated wire transfer templates.

Import

Allows users to import wire transfer requests as batch files.

Define Import Map

Allows users to define maps for use when importing wire transfer batch files.

View Only

Allows users to request and view summary and detailed information for all wire transfer activity. Numerous query options exist to customize report output. This service is not necessary if a user also has the initiate or approve service.

Assigning Account-Level Wire Permissions

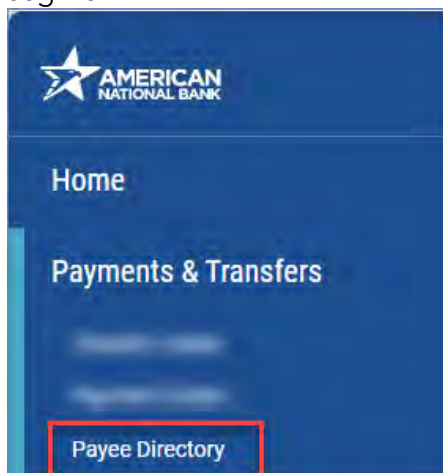
1. After selecting the appropriate wire services, find the Wire Transfers column in the Account Level-Permissions Tab in the Accounts Section.
2. Check the Wire Transfers box for any account that can be involved in a wire transfer.

The screenshot shows the 'ACCOUNT LEVEL PERMISSIONS' tab selected. Under 'Apply selection to', 'Select Accounts' is chosen. The 'ACCOUNTS' section has a search bar. The 'PERMISSIONS NAME' section includes 'BANK ACCOUNT INFO REPORTING', 'LOANS', and 'WIRE TRANSFERS'. The 'WIRE TRANSFERS' checkbox is checked.

Payments Services (Select)

Payee Directory

The Payee Directory is where recipients for ACH and wire payments are stored in the Select market segment.



Manage Payee

This allows service allows the user to add and modify the payment or collections information for individuals, businesses, and employees.

Approve Payee

For customers with dual control required for payee additions and modifications, this service gives the user the ability to approve payees after they have been added to the Payee Directory.

View Only

This service allows a user to see all payees but not add or change them.

Simplified Payments (Select)

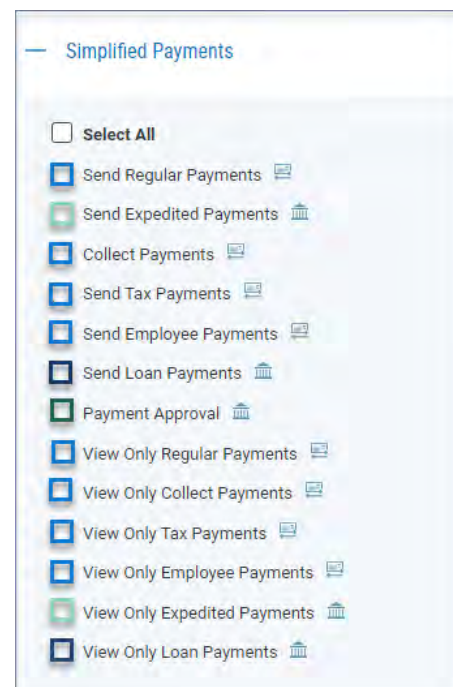
ACH Simplified Payment Permissions

ACH transfers in the Select market segment can be sent using the Employee Payments, Regular Payments or Collect Payments options.

Selecting the Services

In User Management, on the Assign Services page, expand the Simplified Payments Services, heading, and choose the appropriate ACH services described below.

- **Send Regular Payments:** This allows users to send ACH payments to individuals or businesses. Regular Payments allow a single recipient per file.
- **Collect Payments:** This allows users to collect ACH payments from individuals or businesses, one per file.
- **Send Tax Payments:** Users can send a variety of tax payments using this service.
- **Send Employee Payments:** This service lets users send multiple ACH payments in the same batch to individuals that are noted as employees in the payee directory.
- **Payment Approval:** The Payment Approval service allows users to approve ACH or wire payments. This only applies if dual control is turned on at the bank level for the customer.
- **View Only Regular Payments:** This service allows users to see all ACH payments to payees designated as individuals or businesses.
- **View Only Collect Payments:** This service allows users to see all ACH collections to businesses or individuals submitted through ANB Go Business.
- **View Only Tax Payments:** This service allows users to view any tax payments made by the company through ANB Go Business.
- **View Only Employee Payments:** This service allows users to see all ACH payments to payees designated as employees.



Assign ACH Permissions

1. After selecting the appropriate services, select the ACH Permissions tab in the Accounts section.

A screenshot of the 'ACH PERMISSIONS' configuration page. The page has a header with 'ACH PERMISSIONS' and a 'Select All' checkbox. Below the header, there are two main sections: 'PERMISSIONS' and 'TRANSACTION TYPES'. The 'PERMISSIONS' section has a table with columns for 'ACH SENDER ID' and 'TRANSACTION TYPES'. The 'TRANSACTION TYPES' section has a list of transaction types with checkboxes: 'Select All', 'Collect from a business', 'Collect from a person', 'Pay a business', 'Pay a person', 'Pay employees', and 'Tax payments'.

2. In the Transaction Types column, choose the type of transaction to which the user has access for each ACH company. Possible options include the following.
 - Collect from a business, collect from a person, Pay a business, Pay a person, Pay employees, and Tax payments

Wire Simplified Payment Permissions

Selecting Wire Services

In User Management, on the Assign Services page, expand the Simplified Payments Services heading, and choose the appropriate wire services described below.

- **Send Expedited Payments:** This service allows users to send wire payments to businesses and individuals.
- **Payment Approval:** The Payment Approval service allows users to approve ACH or wire payments. This only applies if dual control is turned on at the bank level for the customer.
- **View Only Expedited Payments:** This service allows user to see any wire payments initiated for the customer.

Assigning Account-Level Wire Permissions

1. After selecting the appropriate wire services, find the Expedited Payments column in the Account Level-Permissions Tab in the Accounts Section.
2. Check the Expedited Payments box for any account that can be involved in a wire transfer.

The screenshot shows the 'ACCOUNT LEVEL PERMISSIONS' interface. At the top, there are tabs for 'PERMISSIONS' and 'ACH PERMISSIONS'. Below the tabs, there is a section 'Apply selection to' with two radio buttons: 'All Accounts' and 'Select Accounts'. The 'Select Accounts' option is selected. Below this is a section titled 'ACCOUNTS' with a search bar. The main part of the interface is a table with columns: 'ACCOUNTS', 'EXPEDITED PAYMENTS', and other permission columns. The table has three rows, each representing an account. The 'EXPEDITED PAYMENTS' column has a checkbox for each account, which is currently unchecked.

ACCOUNTS	EXPEDITED PAYMENTS
TEST ACCOUNT 1001 0001	<input type="checkbox"/>
TEST ACCOUNT 1002 0001	<input type="checkbox"/>
TEST ACCOUNT 1003 0001	<input type="checkbox"/>

Loan Simplified Payments

The Loans category involves loan payments initiated through the Payment Center. This is separate from loan payment and draw permissions in the Transfer Center which are governed by the Transfer services. A user can be assigned the ability to complete loan payments through both the Payment Center and the Transfer Center.

Initiating loan payments through the Payment Center allows for the ability to send principal-only payments and Pay Down payments, while in the Transfer Center, all loan payments are regular payments, but they can be future-dated or set as recurring.

Selecting Loan Services

In User Management, on the Assign Services page, expand the Simplified Payments Services heading, and choose the appropriate wire services described below.

- **Send Loan Payments:** This service allows users to initiate loan payments in the Payment Center.
- **View Only Loan Payments:** This service allows users to generate a report of all loan payment requests made in the Payment Center.

Assigning Account-Level Wire Permissions

1. In the Accounts section, under the Account Level Permissions tab, check the box in the Loans column next to each account to which this service applies.

The screenshot shows the 'ACCOUNT LEVEL PERMISSIONS' tab. Under 'Apply selection to', 'Select Accounts' is chosen. The 'ACCOUNTS' section has a search bar and a table. The table has columns for 'ACCOUNTS', 'LOANS', and 'LOAN ACCOUNT INFO REPORTING'. The 'LOANS' column is highlighted with a red box. There are three rows of accounts, each with a checkbox in the 'LOANS' column.

Note: The Loans column may already be checked if the user also has the Loan Account Info Reporting service. If a user has both the Loan Account Info Reporting service and the Loans View Only service, any loans checked in the loan column will have both services. The Loan Activity Info Reporting service allows the user to view the loan transaction history as well as see key loan metrics in the Balance & Transaction Reporting widget. The Loans View Only service allows the user to view any loan payments made through the Payment Center of ANB Go Business.

Others

Outbound SSO

Outbound SSOs allow users to connect to third-party applications without having to sign in separately.

Bill Pay

This service gives the user access to the iPay service. Users will need to be managed in the bill pay system also.

Anti-Fraud Services

This service gives the user access to the Positive Pay application. Along with checking this SSO box, new users will also need to be created in the Positive Pay system.

Go Business Deposits

This service allows the user to access the Remote Deposit check-scanning application. Along with selecting this service, users also need to be created in the SmartPay Business system as well.

Notices

This service allows users to access the ESI service to view notices and statements. For additional steps to set up users in ESI, visit the ESI section.

