



Business Online Banking Quick Start Guide

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Initial Log In and Setup

Step 1: Enroll in Business Online Banking

IMPORTANT: Business Online Banking enrollment must be completed by the person who will be designated as the Company Administrator.

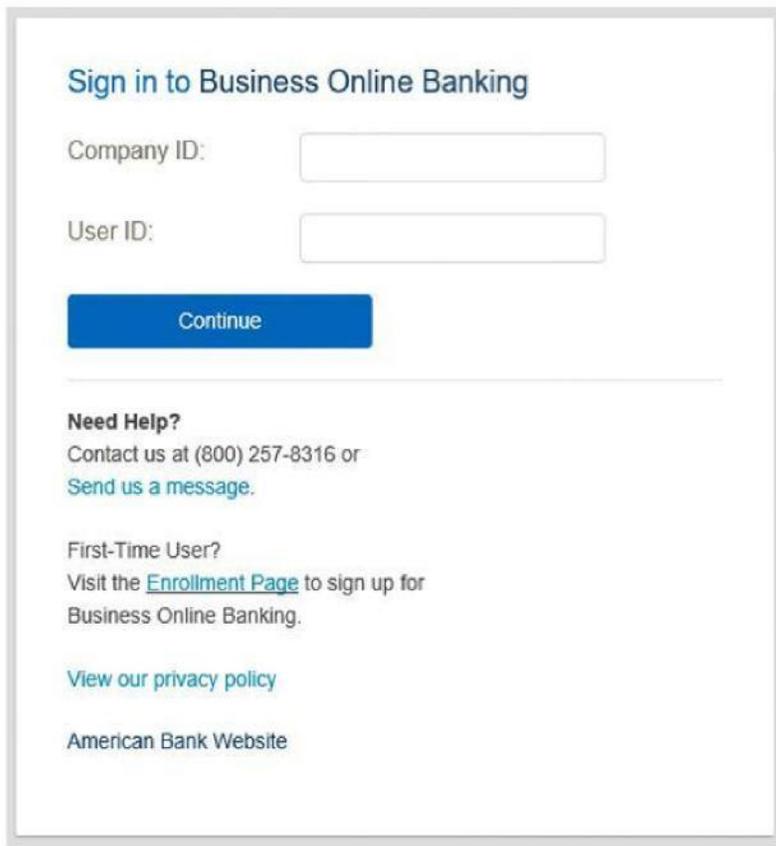
Go to American Bank's website at americanbank.com.

Click the drop-down arrow next to 'Business and Other Logins'; click on 'Business Online Banking'.

TIP: There are two different online banking systems – one for personal banking and one for businesses. Be sure to select the 'Business and Other Logins' drop-down and click on 'Business Online Banking'.



Click on the hyperlink within 'Visit the Enrollment Page to sign up for Business Online Banking'.

A screenshot of the 'Sign in to Business Online Banking' page. It features two input fields: 'Company ID:' and 'User ID:'. Below the fields is a blue 'Continue' button. Underneath the button, there is a 'Need Help?' section with contact information: 'Contact us at (800) 257-8316 or Send us a message.' Below that is a 'First-Time User?' section with the text: 'Visit the Enrollment Page to sign up for Business Online Banking.' At the bottom, there is a link 'View our privacy policy' and the text 'American Bank Website'.

To complete enrollment, **carefully enter your business and account information**. There are four sections on the enrollment page.

Login Credentials: Enter the requested information for the Company Administrator.

Login Credentials

Create the user ID and password you will use to log in.

User ID:

Enter password:

- Must be 8 to 12 characters long
- Must include at least three of the following: lower case letter, upper case letter, number, special character
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Is case sensitive
- May include special characters: ! @ # \$ % ^ & * (_ + = | / ? : ; ' [-]

Confirm password:

Primary e-mail address:

Telephone number:

Label:

Country/region:

Area/city code and local number:

Extension (optional):

Company Information: Complete the fields provided with the applicable Company and Company Administrator's information, plus the number of users that will need access to Business Online Banking.

