AMERICAN BANK

AB Office User Guide

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Contents

AB Office

AB Office is a set of tools used to manage commercial accounts and business integrations. AB Office offers several tools and functions to process payments, set permissions, and manage business users and businesses.

Administrator Guide: User Management

My Profile → ▥ **Manage Business** → ⚸ **Manage Users**

In AB Office Online, business administrators can use **Manage Users** to create and manage business users. Admins can also assign user roles, manage account access, set permissions, and update user profiles.

To access **User Management**, go to **Your Name** in the bottom left corner of your screen to access your **Settings**, and then select ▥ **Manage Business**. The **Manage Users** table appears. On this screen, an admin can create a user and search for and filter through users. The admin can also select users to view/edit their user profile.
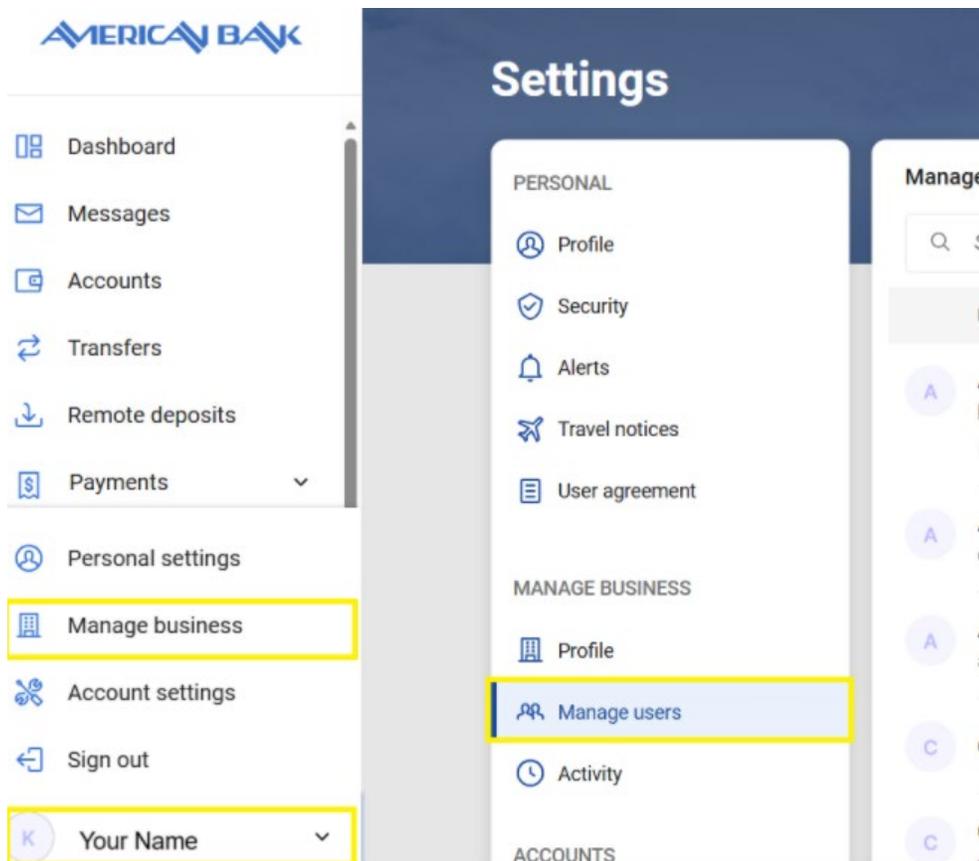
The **Manage Users** table displays each business user's name, role, and status.

Creating a New Business User

My Profile → 🏛 **Manage Business** → 👥 **Manage Users** → **+Create User**

In AB Office Online, business administrators can create other business users. To create a business user, the user must have both the **Admin** role and **User Management** permission.

1. In the main menu, select **Your Name**, and then select 🏛 **Manage Business**.
2. Next to the **Manage Users** table, select **+ Create user**. Complete the necessary fields:

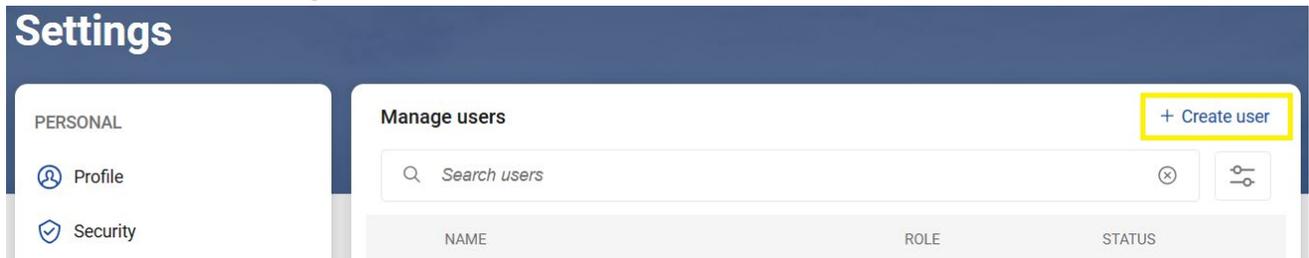| First name	The new business user's first name.
Last name	The new business user's last name.
Email	The new business user's email. A system-generated email with a custom link will send to this email address so that the new business user can create their account credentials and log in to the system.
User role	The user role determines what a business user can do within the User Management permission, **as detailed below**.

3. Select the **User role** drop-down field.
   User Roles only apply to what a business user can do within the **User Management** permission. The business user has an assigned role of *Admin*, *Viewer*, or *User*. A business user's role can be changed by a business admin.

Admin	The *Admin* role gives a business user access to view or modify entitlements, set permissions for all business users, and manage business users (create, delete, unlock, etc.). They can also edit a business user's profile details. Business admins cannot change their own roles; however, they can update a fellow admin's role. **The User Management permission must be enabled for each business Admin**.
Viewer	The *Viewer* role gives a business user view-only access to *User Management*. They have the same access as the *Admin* role, but they can't edit entitlements or set permissions. **The User Management permission must be enabled for each business Viewer**.
User	The *User* role is for business members whose jobs involve performing day-to-day banking activities that don't require User Management rights. They can move money based on their entitlements and permissions, but they don't have access to use or view the **User Management** screen.

4. Select **Create user**.

A window may appear asking the business admin to confirm their credentials to continue creating the user. Once verification is complete, the *Enable accounts* screen appears.

5. Select **Enable accounts**.

The admin must give the user access to at least one account. The *Account access* screen appears. For each account, use the sliders to turn account access on or off. The business admin can search accounts by account name and quickly enable or disable permissions to all accounts.

6. Select **Done**.

   After enabling one or more accounts and selecting *Done*, the business admin automatically navigates back to the *Enable accounts* window where it's updated to display the number of enabled accounts (ex. *4 accounts*, *12 accounts*, *All accounts*, etc.).

7. Select **Enable accounts**.

   The *Success!* screen appears. Choose a situation and follow the steps.

Send email invite	If the business user's account or user permissions don't need updating, the business admin should select **Send email invite**, which will send an email inviting the new business user to create their username and password to access AB Office. The new business user will display in a *Pending* state in the *Manage users* screen.
Edit user permissions	If the business user's account or user permissions need to be updated before they're invited to enroll in AB Office, the business admin should proceed with the following: • Select **Edit Permissions**. The user's profile opens. • Select **Set Permissions**. In each feature's permissions section, use the toggles to activate and deactivate the features and their related permissions.
Done	Clicking **Done** returns the business admin to the *Manage users* screen where the new business user displays in a *Pending* state. An email invite doesn't send to the new business user. To send an invitation manually, the admin can select Invite in the user's profile.

Success!

You successfully created an account.

DD Donald Duck

Send Donald Duck an email invitation to accept their account and create credentials.

Send email invite

Edit permissions

Done
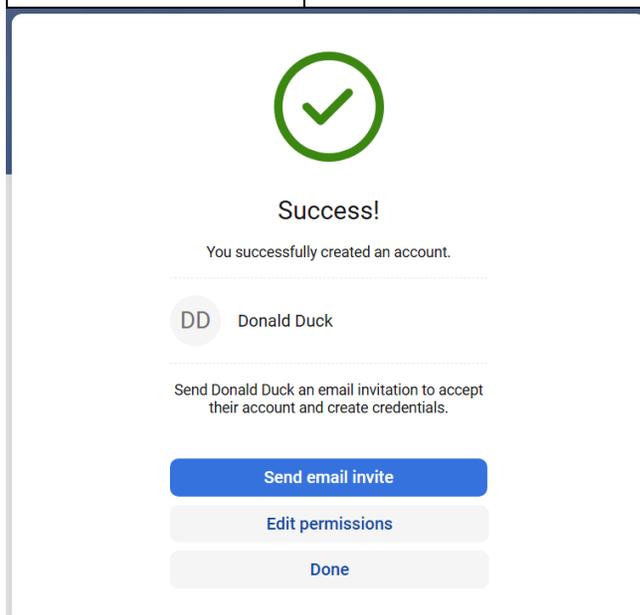
Setting Business User Permissions

Business administrators can set business user permissions through the **Manage Users** table.