The screenshot shows the 'Others' section with a list of services and their checkboxes. The services are: Unselect All (checked), Outbound SSO (checked), Bill Pay (checked), Anti-Fraud Services (checked), Notices (checked), Go Business Deposits (checked), Mobile (checked), Mobile Access (unchecked), Mobile Check Deposit (checked), and DirectConnect (checked).

Mobile

Mobile Access

This service allows the user to access ANB Go Business through the mobile application.

Mobile Check Deposit

This service allows the user to access Mobile Check Deposit through the mobile application.

DirectConnect

This service allows users to access the OFX Direct Connect link that is used to link accounts with QuickBooks Desktop and other applications.

Assigning Limits

Limits can be assigned for ACH transfers, wire transfers, internal transfers, and loans. The Limits page is the third page in the User Management workflow.

ACH Limits

Choose whether to apply limits to All Companies or Select Companies.

- Selecting the **Select Companies** radio button displays each ACH Company and allows individual limits to be assigned to each ACH Company.
- Selecting the **All Companies** radio button allows the admin to enter a total overall limit for the user. Each user will be limited by the overall customer ACH limit at the bank level for each ACH company.

Note: ACH limits need to be entered separately for the Initiation and Approval limits. This is also limited by the selected services. For instance, if an approval limit greater than zero is entered but the user does not have the ACH Approval service checked, the new user will not be able to approve payments.

ACH Transaction Date Limits

☒ Defer to company limits ☐ Set user limits by company

Overall Combined Limits

	INITIATION	APPROVAL
	\$ <input type="text"/>	\$ <input type="text"/>
	Maximum	Maximum

Transfer Limits

Transfer Limits apply to internal transfers. Most customers do not have limits set for this type of transfer. In this case, the boxes will be filled in with all 9s as below. Otherwise, the appropriate limits can be entered for each user for total internal transfer entry per day, entry per transaction, and total maximum number of transfers allowed per day.

Transfer Limits

☒ Defer to customer limits ☐ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
	Maximum	Maximum	Maximum

Wire Transfer Limits

Wire Transfer Limits apply to the total of all wire transfers from all accounts, and there is currently no distinction between international and domestic limits. These values are limited by the customer wire limits at the bank level. Appropriate limits must be entered for total wire entry per day, wire entry per transaction, total wire approval amount per day, and wire approval per transaction.

Expedited Payments Limits

☐ Defer to customer limits

☐ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION
Overall Combined Limits	<div><div>\$</div><div></div><div>Maximum</div></div>	<div><div>\$</div><div></div><div>Maximum</div></div>	<div><div>\$</div><div></div><div>Maximum</div></div>	<div><div>\$</div><div></div><div>Maximum</div></div>

Loan Limits

Loan Limits apply to loan payments made in the Payment Center. Most customers do not have limits set for this type of transaction. In this case, the boxes will be filled in with all 9s as below. Otherwise, the appropriate limits can be entered.

Loan Limits

☐ Defer to customer limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
<div><div>\$</div><div></div><div>Maximum</div></div>	<div><div>\$</div><div></div><div>Maximum</div></div>	<div><div></div><div></div><div>Maximum</div></div>

Note: You also have the option to **Defer to customer limits**. This will ensure that any time the company limit changes, so does the user(s).

Review Summary

The summary page shows all selections that have been made for the user including details, services, permissions, and limits. If everything looks correct, select the blue **Save** button to finish creating or modifying the user.

Cancel

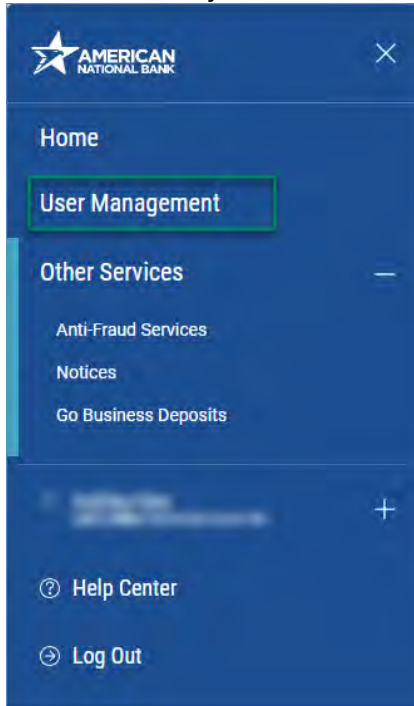
BACK

SAVE

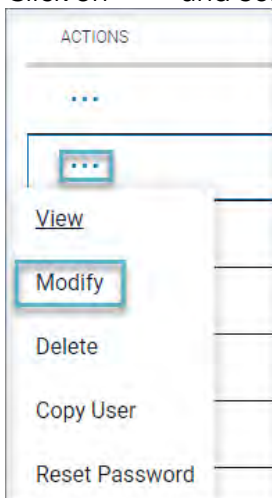
Positive Pay Administration

Adding a new User

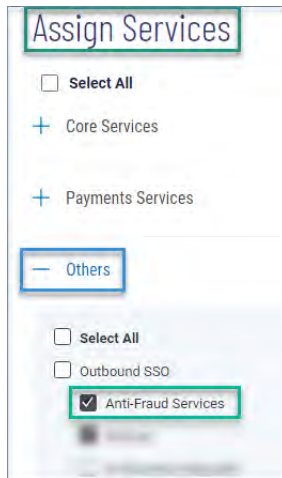
1. Create or modify the user in **User Management** within ANB Go Business.



2. Follow the steps below to add the user in User Management.
 - o Locate the user in **User Management**.
 - o Click on **...** and Select **Modify**.



- o Click on **NEXT**
- o Under **Assign Services**, Expand the **Others** subsection and check the **Anti-Fraud Services** check box for this user.



Assign Services

☐ Select All

+ Core Services

+ Payments Services

- Others

☐ Select All

☐ Outbound SSO

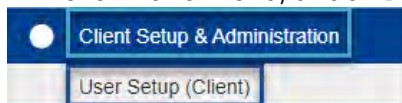
☒ Anti-Fraud Services

- o Click on **NEXT**
- o Click on **NEXT**
- o Review your changes and Click on **SAVE**

3. Follow the steps below to add the user directly into the Positive Pay application.

4. Log into Positive Pay by logging into **ANB Go Business** and selecting **Other Services** then **Anti-Fraud Services**.

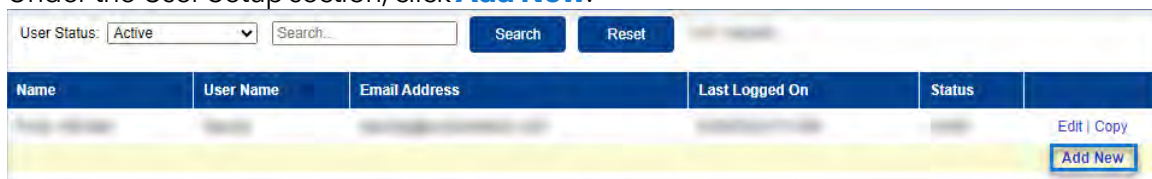
5. In the left-hand menu, under **Client Setup & Administration**, select **User Setup (Client)**.



Client Setup & Administration

User Setup (Client)

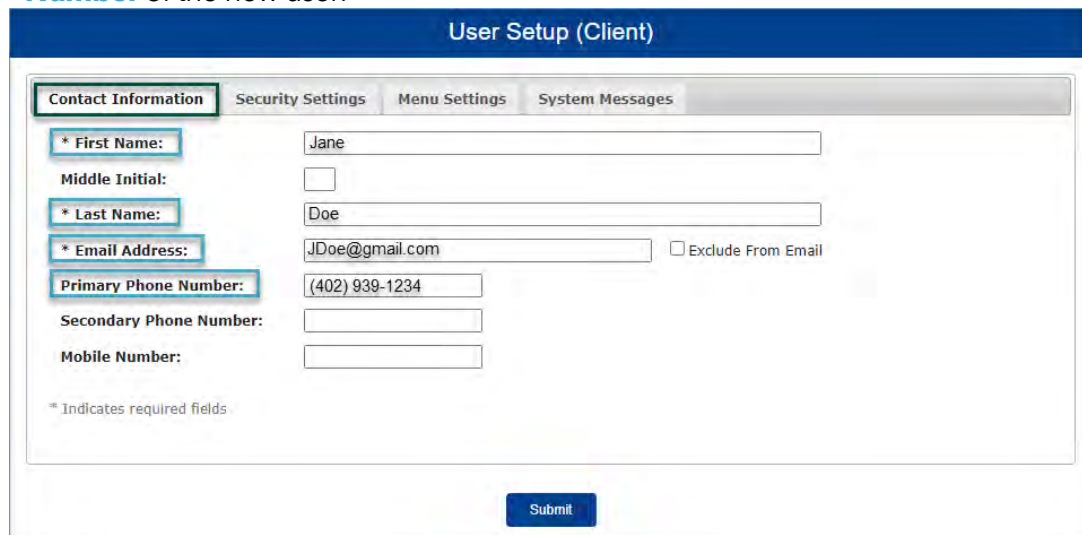
6. Under the User Setup section, click **Add New**.



