AMERICAN NATIONAL BANK.

ANB Go Business Administration Guide

Treasury Services
833-774-6897
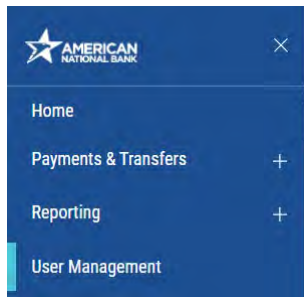**TS@anbank.com**

Table of Contents

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.

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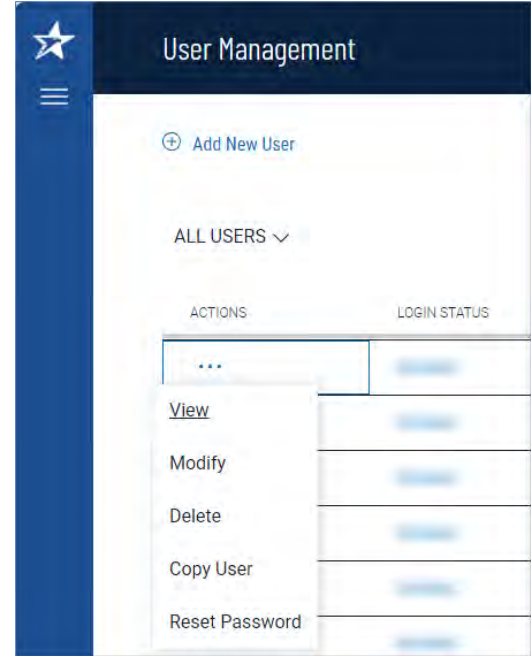
You can change the format in which User Maintenance information is displayed. To see the information displayed in Tiles rather than List format, click the left side of the List/Tiles toggle icon 🔵⬜.

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.

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.
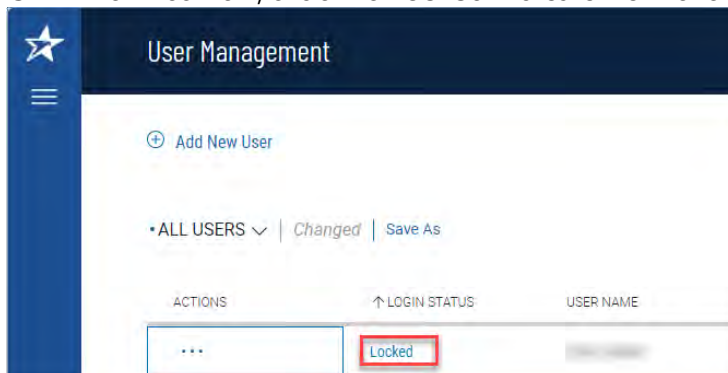
To lock a user

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.
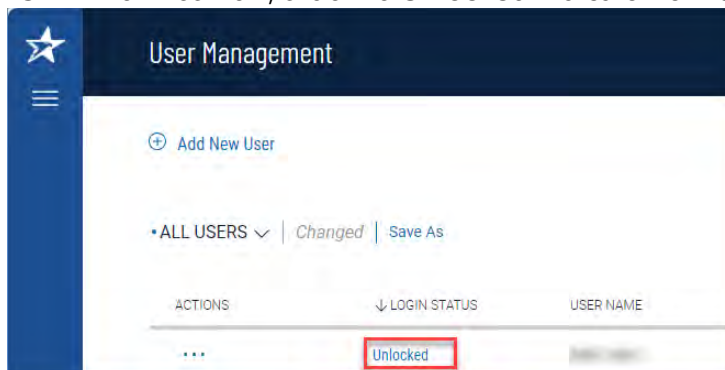
Audit Report

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 monitory user activity.

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

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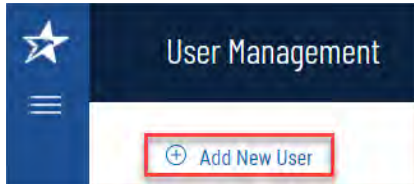
3. This takes the admin into the **User Workflow**.

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

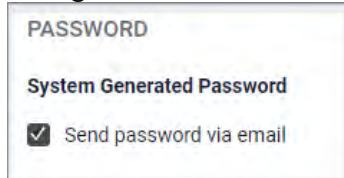Complete the required information:

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.