To grant permissions, users must have the **Admin** role and **User Management** permission.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, select the user whose permissions you'd like to manage.
3. In the *Permissions* section, select **Set permissions**.
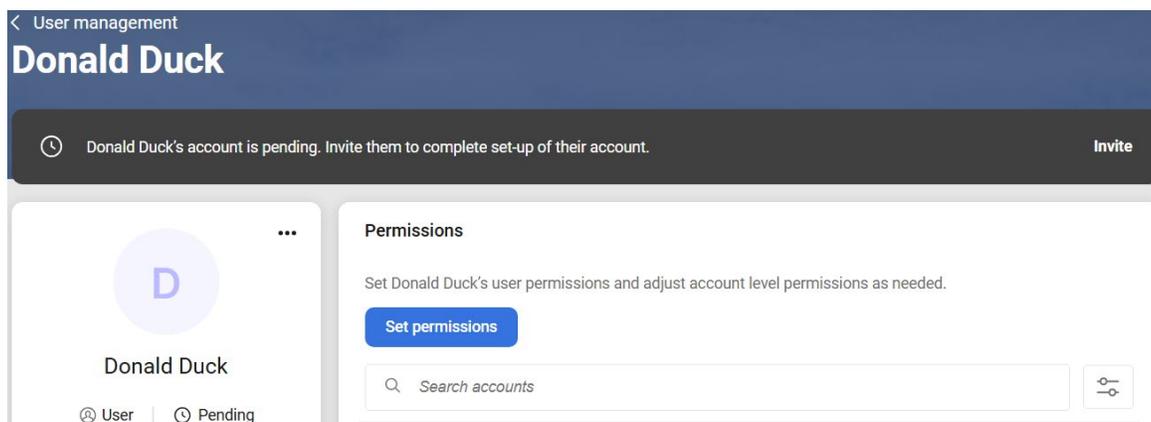
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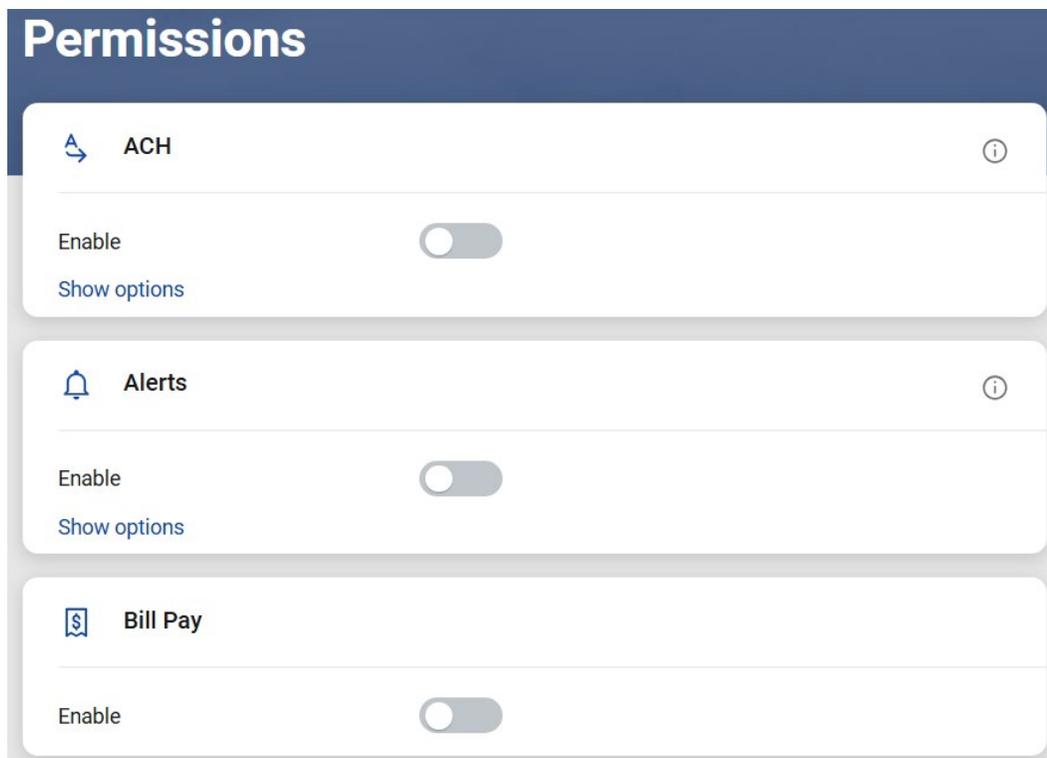
User Permissions: Definitions

The following user permissions are organized by feature. The feature's associated permissions appear in the order you will see them on the platform.

ACH

- *Enable*

  This permission option allows the business user access to ACH permissions. **This permission must be activated for a user to access the ACH feature.**

- *View ACH*

  This permission option allows the business user to view ACH transactions/batches.

  > **Note**
  >
  > To edit any ACH permissions, first activate this permission.

- *Daily ACH limit*

  This permission option sets the maximum amount that a business user can initiate **per day**. The field must be set higher than zero.

- *Initiate ACH*

  This permission allows the business user to send ACH transactions/batches to the financial institution (FI) for processing.

  > **Note**
  >
  > To activate **Initiate ACH**, first enter a **Daily ACH limit** value greater than zero.

- *Full ACH control*

  This permission option gives the business user complete access to ACH functionalities.

- *Edit/Create ACH Control*

  This permission option describes the extent to which a business user can create and modify ACH batches.
  - **Full edit/create** – Allows the business to grant business users the ability to create and modify ACH batches.
  - **Partial edit** – Allows the business to grant business users the ability to edit a receiver's amount, transaction type (debit or credit), addenda information, held status, and prenote status.
  - **None** – Allows the business to block business users from the ability to edit or create ACH batches.

- *Recurring ACH*

  This permission option allows a business user to edit recurring ACH batches during batch edit.

- *Import recipients*

   This permission option allows a business user to upload a fixed-position, .csv, or tab-delimited file into a batch that can only contain transaction items.

- *Upload ACH file*

   This permission option allows the business user to upload ACH transactions.

- *Batch delete*

   This permission option allows the business user to remove one or more ACH batches.

- *Restricted Batch Access*

   It allows a business user to create and view restricted batches/categories that are marked restricted at the time of entry or during edit.

Alerts

> **Note**
>
> After implementation, all business alert preferences from Cash Management are migrated to AB Office. This means that all previously-selected alerts and delivery methods chosen by the Bank and users in Cash Management are preserved during the migration process.
>
> Alerts are also not linked to the various features that they support. For example, a user can have permission to view and receive ACH alerts even if they do not have ACH access.

- *Enable*

   This permission option allows the business user access to **Alerts** permissions. This permission must be activated for a user to access the **Alerts** feature.

- *ACH alerts*

   This permission option allows the business user to receive **ACH** alerts.

- *Positive pay alerts*

   This permission option allows the business user to receive **Positive Pay** alerts.

- *Business and user alerts*

   This permission option allows the business user to receive **User Management** alerts.

- *Wires alerts*

   This permission option allows the business user to receive **Wires** alerts.

- *Transfer alerts*

   This permission option allows the business user to receive **Transfers** alerts.

Documents

- *Enable*

   This permission option allows the business user access to the **Documents** feature.

Positive Pay

- *Enable*
  This permission option allows the business user access to the **Positive Pay** feature.

- *Upload Positive Pay*
  This permission option allows the business user to add check items by uploading an Account Reconciliation (ARP)/positive pay .csv file or by manually adding check items.

- *Work Positive Pay*

  This permission option allows the business user to pay or return check item exceptions.

Bill Pay

- *Enable*
  This permission option allows the business user access to the **Business Bill Pay** feature and the "Pay a bill" and "Pay a person" quick-pay options.

- *Additional Services > Manage Payments*
  This permission option is located in the main User Profile under "Additional Services". This provides access the "Manage Payments" icon, which is the full Business Bill Pay dashboard with all available payment features.

Card Management

- *Enable*
  This permission option allows the business user access to the **Card Management** feature. This feature allows the user to manage cards associated with accounts.

Reporting

- *Enable*
  This permission option allows the business user access to the **Reports** feature, including Prior Day, Current Day, and Summary activity reports.

Stop payments

- *Enable*
  This permission option allows the business user access to the **Stop payments** feature.

- *View stop payment*
  This permission option allows the business user to view the stop payment history.

- *Add stop payment*
  This permission option allows the business user to create stop payments.

  > **Note**
  >
  > To activate **Add stop payment**, first activate **View stop payment**.

Transfers

- *Enable*

  This permission option allows the business user access to the **Transfers** feature.

- *Transfer limit*

  This permission option sets the maximum amount that a business user can send to another account per transfer. The field must be set higher than zero.

- *Allow transfers*

  This permission option lets the business user initiate fund transfers between internal accounts.

  > **Note**
  >
  > To activate **Allow transfers**, first enter a **Transfer limit** value greater than 0.

User Management

> **Note**
>
> A business admin can only give *User Management* access to a business user with an $Admin$ or $Viewer$ role. That role determines whether the business user can only view user permissions and profiles ($Viewer$ role), or whether they can also create, modify, and delete those user permissions and profiles ($Admin$ role). If the admin gives *User Management* access to a user with a $User$ role, security measures prevent the member from accessing **Manage User** functionality.

- *Enable*

  This permission option allows the business user access to the **Manage Users** feature.

Wires

- *Enable*

  This permission option allows the business user access to **Wire** permissions. This permission must be activated for a user to access the Wire feature.

  > **Note**
  >
  > To edit any Wire permissions, first activate this permission.

- *Create wire templates*

  This permission allows the business user to create wire templates or repetitive wires.

  > **Note**
  >
  > Users can only create templates with a 0 dollar amount. If an amount above 0 is entered, the wire template is moved to the wires *Active* tab.

- *Edit wire templates*

  This permission option lets the business user modify wire templates.

- *Create one-time wires*

  This permission option allows the business user to create one-time wires or non-repetitive wires.

- *Edit one-time wires*

  This permission option allows the business user to edit one-time wires.

- *Per wire limit*

  This permission option sets the maximum amount that a business user can initiate per wire. For example, if this permission is set to 25000.00, a user cannot submit a single wire greater than $25,000. The field must be set higher than 0.

- *Transmit wires*

  This permission option allows the business user to send any type of wire.