User Status: **Active** Search... Search Reset

Name	User Name	Email Address	Last Logged On	Status	
					Edit | Copy
					Add New

7. On the **Contact Information Tab**, enter the **First Name**, **Last Name**, **Email Address** and **Primary Phone Number** of the new user.



User Setup (Client)

Contact Information Security Settings Menu Settings System Messages

* First Name: Jane

Middle Initial:

* Last Name: Doe

* Email Address: JDoe@gmail.com ☐ Exclude From Email

Primary Phone Number: (402) 939-1234

Secondary Phone Number:

Mobile Number:

* Indicates required fields

Submit

8. Click the **Security Settings** tab.

9. Fill out the **User Name**, **Password** and **Verify Password** Fields:

- User Name:** Enter the first initial followed by the last name of the user (i.e., JDoe).
- Password / Verify Password fields:** Type in a Temporary Password (i.e., Welcome1!).

Note: These credentials will need to be communicated to the new user. The new user will only need to enter these credentials in one time in order to link the Single Sign-On between ANB Go Business and Positive Pay.

The screenshot shows the 'User Setup (Client)' form with the 'Security Settings' tab selected. The form contains three input fields: 'User Name' with the value 'JDoe', 'Password' with the value 'Welcome1!', and 'Verify Password' with the value 'Welcome1!'. A note at the bottom states: 'Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.'

10. Fill out the Assigned Account section:

- Select the appropriate accounts in the **left** box under Client ID. To move the accounts to the **right** (Assigned) box, Click the account you would like to add.
- If you would like to Add All accounts, select **Add All**.
- If you would like all new accounts to automatically be added to this user, select **Assign all new accounts to this user**.

The screenshot shows the 'Assigned Account' section with two boxes: 'Type to filter...' and 'Showing 5 of 5'. The 'Assigned' box is empty. To the right of the boxes are two buttons: 'Add All' and 'Remove All'. At the bottom, there is a checkbox labeled 'Assign all new accounts to this user' which is currently unchecked.

11. Fill out the **Transaction Data User Rights** section:

- If the user should be able to import an Issued Check File or decision exceptions, Check **Allow user to add/edit transaction & Allow user to download issued check files**.
- For the **Client Exception Type(s)**, select the appropriate option:
 - Select **Both Check and ACH Exceptions** if the user should be able to decision check and ACH exceptions.
 - Select **Check Exceptions Only** if the user should be able to only decision check exceptions.
 - Select **ACH Exceptions Only** if the user should be able to only decision ACH exceptions.
- Select **Allow user to decision exceptions** if not selected already.

The screenshot shows the 'Transaction Data User Rights' section. It contains three checkboxes, all of which are checked: 'Allow user to add/edit transactions', 'Allow user to download issued check files', and 'Allow user to decision exceptions'. Below these checkboxes is a dropdown menu labeled 'Client Exception Type(s):' with the selected option 'Both Check and ACH Exceptions'.

12. Fill out the **Setup User Rights** section:

- a. Check **Allow user to add ACH Authorization Rules in Quick Exception Processing** if the user should be able to add an ACH Company to your company's authorized ACH Company list.

The screenshot shows a form titled "Setup User Rights". At the bottom, there is a checkbox labeled "Allow user to add ACH Authorization Rules in Quick Exception Processing".

13. If a user is ever locked out, the **User Locked** box will be checked.

To unlock a user, uncheck this box.

The screenshot shows a checkbox labeled "User Locked".

14. Select the **Menu Settings** tab and select the appropriate option:

- a. To assign all permissions, Check the **Assign all menu options from this template**.
- b. To assign specific permissions, uncheck the **Assign all menu options from this template** box and utilize the table below to check the appropriate **menu options** the user should be able to access.

The screenshot shows the "User Setup (Client)" window with the "Menu Settings" tab selected. The "Client Security Template" is "ANB Pos Pay with ACH Filter Client Access". The checkbox "Assign all menu options from this template" is checked. Below it is a "Select All" button and a list of menu options that can be selected or deselected. At the bottom is a "Submit" button.

15. Use the table below to check the appropriate **Menu Setting** the user should have access to.

Menu Settings Options	All Positive Pay & ACH Filters Functions	All Positive Pay Functions	Positive Pay Exception Decisioning	Positive Pay View Only	Positive Pay Import Issued Check File	All ACH Filters Functions
Exception Processing – Quick Exception Processing	X	X	X	X		X
Transaction Processing – Submit Issued Check File	X	X			X	
Transaction Processing – Issued Check File Processing Log	X	X	X		X	
Transaction Processing – Add New Issued Check	X	X			X	
Transaction Processing – Void a Check	X	X				
Transaction Processing – Check Search	X	X	X	X	X	
Transaction Processing – ACH Transaction Search	X					X
Transaction Reports – Daily Checks Issued Summary	X	X	X	X	X	
Transaction Reports – Voids	X	X	X	X		
Transaction Reports – Exception Items	X	X	X	X		X
Transaction Reports – Corrections Report	X	X	X	X		
Transaction Reports – Stale Dated Checks	X	X	X	X		
Audit Reports – Transaction Audit Log	X	X				X
System Reports - Transaction Filters / Blocks	X					X
System Reports – ACH Authorization Rules	X					X
Client Setup & Administration – User Setup (Client)	Check this menu option if the user is an Admin in ANB Go Business.					

16. Select the **System Messages** tab.

- To assign all email notifications to the user, select **All Email** in the **User Notification Template** dropdown.
- To assign specific email notifications to the user, utilize the table below to check the appropriate **Message** options the user should be receiving via email.

User Setup (Client)

Contact Information Security Settings Menu Settings **System Messages**

User Notification Template: Select

Message	Email
CLIENT - No exceptions	<input type="checkbox"/>
CLIENT - Exception: Duplicate paid item	<input type="checkbox"/>
CLIENT - Exception: Duplicate paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Filtered / blocked transaction	<input type="checkbox"/>
CLIENT - Exception: Paid item not issued	<input type="checkbox"/>
CLIENT - Exception: Paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Paid item with zero check number	<input type="checkbox"/>
CLIENT - Exception: Payee match additional name detected	<input type="checkbox"/>
CLIENT - Exception: Payee match over limit amount	<input type="checkbox"/>
CLIENT - Exception: Payee name mismatch	<input type="checkbox"/>
CLIENT - Exception: Stale dated item paid	<input type="checkbox"/>
CLIENT - Exception: Unauthorized ACH transaction	<input type="checkbox"/>
CLIENT - Exception: Void item paid	<input type="checkbox"/>
CLIENT - Reminder to process exceptions	<input type="checkbox"/>
CLIENT - Filtered / blocked transaction notification	<input type="checkbox"/>
CLIENT - Unauthorized ACH transaction notification	<input type="checkbox"/>
CLIENT - Issued file count / amount mismatch	<input type="checkbox"/>
CLIENT - Issued file loaded successfully	<input type="checkbox"/>
CLIENT - Issued file partially loaded	<input type="checkbox"/>
CLIENT - Issued file processing loaded no items	<input type="checkbox"/>
CLIENT - Issued file rejected	<input type="checkbox"/>
CLIENT - New ACH authorization rule added	<input type="checkbox"/>
CLIENT - New transaction filter / block added	<input type="checkbox"/>

Submit

17. Use the table below to check the appropriate **System Messages** the user should receive via email.

System Messages	All Positive Pay & ACH Filters Functions	All Positive Pay Functions	Positive Pay Exception Decisioning	Positive Pay View Only	Positive Pay Import Issued Check File	All ACH Filters Functions
CLIENT – No exceptions	Check this box if the user should receive an email when there aren't exceptions.					
CLIENT – Exception: Duplicate paid item	X	X	X	X		
CLIENT – Exception: Duplicate paid item with amount mismatch	X	X	X	X		
CLIENT – Exception: Filtered / blocked transaction	X					X
CLIENT – Exception: Paid item not issued	X	X	X	X		
CLIENT – Exception: Paid item with amount mismatch	X	X	X	X		
CLIENT – Exception: Paid item with zero check number	X	X	X	X		
CLIENT – Exception: Payee match additional name detected	X	X	X	X		
CLIENT – Exception: Payee match over limit amount	X	X	X	X		
CLIENT – Exception: Payee name mismatch	X	X	X	X		
CLIENT – Exception: Stale dated item paid	X	X	X	X		
CLIENT – Exception: Unauthorized ACH transaction	X					X
CLIENT – Exception: Void item paid	X	X	X	X		
CLIENT – Reminder to process exceptions	X	X	X	X		X
CLIENT – Filtered / blocked transaction notification	X	X	X	X		
CLIENT – Unauthorized ACH transaction notification	X					
CLIENT – Issued file count / amount mismatch	X	X	X	X	X	
CLIENT – Issued file loaded successfully	X	X	X	X	X	
CLIENT – Issued file partially loaded	X	X	X	X	X	
CLIENT – Issued file processing loaded no items	X	X	X	X	X	
CLIENT – Issued file rejected	X	X	X	X	X	
CLIENT – New ACH authorization rule added	X					X
CLIENT – New transaction filter / block added	X					X

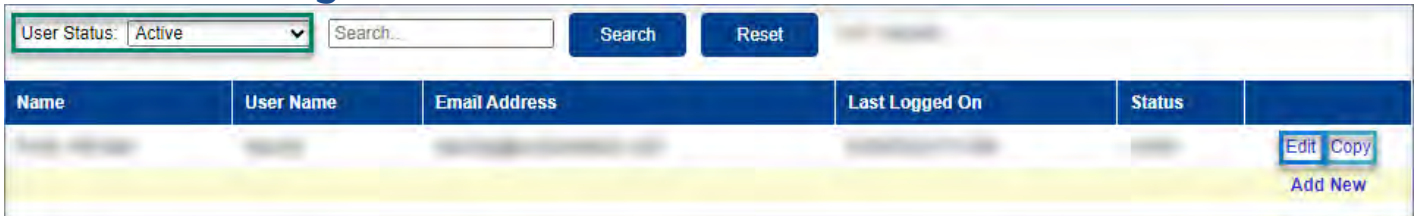
18. Select **Submit** to create the user.