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.
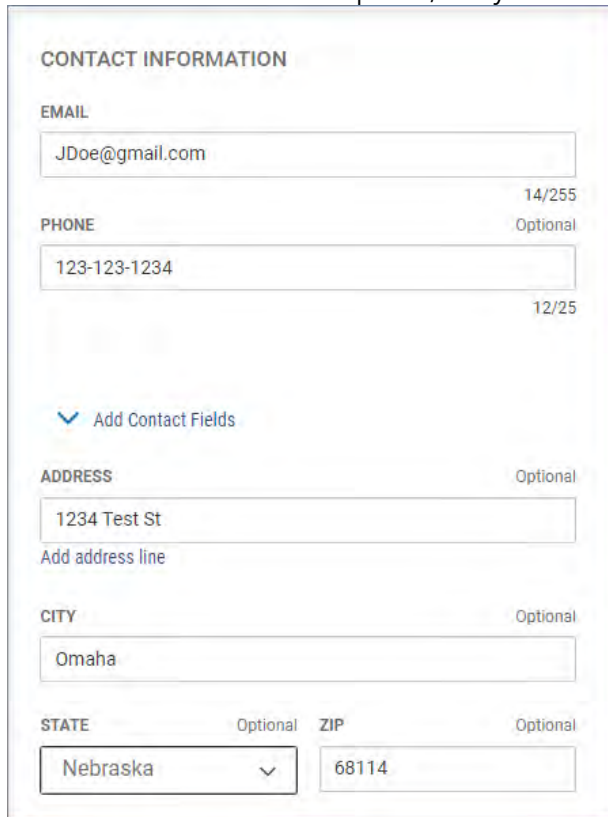
PASSWORD

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

123-123-1234

12/25

∨ Add Contact Fields

ADDRESS   Optional

1234 Test St

Add address line

CITY   Optional

Omaha

STATE   Optional   ZIP   Optional
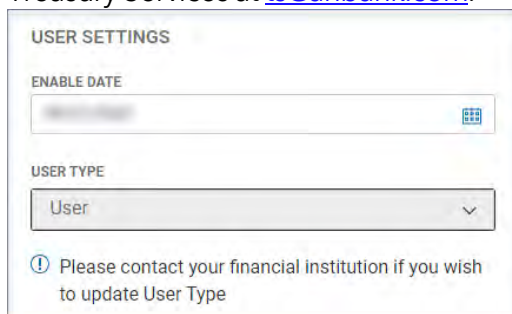
Nebraska   ∨   68114

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.
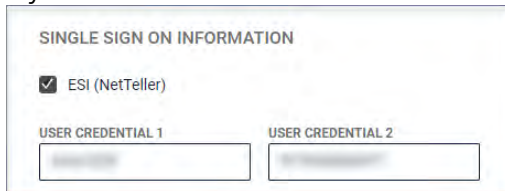
USER SETTINGS

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.

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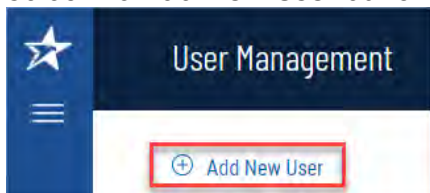
3. This takes the admin into the **User Workflow**.
4. Complete the **Define User** page. Select the **Next** button at the bottom right.
5. On the top left side fo the Entitlements page, select the dropdown menu underneath the heading **Permissions Copied From**.
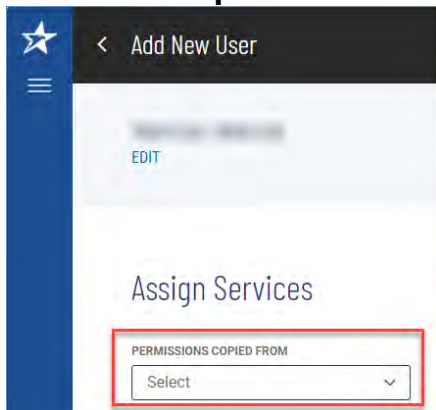

6. Choose the user whose permissions should be copied for the new user.
7. Modify permissions and services as necessary and continue through the User Workflow.
    Note: Another option for creating a new user by copying an existing user involves using the copy feature in the Action Dots.

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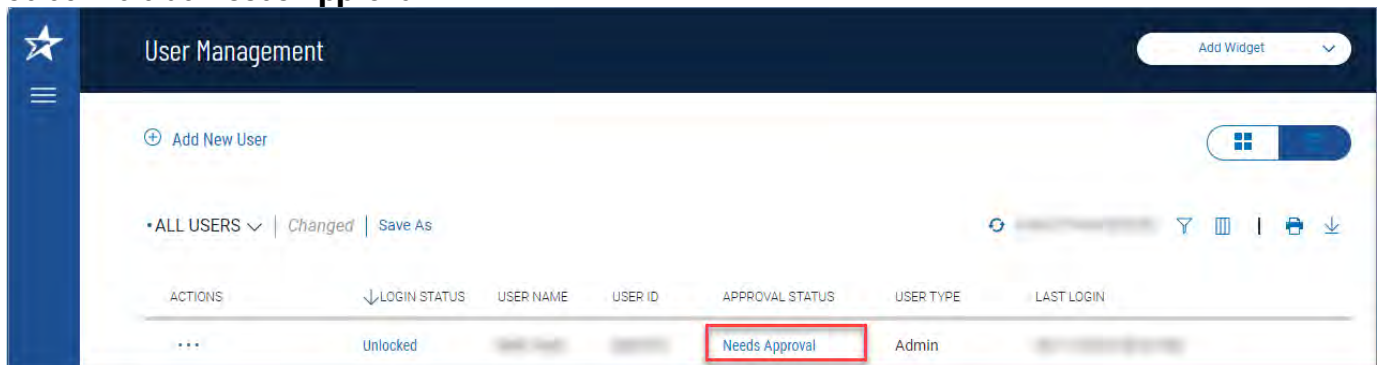
6. The next screen allows you to review the new user's permissions or the user's modifications.
7. After reviewing, select the appropriate **Approve** or **Reject** at the bottom of the screen.