  To turn on this permission, the **Per wire limit** must be greater than *0*.

- *Full wire control*

  This permission option allows a business user to create, initiate, and transmit their own wires. This option is recommended for businesses with sole proprietors.

Setting Business User Permissions at the Account Level

👥 **Manage Users** → **click business user** → **Account** → **click account**

The business admin can edit a business user's access to an individual account and their account permissions, including stopping payments, transferring funds to and from an account, and more.

Permissions that display in the business user's main profile and their account settings are nearly identical. Depending if the business user has permission at the business or account level, the permission functions similarly.

Business admins can set business user account permissions through the **Manage Users** table.

To grant account permissions, users must have the **Admin** role and **User Management** permission.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, search for, and then select a user.
3. Choose a situation and follow the steps.
4. In the *Permission* section's *Access* column, use the toggles to activate or deactivate account access for each account.
5. If needed, select an account, and then use the toggles and fields to activate or deactivate specific account permissions.

Setting View-Only Permissions

In AB Office Online, select permissions can be activated so that a business user can view a feature but cannot use it.

These permissions include allowing a user to view *ACH*, *Stop payments*, *Transfers*, *User Management*, and *Wires*. You cannot set view only permissions for Card Management. If a user must view the Card Management functionality in AB Office Online, the financial institution user or administrator or business admin must give them access to manage cards.

At the user level, adjust the following permissions so that the user can only view the feature.

ACH

- Activate the **Enabled** permission.
- Activate the **View ACH** permission.
- Deactivate all other *ACH* permissions.

Stop Payments

- Activate the **Enabled** permission.
- Deactivate all other *Stop payments* permissions.

Transfers

- Activate the **Enabled** permission.
- Set the transfer limit to zero.
- Deactivate all other *Transfers* permissions.

User Management

- Ensure that the organization user has the role of **Viewer**.
- Activate the **Enabled** permission.

Wires

- Activate the **Enabled** permission.
- Deactivate all other *Wires* permissions.

Inviting a Business User

In AB Office Online, business administrators must invite new business users who have a `Pending` account status to allow them to create their username and password. Once created, they can then log in to AB Office.

There are two ways to invite a user:

- After creating a user, select **Send an email invite**.
- For existing users, go to the user's profile, and then select **Invite**.

When a business admin invites a user, AB Office sends an email to the user with a link that takes them to the app enrollment screen to create their username and password. The user has up to **seven days** to enroll in the AB Office Digital Platform before the link expires. Once they create their login credentials, they can log in to AB Office.

> **Note**
>
> If a business admin sends multiple email invites to the same user, the user must use the most recent email to join. If they select an older or expired link, AB Office displays the `Invitation link failed` message.

> **CAUTION**
>
> Only select the link once. If the user selects the link twice or refreshes the page, they receive an error message, and the business admin must send a new invite email.

Inviting a Business User from the User's Profile

In AB Office Online, a business administrator must invite business users with a `Pending` status to allow them to create their username and password. Once created, they can then log in to AB Office.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, search for, and then select a user with the Pending status. The user's profile opens. The [Name]'s account is pending. Invite them to complete set-up of their account banner message appears.
3. In Select **Invite**.
   The `Invitation sent successfully` confirmation message appears.

AB Office sends an email to the user that contains a **Join** link. They can select the link to create their username and password to log in to AB Office.

Editing a Business User's Profile

My Profile → 🏢 Manage Business → 👥 Manage Users

In AB Office Online, business administrators can edit a business user's name, role, and email. To edit a user's profile, a user must have the **Admin** role and **User Management** permission.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, search for, and then select a user.
3. Next to the profile image, select •••.
4. Select ✏️ **Edit user**.
   The *Edit user* window appears.

   Select a situation and complete the corresponding steps.

Editing the username	a. Select **Edit name**. b. Change the user's name. c. Select **Save**. The `[Name]'s name was updated successfully` confirmation message appears.
Editing the user role	a. Select a role from the **User role** drop–down list. The `[Name]'s user role was updated successfully` confirmation message appears.
Editing the user's email	a. Select **Edit email**. b. Change the user's email. c. Select **Save**. The `[Name]'s email was updated successfully` confirmation message appears.

Unlocking a Business User's Account

In AB Office Online, a business administrator can unlock a business user's account. End users get locked out of their accounts when they incorrectly enter their login credentials three or more times. To unlock a user's account, a user must have the **Admin** role and the **User Management** permission.

It can take up to five minutes for an account to appear `Locked` in **Manage Users**.

A user can have their account status set to both `Locked` and `Account access is on hold`. In this situation, the business admin must unlock the account and remove the hold before the user can log in again.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, search for, and then select a user with a `Locked` account status. The user's profile opens. The `[Name]'s account access is locked due to multiple incorrect login attempts` banner message appears.
3. Select **Unlock**. The *User successfully unlocked* confirmation screen appears.
4. If the user requires their password reset, select **Send password reset**, and then select **Email**. The `Sent password reset link successfully` confirmation message appears, and the user is instructed to reset their password before they can sign in again.
5. Select **I'm done**. The user's account is unlocked.

Resetting a Business User's Password

In AB Office Online, a business administrator can send a password reset link to a business user who has forgotten their password.

To send a password reset link, a user must have the **Admin** role and **User Management** permission.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, search for, and then select a user.
3. Next to the profile image, select •••.
4. From the drop-down options that appear, select `Send password reset link`. The *Send password reset link* window appears.
5. Select **Email**.
   The `Sent password reset link successfully` confirmation message appears.

The user receives an email with password reset instructions. In the email, they can select **Reset password** to begin the reset process.

Placing a Business User's Account on Hold

In AB Office Online, a business administrator can set a hold on a business user's account. Putting an account on hold prevents the user from logging in to AB Office. To put an account on hold, a user must have the **Admin** role and **User Management** permission.

A user can have their account status set to both `Locked` and `Account access is on hold`. In this situation, the business admin must unlock the account and remove the hold before the user can log in again.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, search for, and then select a user.

3. Next to the profile image, select the ⋯.
4. Select ⏸ **Hold account access**. *The Hold account access screen appears, and asks the admin to confirm that they want to hold the user's account.*
5. Select **Hold**.

In the user's profile, the `[Name]'s account access is temporarily on hold` banner message appears.

To remove the hold, the admin can select **Remove** next to the banner message. Once selected, `The hold on [Name]'s account access has been removed` confirmation message appears, and the user can now log in again.

Deleting a Business User

In AB Office Online, business admins can delete a business user. Deleting a user removes them from **Manage Users**.

1. In the main menu, select **My profile**, and then select 🏢 **Manage Business**.
2. In the **Manage Users** table, search for, and then select a user.
3. Next to the profile image, select the ⋯.
4. Select 🗑 **Delete user**.
   The *Delete user?* screen appears.
5. Select **Delete**.
   The `[Name] was successfully deleted` confirmation message appears.

Updating Personal Settings

AB Office users can access their personal information and settings by going to the main menu and selecting **My profile** or the profile icon, and then selecting **Personal Settings**.

In the *Personal* section, users can edit information found in four tabs:

- *Profile*
  - Edit preferred first name
  - Edit email
  - Edit phone numbers
- *Security*
  - Edit username
  - Edit password
  - Register for passkey sign-in

- ◦ Manage external apps and website permissions
- ◦ Manage connection requests
- ◦ Edit 2-step verification settings
- ◦ View and remove recently used devices
- *Alerts*
  - ◦ Manage alerts for all business functionalities
- *User agreement*
  - ◦ View the Digital Banking *Digital Terms of Use* document

Editing a Business User's Username

In AB Office Online and Mobile, business users can edit their personal **Username**.

1. In the main menu, select **My profile**, and then select **Personal settings**.
2. In the navigation panel's *Personal* section, select **Security**.
3. Next to the *Username* section, select **Edit**.
4. Enter a new username.
5. Select **Save**.

The username is updated and is now used when logging in to the business user account. A history event is also generated.

Editing a Business User's Email

In AB Office Online and AB Office Mobile, business users can edit their personal **Email**.

1. In the main menu, select **My profile**, and then select **Personal settings**.
2. In the navigation panel's *Personal* section, select **Profile**.
3. In the *Email* section, select **Edit email**.
4. Enter a new email.
5. Select **Save**.

The email is updated and can now be used for two-factor authentication. A history event is also generated.

Editing a Business User's Phone Number

In AB Office Online and Mobile, business users can edit their personal **Phone number**.

1. In the main menu, select **My profile**, and then select **Personal settings**.
2. In the navigation panel's *Personal* section, select **Profile**.
3. In the *Phone* section, select **Edit phone number**.

4. Edit the phone number.
5. Select **Save**.

The phone number is updated and can now be used for two-factor authentication. A history event is also generated.

Subscribing to a Business Alert

In AB Office Online, users can choose to activate alerts for specific actions. These alerts are delivered through email, SMS, or in-app messages.

There are several business alert categories that can appear:

- *User security*
- *ACH*
- *Wires*
- *Positive Pay*
- *Transfers*

Note
Business administrators control which alert categories appear for a user. Categories only appear for a user if a business admin has activated that alert category for that specific user in *User Management*. For more information on how to set up alert categories for a user, go to *Setting Business User Permissions*.

1. In the main menu, select **My profile** or the profile icon, and then select **Personal settings**.
2. In the *Personal* section in the navigation panel, select **Alerts**.
3. Select an alert category. The selected category expands and related alerts appear.
4. Select an alert. A screen appears asking how the user wants to receive their alerts.
5. Select the toggle to enable or disable alerts for the preferred delivery method. More than one delivery method can be selected.
6. Select **Save**.

Note
Depending on a Bank's configurations, some alerts may be activated, deactivated, or required by default. Required alerts cannot be changed by the user.