Copy an Existing User

If you are adding a user with the same or similar profile as an existing user, you can use the **Copy** function, and modify only those things that are different about the new user.

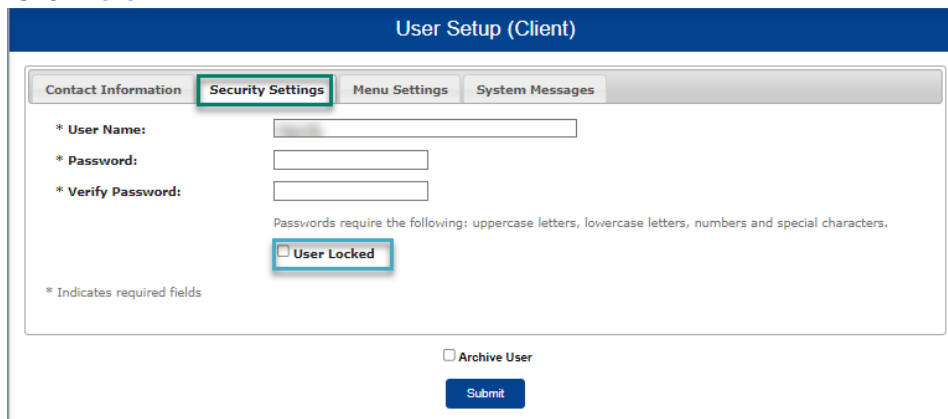
Note: You will still need to fill out the **Contact Information & Security Settings** tabs for the new user.

Unlock an Existing User



The screenshot shows the top section of the user management interface. At the top, there is a 'User Status' dropdown menu currently set to 'Active', a search bar, and 'Search' and 'Reset' buttons. Below this is a table with columns: Name, User Name, Email Address, Last Logged On, Status, and an empty column. The first row of the table is highlighted in yellow. In the bottom right corner of the table, there are 'Edit' and 'Copy' buttons, and an 'Add New' link below them.

1. Change **User Status** from Active to All.
2. Locate the user you would like to Unlock.
3. Click **Edit**.

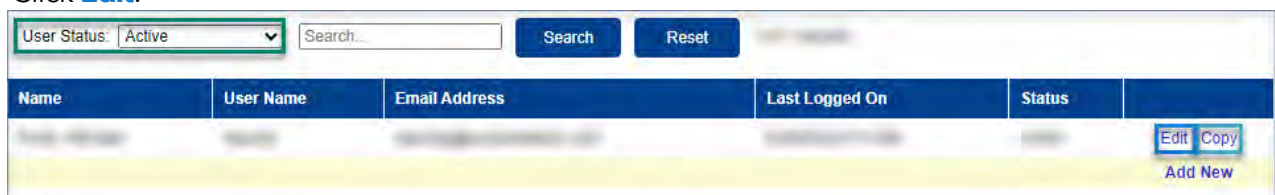


The screenshot shows the 'User Setup (Client)' form. The 'Security Settings' tab is selected and highlighted. The form contains fields for 'User Name', 'Password', and 'Verify Password'. Below these fields is a note: 'Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.' There is a checkbox labeled 'User Locked' which is currently unchecked. At the bottom of the form, there is an 'Archive User' checkbox and a 'Submit' button.

4. Click on the **Security Settings** Tab.
5. Unclick **User Locked**.
6. Click **Submit**

Archiving an Existing User

1. Locate the user you would like to Archive.
2. Click **Edit**.



This screenshot is identical to the one above, showing the top section of the user management interface with the 'User Status' dropdown set to 'Active' and the 'Search' button highlighted.

3. In the **Contact Information Tab**, locate to Archive User check box.
4. Click the **Archive User** check box.

User Setup (Client)

Contact Information

Security Settings

Menu Settings

System Messages

* First Name:

Middle Initial:

* Last Name:

* Email Address:

☐ Exclude From Email

Primary Phone Number:

Secondary Phone Number:

Mobile Number:

* Indicates required fields

☒ Archive User

Submit

5. Click

Submit

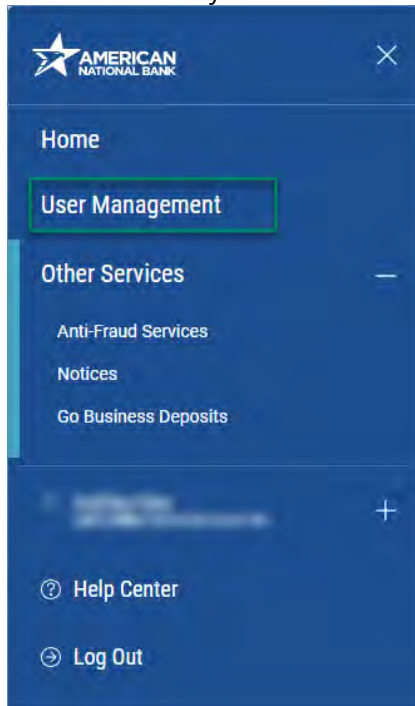
Go Business Deposit Administration

With the Remote Deposit platform, administrators create and maintain user profiles for employees within the organization, and grants privileges and roles allowing users to perform tasks in the system.

Adding a New User

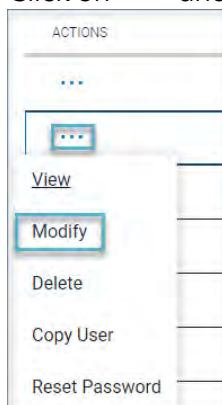
Administrators create users who will deposit checks, pull reports, or other tasks within the system on a daily basis. The Admin also updates a user's profile, unlocks a user's profile, and deletes a user's profile as needed.

1. Create or modify the user in **User Management** within ANB Go Business.

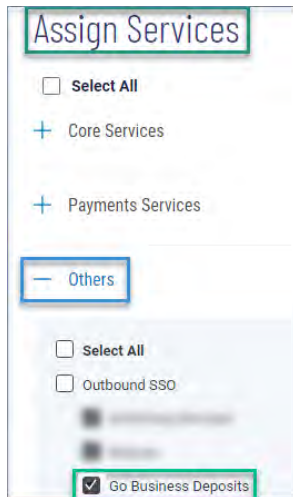


2. Follow the steps below to add the permissions in User Management.

- o Locate the user in **User Management**.
- o Click on **...** and Select **Modify**.



- o Click on **NEXT**
- o Under **Assign Services**, Expand the **Others** subsection and check the **Go Business Deposits** check box for this user.



- o Click on **NEXT**
- o Click on **NEXT**
- o Review your changes and Click on **SAVE**

3. Follow the steps below to add the user directly into the SmartPay application.

4. Log into ANB Go Business.

5. Select the three-line icon in the top left corner to open the Main Menu. 

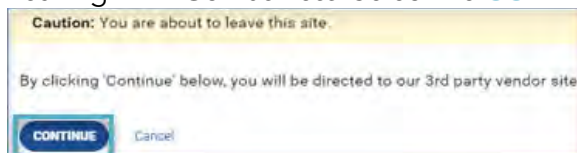
6. Select the **Other Services** link to expand the menu.

7. Click **Go Business Deposits**.

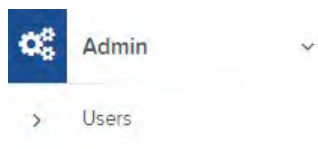
8. Click **Login**



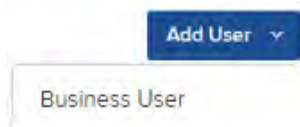
9. A warning popup box will appear alerting the user that they are logging into a new application and leaving ANB Go Business. Select the **CONTINUE** button.



10. Select **Admin | Users** from the left main menu.



11. From the left navigational bar, under the *User Admin* heading, select **Add User** then select **Business User**.



12. Fill out the *Add User Settings* and the *Privileges for this User* sections.

Add User Settings

- a. **Full Name** – Enter the first and last name of the user
- b. **User Name** – Enter the same User ID that the user uses to log into ANB Go Business
- c. **RDN ID** – Enter the users User Name
- d. **Email Address** – Enter the users Email address

Privileges for this User

- e. **Administrator** – Select this for any user that needs to have admin permissions.
- f. **Customer Services** – Select this to all new users.

Note: A temporary password is displayed at the bottom of the page. Because American National Bank utilizes the Single Sign-On, this temporary password is not needed.