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.
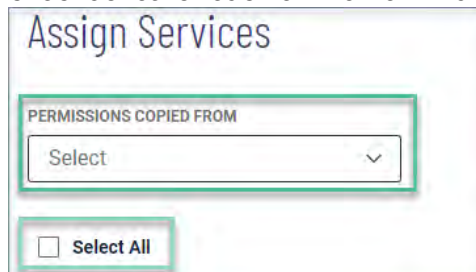
Core Services

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.

    a. Check the Electronic Report Delivery box.
    b. 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.

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.

Payment

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

    a. Check the Payment box under the Loans heading if the user should have these permissions.
    b. 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.

    a. Check the View Only box under the Loans heading if the user should have these permissions.
    b. 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.

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.

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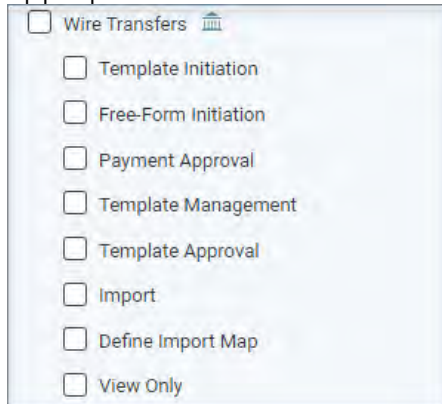
ACH Permissions Tab
After selecting the appropriate services, select the ACH Permissions tab in the Accounts section.

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).

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.

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.

Payments Services (Select)

Payee Directory

The Payee Directory is where recipients for ACH and wire payments are stored in the Select market segment.
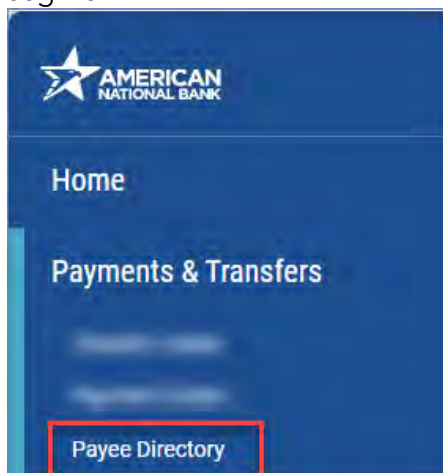
Manage Payee
This allows service allows the user to add and modify the payment or collections information for individuals, businesses, and employees.

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.
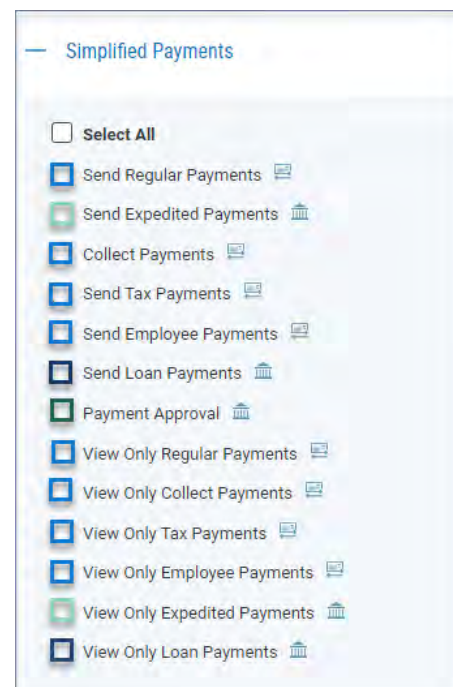
Assign ACH Permissions

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

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 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.

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.

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.

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.

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.

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.

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.

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.

Positive Pay Administration
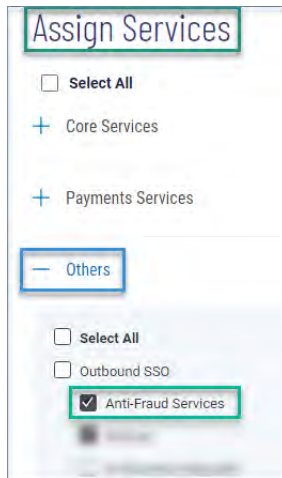
Adding a new User