Company Information

Company name:

First name:

Last name:

Title (optional):

Telephone number:

Fax (optional):

Email address:

Address line 1:

(No P.O. Boxes)

Address line 2 (optional):

City:

State/Province:

Zip code:

Country:

Bank branch (optional):

Bank reference ID (optional):

Tax ID number:

How many online banking users will your company need?:

Do you have a Banker you currently work with at American Bank?:

Account Information: Enter the information for all checking and savings accounts that the Company Profile will need to be able to access within Business Online Banking. Additional accounts can be added by clicking **'Add another account'**.

ABA/TRC	Account Number	Description	Account Type
114963284			

Additional Banking Services: Click on the box next to each of the **Additional Banking Services** your Company is interested in. After the online banking enrollment request is reviewed, a member of the Treasury Management Sales team will contact the Company Administrator to discuss these. Click **'Continue'**.

If there is not any interest in the Additional Banking Services, skip this section by clicking **'Continue'**.

	Name	Description
<input type="checkbox"/>	Free Business Bill Pay	Business Bill Pay is available with your business checking account at no additional cost and allows you to pay bills electronically, reducing your business expenses by eliminating checks and stamps.
<input type="checkbox"/>	Payables	Pay vendors, employees and customers or transfer funds between accounts with efficient and cost-effective electronic solutions. A Treasury Management Sales representative will contact you to discuss ACH, Payroll Services and Online Wire options, fees and agreements.
<input type="checkbox"/>	Receivables	Single-check Mobile Deposit is included with a business checking account at no cost. Additional solutions for collecting funds electronically from vendors, customers and remote banks are available. A Treasury Management Sales representative will contact you to discuss options, fees and agreements.
<input type="checkbox"/>	Enhanced Reporting	Initiate and receive detailed information on transactions posted to your account. Includes BAN2, additional export functionality, and the ability to save important reports. A Treasury Management Sales representative will contact you to discuss the service, fees and agreements.
<input type="checkbox"/>	Fraud Protection	Review and decision transactions before they affect your accounts. A Treasury Management Sales representative will contact you to discuss Positive Pay options, fees and agreements.

Service Agreement: Read the **Electronic Banking Agreement** and click **'Agree'**.

Enrollment - Service Agreement

Review the service agreement. To confirm your agreement to the terms and conditions, click "Agree."

Service Agreement

Please click on the link below to view American Bank Electronic Banking Agreement and Online Statements and Notices Consent and Disclosure.

[American Bank Electronic Banking Agreement and Online Statements and Notices Consent and Disclosure](#)

To confirm that you have read and agreed to the terms and conditions of the American Bank Electronic Banking Agreement and Online Statements and Notices Consent and Disclosure, click "I Agree".

Agree

Enrollment Confirmation: American Bank will review the submitted Company Enrollment information. If the enrollment is approved, you will receive a welcome email stating that the Company Administrator can now log in.

If there is a discrepancy with any information provided, Treasury Management Support will contact your Company to go over the next steps.

IMPORTANT: The Business Company ID is listed on the Enrollment Confirmation page. It is important that you write down the Company ID so you will have it available to log in to Business Online Banking. The Company ID is an additional log in credential for Business Online Banking and will be used in conjunction with a username and password.

Enrollment - Confirmation	
Your enrollment information has been saved successfully.	
To print a copy for your records, click "Print this page." A welcome email will be sent when the enrollment process has been completed and you are able to log in. The login credentials shown below will be used to log in.	
To review service agreement, go to Service Agreement .	
Login Credentials	
Company ID:	2389622

Step 2: Log In

Once you receive your welcome email, go to [americanbank.com](https://www.americanbank.com).

Click the drop-down arrow next to 'Business and Other Logins'; click on 'Business Online Banking'.