Add User Settings		Privileges for this User	
<input checked="" type="checkbox"/> Enabled	<input checked="" type="checkbox"/> Authorized Caller	<input checked="" type="checkbox"/> e. Administrator	
Full Name *		<input checked="" type="checkbox"/> f. Customer Services	
a. Jane Doe			
User Name *			
b. JDoe			
User Location			
RDN ID *			
c. JDoe			
Email Address			
d. JDoe@gmail.com			
Auto Disable			
Dual Auth Amount			
0			
Dual Auth Status			
Approved			

Add

13. After you select privileges for this user, click **Add**.

14. Next you will need to select the roles and location(s) for the user. For a complete list, see *More Information on Privileges and Roles*, located below.

Enable RDN

- g. **Admin Permission** – Separate from the account administrator role. This role is required to access the *Tools* tab, which allows the user to delete an existing batch.
- h. **Receive Alert Emails** – Allows the user to receive deposit alert emails upon deposit.
- i. **Scan Items** – Allows the user to scan items through RDN.
- j. **View Deposits** – Allows the user to view deposits in RDN.
- k. **Export Deposits** – Allows the user to export items.
- l. **Receive Activation Emails** – Not applicable, do not check this box.
- m. **Create Deposits** – Check this box to allow the user to make deposits to EPS.
- n. **Edit Items** – Check this box to allow the user to be able to modify/fix batches.
- o. **Search** – This allows the user to be able to perform searches on the *Search* page.
- p. **View Notifications** – This allows the user to view any deposit messages coming from EPS, such as exceeded transaction limits.

Roles within the Administrator Privilege *(Only viewable if the Administrator Privilege is selected).*

- q. **Admin Permission** – Select this for any user that needs to have admin permissions.

Roles within the Customer Service Privilege *(Only viewable if the Customer Services Privilege is selected).*

- r. **Accounting** - All reporting Functionality.
- s. **RTG User / SERVER ONLY** - This isn't used and does not need selected.
- t. **Remote Deposit Now** - Access to the Remote Deposit Now platform.
- u. **Reconciliation Report** - All user to view Reconciliation Report.
- v. **Customer Data Privacy** - User can view the page and generate reports.
- w. **View Debits & Credits Report**-Allow the user to view/download the DB & CR pdf report.

Locations for this user

- x. **Location Name** – Review Location names and Enable as needed.

The screenshot displays the 'Update User Settings' interface, which is divided into several sections:

- Update User Settings:** Contains fields for 'Full Name', 'User Name', 'User Location', 'RON ID', 'Email Address', 'Auto Disable', 'Dual Auth Amount', 'Dual Auth Status' (set to 'Approved'), and 'Enable RON'. There are checkboxes for 'Enabled', 'Authorized Caller', and 'Enable RON'. A list of permissions is shown with checkboxes: Admin (g), Receive activation emails (h), Receive alert emails (i), Create deposits (j), Scan items (k), Edit items (l), View deposits (m), Search (n), Export items (o), and View notifications (p).
- Privileges for this User:** A table with columns 'Enabled' and 'Privilege'. It shows 'Administrator' (e) and 'Customer Services' (f) are enabled.
- Roles within the Administrator Privilege:** A table with columns 'Enabled', 'Role Name', and 'Description'. It shows 'Admin' (q) is enabled, with the description 'Merchant Administrator'.
- Roles within the Customer Services Privilege:** A table with columns 'Enabled', 'Role Name', and 'Description'. It shows 'Accounting' (r), 'RTG User / SERVER ONLY' (s), 'Remote Deposit Now' (t), 'Reconciliation Report' (u), 'Customer Data Privacy' (v), and 'View Debits & Credits Report' (w) are all enabled.
- Locations for this User:** A table with columns 'Enabled', 'Location Name', and 'Location Enabled'. It shows three locations, all of which are enabled (x).

At the bottom of the interface, there are buttons for 'Reset Password', 'Delete User', and 'Update'.

15. Select **Update** to finish assigning privileges and roles for this user

Note: If you wish to add more users at this time, select **List Users** from the left navigational bar before selecting the **Add Users** option, again. This step will need to be taken for each new profile you create.

Deleting a User's Profile

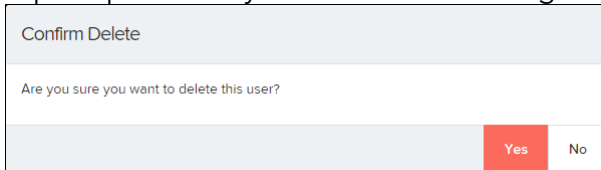
Deleting a user profile will remove it from the list of users and make it inaccessible.

Note: The user name for that profile cannot be utilized again for a different user. The profile will be categorized as a deleted user. To delete an admin user, you must first remove the *Administrator* role from that admin user's profile before completing the following steps.

1. Log in to the system and select **Admin**, then **Users** from the left main menu.
2. Select **Edit** for the user profile to delete.
3. Select **Delete User**.

Delete User

4. A prompt will ask you to confirm deleting a user. Select **Yes** to continue.

A dialog box titled "Confirm Delete" with the question "Are you sure you want to delete this user?". At the bottom right, there are two buttons: "Yes" (highlighted in red) and "No".

User Session Timeout


The system automatically logs off users who are inactive for at least 15 minutes. You receive two-minute a *Session Timeout Warning*. Click anywhere on the screen to remain logged in.

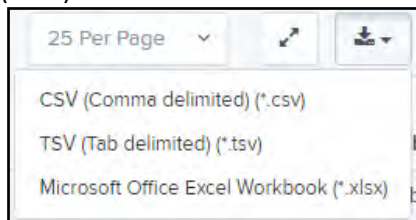
Remote Deposit Admin Reports




The administrator user within your organization will need to assign the (full) *Accounting* role under the *Customer Services* privilege for any users within your organization that will be working with the reporting functionality.

Reports include some new features for customizing the information displayed in each report.

Commonalities Among Reports

- Reports are generated in Central Time (CT).
- **Print**  is an option available for all reports.
- Exporting reports into a Microsoft® Office Excel® spreadsheet, a tab-delimited file (.TSV) or a comma delimited file (.CSV) is available.



- Select  **Full Screen** to view your report across your entire monitor screen.
- Select  **Filter** to view filters where you can search the report for alphanumeric entries. Deselecting will hide filter fields and strip the report of your alphanumeric search.
- Select  **Filter Columns** to bring a list of all the information columns available in the report. You may configure the list to have certain columns appear in the order you choose, or to hide columns from the report listing.
 - Use the **View** option to determine whether an informational column appears.
 - Use the **Prioritize** tools to change the order of a column in the report.

- o Use the **Freeze** tool to lock a column in place when viewing the report.

	View	Prioritize	Freeze
Create Date	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Location	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Custom Batch Id	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Batch Type	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Description	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Status	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your Count	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Received Count	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Received Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACH Deposit Date	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACH Deposit Count	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ACH Deposit Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C21 Deposit Date	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C21 Deposit Count	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C21 Deposit Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Deposit Count	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Deposit Amount	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Slip ID#	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reset Cancel Save Changes

Note: Report filter settings can be saved into a template for later use. However, it is recommended that you save the reports themselves by exporting them to a file saved on your computer.

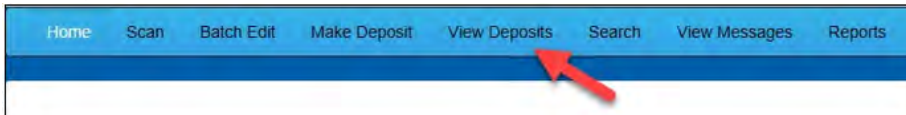
Reporting Privileges and Roles

The administrator user within your organization will need to assign the (full) *Accounting* role under the *Customer Services* privilege for any users within your organization that will be working with the reporting functionality.

Reports include new features for customizing the information displayed in each report.

Viewing Deposits

1. Select the **View Deposits** link at the top of the page to view batch/item information (shown below).



2. A list of deposits appears. To narrow your list of deposits, select a **Start Date** and **End Date** at the top of the page.

