



Bill Pay User Guide

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

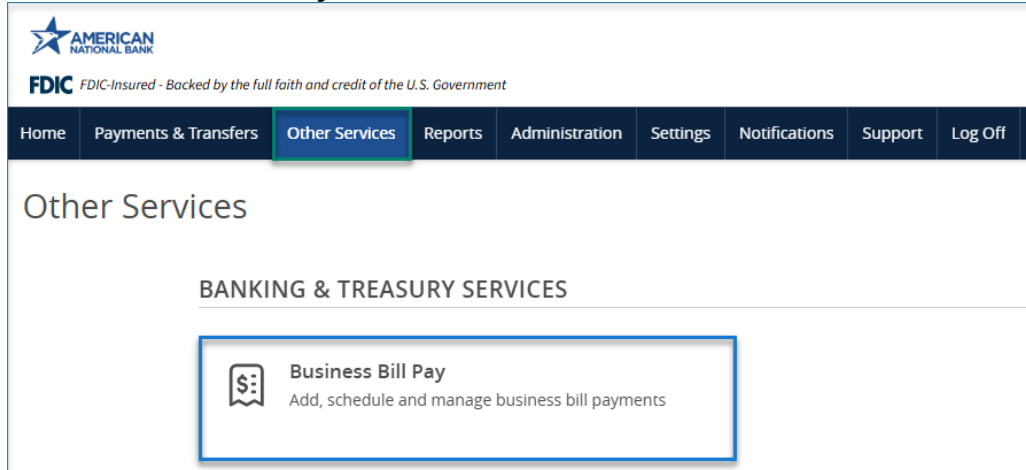
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Logging in

1. Log into **ANB Go Business**.
2. Click on the **Other Services** tab.
3. Click on **Business Bill Pay**.



AMERICAN NATIONAL BANK

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

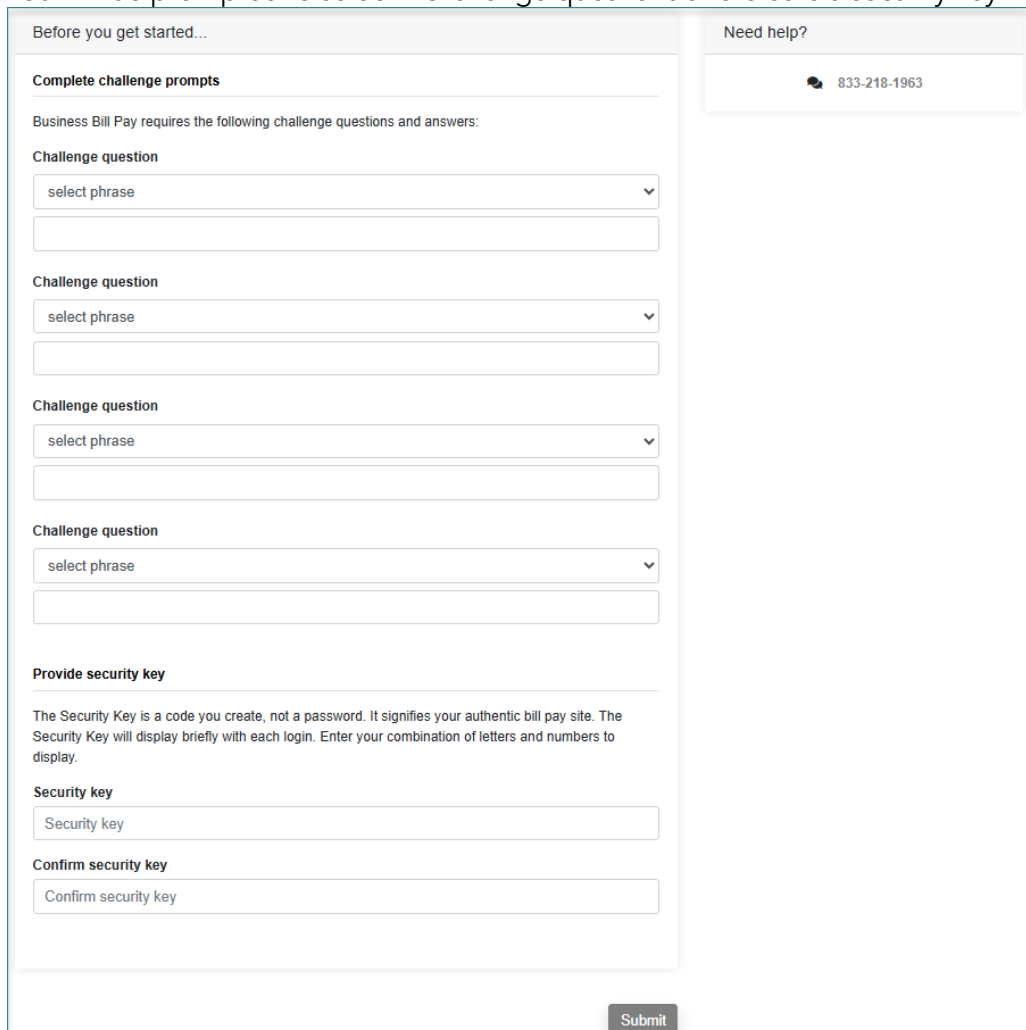
Home Payments & Transfers **Other Services** Reports Administration Settings Notifications Support Log Off