Enter the Company ID that was provided in the Enrollment Confirmation.

NOTE: The Company ID should be provided to users by their Company Administrator. The Company ID is the same for all users within a company.

Enter your **Business Online Banking User ID**. For Company Administrators, it will be the first letter of your first name plus your last name, and the last four digits of the Company Tax ID Number.

Example: Amy Smith's User ID would be asmith1234. All other users will receive their User ID from their Company Administrator.

Click 'Continue'.

Sign in to Business Online Banking

Company ID:

User ID:

[Continue](#)

Need Help?
Contact us at (800) 257-8316 or
[Send us a message.](#)

[View our privacy policy](#)

[American Bank Website](#)

You will be prompted to receive a one-time security code. Click **'Continue with Security Code'**.

An extra layer of security is needed to complete this request.

Sign in to Business Online Banking

Company ID: 1961630

User ID: Test

One-Time Security Code

When you continue, we will call or send a text message and ask you to enter a one-time code.

Continue with Security Code Cancel

Enter different Company/User ID

Select the number where you would like to have the security code delivered.

NOTE: If you do not see a current number that you can use, please click on the link *'My phone number is not listed'* and follow the directions provided. If you are unable to complete the remainder of the authentication process, you will need to contact your online banking Company Administrator.

Click **'Continue'**.

One-Time Security Code

Tell us where to reach you

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact (800) 257-8316 .

Phone: (XXX) XXX-6523
 (XXX) XXX-9726

Text Message: Send a text message to a mobile phone on record.

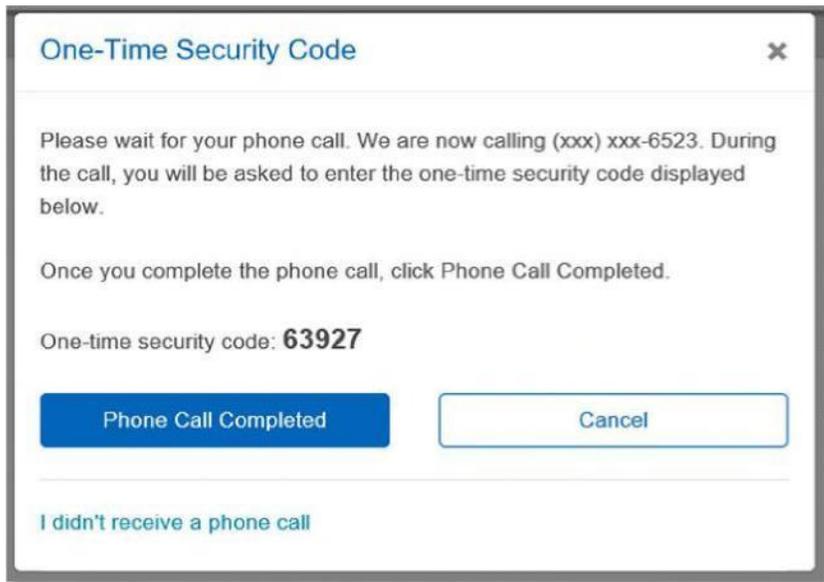
Note: Standard text message rates apply. Please contact your wireless carrier for details.