Business Activity Feed

AB Office offers two activity feeds. The first is the business end-user activity feed. This feed shows every event and action taken by a user or on behalf of another user. The second is the business activity feed. This feed is an aggregation of all key activity in a business across all users.

For the business activity feed, only specific actions appear:

- Money movement
- Modifying entitlements and permissions
- Updating business and business user profile settings

When accessing activity information, an 🕐 *Activity* banner may appear at the top of the screen. This banner shows the number of new events since the last time activity information was refreshed. Selecting this banner updates the activity feed to display the newest events.

Each event can be selected to view its details. Details include Device, Device OS, App version, Browser, and IP address.

At the top of every activity feed, a user can filter events by time frame, a user's name, and the type of event. They can also download activity history into a .csv file. To export the filtered history events, select the ⬇ **Download icon**.

In AB Office Online, users can access the business and business-user activity feeds on the same screen. To do so, go to the 🏢 **Manage Business** settings. To access **Manage Business**, select **Your Name** or the profile icon, and then select 🏢 **Manage Business**. On the **Settings** screen that appears, locate the **Manage Business** section, and then select **Activity**.

On the **Activity** screen, the default business-level activity information appears. For more granular insights into individual end-user activity, filter using the **All users** field.

> **Note**
>
> End users must have the Admin or Viewer role to review the **Activity** feed in their settings.
>
> To remove visibility so that the **Activity** feed does not display to a user, the **User Management** permission must be deactivated for that user.

Editing Business Details

In AB Office Online, business administrators can modify a business's email and phone number. To edit a business's details, a user must have the **Admin** role and **User**

Management permission.

1. In the main menu, select **Your Name**, and then select 🏢 **Manage Business**.
2. In the **Manage Business** section, select 🏢 **Profile**.
3. Choose a situation and complete the steps.
4. Select **Save**.

Situation	*Steps*
Editing a business email	a. In the *Email* section, select **Edit email**. b. Enter a new email. The entered information must be a valid email address. If not, an error message appears.
Editing a business phone number	a. In the *Phone* section, select **Edit phone**. b. Enter a new phone number.

> **Note**
> The Admin will be required to complete a high-risk action verification (two-factor authentication) before continuing the editing process.

A history event for the email or phone number change appears in the business activity feed in AB Office Online.

ACH

Automated Clearing House (**ACH**) for business allows users to create, edit, and initiate batch ACH transfers within AB Office.

Using ACH in AB Office Online and Mobile, users can:

- Create and edit batches, including prenotes and tax payments
- Review and initiate batches
- View ACH history

Depending on the number of payment entitlements that are turned on, **ACH** appears individually or as an option in the 🟧 **Payments** drop-down in the AB Office navigation menu.

Understanding Balanced ACH Batches

IMPORTANT: DEBITS = CREDITS (BALANCED BATCHES)

In order to initiate an ACH batch, it must be **balanced**, meaning your batch or file must contain equal credit and debit amounts to proceed.

If you are initiating a batch of **_outgoing_** payments (e.g., payroll or payments to vendors), these recipients will be entered as **Credit** transactions. To balance the batch, there must be a corresponding single **Debit** transaction from your designated authorized account at American Bank. The amount of the **Debit** must equal the sum of all the **Credits** in that batch.

Likewise, if you are initiating a batch of **_incoming_** payments (e.g., pulling funds from customer accounts for membership/HOA dues, donations, etc.), these recipients will be entered as **Debit** transactions. To balance the batch, there must be a corresponding single **Credit** transaction to your designated authorized account at American Bank. The amount of the **Credit** must equal the sum of all the **Debits** in that batch.

This offsetting entry determines which of your approved accounts funds are either pulled from or directed to. If you're using software to generate ACH files, ensure that it includes this offsetting entry in each batch. Some systems refer to this as an "offset record" or "balancing entry". You can also enter the offsetting transaction manually by editing the batch after you've imported a file of recipients.

Viewing ACH Batches

On the Automated Clearing House (*ACH*) screen, users can view, edit, initiate, and uninitiate ACH batches. Depending on the ACH status, a batch appears in the **Active** or **History** list for an account.

- **Active** – Batches in a `Ready`, `Initiated`, or `Pending approval` status.
- **History** – Batches in a `Processed` status that have been sent to their recipients.

Uninitiated batches ready to be initiated have a status of `Ready` or `Pending approval`. Select one of these batches to view the entered details, edit details (including recipients), or to initiate.

Batch Status

Depending where a batch is in the transmit process, it has one of four statuses:

- `Ready` – The batch is created and ready to initiate sending funds to the recipient.
- `Initiated` – The batch is sent and begins processing for the selected effective date.
- `Processed` – The batch is complete and recipients receive the transfer as of the effective date listed.

- *Pending approval* – A user created the batch. The batch is awaiting approval from another user in order to be initiated.

Creating and Initiating ACH Batches

Follow the **Create ACH** steps in this section to manually create an Automated Clearing House (ACH) batch by manually adding recipients or importing a list of recipients. If you have a NACHA formatted file produced by other applications (e.g. accounting software) you may skip these steps and visit the **Uploading ACH Batches** section below.

1. Select the **Payments** drop-down menu, and then select **ACH**.

> **Note**
>
> If your business only has the **ACH** payment option turned on, **ACH** appears alone as a tab in the AB Office main menu.

2. On the **ACH** screen, select **Create ACH**.
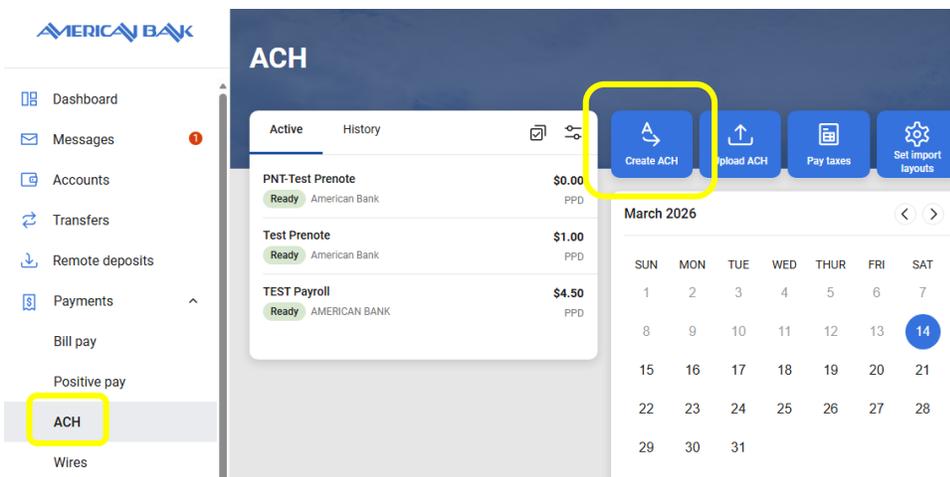
3. Enter a **Batch name**, and then select a **Company**. New required fields appear.

4. Fill in the Required Fields (see **ACH Batch Required Fields** below).
5. Select **Create batch**.

ACH Batch Required Fields

Each Automated Clearing House (ACH) batch has certain required fields that need to be filled in before the batch is created.

ACH name

This field allows a user to create a custom name for a batch.

ACH company

This field brings the user to a list of ACH companies to choose from. The information shown includes the company name, company ID, SEC code, and requirements for batches created using the given ACH company.

> **Note about SEC codes**
>
> It's important to choose the correct SEC code for an ACH batch. PPD is used for transactions between a business and an individual—like payroll direct deposits or consumer membership fees—while CCD applies only to business-to-business payments. Using the right code ensures the return timeframes follow the proper consumer or commercial rules.

Entry description

This field allows the user to enter optional additional information about the batch.

> **Note about the Company Entry Description field**
>
> It's important to familiarize yourself with the Nacha rules for the Entry Description field. For instance, PPD Payroll batches must include the word "PAYROLL". American Bank will set a default value for this field, but you can always manually change the description for individual batches when needed to ensure accuracy and clarity.

Discretionary data

This field allows the user to enter or edit discretionary data.

Recipients

This field allows the user to enter one or more recipients for the batch, which is required before initiation can occur. When more than 10 recipients are added, recipients are listed in separate pages, 10 at a time. Select **Add recipients.**

You will be given the choice to either **Add manually** or **Import from file**. Follow the steps in the corresponding sections below.

Adding ACH Recipients Manually

1. Select **Add manually.**
2. Fill out the required fields:

Recipient Name
The name of the recipient.

Amount
The dollar amount for the transaction to this recipient.

Credit/Debit
The type of transaction to perform on the recipient's account.

Account Number
The recipient's account number at their financial institution.

Routing Number
The routing number for the recipient's financial institution. This entry field can be used to search for a given routing number by institution name.

Account Type
The account type the batch will be sending the transaction to (e.g. Checking/Savings).

Note

Recipients can also be listed as prenote or can be put on hold. See respective section headers below for additional information on prenotes and holds. Optional fields include the ability to add an ID number (such as an employee ID or invoice number) or addenda.

3. Choose **+Add another recipient** to manually add additional recipients, or choose **Save Recipients**.
4. You'll be returned to the **Create ACH** window to review the batch details.

5. Select **Create batch**.

   If there are any validation errors, they will display at the top of the window. Click *show more* to view specific details so you can correct any issues.

6. Once your batch is successfully created, you will be returned to your **Active** batch list. The batch should be in `Ready` status.

7. If you are ready to initiate your batch now, see the **Reviewing and Initiating ACH Batches** section below. If the batch will be reviewed and initiated by another user, see the **Marking ACH Batches for Pending Approval** section below.