Other Services

BANKING & TREASURY SERVICES

 **Business Bill Pay**
Add, schedule and manage business bill payments

4. You will be re-directed to another tab in your browser.
5. You will be prompted to select 4 challenge questions and create a security key.



Before you get started...

Complete challenge prompts

Business Bill Pay requires the following challenge questions and answers:

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Provide security key

The Security Key is a code you create, not a password. It signifies your authentic bill pay site. The Security Key will display briefly with each login. Enter your combination of letters and numbers to display.

Security key

Security key

Confirm security key

Confirm security key

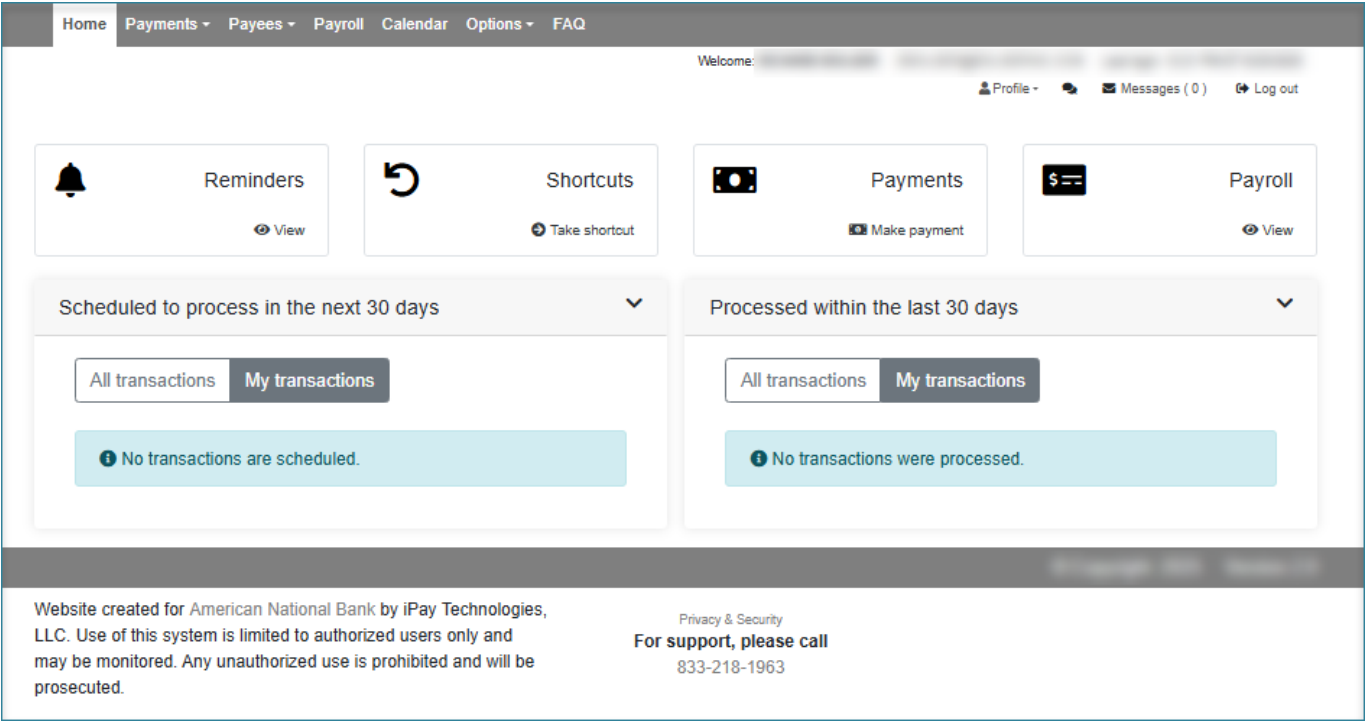
Submit

Need help?
833-218-1963

6. Once complete, click **Submit**.

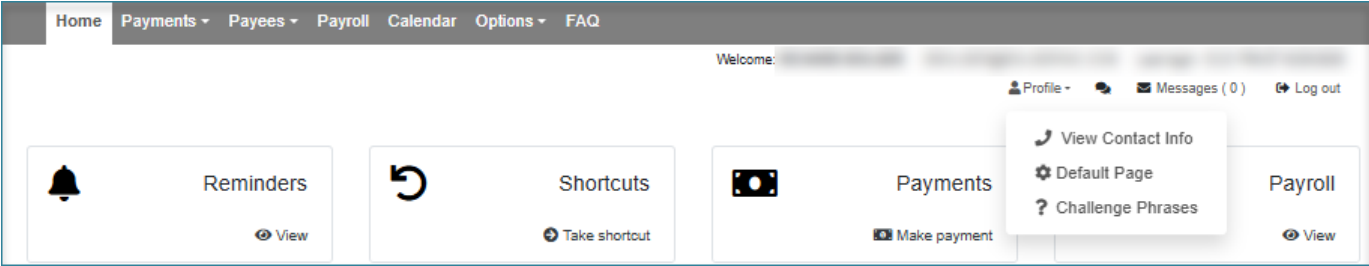
Home

Users have a snapshot of Bill Pay activity.



Profile

Manage important user information.



View Contact Info

Users can update their email, phone and mobile numbers by clicking the **edit icon (pencil)**.

Home Payments Payees Payroll Calendar Options FAQ

Welcome: [User Name] Profile Messages (0) Log out

Contact info

Email address

Email address:

Edit

Phone numbers

Mobile number:

Contact phone 1:

Contact phone 2:

Edit

eNotification text information

Short text address:

Edit

Default Page

Users can choose which page appears when they access Bill Pay.

Home Payments Payees Payroll Calendar Options FAQ

Welcome: [User Name] Profile Messages (0) Log out

Default page

Choose your default home page

When a default page is chosen, your bill pay session will open to the page of your choice.

☒ Home (Default)
 ☐ Payroll
 ☐ Calendar
 ☐ One-time payment
 ☐ Shortcut

Submit

Challenge Phrases

Four challenge phrase questions are always required.

- A user must add another challenge phrase to remove one.
- A user can be locked out for answering two challenge phrase questions incorrectly, three times each.

Challenge Phrases

Select a challenge phrase

Please select a minimum of four challenge phrases below. In the interest of security and protection for you, we'll use these phrases when sensitive transactions are being initiated.

Your phrase...

Choose a Challenge Phrase

Your current challenge phrases

Favorite food

Childhood nickname

First live concert you attended

City where you spent your honeymoon

Messages

Send and receive messages to/from American National Bank.

Note: Messages will stay in the Secure Message Center for 180 days, or until deleted.