Continue Cancel

My phone number is not listed

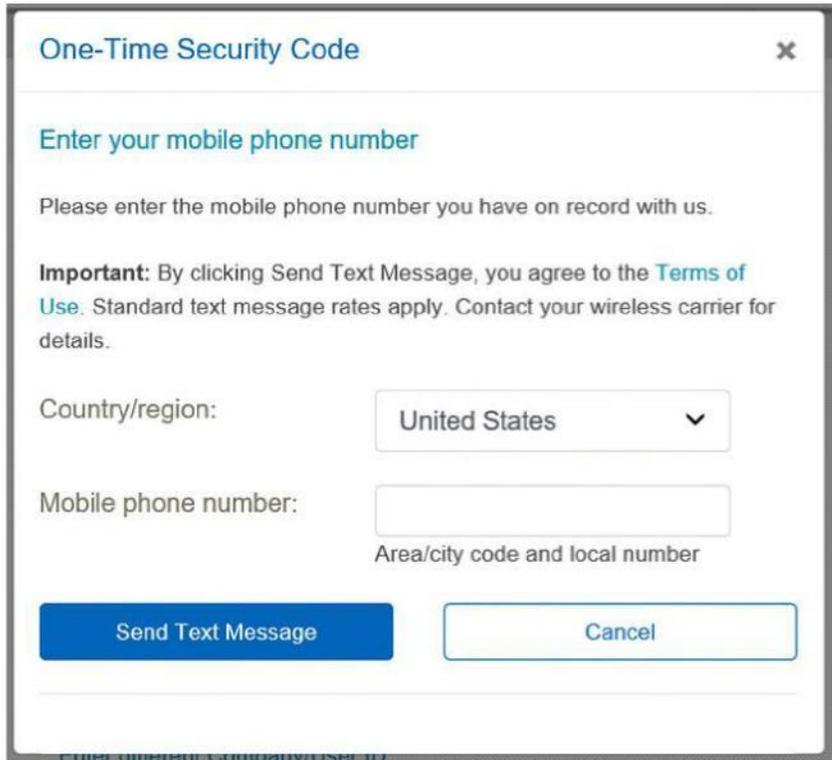
You will receive a phone call from 1-800-257-8316 or a text message from short code 328-58.

For a phone call, **enter the one-time security code shown on the sign in screen** when prompted during the call. Once the call is completed, **click 'Phone Call Completed'**.



The screenshot shows a dialog box titled "One-Time Security Code" with a close button (X) in the top right corner. The text inside reads: "Please wait for your phone call. We are now calling (xxx) xxx-6523. During the call, you will be asked to enter the one-time security code displayed below." Below this, it says: "Once you complete the phone call, click Phone Call Completed." The one-time security code is displayed as "63927". At the bottom, there are two buttons: "Phone Call Completed" (a solid blue button) and "Cancel" (a white button with a blue border). At the very bottom, there is a link that says "I didn't receive a phone call".

For a text message, **enter your mobile phone number** on the screen below and **click 'Send Text Message'**.



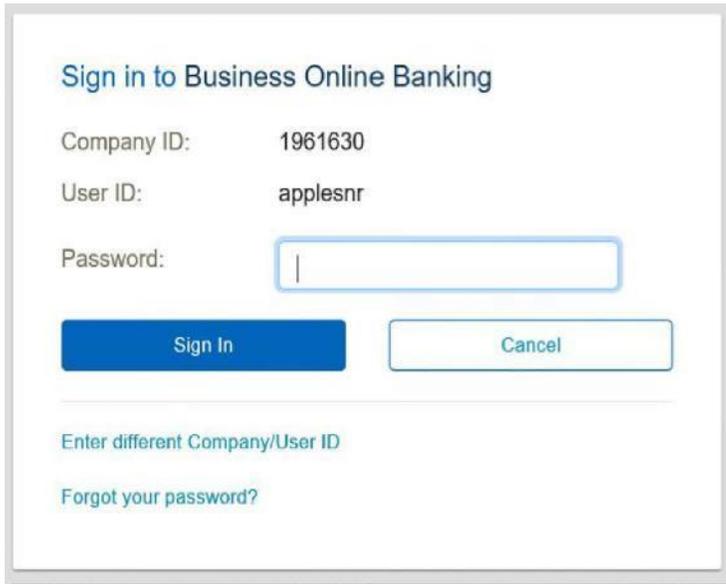
The screenshot shows a dialog box titled "One-Time Security Code" with a close button (X) in the top right corner. The text inside reads: "Enter your mobile phone number". Below this, it says: "Please enter the mobile phone number you have on record with us." An "Important" note follows: "By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details." Below the text, there are two input fields: "Country/region:" with a dropdown menu showing "United States" and a downward arrow, and "Mobile phone number:" with a text input field. Below the text input field, it says "Area/city code and local number". At the bottom, there are two buttons: "Send Text Message" (a solid blue button) and "Cancel" (a white button with a blue border). At the very bottom, there is a link that says "Enter different Country/User ID".