Setting ACH Import Layouts

Business users can use a .csv or .txt file to import recipients into a new or existing ACH batch. They can design and save **Import Layouts** for these external files. These layouts can then be used to accurately import recipient information.

1. In the navigation panel, select **ACH**. If the financial institution has multiple payment methods activated, the **ACH** option may appear in the **Payments** drop-down menu.
2. Select ⚙ **Set import layouts**.
3. Choose a situation from the table below, and follow the steps.
4. Select **Save**.

Creating a CSV or Tab Delimited Import Layout	a. Select either the **CSV** or **Tab delimited** tab. b. Next to each label, enter a number in the **Column** field. c. The numbers entered in the **Column** field determine where in the file that column's information appears. > **Note** > Values entered in one **Column** field cannot be used for another label. If a duplicate column value is entered, the `Columns cannot match` error message appears. If this error remains unresolved, the user cannot save the file layout. d. Select either the **CSV** or **Tab delimited** tab. e. Next to each label, enter a number in the **Column** field. The numbers entered in the **Column** field determine where in the file that column's information appears. f. In the **Checking equals** and **Savings equals** fields, provide the letter codes that identify the type of account a payment is going to. For example, depending on institutional preferences, checking accounts can be identified by the value *C* and savings accounts by the value *S*. g. In the **Debit equals** and **Credit equals** fields, provide the letter codes that identify a payment as credit or debit. For example, depending on institutional preferences, debit payments can be identified by the value *DR* and credit payments by the value *CR*. h. If a file includes transaction codes, select the **Use transaction code** toggle. The *Transaction code* label appears and the **Checking equals**, **Savings equals**, **Debit equals**, and **Credit equals** fields disappear. i. Enter a number in the *Transaction code* label's **Column** field.

Creating a Fixed Position Import Layout	a. Select the **Fixed position** tab. b. Next to each label of the layout, enter a number in the **Start** and **End** fields. The **Start** and **End** fields are the column positions that mark where each label begins and ends. **Note** Values entered in one label's **Start** or **End** field cannot be used for another label. If a duplicate value is entered, the `Columns cannot match` error message appears. If this error remains unresolved, the user cannot save the file layout.Select either the **CSV** or **Tab delimited** tab. c. In the **Checking equals** and **Savings equals** fields, provide the letter codes that identify the type of account a payment is going to. For example, depending on institutional preferences, checking accounts can be identified by the value *C* and savings accounts by the value *S*. d. In the **Debit equals** and **Credit equals** fields, provide the letter codes that identify a payment as credit or debit. For example, depending on institutional preferences, debit payments can be identified by the value *DR* and credit payments by the value *CR*. e. If a file includes transaction codes, select the **Use transaction code** toggle. The *Transaction code* label appears and the **Checking equals**, **Savings equals**, **Debit equals**, and **Credit equals** fields disappear. f. Enter the **Start** and **End** fields for the *Transaction code* label's **Column** field.

The file layout is saved and the `Import layout updated successfully` confirmation message appears.

Importing ACH Recipients from a File

Business users can use a .csv or .txt file to import recipients into a new or existing ACH batch.

In order to import ACH recipients, users must have the **Import recipients** permission.

Note

It is recommended to create the necessary ACH import layout before importing ACH recipients to an ACH batch. For more information, refer to the relevant topic on setting ACH import layouts above.

1. If you're creating a new ACH Batch, follow the steps in the **Creating ACH Batches** section above. If you're uploading recipients to an existing batch, select a batch from the **Active** tab (Note that the batch must be in a `Ready` status).

2. Complete the required fields outlined in **ACH Batch Required Fields** section above.

3. When you reach the **Recipients** section, select **Add recipients**.

4. Select ⬆ **Import from file**.
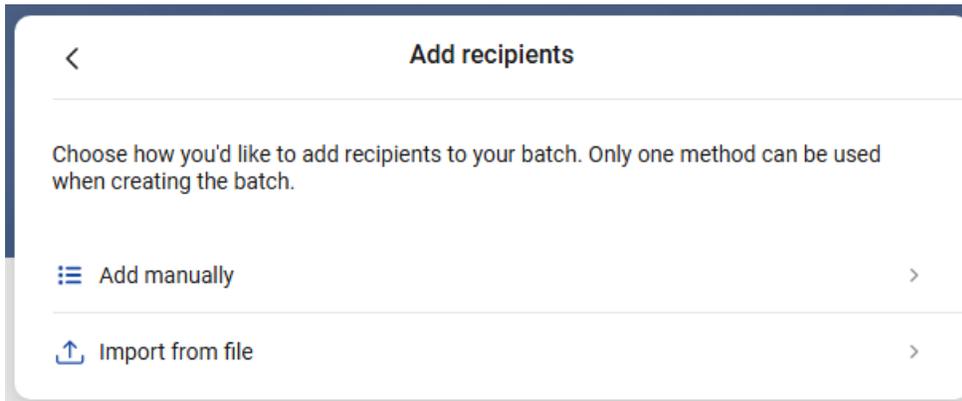
5. The **Import recipients** screen appears. If no file layout exists, the user can select ⚙ **File layouts** and create the required layout for the current ACH batch. See the **Setting ACH Import Layouts** section above.
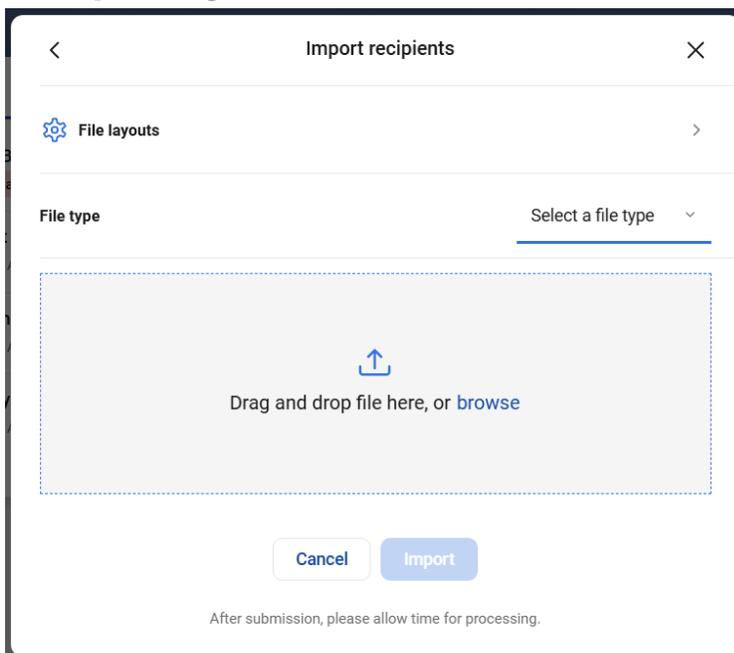
6. In the **File Type** drop-down field, select a file type.

7. Either drag and drop or select **Browse** to upload the file to the system. The recipients are added to the new or existing batch.

8. Select **Import.**

Uploading ACH Batches

Upload your NACHA formatted files produced by other applications (e.g. accounting software) to create new ACH batches.

Note
AB Office Mobile users cannot upload ACH files.

1. On the *ACH* screen, select ⬆ **Upload ACH**.

   Note
   Only NACHA-formatted .txt and .ach files are accepted.

2. Drag and drop your file and select **Upload**.
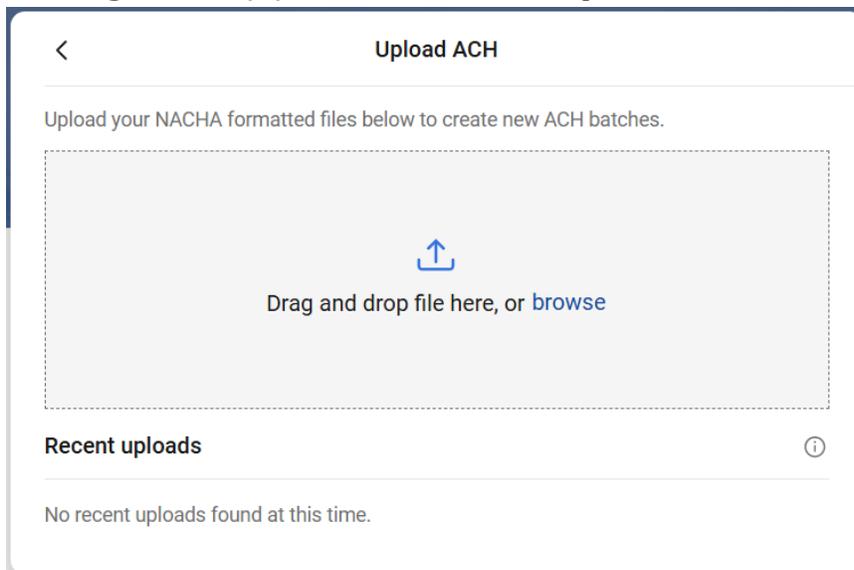
Reviewing and Initiating ACH Batches

In AB Office Online and AB Office Mobile, business users can review and initiate ACH batches that have a `Ready` or `Pending Approval` status.

End users must have the **ACH** and **Initiate ACH batch** permissions to review and initiate an ACH batch. If the same user intends to both create and initiate a batch, the user must have the **Full ACH Control** permission.

Choose a situation and follow the steps.

Review and Initiate a Single ACH Batch
a. In the ACH Screen's **Active** tab, select a batch.
b. On the Batch details screen, select **Review and Initiate**.

Batch details ... ✕

Custom Batch #1 `Ready`

⊕ Credits
$1.00

⊖ Debits
$1.00

Edit ›

Recipients   2 recipients ›

Company	AMERICAN BANK
Company ID	1810305954
SEC code	PPD
Description	PAYROLL
Discretionary	March 2026 Payroll
Batch restricted ⓘ	No

💬 Attach to a conversation

Mark as pending   **Review and initiate**

Note

The batch cutoff time is 4:00 PM Mountain Time to choose a next–day effective date. After 4:00 PM Mountain Time, the earliest available effective date will be two days in the future.