Start Date: 6/1/2018 End Date: 5/31/2018

Deposits

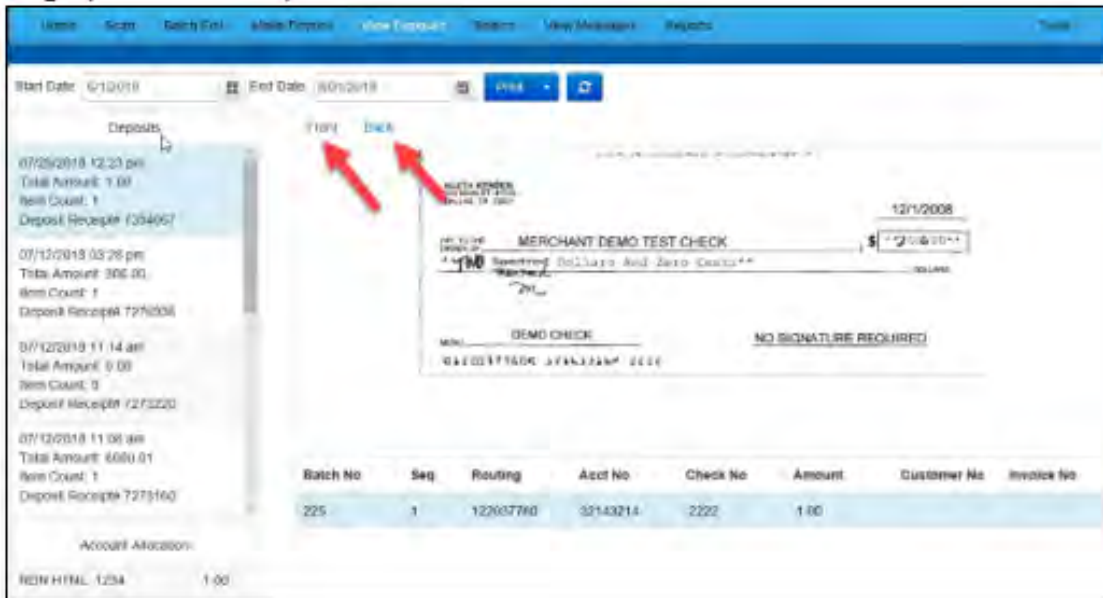
- 07/26/2018 03:23 pm
Total Amount: 1.00
Item Count: 1
Deposit Receipt# 7354867
- 07/12/2018 03:26 pm
Total Amount: 308.00
Item Count: 1
Deposit Receipt# 7376306
- 07/12/2018 11:14 am
Total Amount: 0.00
Item Count: 0
Deposit Receipt# 7273220
- 07/13/2018 11:08 am
Total Amount: 6000.01
Item Count: 1
Deposit Receipt# 7273160

Account Attention
RDH HTML: 1234 1.00

MERCHANT DEMO TEST CHECK
12/1/2008
\$ 200.00
DEMO CHECK
NO SIGNATURE REQUIRED
4420317506 37443444 2112

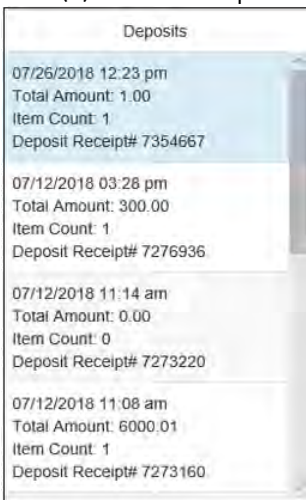
Batch No	Seq	Routing	Acct No	Check No	Amount	Customer No	Invoice No
325	1	42003760	3814314	222	1.00		

3. Select **Refresh** at the top of the page to view the deposit(s) within the date range.
4. To view the front and back side of a check image, select **Front** and **Back** from the tabs at the top of the image (shown below).

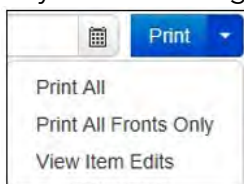


Printing Images of Items

1. From the *View Deposits* page, highlight which deposit to view from the left column. The item(s) for that deposit appear.



2. At the top of the page, select one of the below options for printing.
 - a. Select **Print** to print the front and back of the check currently highlighted.
 - b. Select the drop-down menu next to *Print* and click **Print All** to print the front and back images of all the items in the deposit.
 - c. Select the drop-down menu next to *Print* and click **Print All Fronts Only** to print only the front images of all the items in the deposit.



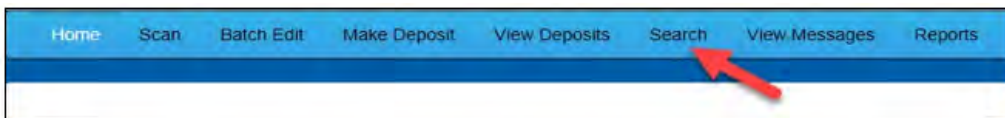
- From the **Print** option at the top of the page, select the drop-down menu next to *Print* and click **View Item Edits** to see which user(s) have edited transaction amounts for the deposit in the RDN application.



- A list of edits made to the transaction will display, along with the *Date*, *User* who edited the transaction, the name of the field (*Field Name*) that was altered in the transaction, the *Before Value* of the field, and the *After Value* of the field.

Searching for an Item

- To look for a specific item in the RDN application, select **Search** from the top of the page (shown below).



- To search for specific item, complete the search criteria fields displayed. For a range of items between certain dates, complete only the **Start Date** and **Stop Date** fields.

A screenshot of the search criteria form in the RDN application. The form contains several input fields: Start Date, Stop Date, Batch Number, Check Number, Routing Number, Check Acct Number, Amount, Customer Acct No., Invoice No., Invoice Number, and Unit Number. Red arrows point to the 'Start Date' and 'Stop Date' fields. Below the form is a table header with columns: Seq, Batch No., Check No., Amount, Cust Acct No., Invoice No., Deposit Date, and Deposit Confirm Code. At the bottom of the form are buttons for 'Reset', 'Print', and 'Search'.

- Select the **Search** link from the bottom of the page.



- The search results appear. Select an item to print or hold the **Shift** key on your keyboard to highlight multiple items in the list.

The screenshot displays the RDN application interface. On the left is a form with fields for Start Date (6/6/2018), Stop Date (6/6/2018), Batch Number, Check Number, Routing Number, Check Acct Number, Amount (0.00), Customer Acct No, Invoice No, and Unit Number. At the bottom of this form are buttons for Reset, Print, and Search. The main area shows a check image with the number 1562, a date of 6/22/2018, and a non-negotiable status. Below the check image is a table with the following data:

Seq	Batch No	Check No	Amount	Cust Acct No	Invoice No	Deposit Date	Deposit Confirm Code
1	203	1562	88.85			2018-06-24	7163170
2	203	2897	30.03			2018-06-24	7163170
3	203	2779	67.88			2018-06-24	7163170
4	203	122	82.15			2018-06-24	7163170
5	203	1723	87.14			2018-06-24	7163170

5. Select **Print** to print the front and back of a highlighted item. To print items, select the menu next to *Print* and then select **Print All**. Select **Print All Fronts Only** to print the front images of all items in the list.

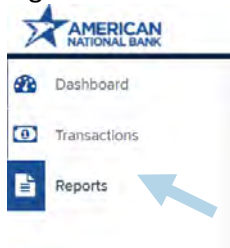
The screenshot shows a dropdown menu for the Print button. The menu options are: Print All, Print All Fronts Only, and View Item Edits. Below the menu are buttons for Reset, Print, and Search.

Note: Any Items That Are Voided in The Application Will Not Be Reflected in The RDN Application. See *Voiding a Transaction* for More Information.

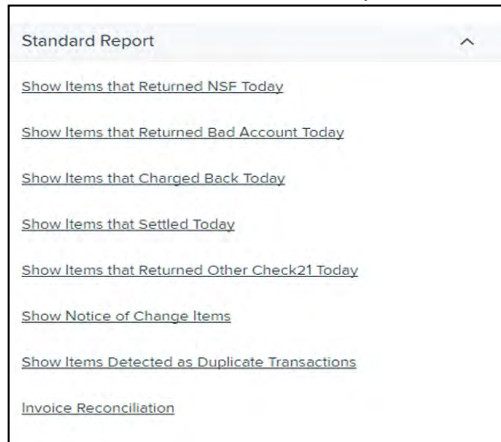
Standard Reports

Standard reports are pre-defined daily reports.

1. Log in and select the **Reports** tab from the left main menu.



2. Under the section *Standard Reports*, select the report you wish to run from the list displayed.



3. Once you select a report, it will run automatically with preset criteria in the report filters.
 - a. To make a temporary change to the report criteria:
 - Adjust any filters, as needed.
 - Select **Run Report**.
 - b. To make a permanent change (saving the report template):
 - Adjust any filters, as needed.
 - Adjust the name of the report and then select **Save to My Reports**.

Invoice Reconciliation Report

This report helps customers reconcile billing invoices with their transactions. It's located under the *Standard Reports* section of the *Reports* page.

To access the Invoice Reconciliation Report:

1. From the **Dashboard**, choose the **Reports** tab.
2. Select the **Invoice Reconciliation** link under *Standard Reports*. The date criteria screen appears.

A screenshot of the 'Invoice Reconciliation Report' page. At the top, the title 'Invoice Reconciliation Report' is centered. Below it is a subtitle: 'This page allows you to run invoice reconciliation reports.' Underneath the subtitle are two dropdown menus: 'Month' with 'March' selected and 'Year' with '2017' selected. At the bottom of the form is a large green button labeled 'Run Report'.

3. Select the month and year. The current or future month will not be available for selection. Only past months starting from March 2017 will be available for selection.
4. Click **Run Report**. An example of the report appears below.

Reports - Invoice Reconciliation Results

Transactions matching your query:

Page 1 of 2
Records 1 - 25 of 27
25 Per Page

Event Occurred	Event Type	Description	Status	Name On Account	Transaction Number	Ref. Number	Amount	Payment Origin	Customer Number	Location ID	Location Name	Originated As...
08/01/2017 12:00:00 AM CT	Originated		Processed	Jack Henry	20170801-1	T:12345	\$6.78	Original Signature			JHA, Inc.	ACH
08/01/2017 12:00:00 AM CT	Originated		Processed	Jack Henry	20170801-2	T:12346	\$6.42	Original Signature			JHA, Inc.	ACH
08/01/2017 12:00:00 AM CT	Originated		Processed	Jack Henry	20170801-3	T:12347	\$7.87	Original Signature			JHA, Inc.	ACH
08/04/2017 12:00:00 AM CT	Originated		Processed	Jack Henry	20170804-1	T:12348	\$100.02	Original Signature	123321		JHA, Inc.	ACH
08/07/2017 12:42:26 PM CT	Processed		Processed	Jack Henry	20170807-1	T:12355	\$2.00	Mailed In			JHA, Inc.	Image Replace...