1. Create or modify the user in **User Management** within ANB Go Business.
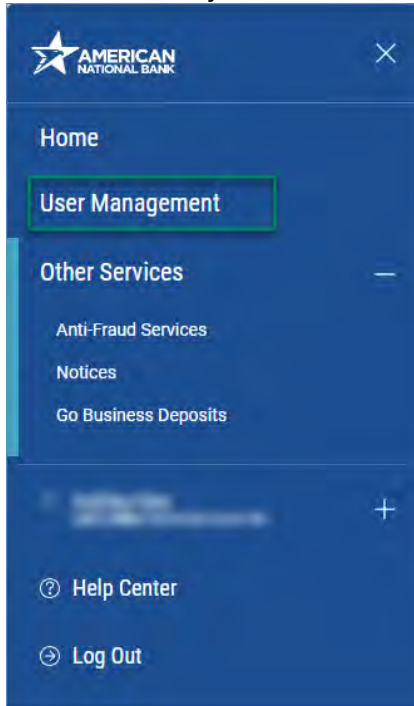
2. Follow the steps below to add the user in User Management.
   o Locate the user in **User Management**.
   o Click on ••• and Select **Modify**.
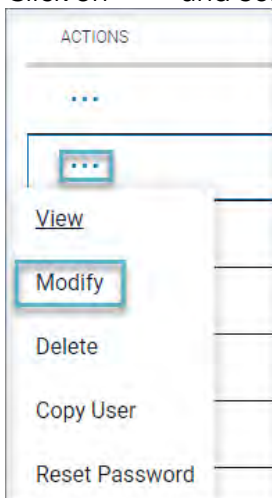
   o Click on NEXT
   o Under **Assign Services**, Expand the **Others** subsection and check the **Anti-Fraud Services** check box for this user.
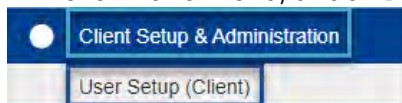
- o Click on **NEXT**
- o Click on **NEXT**
- o Review your changes and Click on **SAVE**

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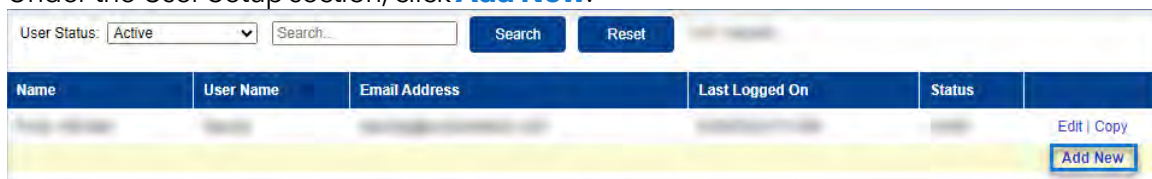
5. In the left-hand menu, under **Client Setup & Administration**, select **User Setup (Client)**.

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

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

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

9. Fill out the **User Name**, **Password** and **Verify Password** Fields:
    a. **User Name:** Enter the first initial followed by the last name of the user (i.e., JDoe).
    b. **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.

10. Fill out the Assigned Account section:
    a. 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.
    b. If you would like to Add All accounts, select **Add All**.
    c. If you would like all new accounts to automatically be added to this user, select **Assign all new accounts to this user**.

11. Fill out the **Transaction Data User Rights** section:
    a. 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**.
    b. 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 i**f 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.
    c. Select **Allow user to decision exceptions** if not selected already.

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.

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

14. Select the **Menu Settings** tab and select the appropriate option:
   a. To assign <u>all</u> permissions, Check the **Assign all menu options from this template**.
   b. To assign <u>specific</u> 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.

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

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
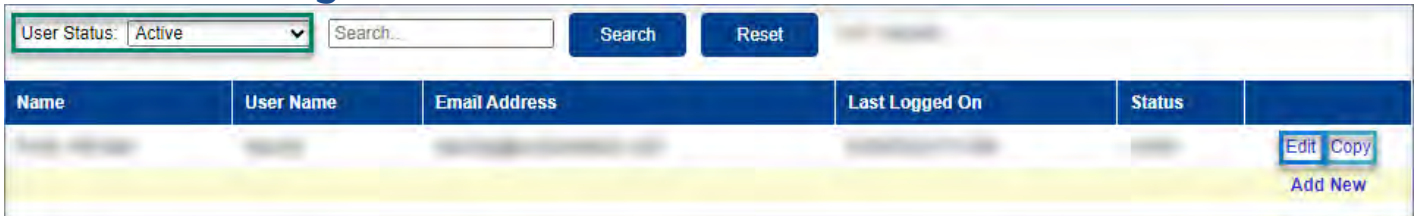
18. Select ![Submit] to create the user.

