

Business Online Banking: Quick Start Guide

Before Logging In:

Company ID Required for Business Online Banking Login

The Company ID is an additional credential for Business Online Banking logins, to be used in conjunction with each user's user name and password.

The Company ID was included in the cover letter of a packet of information mailed to all online banking Company Administrators on Tuesday, July 3. Company Administrators should provide the Company ID to all users. There is only one Company ID per company setup/profile. Company Administrators who need to get their Company ID should contact Customer Service.

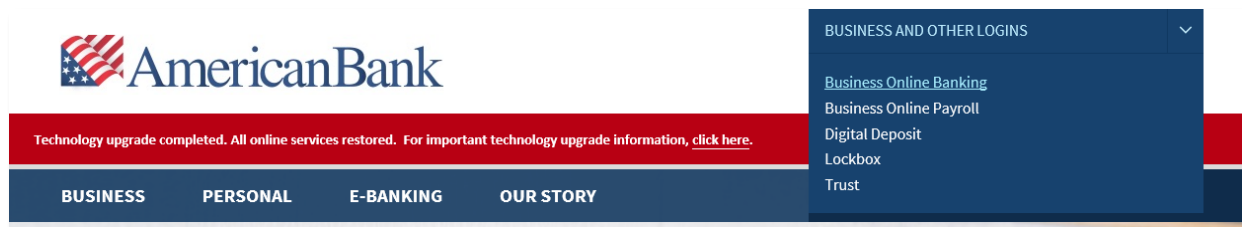
Step 1

Go to **Americanbank.com**.

To log in the first time, users will need to re-establish a password.

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

TIP: There are now 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'.



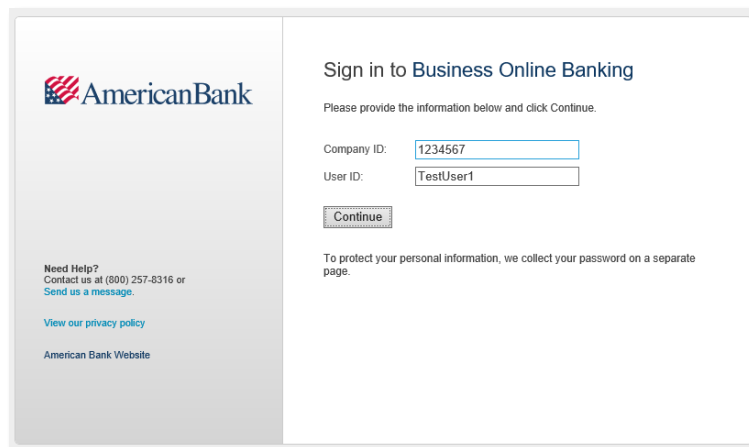
Step 2

Enter the Company ID.

Note: The Company ID will 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**. It will be your existing User ID, minus all special characters and spaces. For example: *Steve#123 will become Steve123*. It is not case sensitive.

Click 'Continue'.

A screenshot of the American Bank Business Online Banking login page. The American Bank logo is on the left. The main heading is "Sign in to Business Online Banking". Below it is the instruction: "Please provide the information below and click Continue." There are two input fields: "Company ID:" with the value "1234567" and "User ID:" with the value "TestUser1". Below the fields is a "Continue" button. At the bottom, there is a note: "To protect your personal information, we collect your password on a separate page." On the left side of the page, there is a "Need Help?" section with contact information and a "View our privacy policy" link.

Step 3

You will be prompted to receive a One-Time Security Code. Click **'Continue with Security Code'**.


American Bank

Sign in to Business Online Banking

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

Company ID: 1234567
User ID: TestUser1
[Enter different Company/User ID](#)

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

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

[View our privacy policy](#)

American Bank Website

Step 4

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'**.

American Bank

Sign in to Business Online Banking

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

One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

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-1716
 (XXX) XXX-2497

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](#)

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

[View our privacy policy](#)

American Bank Website

Step 5

You will receive a phone call from 1-800-257-8316. When prompted, **enter the One-Time Security Code**. Once the call is completed, **click 'Phone Call Completed'**.

The screenshot shows the American Bank Business Online Banking sign-in page. The page title is "Sign in to Business Online Banking". Below the title, it says "An extra layer of security is needed to complete this request." The page displays the following information:

- Company ID: 1234567
- User ID: TestUser1
- [Enter different Company/User ID](#)

A modal window titled "One-Time Security Code" is overlaid on the page. The modal contains the following text:

Enter the security code

Please wait for your phone call. We are now calling (XXX) XXX-1716. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed.

One-time security code: 73409

Buttons:

[I didn't receive a phone call](#)

Step 6

After receiving and entering your authentication code, **enter the following temporary password**: BeB1 plus the first four alpha/numeric characters of your User ID, **all in uppercase, minus any special characters or spaces**. Example: *Steve123 will be BeB1STEV*.

You will be prompted to **create a new password**.

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

Click **'Submit'**.