The report can be filtered, printed and exported. As shown in the following image, you may use filters in the Event Type drop-down menu to tie specific types of transactions to line items on invoices, such as *Unauthorized* or *Returned NSF*, for example.

Recurring Payment Reports

There are two recurring payment reports available: *Show Recurring Payments That Are Disabled* and *Recurring Payments Due*. Each report lists previous and/or current accounts set up on a recurring payment or credit plan.

Recurring Payment Report

Show Recurring Payments That are Disabled

Recurring Payments Due

Recurring Payments That Are Disabled

The *Recurring Payments That Are Disabled* report lists those accounts that no longer have funds being debited from or credited to their accounts.


1. Log in and select **Reports**.
2. Under the heading *Recurring Payment Reports*, select **Show Recurring Payments That Are Disabled**.
3. The *Recurring Payments Reports* page appears. Select a **Location** from where to pull information for the report.

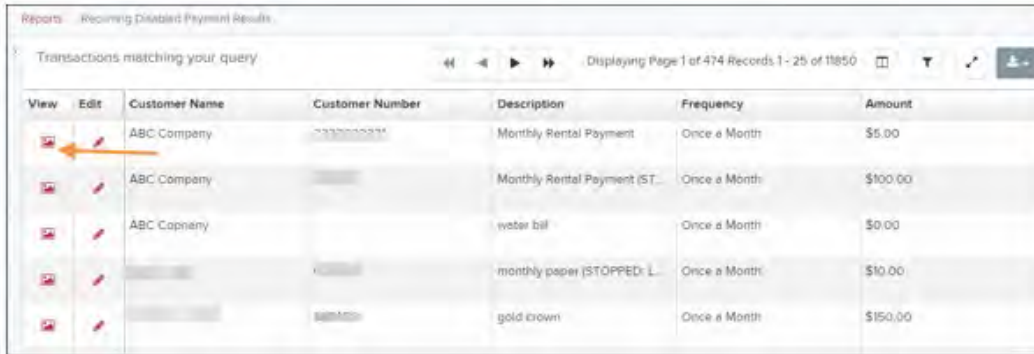
Recurring Payment Reports











This page allows you to run recurring payment reports.

Location ID

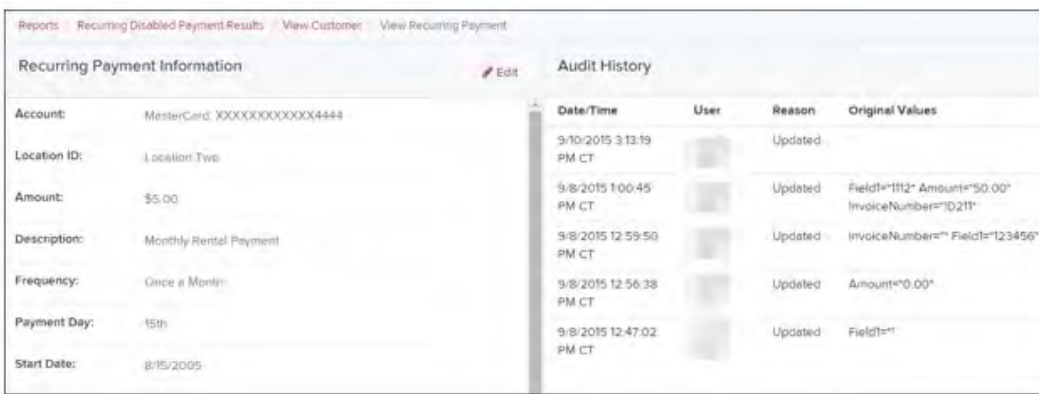
View Disabled Recurring Payments

4. Select **View Disabled Recurring Payments**. The recurring payments that are disabled appear. Select  **View** to see the recurring payment details.



View	Edit	Customer Name	Customer Number	Description	Frequency	Amount
		ABC Company	XXXXXXXXXX	Monthly Rental Payment	Once a Month	\$5.00
		ABC Company	XXXXXXXXXX	Monthly Rental Payment (ST...	Once a Month	\$100.00
		ABC Company	XXXXXXXXXX	water bill	Once a Month	\$0.00
		XXXXXXXXXX	XXXXXXXXXX	monthly paper (STOPPED: L...	Once a Month	\$10.00
		XXXXXXXXXX	XXXXXXXXXX	gold crown	Once a Month	\$150.00

The *Recurring Payment Information* page appears, with the *Audit History*. Select the **Edit** option to make any changes to the information for this transaction. The **Edit** option is also available from the main results page.



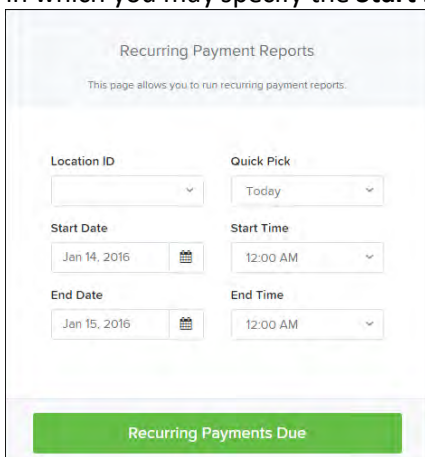
Recurring Payment Information		Audit History			
Account:	MasterCard: XXXXXXXXXXXXXXX4444	Date/Time	User	Reason	Original Values
Location ID:	Location Two	9/10/2015 3:13:19 PM CT		Updated	
Amount:	\$5.00	9/8/2015 1:00:45 PM CT		Updated	Field1="1112" Amount="50.00" InvoiceNumber="10211"
Description:	Monthly Rental Payment	9/8/2015 12:59:50 PM CT		Updated	InvoiceNumber="" Field1="123456"
Frequency:	Once a Month	9/8/2015 12:56:38 PM CT		Updated	Amount="0.00"
Payment Day:	15th	9/8/2015 12:47:02 PM CT		Updated	Field1=""
Start Date:	8/15/2005				

5. Select **Update** to save all changes.

Recurring Payments Due Report

The *Recurring Payments Due* report is a date range report that lists all accounts with active recurring payments set up. This report lists the descriptions and schedule of future payment dates.

1. Log in and select **Reports**.
2. Under *Recurring Payment Report*, select **Recurring Payments Due**.
3. The *Recurring Payment Reports* page appears. Select a location from which to pull information for this report. Select a date range using either the **Quick Pick** option with a list of pre-set date ranges, or the manual option in which you may specify the **Start Date** and **Start Time**, and the **End Date** and **End Time** options.



Recurring Payment Reports

This page allows you to run recurring payment reports.

Location ID:

Quick Pick:

Start Date:

Start Time:

End Date:

End Time:

Recurring Payments Due

4. Select **Recurring Payments Due**. The system will generate a list of payments that have set up a recurring arrangement.

Reports Recurring Payments Due Results

Transactions matching your query

Displaying Page 1 of 5 Records 1 - 25 of 117

View	Edit	Customer Name	Customer Number	Description	Frequency	Amount	No Of
				Automation Test	Once a Month	\$100,000,000.00	0
				PV Recurring Payment Test	Twice a Year	\$4.89	9
				PV Recurring Payment Test	Twice a Year	\$5.89	9

- a. Select **Edit** to edit this payment on the *Edit Recurring Sale* page.
- b. Select **View** to see more information about this payment on the *View Recurring Payment* page.


Bill Pay Administration

Adding a new User

There are two steps to adding new users in Bill Pay.

1. First, create or modify the user in User Management, adding the Bill Pay permission for the user.
2. Follow the steps below to add the user directly into the Bill Pay application.

Accessing Bill Pay

1. Log into ANB Go Business.
2. Select the three-line icon in the top left corner  to open the Main Menu.
3. Select Bill Pay.
4. Select the **LOGIN** button. This will redirect the user to the Remote Deposit application.

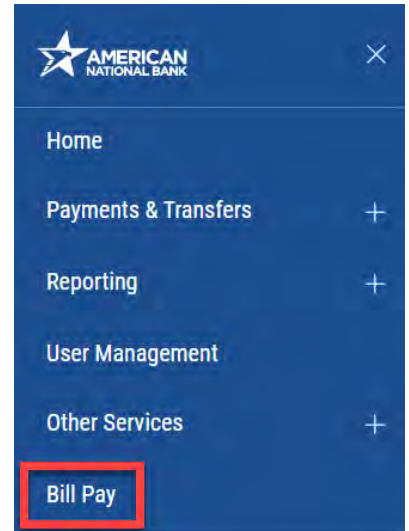
Log in to Bill Payment



5. A warning popup box will appear alerting the user that they are logging into a new application and leaving ANB Go Business. Select the **CONTINUE** button.

Caution: You are about to leave this site.

















By clicking 'Continue' below, you will be directed to our 3rd party vendor site.