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.
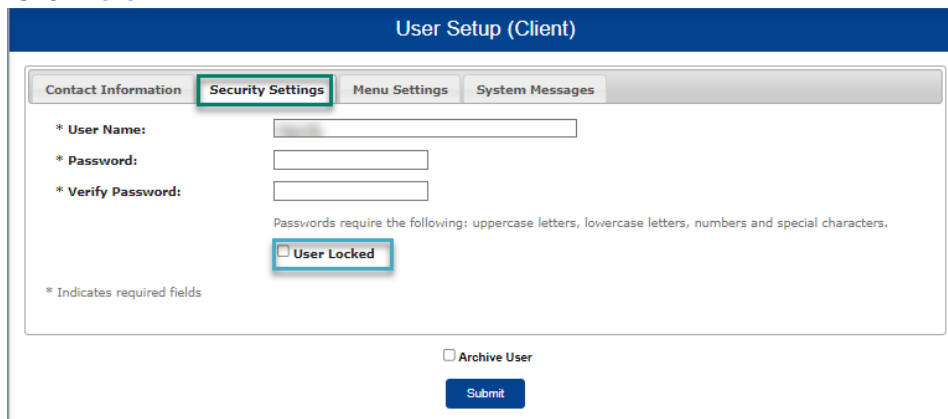
Unlock an Existing User

1. Change **User Status** from Active to All.
2. Locate the user you would like to Unlock.
3. Click **Edit**.
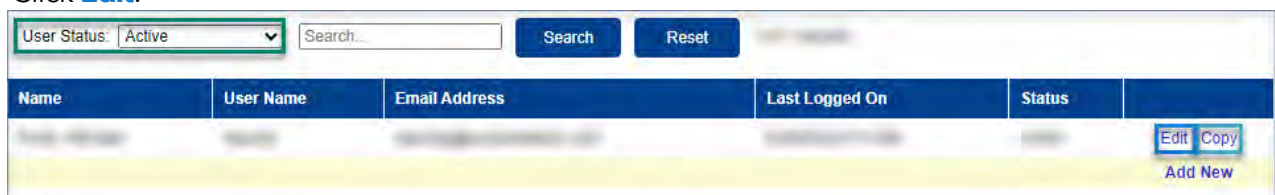
4. Click on the **Security Settings** Tab.
5. Unclick **User Locked**.
6. Click [Submit]

Archiving an Existing User

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

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.
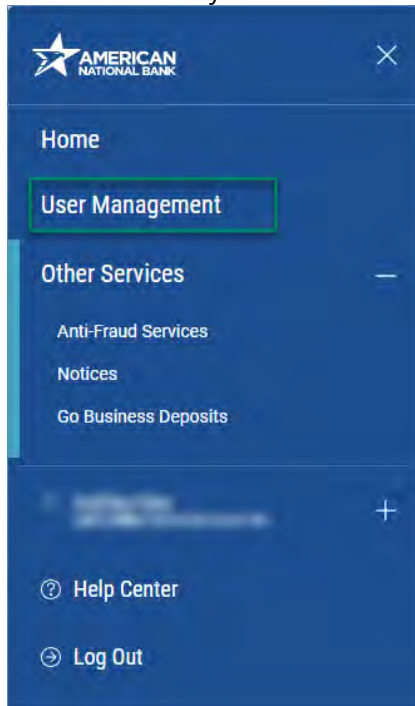
2. Follow the steps below to add the permissions in User Management.
   - Locate the user in **User Management**.
   - Click on ••• and Select **Modify**.
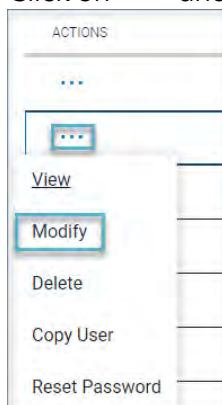
   - Click on NEXT
   - Under **Assign Services**, Expand the **Others** subsection and check the **Go Business Deposits** check box for this user.
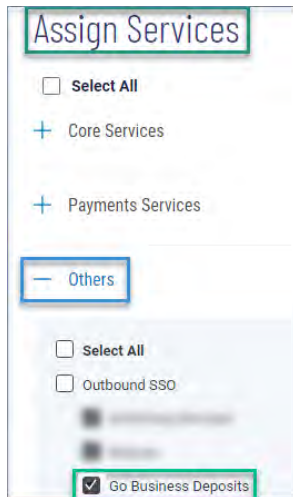
- o Click on **NEXT**
- o Click on **NEXT**
- o Review your changes and Click on **SAVE**

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.
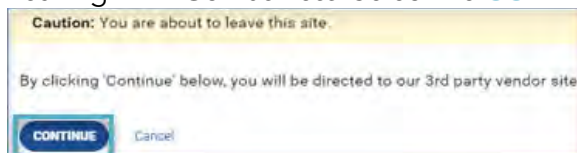
10. Select **Admin | Users** from the left main menu.
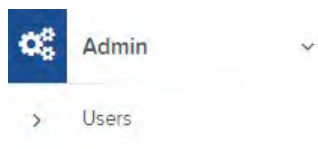
11. From the left navigational bar, under the *User Admin* heading, select **Add User** then select **Business User**.
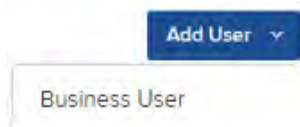
12. Fill out the *Add User Settings* and the *Privileges for this User* sections.
    Add User Settings
    a. **Full Name** – Enter the first and last name of the user
    b. **User Name** – Enter the same User ID that the user uses to log into ANB Go Business
    c. **RDN ID** – Enter the users User 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.