Initiate ACH

Custom Batch #1

⊕ Credits
$1.00

⊖ Debits
$1.00

Show details ⌄

Frequency	Once ›
Effective date	Select date ›
Reset amounts to $0.00 after processing	☐

Cancel   Initiate

c. Select a **Frequency**.
d. Select an **Effective Date**.
   i. Select a date.
   ii. Select **Confirm**.

e. If desired, select the **Reset amounts to $0.00 after processing** check box.
   Note
   Select this check box to reset the amounts of the ACH records contained in the ACH batch back to zero dollars after the batch has been processed. This is most commonly enacted if a user intends to use this batch as a template in the future.
f. Select **Initiate**.
g. Complete the **Two-Factor Authentication** prompt.
h. The **Batch initiated** confirmation screen appears.
i. Select **Done**.

Review and Initiate Multiple ACH Batches

a. In the ACH screen's **Active** tab, select the ☑ check box icon in the upper right of the screen for **Bulk actions**.
b. Select multiple batches.
   Note
   A maximum of 5 batches can be selected at once.
   Dates can be set individually or for all selected batches.
   Business users can bulk initiate standard batches, prenotes, or tax payments in *Ready* or *Pending Approval* status.
   Once a selection is made, the ▷ **Initiate** option appears. The ▷ **Initiate** option remains unavailable if any selected batches have errors or do not meet initiation parameters. Common batch issues include an insufficient balance, a batch that is already initiated, or a batch that isn't balanced (debits don't equal credits).
c. Select ▷ **Initiate**.
   Note
   The batch cutoff time is 4:00 PM Mountain Time to choose a next-day effective date. After 4:00 PM Mountain Time, the earliest available effective date will be two days in the future.
d. On the **Initiate batches** screen, enter an **Effective Date**.
   i. Select a date.
   ii. If necessary, select **Apply to all batches** to have all batches initiate on the same effective date.
   iii. Select **Confirm**.
e. If desired, select the **Reset amounts to $0.00 after processing** check box.
   Note
   Select this check box to reset the amounts of the ACH records contained in the ACH batch back to zero dollars after the batch has been processed. This is most commonly enacted if a user intends to use this batch as a template in the future.
f. Select **Initiate [X] Batches**.

g. Complete the **Two-Factor Authentication** prompt.
h. The **Batch initiated** confirmation screen appears.
i. Select **Done**.

In the ACH screen's **Active** tab, the initiated batch or batches appear with an `Initiated` status.

Once initiated, an ACH history event is recorded in the AB Office Online and AB Office Mobile **Activity** menu.

Marking ACH Batches for Pending Approval

Business users without the **Full ACH Control** permissions can mark ACH batches for pending approval.

A batch can be marked as pending if the following conditions are met:
- It is in `Ready` status.
- It has at least one recipient.
- It is not a tax payments batch.
- It is not a prenote batch.

To mark a batch for pending approval, go to the **ACH** tab, and then select a batch. The **Batch Details** screen appears. Select **Mark as Pending**.

Once a batch has been marked as pending, an alert notification is delivered to other users within the organization who have enrolled in the ACH batch pending approval Alert type. The batch then appears on the **Active** batch list in `Pending Approval` status.

Custom Batch #1		$1.00
Pending approval AMERICAN BANK		PPD

To return a pending batch to `Ready` status, select **Return to Ready**.

To process a pending batch, go to the **ACH** tab, select the batch, and choose **Review and Initiate**. The user who last edited the batch cannot perform this action unless they have the **Full ACH Control** permission.

Recurring ACH Batches

Recurring ACH batches allow you to automate regularly scheduled payments or collections, such as payroll, vendor payments, or customer billing. Once established, the system will generate transactions based on the schedule you define.

When setting up a recurring batch, you will select the frequency (e.g., weekly, biweekly, monthly) and the effective date. The system uses this information to create and process batches automatically.

Processing & Timing

- Recurring ACH batches are processed at 6:00 AM Mountain Time.
- Batches are processed **two (2) business days prior** to the scheduled effective date.
- If a batch is scheduled to process on a non-processing day (such as a weekend or holiday), it will be processed on the **preceding** business day.

User Access & Permissions

- Access to recurring ACH functionality must be enabled by an Admin user for each user who should have access.
- As with other ACH services, Admin users are responsible for reviewing and managing user permissions to align with internal controls.
- **If a Business User is deleted from AB Office, any recurring ACH transactions they scheduled will also be canceled.**

Alerts & Notifications

- Users can opt in to receive alerts related to recurring ACH activity by managing Alerts within their Personal Settings in online banking.

User Responsibility

- You are responsible for monitoring recurring batches to ensure accuracy, including amounts, recipients, scheduling, and sufficient funds.

Editing ACH Batches

Edit uninitiated Automated Clearing House (ACH) batches to add or remove batch details.

1. Under the **Active** tab on the **ACH** screen, select a batch.
2. To edit batch details (e.g. Batch Name, Entry Description, Discretionary Data) select **Edit**.

   Note
   The **Edit** button only appears as an option for batches with the `Ready` status.

3. Enter new details, and then **Save**.
4. To edit batch recipients, select **[#] Recipients >**
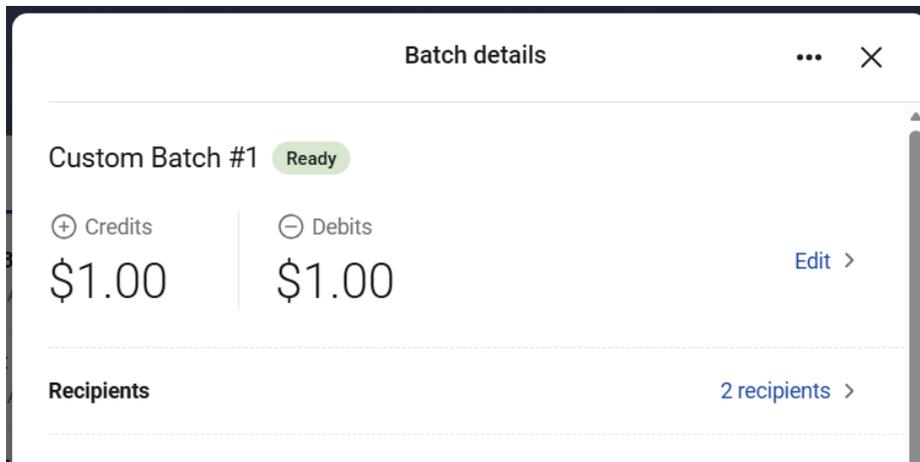
Search for and Edit an ACH Recipient

Business users can search for active ACH batch records and recipients. Once a search is made, users can choose to select and edit the batch information as necessary.

To manage ACH recipient and batch details, a user must have the **Full ACH Control** permission.

1. From the **ACH** screen, select **Search recipients**.
2. Enter search criteria in the required fields, and then select **Search**.
   The search criteria allow for partial matching. This means that when searching using partial phrases such as *J* or *Jo* the system returns all results that begin with those letters.
3. Select a recipient.
4. If necessary, edit the recipient's details.
5. Select **Save**.

When refreshed or searched for again, the updated recipient details appear.

Deleting ACH Batches

Manually delete an Automated Clearing House (ACH) batch.

1. Under the **Active** tab on the **ACH** screen, select a batch.
2. Select the **... Ellipses** icon in the upper right of the **Batch details** window.
3. Select **Delete payment**.
4. Select **Delete**.

ACH Initiation Troubleshooting

Depending on your Company's configurations, business user permissions, and/or ACH batch contents, ACH initiation errors can occur.

Error Messages

Error messages can appear when initiating a batch. To ensure proper initiation, familiarize yourself with your Company's ACH transaction limits:

- `ACH Limit Exceeded` – The batch exceeds the business user limit and/or the Customer-level aggregate limit.
- `ACH Daily Credit Exposure Limit Exceeded` – The batch exceeds the ACH Company limit.

User Unable to Initiate ACH File

AB Office has checks and balances built in to ensure user compliance with Nacha regulations.

If a user cannot initiate their file, consider these issues and solutions:

- `Company header validation against the core` – The user's Nacha file header does not match the payment information about the ACH entity that the Bank has on file. The user must update the file to resolve the issue.
- `Transaction information does not meet requirements` – The user tries to initiate a batch that violates the transaction parameter settings set by the Bank.
  - **Balanced Batches** – The ACH file must contain equal credit and debit amounts to proceed.

Uninitiating ACH Batches

In AB Office Online and AB Office Mobile, AB Office users can uninitiate an ACH batch at any point before the final cutoff time on the day prior to the batch's effective date.

A user must have the **ACH** and **Initiate ACH batch** permissions to uninitiate an ACH batch.

1. In the **ACH** screen's **Active** tab, select a batch with the `Initiated` status.
2. On the **Batch details** screen, select **Uninitiate**.
   The **Uninitiate ACH?** screen appears.
3. Select **Uninitiate**.
   The **Batch details** screen and `Uninitiated ACH payment [payment name] from [business name] for [transaction amount]` confirmation message appears.

Downloading ACH Batches as Nacha or PDF Files

Business users with the required permissions can download ACH batches as Nacha® or PDF files. A user must have the **View Batch** permission to download ACH batches.

1. Go to **Payments > ACH**.
2. Select the desired batch from the *batch list*. The **Batch Details** screen appears.
3. Select the ⋯ ellipsis, and then select **Download**. The **Download Batch** screen appears.