Home Payments Payees Payroll Calendar Options FAQ

Welcome: [Name] Profile Messages (0) Log out

Secure Message Center

Welcome, [Name] Monday, August 25, 2025

You have 0 unread messages

Folders

Inbox (0)

Sent (0)

Inbox

You do not currently have any messages

From	Subject	Date	Reply	Delete
------	---------	------	-------	--------

Attention Required

The top of the homepage will display yellow alert banners when users must take action. Actions required may include:

- Outstanding Check
- Activate Account (Payee or Transfer)
- Unlock Email Payee
- Verify Transfer Account (Inbound Transfer)
- Troubleshoot eBill

Shortcut Method

This feature provides a faster way to schedule transactions and is based on bill payment history.

Scheduled

See transactions that are scheduled to process within the next 30 days. Users can **Edit** or **Stop** transactions until the processing time on the **Process Date**.

Sub-users with **Manage Users** permission can select whose transactions are displayed on the Home Page.

- All transactions
- Their own transactions

Select either **All Transactions** or **My Transactions** to see each.

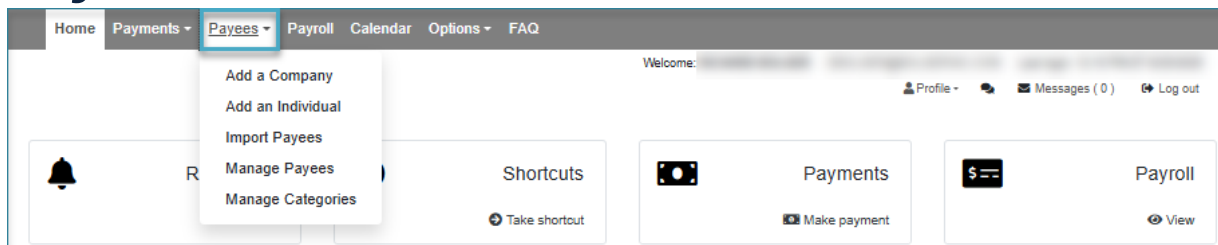
History

View transactions that have been processed or paid within the last 30 days, with the option to see details.

Since You Last Logged In

This feature lists reminders that were sent.

Payees



Add a Company

Users can select a method of payment, either by entering the company's account number or clicking **No account number** and entering the company's details.

[Home](#)
[Payments](#)
[Payees](#)
[Payroll](#)
[Calendar](#)
[Options](#)
[FAQ](#)

Welcome
Last login:
Profile
Messages (0)
Log out

Add a company

Send the money by

☒ Entering information on my billing statement

Important information
Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Payee name *

Account number *

No account number ?

Confirm account number *

Phone number *

Payee ZIP code *

Account holder name *

Next

Company Payee Details

When adding a company, users can enter information from their statement. Bill Pay will search for a payee match based on that information.

- If a correct match is found, click **Submit** to add the payee.
- If the information is incorrect, click back to edit payee information or use **This is not my payee** to enter additional information.
- If no match is found, or an incorrect match is found, enter the payee's address. Once the information has been completed, the click **Submit** payee.

Add a company

Company details - Review

Important information

Please provide us with the additional information requested to add this payee.

Payee name *

Payee nickname *

Account number

Phone number

Address *

Apartment number, Unit number, Condo number

City *

State

Payee ZIP code

Account holder name

Payee category

Default pay from account

Back

Submit payee

Add an Individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☒ Allow them to provide their banking information

☐ I have the bank account information

Check - I prefer a check be mailed

☐ Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Tell us about the individual

First name *

First name

Last name *

Last name

Nickname *

Nickname

Phone number *

(xxx) xxx-xxxx

Category

No Category

Default payment account *

Primary Checking

Payee's e-mail information

Tell me more

Email address *

email@sample.com

Confirm email address *

email@sample.com

Create a security keyword

Tell me more

Keyword *

Keyword

Confirm keyword *

Confirm keyword

Next >

There are three options to add an individual as a payee:

- Electronically - Allow them to provide their banking information.
- Electronically - The recipient provides their account information through a secure process. The user provides the recipient's account information.
- Check - A check is mailed to the recipient.