The screenshot shows the American Bank Business Online Banking Reset Password page. The page title is "Reset Password". Below the title, it says "Your current password has expired and must be changed. Please provide the information below and click Submit." The page displays the following information:

- New password:
- Confirm new password:
- Buttons:

Password requirements: 0 of 7 requirements met

Your password:

- Must be 8 - 32 characters.
- Must include at least 1 letters.
- Must include at least 1 numbers.
- Cannot include spaces.
- Cannot include a character that repeats more than 2 times in a row.
- Cannot include the following characters: \<>
- Is case sensitive.

Need help?
Contact us at 800-257-8316

Not yet enrolled?
[Sign up](#) for the convenience of Personal Online Banking today!

We promise to keep your personal information private and secure.
To learn more, please see our [privacy policy](#).

[Visit our home page](#)

Step 7

The **Dashboard Setup Tool** is displayed when you log in to Business Online Banking for the first time.

It will provide you with **recommendations for the panels to display** on the Welcome page, based on your roles and entitlements. These recommended items are already selected for addition to the dashboard. You can **adjust the recommended selections by selecting more panels or deselecting panels** you do not wish to use. You can also deselect **all** recommendations and choose to continue to the dashboard without informational panels.

Click **'Continue to Dashboard'**.

Dashboard Setup Tool

The dashboard provides quick and easy access to information. You can customize your panels directly on the dashboard at any time.

Available Dashboard Panels (★ = new panels)

The panels checked below are recommended based on your current entitlements.

<input type="checkbox"/>	Balance Snapshot	Compare and analyze account balances over time.
<input type="checkbox"/>	Balance Trends	Graph and compare account balance history for trends or fluctuation.
<input checked="" type="checkbox"/>	Calendar	A calendar view of upcoming transactions and custom alerts.
<input checked="" type="checkbox"/>	Important Account Balances	The latest balance for key accounts.
<input type="checkbox"/>	Next Scheduled Requests	A list of upcoming transactions to aid in forecasting cash position.
<input checked="" type="checkbox"/>	Recent Transactions	Specific types of transactions for up to 30 days.
<input checked="" type="checkbox"/>	Shortcuts	Create links to frequently used pages.
<input type="checkbox"/>	Templates Approval	Approve new and changed templates.
<input checked="" type="checkbox"/>	Transfers & Payments Approval	Approve transactions and files.
<input type="checkbox"/>	User Profiles Approval	Approve new or changed user profiles.

Current Dashboard Panels

No panels are currently enabled.

Welcome to your new and improved Business Online Banking homepage.

Note: Your Welcome Page may look different based upon the selections chosen in the Dashboard Setup Tool.

Business **eBanking** Disclosures | Help | Sign Off

Welcome Admin. Today is March 14, 2013. Your last login was March 14, 2013 at 10:30 AM. [Add Info Panels](#)

Navigation: Welcome | Reports | Transfers and Payments | Account Services | Administration

Shortcuts

Favorites [Edit Favorites](#)

- Book transfer transmit
- Express transfer transmit

Saved Reports [Edit Saved Reports](#)

- TEST 03/05
- TEST308

Calendar

March 2013

Su	Mo	Tu	We	Th	Fr	Sa
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

[Edit information displayed](#)

Important Account Balances

Checking	As of 03/14/2013
OPERATING ACCOUNT, *2810	\$95,239.90 Available balance
CHECKING 2, *2811	\$221,909.22 Available balance
CHECKING 3, *2812	\$287,187.46 Available balance
Savings	As of 03/14/2013
MONEY MKT 1, *2813	\$239,240.34 Available balance
Certificate of Deposit Accounts	As of 03/13/2013
CD 1, *2816	\$121,500.00 Current balance
Loan Accounts	As of 03/13/2013
Loan 1, *9517	\$16,266.05 Current balance
Loan 2, *9519	\$2,795.89 Current balance

[Edit accounts displayed](#)

Next Scheduled Requests

Next Scheduled Requests	(Date equals send on date)
*2813-MONEY Express Transfer	03/22/13 \$400.00
*2810-OPERA Express Transfer	03/21/13 \$1,000.00

Recent Alerts & Messages

03/08	Debit Posted
03/08	PPD Payment Failed
03/08	Password Changed
03/08	Password Changed

[Manage Alerts](#) | [Receive Mail and Alerts](#)

Transfers & Payments Approval

View by: [My Approvals](#) | All approvals

Indicates transactions waiting for your approval.

ACH Payments and Collections

ACH Payments and Collections	(Date equals effective date)
*2810-OPERA payroll	02/22/2013 \$1,000.00

Wires

Wires	(Date equals effective date)
*2810-OPERA KEN SAVING	10/31/2012 \$450.00

Loan Payments

Loan Payments	(Date equals payment due)
*9517-Loan	12/12/2020 \$500.00

Loan Advances

Loan Advances	
*9517-Loan	To *2813-MONEY \$300.00

Book Transfers

Book Transfers	
*2810-OPERA	To multiple accounts \$1,492.47
*2810-OPERA	To multiple accounts \$1,432.18