4. Select either *NACHA* or *Acrobat (PDF)* from the **Download Format** drop-down menu, and then select **Download**.

Adding a Prenote Batch

A prenote transaction allows you to send a zero-dollar test transaction to verify that the recipient's account information is correct before sending the actual live credit or debit transaction. This helps reduce the risk of returns due to incorrect account or routing details.

Because the system does not allow entry of a zero-dollar transaction, prenotes are created using a standard batch, and marking each recipient as Prenote to produce a system-generated prenote batch.

On the ACH screen, select **Create ACH**.

1. Enter a **Batch name**, and then select a *Company*. Complete the required fields.
2. Select **Add recipients**.
3. Fill out the recipient information and enter a dollar amount for each transaction. This can be the intended future amount or $0.01 if the amount is unknown. Mark each transaction as a **Prenote** using the check box at the bottom of the window.
4. Select **Save recipient**.

   Note
   All prenote batches are denoted with the prefix `PNT-` in the ACH list.
5. Once saved and created, the system will automatically generate a separate prenote batch for $0 containing all recipients from the standard batch that were marked as prenote. This batch will appear in the **Active** tab and can be Initiated from there.

After initiating a prenote, allow three (3) business days for verification. If you are not notified of a return by American Bank within that timeframe, the account information is considered verified, meaning American Bank did not receive notification of a return from the receiving Financial Institutuion.

Note
Prenote transactions are not visible to the recipient.

Creating Tax Payments

Create a tax-specific Automated Clearing House (ACH) batch to pay for state or federal taxes.

1. On the *ACH* screen, select **Pay taxes**.
2. Fill out the required fields.

3. Select **Create payment**, and then **Done**.

Restricted ACH Batches

A restricted ACH batch limits visibility of a specific batch based on a business user's restriction permission.

Many people with various levels of responsibility control business finances. Organizations can control which users view and interact with certain batches by restricting them based on permissions. This ability is crucial for instances like payroll batches, which are private and are only controlled by specific administrators.

> **Note**
>
> Users must have the **Restricted batch access** permission to create and view restricted ACH batches. If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

Creating Restricted ACH Batches

Organization users with the required **Restricted batch access** permissions can create restricted ACH batches.

1. In the navigation panel, select **ACH**.
2. Select **Create ACH**.
3. Enter a **Batch name**.
4. Select a **Company**.
5. Complete the required fields, and then select the **Restrict batch** check box.
6. Select **Create batch**.

The **ACH batch created** screen appears.

Viewing a Restricted ACH Batch

Organization users with the required permissions can view restricted ACH batches.

Users must have the **Restricted batch access** permission to view restricted ACH batches.

If a user does not have the required permission, the restricted ACH batch does not appear in the ACH batch list.

> **Note**
>
> Restricted ACH batches are not labeled restricted on the *ACH* screen. To see if a batch is restricted, a user must select a batch and verify on the *Batch details* screen that the **Batch restricted** field is set to `Yes`.

Copying Active ACH Batches

Business users can duplicate an existing one-time active ACH batch.

Organization users must have the **Create new batch** permission to copy a historical ACH batch.

1. From the **ACH** screen, select the **Active** tab.
2. Select a batch.
3. Select the **... Ellipses** icon in the upper right of the **Batch details** screen.
4. From the menu that appears, select ⊞ **Duplicate**. The **Duplicate batch** screen appears.
5. Enter a batch name, and then choose whether to reset the batch amounts to zero. Resetting the batch amounts to zero allows the user to use the duplicated batch as a one-time template for a new batch.
6. Select **Create batch**.

The **Batch created** confirmation screen appears and the new batch appears on the **Active** tab.

> **Note**
> The batch can take up to two minutes to appear on the **Active** tab.

Wires

Businesses can use **Wires** to create and initiate domestic wire transfers so that recipients are paid quickly and securely by electronic payment.

Using **Wires**, business users can:

- View wires
- Create domestic, one-time wires
- Create wire templates
- Review and initiate wires

Depending on the number of payment entitlements that are turned on, **Wires** appears individually or as an option in the 🔲 **Payments** drop-down menu in the AB Office navigation menu.

Cutoff Time

The cutoff time to transmit Wire transactions same-day is **2:30 PM Mountain Time**, unless otherwise communicated. If a user attempts to initiate a wire after the cutoff time but before the Bank's end-of-day processing, the wire will be rejected. If a user attempts to initiate a wire after the bank's end-of-day processing, it will be initiated the next business day.

Wires Dashboard

First, choose an account from the dropdown menu. For each account, wires appear in the **Active**, **History**, or **Templates** tab, depending on the wire's status.

Account

The **Account** field displays the account currently selected. The **Active**, **History**, and **Templates** tabs only display wires that are transferring funds from the selected account. Use the **Account** field to select an account and view wires associated with the account.

Active

The **Active** tab displays wires that can be edited with the following statuses:

Ready

The wire is created and `Ready` to review and initiate sending funds to the creditor.

Pending – no transmit

This wire status indicates that the user is not allowed to transmit that specific wire.

Initiated

The wire is sent and the process for transferring funds begins.

Approval

The `Approval` status appears if the wire requires a second organization user's approval.

Processed

The wired funds have been deposited into the creditor's account. In the wire details, a *Transmitted date* and *Effective date* appear:

- *Transmitted date* – The date the payment is initiated for remittance to the wire creditor.
- *Effective date* – The date that the creditor of a payment sees the transferred funds and the financial institutions on both sides of the transaction settle funds with one another.

Denied

The financial institution declined the wire transfer.

Problem

There is an issue with the wire transfer.

History

The **History** tab displays wires with a `Processed` status that cannot be edited or deleted.

Templates

The **Templates** list shows wires that are saved as a template.

Any one-time wire that is initiated using a template has a **From template** tag.
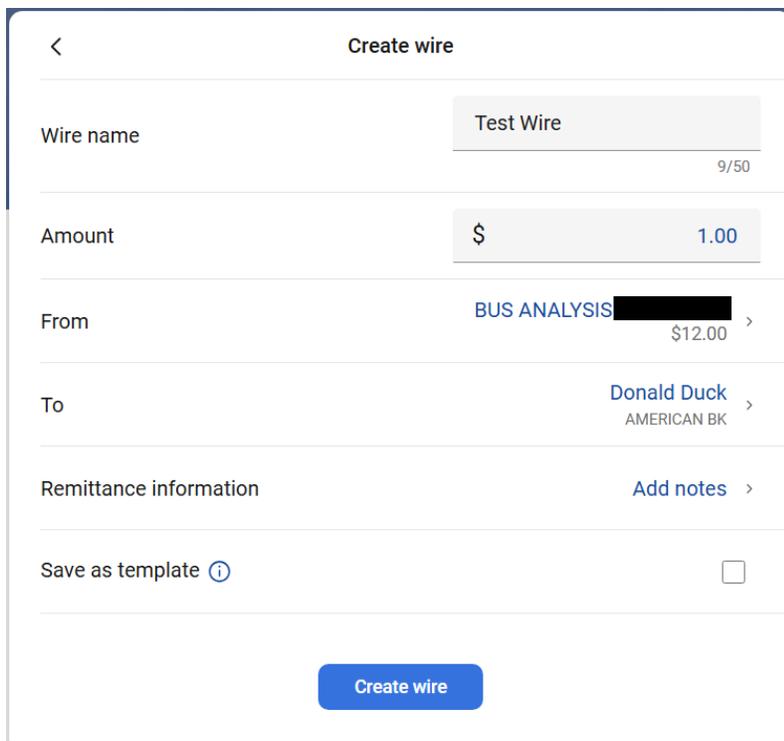
Calendar

Organization users can use the calendar to see and select dates that have an `Initiated` wire.

Creating a One-Time Wire or Wire Template

Business users can create domestic one-time wire transfers in AB Office **Wires**. Users can also save a wire recipient's details as a template, and templates can be used to send a wire to the same recipient multiple times in the future. Wires that are saved as templates will remain in the templates list on the Wires dashboard after initiating. Wires that are not saved as templates will move to the history list once processed and cannot be edited afterwards.

1. Go to the main menu, and then select **Wires**.
   The **Wires** option may appear in the **Payments** drop-down menu.
2. Select ⤳ **Create wire**.

3. Enter the **Wire name**.
4. Enter the amount of funds to transfer in the **Amount** field.

> **Tip**
> The required fields for the **Add creditor** section changes based on the **Amount** entered. Some optional creditor fields become required if the wire **Amount** is equal to or more than *$3,000*.

5. Select **Select account**, and then select the associated account.
   The user can search for accounts by account name, the last four digits of the account, or the available funds in the account. If the business has more than one type of account, the user can filter by account type. If the business has only one type of account, the filter button does not appear.
6. Select **Add creditor**.
7. In the **Creditor details** section, enter the following:
   a. In **Name**, enter the name of the person or business receiving the funds.
   b. Enter the creditor's **Account number**.
   c. In the **Creditor address** section, enter the creditor's address in the required fields.
   d. In the **Creditor agent** section, select a situation, and complete the corresponding steps.
8. In **Creditor agent** section, enter the institution details manually, or use the **Find institution** field to search for the Financial Institution:
   a. Entering institution details manually:
      i. Enter the Financial Institution's Routing/ABA number.
      ii. Enter the Institution name.
      iii. Enter the Creditor agent's address in the required fields.
   b. Using the **Find institution** tool:
      i. Select Find institution

      🔍 Find institution

      ii. Search for Financial Institutions by institution name, routing/ABA number, city, or state.
      iii. Select a Financial Institution from the list. The fields in the Creditor agent section are automatically populated with the Financial Institution's information.

9. In the **Instructed agent** section, enter the institution details manually, or use the **Find institution** field to search for the Financial Institution.