Managing Users in Bill Pay

From the Manage Users menu, admins can view a list of users and complete basic admin functions including the following:

1. Creating New Users
2. Editing Users
3. Modifying Permissions
4. Deleting Users

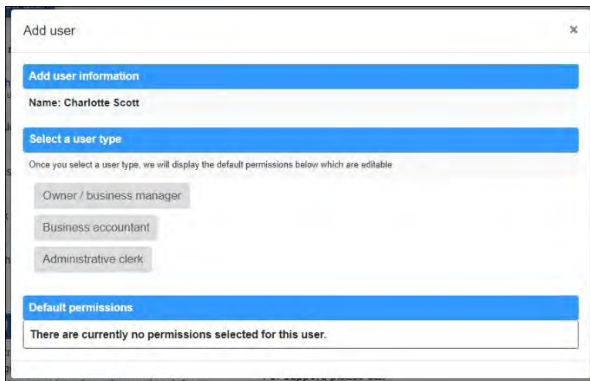
Manage users						
+ New user						
Last name	First name	User ID	Last login			
Smith <small>Primary User</small>	Laurie	41520201050687 0	3/19/2020	 Edit	 Permissions	 Delete
Winslow	Frank	41520201050687 0-3	4/13/2020	 Edit	 Permissions	 Delete
Johnson	Joe	41520201050687 0-6	3/27/2020	 Edit	 Permissions	 Delete
Cook	Jim	41520201050687 0-7	4/10/2020	 Edit	 Permissions	 Delete
 Smith	Suzy	41520201050687 0-8	4/14/2020	 Edit	 Permissions	 Delete

Creating New Users in Bill Pay

Note: This is only applicable to institutions using Dual Sign-On. Users signing into Bill Pay directly from the link in ANB Go Business will not need to manually add new users. These users just need to have Bill Pay added to ANB Go Business through the User Management workflow.

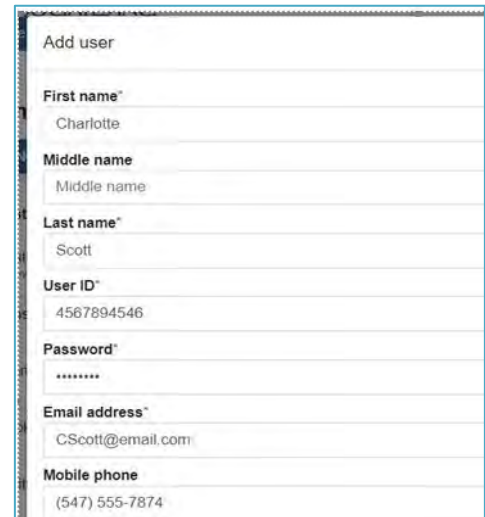
To add users signing in externally:

1. Navigate to Bill Pay.
2. Go to the Manage Users screen.
3. Select the top button that says "New user."
4. Complete the necessary information on the form.
5. Select Next.
6. Choose the User Type.
7. The applicable permissions for that user type will display.
8. Select Submit.



The screenshot shows the 'Add user' form with the following fields and options:

- Add user information:** Name: Charlotte Scott
- Select a user type:** Owner / business manager, Business accountant, Administrative clerk
- Default permissions:** There are currently no permissions selected for this user.



The screenshot shows the 'Add user' form with the following filled-in details:

- First name:** Charlotte
- Middle name:** Middle name
- Last name:** Scott
- User ID:** 4567894546
- Password:** *****
- Email address:** CScott@email.com
- Mobile phone:** (547) 555-7874

Editing and Unlocking Users

1. Find the user in the Manage User screen.
2. Select the Edit button.
3. Make the necessary modifications.

Note: The User ID and password are required fields, but the user does not actually need to enter these credentials when signing in to Bill Pay using the direct link from ANB Go Business.

4. To unlock a user, select the **"Unlock user"** toggle button at the bottom of the page.
5. Select Save Changes.



Last name	First name	User ID	Last login	
Smith	Laurie	41520201050887	3/19/2020	Edit Permissions Delete

Modifying User Permissions

1. Find the user in the Manage User screen.
2. Select the Permissions button.

[Permissions](#)

3. Select the tabs across the top of the page to view and modify Bill Pay permissions.

Note: If **Designate Pay from Accounts** is turned on for a sub user, any new pay-from accounts must be manually assigned by selecting the checkbox.

The screenshot shows the 'User Information' and 'Current Permissions' sections for a user named Suzy Smith. The 'User Information' section includes fields for 'User name' (Suzy Smith) and 'User type' (Custom), along with a 'Restore Permissions' button. Below this is a navigation bar with buttons for 'User information', 'Payments & payroll', 'Transfers', 'Payees', 'Options', 'Message center', and 'Approve'. The 'Current Permissions' section is divided into two columns. The left column lists permissions under categories: Payments (Schedule Bill Payments (all), Schedule Email Payments(all), Establish Payment Caps(all), Tax Payments, Designate Pay From Accounts, Payment History), Payroll (Payroll Deposits, Add Employees), Transfers (Add Transfer Accounts, Schedule Transfers (all), Establish Transfer Caps (all), Transfer History), and Payees (Manage Payees). The right column lists permissions under categories: Options (Access Reports, Update Company Info, Manage Billpay Users, Manage Pay From Accounts, Schedule Reminders), Message Center (Access Message Center), and Approve Authority (Approve Transactions). A 'Designate Pay From Accounts' checkbox is highlighted with a red 'X'.

Category	Permission	Status
Payments	Schedule Bill Payments (all)	✓
	Schedule Email Payments(all)	✓
	Establish Payment Caps(all)	✓
	Tax Payments	✗
	Designate Pay From Accounts	✗
	Payment History	✓
Payroll	Payroll Deposits	✗
	Add Employees	✗
Transfers	Add Transfer Accounts	✓
	Schedule Transfers (all)	✓
	Establish Transfer Caps (all)	✓
	Transfer History	✓
Payees	Manage Payees	✓
Options	Access Reports	✓
Options	Update Company Info	✗
	Manage Billpay Users	✗
	Manage Pay From Accounts	✓
	Schedule Reminders	✓
Message Center	Access Message Center	✓
Approve Authority	Approve Transactions	✓

Delete Bill Pay User

Note: This is only applicable to institutions using Dual Sign-On. Users signing into Bill Pay directly from the link in ANB Go Business will not need to manually add new users. These users just need to have Bill Pay removed from ANB Go Business through the User Management workflow

The screenshot shows the 'Manage users' screen. At the top left is a 'New user' button. Below it is a table with columns: Last name, First name, User ID, Last login, Edit, Permissions, and Delete. The table contains one user: Smith, Laurie, 41520201050687, 3/19/2020. The 'Delete' button for this user is highlighted with a yellow box.

Last name	First name	User ID	Last login	Edit	Permissions	Delete
Smith	Laurie	41520201050687	3/19/2020			

1. Find the user in the Manage User screen.
2. Select the Delete button.

ESI Notices Administration

The Notices section of ANB Go Business allows you to manage what notices you receive on your accounts and allows for additional recipients to receive copies of notices that are generated.

Navigate Notices Admin

1. Log into ANB Go Business.
2. Select the three-line icon in the top left corner to open the Main Menu.
3. Select the Other Services link to expand the menu.
4. Select Notices.
5. Select the **LOGIN** button. This will redirect the user to the Remote Deposit application.

Log in to Notices



6. A warning popup box will appear alerting the user that they are logging into a new application and leaving ANB Go Business. Select the **CONTINUE** button.

A screenshot of the 'User Setup (Client)' form. The form has four tabs: 'Contact Information', 'Security Settings', 'Menu Settings', and 'System Messages'. The 'Contact Information' tab is active, showing fields for First Name, Middle Initial, Last Name, Email Address, Primary Phone Number, and Mobile Number. A yellow box highlights the 'Mobile Number' field. Below the fields is a note: '= Indicates required fields'.

7. The first screen you will see when logging into the Notices menu the "Email Settings" screen is. We recommend that you use an internal distribution group to receive email notifications, alerting you and your team that there are notices available.

A screenshot of the 'Email Settings' screen. At the top is the American National Bank logo. Below it are tabs: 'e-Statements/Notices', 'Sign Up/Changes', 'Email Settings', 'Additional Recipients', and 'Continued'. The 'Email Settings' tab is active. The screen displays a message: 'Your email address doesn't match the address we have on file (). You may want the bottom of the bottom of the page to update your recorded information.' Below this, there are two sections: 'All documents will be sent to the following email address:' with a text field containing 'in@anb.com', and 'All authorized email will contain the following account address:' with a dropdown menu showing 'American National Bank'. At the bottom is a 'Save Settings' button.

Note: If you have multiple admins, each admin will have the ability to make changes to this screen, but any changes are applied at the company level. These are not user specific, and any changes should be coordinated between your Online Administrators

8. To retrieve Notices for your accounts, go to the e-Statements/Notices tab and select an account to view. Available notices will then display.
9. As an Online Administrator, you can manage which accounts and notices you receive on the Sign Up/Changes tab. Simply expand the account you would like to Enroll/Modify and then select the appropriate Notice.
10. You can add additional recipients within the Notices section of ANB Go Business so that they are notified of any new Notices generated. Navigating to the Additional Recipients tab, select the Add Additional Recipients button.
11. You will then need create a Username, input an email address, and assign an Access PIN. You will then need to determine which Notices this new recipient will have access to view.