Allow Them to Provide Their Banking Information - Pay a Person

- The user is required to provide contact information for the payee.
- The payee receives a notification with a secure link that requests security validation and their account information.
- Account information is passed behind the scenes and is not available to the subscriber at any time.

Input the payee's information:

1. **Tell us about the Individual** - Fill in the required fields:

The screenshot shows a web interface with a navigation bar at the top containing links: Home, Payments, Payees, Calendar, Options, and FAQ. Below the navigation bar, a message states: "All you need is their email address." followed by three bullet points: "You'll select a one-time keyword and share it with the person you are paying.", "We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.", and "This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account." Below this message is a form titled "Tell us about the individual". The form contains several fields: "First name *" and "Last name *" are text input fields; "Nickname *" is a text input field; "Phone number *" is a text input field with a placeholder "(xxx) xxx-xxxx"; "Category" is a dropdown menu with "No Category" selected; and "Default payment account *" is a dropdown menu with "Primary Checking" selected.

2. **Payee's e-mail information** - Fill in the required fields:
3. **Create a security keyword** - Fill in the required fields:
 - A keyword is a word or phrase created by the user that is communicated to the payee.
 - The payee must enter it as a security measure. When entered correctly, the system prompts the payee to enter their bank account information.
 - The user can view the keyword when they edit the payee.

The screenshot shows two forms stacked vertically. The top form is titled "Payee's e-mail information" and has a "Tell me more" link in the top right corner. It contains two text input fields: "Email address *" with the value "email@sample.com" and "Confirm email address *" with the value "email@sample.com". The bottom form is titled "Create a security keyword" and also has a "Tell me more" link in the top right corner. It contains two text input fields: "Keyword *" with the value "Keyword" and "Confirm keyword *" with the value "Confirm keyword". At the bottom right of the bottom form is a "Next >" button.

4. Click *Next*.
5. Follow the activation process and steps, below:
 - Activate a Payee** - Users can activate a payee now or later. Users cannot schedule payments until the activation process is complete.

Activation Process

Payee activation is an additional security feature for higher-risk payees:

- A Person
- Transfers

Activation Code Details

An activation code is a one-time, system-generated code.

- It is specific to each payee and expires if a user requests a new code for the payee.
- A user can be locked out for entering the activation code incorrectly three times.
- Payments cannot be scheduled until this step is complete.

Activation Code Steps

1. Select the preferred delivery method to receive the activation code: by phone, email or text.

The screenshot shows the 'Activation' page with a navigation bar at the top containing 'Home', 'Payments', 'Payees', 'Calendar', 'Options', and 'FAQ'. On the right, there are links for 'Profile', 'Chat Now', and 'Messages (0)'. The main heading is 'Activation'. Below it, the 'Activation process' section instructs the user to select a delivery method. There are three options, each with a radio button and an 'Update' button: 'I want my code now by phone' (with sub-options 'Contact phone 1 not on file' and 'Contact phone 2 not on file'), 'I can wait a few seconds to receive my code by text message' (with sub-option 'No text address on file'), and 'I prefer to wait a few minutes for my code to arrive by email' (which is selected with a green checkmark). A 'Request activation code' button is at the bottom right.

2. Enter the activation code.

The screenshot shows the 'Activation' page with a 'Helpful information' section. It advises checking 'junk mail' for the activation code and adding the system to safe senders. It also states that the code does not expire and can be entered later. Below this, a box contains the text: 'Please activate CRYSTAL ROOT by entering your code below. Your activation code has been sent to demo@email.com'. There is an input field labeled 'Enter activation code' and a 'Submit' button. At the bottom left, there is a clock icon and a link: 'Taking too long to receive your code? Click here to choose another delivery method.'