You will receive a text message containing your code. **Enter the security code** provided and **click 'Submit'**.



The image shows a dialog box titled "One-Time Security Code" with a close button (X) in the top right corner. The main heading is "Enter the security code". Below this, a message states: "A text message with a one-time security code has been sent to (xxx) xxx-5681." A note follows: "Note: Text messages can take a few minutes to be received." There is a text input field labeled "One-time security code:". Below the input field are two buttons: a blue "Submit" button and a white "Cancel" button with a blue border. At the bottom left, there is a link that says "I didn't receive a text message".

After receiving and entering your security code, **enter the temporary password that has been provided** to you and **click 'Sign In'**.



The image shows a "Sign in to Business Online Banking" form. It contains the following fields and text: "Company ID: 1961630", "User ID: applesnr", and "Password:" followed by an empty password input field. Below the input fields are two buttons: a blue "Sign In" button and a white "Cancel" button with a blue border. At the bottom of the form, there are two links: "Enter different Company/User ID" and "Forgot your password?".

Create a new password and enter it in the 'New password' field. Enter it again in the 'Confirm new password' field.

TIP: To save time creating your new password, pay careful attention to the password requirements.

Click 'Submit'.

Reset Password

New password:

Confirm new password:

Password requirements: 0 of 6 requirements met

Your password:

- Must be 8 to 12 characters long.
- Must include at least three of the following: lower case letter, upper case letter, number, special character.
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Can include the following characters: ! @ # \$ % ^ & * () _ + = | / ? ; : ' []
- Is case sensitive.

Step 3: Business Online Banking Welcome Page

Welcome to your Business Online Banking homepage.

AmericanBank | Welcome | Reports | Money Movement | Account Services | Administration

Hi, Nikki | Sign Off | Last Login: Sep 23, 2020, 9:38:30 AM ET

Approvals | Exceptions | Display Options | Balances

Accounts Summary

Checking | Loan

Balances as of 09/24/2020		Available Balance
Applies Houston ABA/TRC - 114902284		\$3.01
Test ABA/TRC - 114902284		\$8.13
Testing 123 ABA/TRC - 114902284		\$0.00

Exception Decisions

Check | ACH Positive Pay

All decisions My decisions

There are no exceptions waiting for approval

Welcome to American Bank Business Online Banking

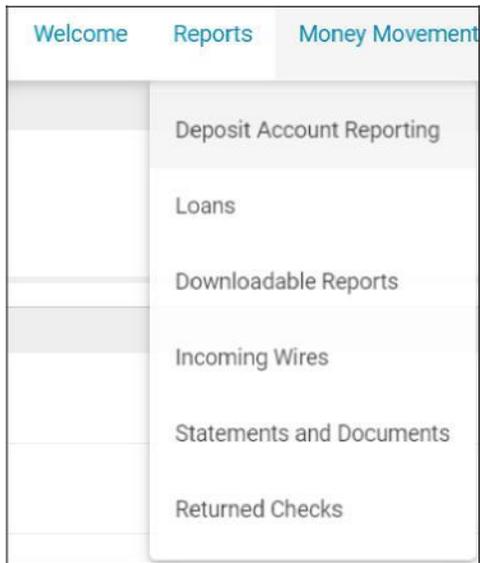
Alerts and Messages

User Profile Activity
09/17/2020 12:57:58 PM (ET)
[View All](#)

Step 4: Change Statement Delivery

To change your statement delivery method, log in to Business Online Banking and complete the following steps:

Click on 'Reports', then 'Statements & Documents'.