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 Reconiliation 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.

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
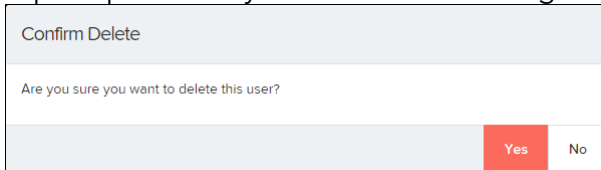
Deleting a user profile will remove it from the list of users and make it inaccessible.
Note: The user name for that profile cannot be utilized again for a different user. The profile will be categorized as a deleted user. To delete an admin user, you must first remove the *Administrator* role from that 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.

   Confirm Delete

   Are you sure you want to delete this user?

   Yes   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.

   25 Per Page

   CSV (Comma delimited) (*.csv)

   TSV (Tab delimited) (*.tsv)

   Microsoft Office Excel Workbook (*.xlsx)
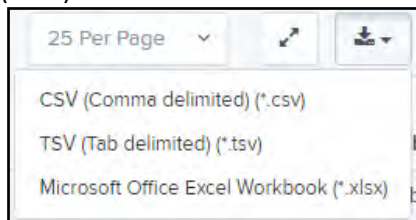
- Select [↗] **Full Screen** to view your report across your entire monitor screen.
- Select [▼] **Filter** to view filters where you can search the report for alphanumeric entries. Deselecting will hide filter fields and strip the report of your alphanumeric search.
- Select [▥] **Filter Columns** to 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.
  - o Use the **View** option to determine whether an informational column appears.
  - o 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.

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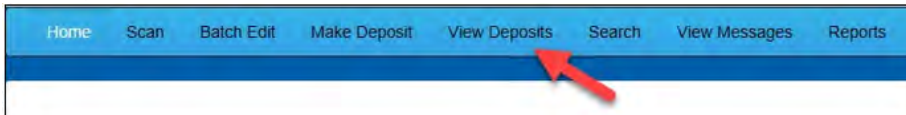
2. A list of deposits appears. To narrow your list of deposits, select a **Start Date** and **End Date** at the top of the page.

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).
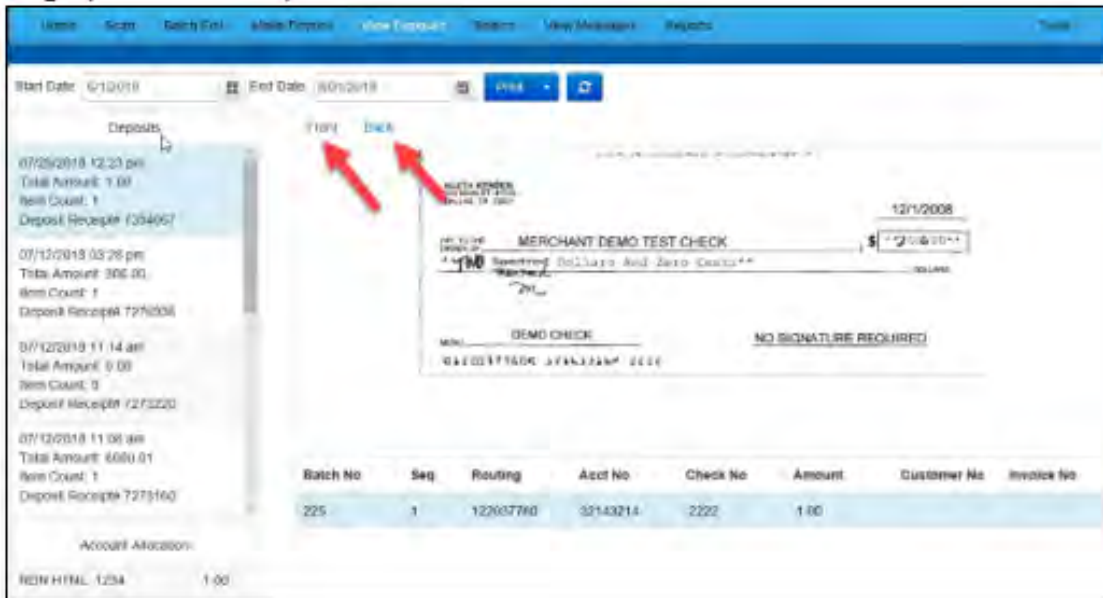
Printing Images of Items