> **Note**
> If the instructed agent is the same as the creditor agent, select **Same details as creditor agent**. This action closes the **Instructed agent** section.

10. Select **Save**.
    If a required field is left blank when you select **Save**, the message *Please fill out all required fields and try again* appears. The message *Field is*

`required` appears next to any required fields left incomplete.

AB Office saves the creditor information and redirects the user to the *Create wire* screen.

11. If needed, select **Add notes** to add up to four lines of notes.
12. If needed, select the **Save as template** check box to save the wire details as a template for future or recurring use.
13. Select **Create Wire**.

    The user sees a confirmation screen.
14. Select **Done**. The user returns to the **Wires** dashboard.
15. The wire transfer is added to the **Active** tab for the associated account on the **Wires** dashboard. If the user saved the wire transfer as a template, the wire template is added to the **Templates** tab for the associated account.

> **Note**
>
> Your wire has been created but the user must initiate the wire from the **Wires** dashboard to send it and begin the process of transferring funds.

Initiating a One-Time Wire

Business users can initiate a domestic or one-time wire transfer from a `Ready` wire on the **Active** tab or from a wire template on the **Templates** tab.

A user must create a wire before they can review and initiate a wire transfer. If needed,

review the steps for **Creating a One-Time Wire or Wire Template**.

1. Go to the main menu, and then select **Wires**.
2. In the **Active** tab, select **Account** to search for and select the account associated with the wire being initiated.
3. Complete one of the following.
   - On the **Active** tab, select a wire with a *Ready* status.
   - On the **Templates** tab, select a wire template.
4. Review the wire details to ensure that they are correct, and edit details as needed.
5. Select **Review and initiate**.
   The **Initiate wire** screen appears.
6. Select **Initiate**.

   Note

   For wire amounts of *$2.00* or more, the user must complete high-risk authentication by confirming their Two-Factor Authentication code to initiate the wire transfer.

7. Enter the Two-Factor Authentication code and select **Confirm**.
   A success screen appears to confirm that the wire has been initiated, and the process for transferring funds between Financial Institutions begins.
8. Select **Done**.

The user is redirected to the **Active** tab of the **Wires** dashboard. The wire they initiated appears in the list with an *Initiated* status. If the user initiated a wire transfer using a template, the template is still saved on the **Templates** tab, and they can reuse the template to initiate other wire transfers in the future.

Editing a Wire or Wire Template

Using *Wires* in AB Office, business users can edit or delete a wire with a *Ready* or *Active* status from the **Wires** screen.

A user cannot edit or delete a wire once it has been initiated, and they cannot edit or delete wires on the **History** tab.

1. Go to the main menu, and then select **Wires**.
2. Select **Account** to search for and select the account associated with the wire being edited or deleted.
3. Complete one of the following.
   - On the **Active** tab, select a wire with a *Ready* or *Active* status.
   - On the **Templates** tab, select a wire template.
4. Select a situation and follow the corresponding steps.

Editing a wire	a. On the **Wire details** screen, select **Edit** or ✏️. b. Change the fields as needed. c. Select **Save**. d. Select < to return to the **Wire details** screen.
Deleting a wire	a. On the **Wire details** screen, select 🗑 **Delete**. A message appears asking the user to confirm that they want to delete the wire. b. Select **Delete**. The user is redirected to the **Wires** dashboard, and a success message appears. **Note** If a user deletes a wire, it cannot be recovered.

Business Bill Pay

Business Bill Pay allows your business to securely manage and send payments to vendors directly through AB Office. You can schedule one-time or recurring electronic or check payments, track payment activity, and streamline your payables process from a single, centralized platform.

As part of our transition to the new AB Office digital banking experience, Bill Pay access has moved. If you previously accessed Bill Pay services through the **Bill Pay** menu in **Cash Management**, you will now find it directly within your AB Office online banking navigation menu. Depending on the number of payment entitlements that are turned on, **Bill Pay** appears individually or as an option in the 🟧$ **Payments** drop-down menu. To access the full Bill Pay dashboard with all available functionality, choose **Manage Payments**. Functionality and workflows remain the same.
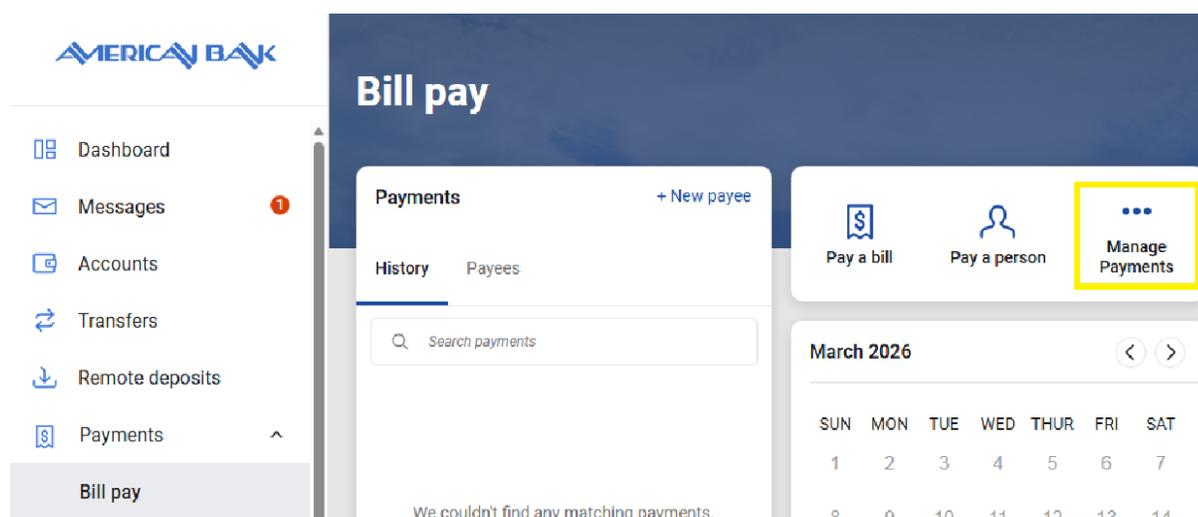
Detailed step-by-step instructions are not included in this guide. To request a **Business Bill Pay User Guide**, or if you need assistance locating or using Business Bill Pay, please contact the AB Office team at **ABoffice@americanbankmontana.com**.

Business Bill Pay Enrollment & User Access

If you are not already enrolled in Business Bill Pay, you can self-enroll directly within AB Office. To begin, a user with an **Admin** role must complete the initial enrollment. Once the Administrator has successfully enrolled in Business Bill Pay, the service becomes available to other eligible users on the account.

Business Bill Pay access is enabled for users based on their permissions. Administrators are responsible for reviewing and managing user access to ensure appropriate controls are in place.

If you would like to restrict access for certain users, an Administrator must update user permissions and ensure Bill Pay access is disabled as needed.

Positive Pay

Positive Pay is a fraud prevention service that helps protect your business against unauthorized or altered transactions. It provides visibility into account activity and allows you to review and control certain payments within the allowable return window.

Positive Pay services may include Check Positive Pay and ACH Positive Pay, depending on your enrollment:

- Check Positive Pay compares checks presented for payment against a list of checks you've issued and identifies any discrepancies (exceptions) for your review.

- ACH Positive Pay allows you to monitor electronic debit transactions and apply controls— such as approving, blocking, or filtering activity—based on rules you define.

As part of our transition to enhanced digital banking services, Positive Pay is currently supported across multiple platforms with varying workflows. Because functionality and setup vary depending on the version your business is enrolled in, detailed step-by-step instructions are not included in this guide.

To request a user guide specific to your Positive Pay service—or if you're unsure which version you're using—please contact the AB Office team at **ABoffice@americanbankmontana.com**. We're happy to help ensure you have the correct information and support.

Depending on your access to AB Office payment entitlements and the version of Positive Pay you are enrolled in, you can access **Positive Pay** using one of the following methods:

- Select **Positive Pay** from the menu.
- Select **Payments > Positive Pay** from the menu.
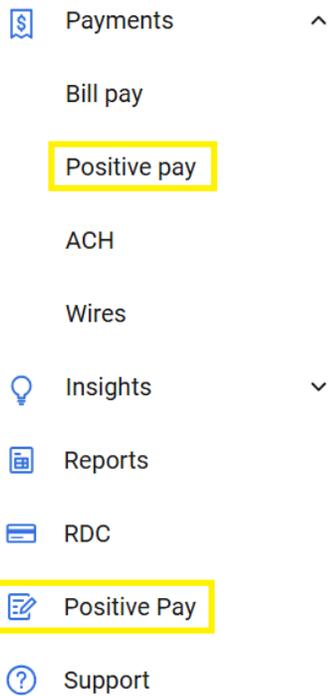
Remote Deposit Capture (RDC)

Remote Deposit Capture allows your business to securely deposit checks electronically using a desktop check scanner, without needing to visit a branch.

As part of our transition to the new digital banking experience, RDC access has moved. If you previously accessed RDC services through the **EPS** menu in **Cash Management**, you will now find it directly within your main online banking navigation under **RDC**. Functionality and workflows remain the same once you've launched the RDC service.

Detailed step-by-step instructions are not included in this guide. To request an RDC user guide, please contact the AB Office team at **ABoffice@americanbankmontana.com**.

Customer Support

If you have any questions or issues with any of our AB Office services, please don't hesitate to contact your personal banking representative, or reach out to our AB Office Support Team at ABoffice@americanbankmontana.com, or via our Toll-Free number: (800) 255-7911. We are always here to help.

Big Sky	Big Timber	Bozeman West
(406) 995-7111	(406) 932-5265	(406) 587-1234
Bozeman East	Livingston	Whitefish
(406) 587-1234	(406) 222-2265	(406) 862-1850