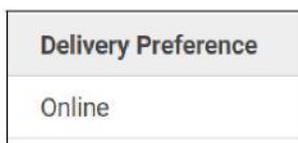
Click on the hyperlink 'View and maintain document preferences'.



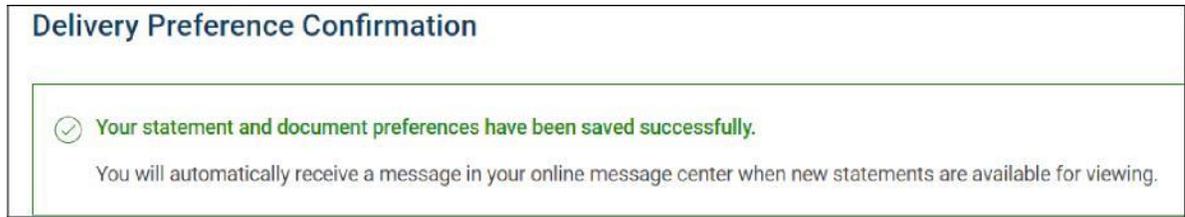
Change the delivery preference for the specific account(s) and click 'Continue'.



Verify your preferences for each account and click 'Save Preferences'.

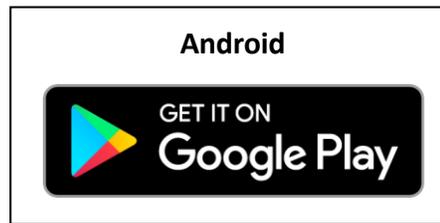


You will be redirected to the **Delivery Preferences Confirmation** page.



Step 5: Get Started with Business Mobile Banking

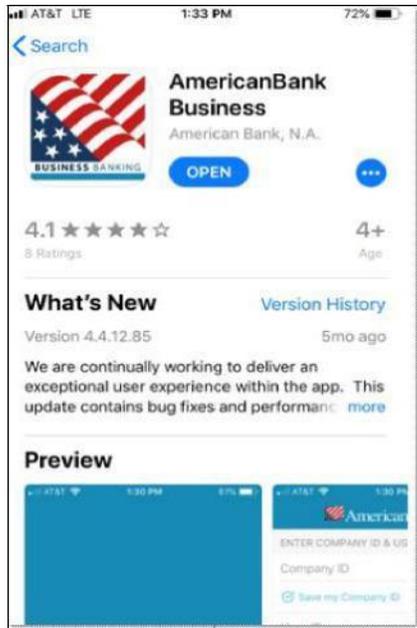
After you have enrolled and logged in to Business Online Banking, get started with Business Mobile Banking. **Download the Business Mobile Banking application** from the appropriate app store:



Be sure to download the correct app (Business Banking):



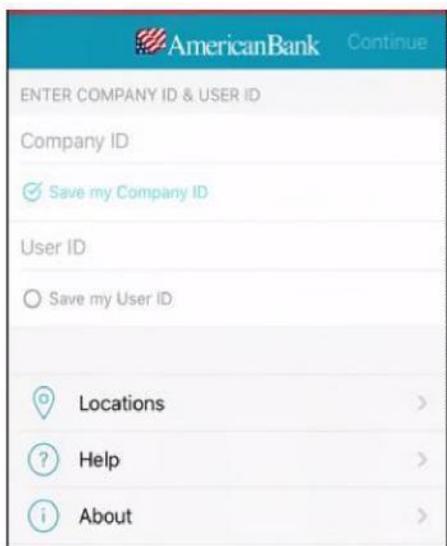
Example of the business mobile app download screen:



Log in to the American Bank Business Mobile Banking app on your mobile device. Use the same credentials you use to log in to Business Online Banking for logging in to the Business Mobile Banking app.

Enter your Company ID and User ID, then **click 'Continue'** at the top right corner.

REMINDER: You must log in to the desktop version of Business Online Banking before logging into the mobile app.