1. From the *View Deposits* page, highlight which deposit to view from the left column. The item(s) for that deposit appear.
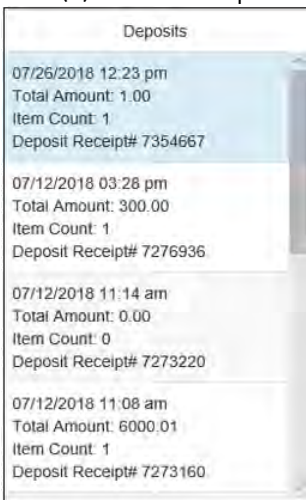
2. At the top of the page, select one of the below options for printing.
    a. Select **Print** to print the front and back of the check currently highlighted.
    b. Select the drop-down menu next to *Print* and click **Print All** to print the front and back images of all the items in the deposit.
    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.
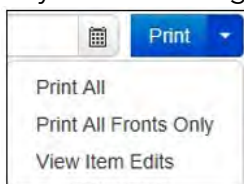
3. From the **Print** option at the top of the page, select the drop-down menu next to *Print* and click **View Item Edits** to see which user(s) have edited transaction amounts for the deposit in the RDN application.

4. 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

1. To look for a specific item in the RDN application, select **Search** from the top of the page (shown below).
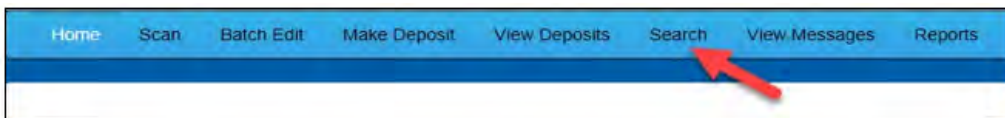
2. To search for specific item, complete the search criteria fields displayed. For a range of items between certain dates, complete only the **Start Date** and **Stop Date** fields.

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

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

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.

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.
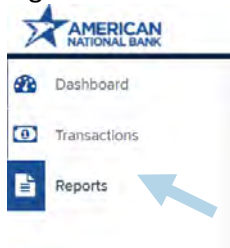
2. Under the section *Standard Reports*, select the report you wish to run from the list displayed.
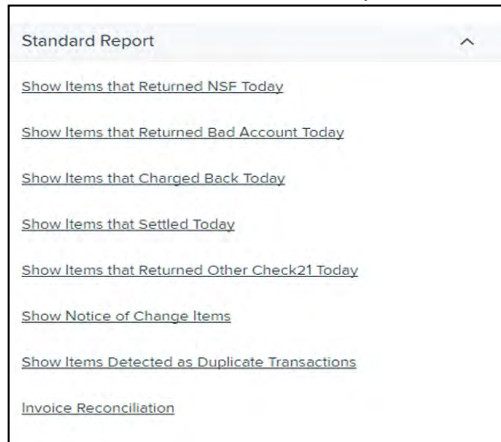
3. Once you select a report, it will run automatically with preset criteria in the report filters.
   a. To make a temporary change to the report criteria:
      - Adjust any filters, as needed.
      - Select **Run Report**.
   b. To make a permanent change (saving the report template):
      - Adjust 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.

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.

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:12395	$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.
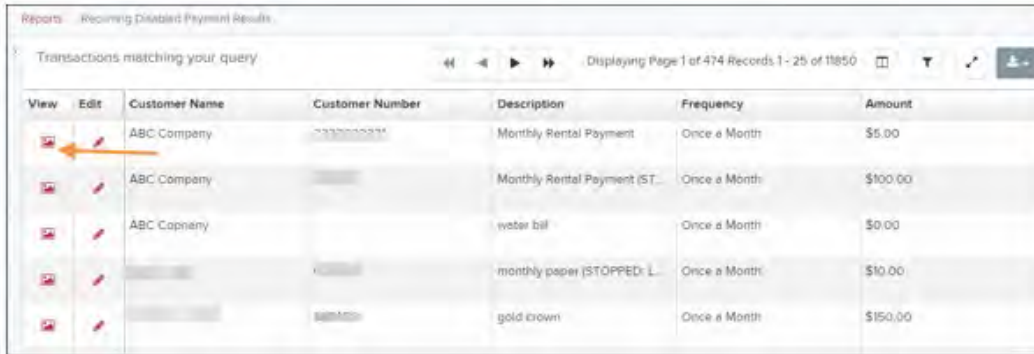
Recurring Payment Reports

This page allows you to run recurring payment reports.