3. Click *Submit*.

Payee is sent an email where they must enter:

- Keyword
- Account information
 - The payee has nine days to enter their keyword and account information. If they fail to complete this, they are automatically deleted from the payee list and the subscriber is notified via email.
 - Scheduled payments cannot process until the payee enters their account information.

Payee Site Sample Screen

Menu Home Contact

Receive payments from Jane Doe

Welcome JOHN SMITH

Jane wants to send you money from JHA Bank and Trust.
Here is how to get started:

1. Enter the keyword below that Jane has provided.
2. Select to receive your payment to a card or a checking or savings account.

Keyword

[I do not wish to receive payments from Jane Doe at this time.](#)

Payee Locked Out

Emailed payees can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts), the system deletes the payee. After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.

Users can unlock them through/by:

- Attention Required
- Contacting Treasury Services at ANB for assistance: 833-774-6897

I Have the Bank Account Information (ACH)

Users can add a person to receive ACH deposits if they have their direct account information.

Note: Routing numbers are validated for the external institution.

Home Payments Payees Calendar Options FAQ

Profile Chat Now Messages (0)

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☐ Allow them to provide their banking information

☒ I have the bank account information

Check - I prefer a check be mailed

☐ Mail a check

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name *

Last name *

Phone number *

Mail a Check

Users must enter a payee's information in the appropriate fields.

[Home](#) [Payments](#) [Payees](#) [Calendar](#) [Options](#) [FAQ](#)

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☐ Allow them to provide their banking information

☐ I have the bank account information

Check - I prefer a check be mailed

☒ Mail a check

- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

First name *

Last name *

First name

Last name

Phone number *

(xxx) xxx-xxxx

Address *

Apartment number, unit number, condo number

City *

State *

ZIP Code *

City name

Alabama

xxxxx-xxxx

Bill pay information

Individual's nickname *

Category

Individual nickname

No Category

Default pay from account *

Primary Checking

Information about you

Do you have an account number that this individual uses to identify you?

Yes

No

Your account number

Confirm

Your account number

Confirm your account number

Next >

Import Payee

By clicking *Import payees*, users can upload payee records from a CSV file.

Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:
[.CSV file]

Previous import(s):
0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Import payees

How to import a CSV file

To import your payees into Business BillPay-e, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

Step 1: Prepare your file

Your CSV file should be in the following column order:

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

Choose File

 No file chosen

Upload

Step 3: Verify payees

Important information:

Always check your payee records before and after the import process to ensure accuracy.

Manage Payees

Users can view and manage their existing payees.

- **Pay:** Schedule a single payment.
- **Edit:** Update payee information.
- **Delete:** Remove the payee from the list (History is maintained for 18 months).
- **Activate:** Request an activation code for the payee.

Manage payees

+ Add payee

Q
Print

Show all payees

All payees
Companies
Individuals

Sort payee by...

All Payees

Payees	Account number	Additional items			
Retirement Account (Check)	*****8467	Category: Accounts Last paid: N/A	Activate	Edit	Delete
Chase (Electronic)	*****8467	Category: Credit Cards Last paid: N/A	Pay	Edit	Delete
AT&T (Electronic)	*****8467	Category: Utilities Last paid: N/A	Pay	Edit	Delete
Moe's Mowers (Check)	*****8467	Category: Expenses Last paid: N/A	Pay	Edit	Delete
Waverly Water Co. (Check)	*****8467	Category: Utilities Last paid: N/A	Pay	Edit	Delete
Vern's Fertilizer (Check)	*****8467	Category: Expenses Last paid: N/A	Pay	Edit	Delete
Seed Indeed Co. (Check)	*****8467	Category: Expenses Last paid: N/A	Pay	Edit	Delete
Cellular One (Check)	*****8467	Category: Utilities Last paid: \$65.00 on 5/28/2020	Pay	Edit	Delete
Lease (Electronic)	*****8467	Category: Utilities Last paid: \$1,200.00 on 5/29/2020	Pay	Edit	Delete
Kim Stone (Check)	*****8467	Category: Personal Last paid: \$65.00 on 6/1/2020	Pay	Edit	Delete
MasterCard (Electronic)	*****8467	Category: Credit Cards Last paid: N/A	Pay	Edit	Delete

Manage Categories

Manage multiple payees by placing them into categories.