Enter your password, then click **'Continue'** at the top right corner.



A screenshot of the American Bank mobile app interface. At the top, there is a teal header bar with the text "Cancel", the American Bank logo, and "Continue". Below the header, the screen displays the instruction "Enter your password to complete sign on." followed by a text input field labeled "Password".

Select the mobile number to receive your security code via text message. Click **'Continue'** at the top right corner.

The mobile app does not allow authentication via a voice call. If you do not see your mobile number listed, log in to the desktop version of Business Online Banking and update your contact information.



A screenshot of the American Bank mobile app interface. At the top, there is a teal header bar with the text "Cancel", the American Bank logo, and "Continue". Below the header, the screen displays the instruction "Select your mobile phone number to receive a security code by text message." followed by two radio button options: "XXX-XXX-5681" and "XXX-XXX-5090".

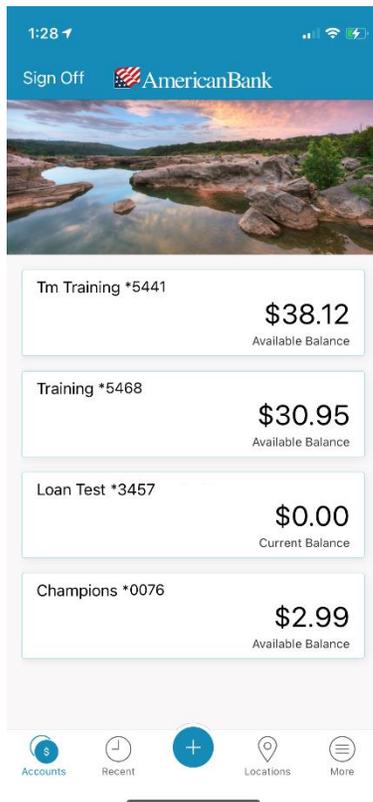
Enter the security code provided to you via text and click **'Continue'** at the top right corner.



A screenshot of the American Bank mobile app interface. At the top, there is a teal header bar with the text "Cancel", the American Bank logo, and "Continue". Below the header, the screen displays the message "An extra layer of security is needed." followed by the instruction "We've texted you a security code. Please check your mobile phone and enter the code below." and a text input field labeled "Enter Here".

Once you are logged in, you will have access to your account information and transactions on the go, and the ability to make a mobile deposit.

Example of the Business Mobile Banking dashboard screen:

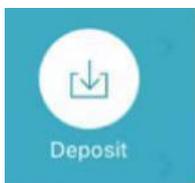


Making a Mobile Deposit

At the bottom of the Business Mobile Banking dashboard screen, **click on the '+'**. The color of the + differs depending on your mobile device.



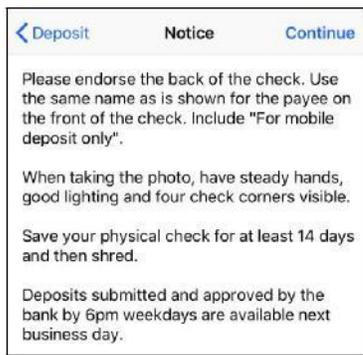
On the next screen, **click on 'Deposit'**.



You will be directed to the first set of instructions for mobile deposit. **Once you have read these instructions, click 'Continue' at the top right.**



You will be directed to the second set of instructions for mobile deposit. Please endorse the back of the check. Use the same name as is shown for the payee on the front of the check. Include "For mobile deposit only". **Once you have read these instructions, click 'Continue' at the top right.**



You will be directed to the 'Deposit' screen. You can now deposit checks via your mobile app.

Click on the 'Front' and 'Back' icons to take photos of the front and back of the check you are depositing.

Select the account to receive the deposit and **enter the amount of the check.**

Enter the email address where you would like to receive a copy of the mobile deposit receipt.

Click 'Continue' at the top right of the screen.