Location ID

[⌄]
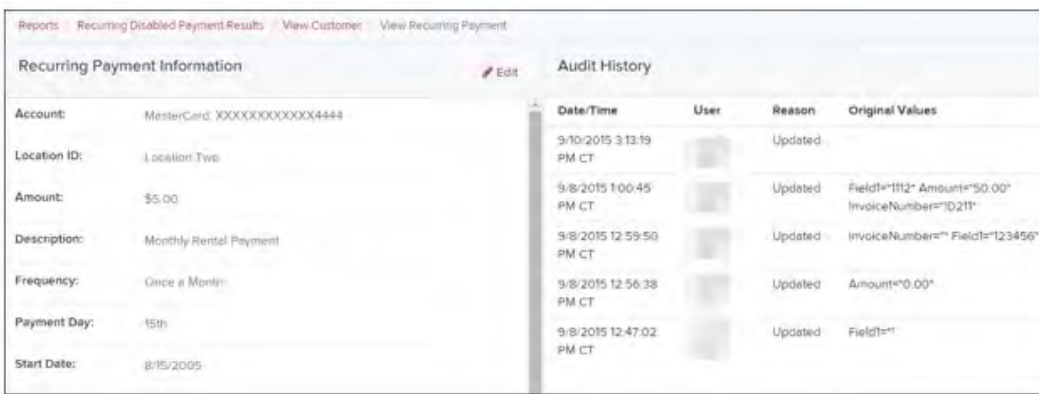
View Disabled Recurring Payments

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

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.
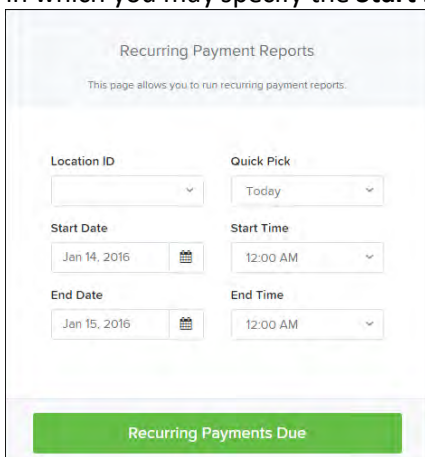

5. Select **Update** to save all changes.

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.

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

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

[LOGIN] [BACK]

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.

[CONTINUE] Cancel
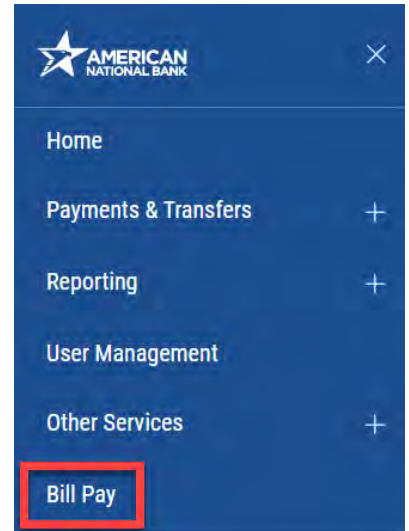
Managing Users in Bill Pay

From the Manage Users menu, admins can view a list of users and complete basic admin functions including the following:
1. Creating New Users
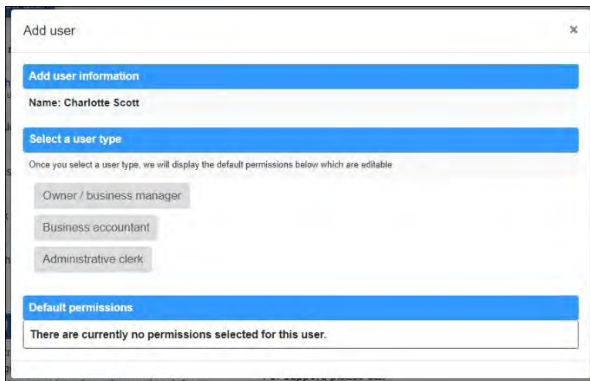2. Editing Users
3. Modifying Permissions
4. Deleting Users

Manage users

⊕ New user

Last name	First name	User ID	Last login			
Smith Primary User	Laurie	415202010506870	3/19/2020	✏ Edit	👤 Permissions	🗑 Delete
Winslow	Frank	415202010506870-3	4/13/2020	✏ Edit	👤 Permissions	🗑 Delete
Johnson	Joe	415202010506870-6	3/27/2020	✏ Edit	👤 Permissions	🗑 Delete
Cook	Jim	415202010506870-7	4/10/2020	✏ Edit	👤 Permissions	🗑 Delete
🔒 Smtih	Suzy	415202010506870-8	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.
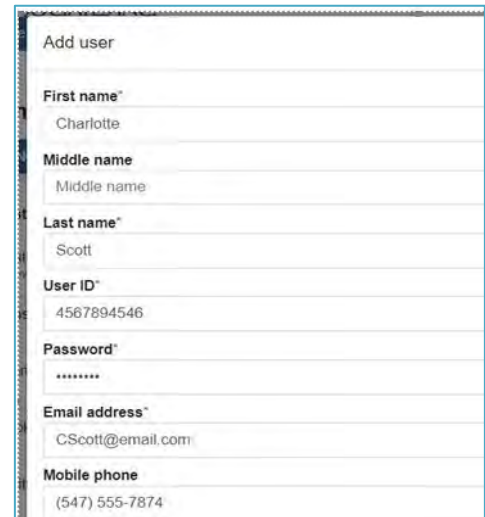
To add users signing in externally:
1. Navigate to Bill Pay.
2. Go to the Manage Users screen.
3. Select the top button that says "New user."
4. Complete the necessary information on the form.
5. Select Next.
6. Choose the User Type.
7. The applicable permissions for that user type will display.
8. Select Submit.

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.

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

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.

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

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.

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.

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.