Manage categories

Filter categories ▾
Show all categories

Search payees...
Show all payees

Print

Payees	Account number	Category
ABC Storage	*****3456	No Category ▾
Cable	*****7878	No Category ▾
Cell Service	*****123	No Category ▾
Electric	*****1111	No Category ▾
Fleet Repair	*****7654	No Category ▾
Lowe's	*****9829	No Category ▾
Toll Fees	*****6789	No Category ▾

To add a new category, click **Manage categories**. Enter a **Category name**, then click **Add category**.

Manage categories

Filter categories ▾
Show all categories

Search payees...
Show all payees

Print

Payees

Account number

Category

ABC Storage

Cable

Cell Service

Electric

Fleet Repair

Manage categories

Category name
Sample

Add category

Category name list

There are no categories to display.

To assign or change a payee to a category, select a category from the drop-down menu for the payee in question.

Manage categories

Filter categories ▾

Show all categories

Search payees...

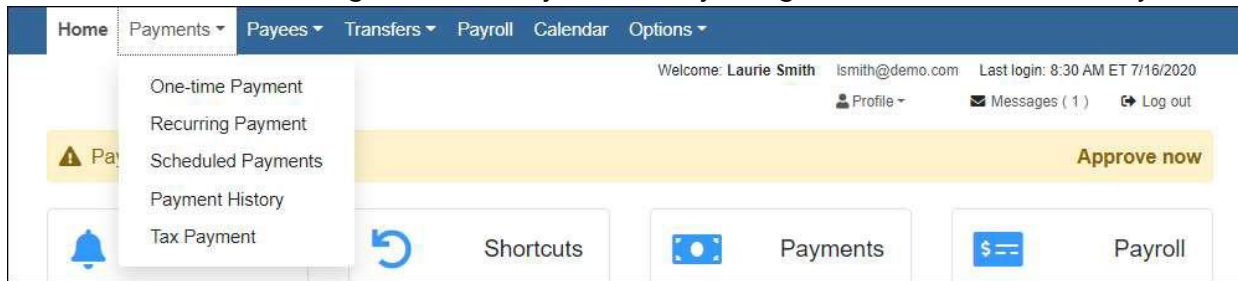
Show all payees

Print

Payees	Account number	Category
ABC Storage	*****3456	Unassigned ▾
Cable	*****7878	Unassigned
Cell Service	*****123	Credit Card
Electric	*****1111	Sample
Fleet Repair	*****7654	Utilities
Lowes	*****9829	Credit Card ▾
Toll Fees	*****6789	Credit Card ▾

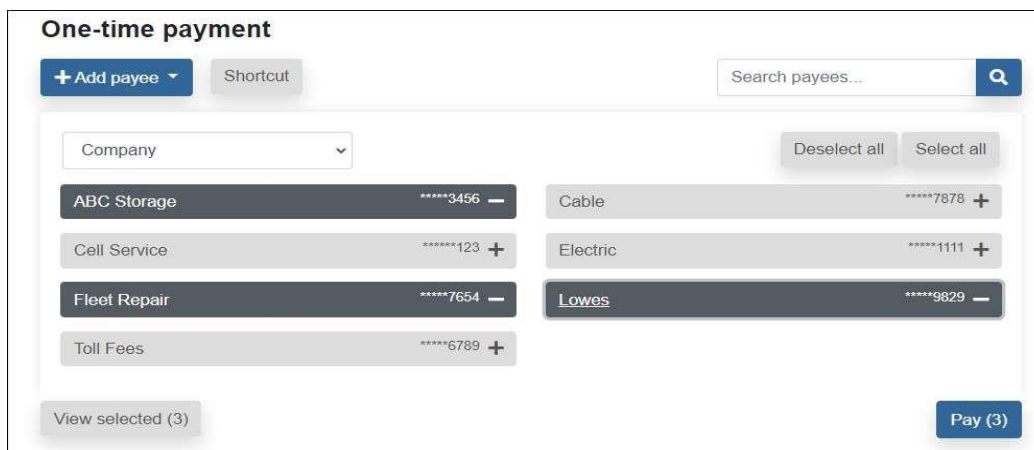
Payments

Users can view and manage their Bill Pay account by using various features of the *Payments* tab.

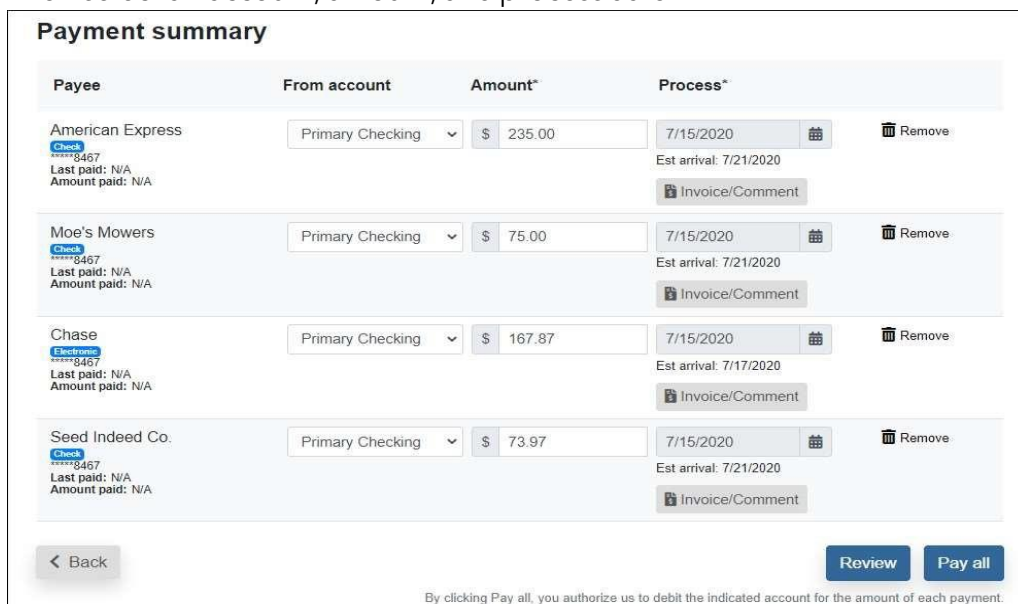


One-time Payment

Select a payee to schedule a payment, then click **Pay (3)**.



Then select an account, amount, and process date.



Invoice/Comment

Users have the option to add an invoice and/or comment.

- Comments are for personal use only and are not included with the payment.

- For check payments, the invoice information is printed on the check stub.
- For electronic payments, the invoice information is sent in the payment file to the payee.
 - Not all payees allow electronic invoices.

Enter the invoice information, then click *Save changes*. To add more invoice lines, click *+Add*.

Invoice #	Type	Description	Amount	
135	Invoice	Grass Seed	\$ 60.00	Remove
864	Invoice	Wild Flower Seed	\$ 13.97	Remove
Invoice Total			\$73.97	
Payment Total			\$73.97	

Comments are for personal use and will not appear in the check stub.

(ex. This payment is for my rental property)
Green View House

Characters remaining: 983

Buttons: Cancel, Save changes

When adding an invoice to an electronic payment, users are notified that the payment is sent as a one-time check if the payee does not accept electronic invoices.

What would you like to do?

Add comment | Add Invoice information and comment

Notice:
You are trying to add an invoice to an electronic payment. In order to accomodate your request, we must send your payment as a check. This will affect delivery time, posting times, etc.

Would you like to send this payment by check?

No | Yes

Invoice / Comment ✕

i Invoice information will be included on the check stub. Adding invoice information to an electronic payment will cause the payment to be made by check, this will affect delivery time, posting times, etc.

The information below will appear on the check stub to AT&T

Invoice #	Type	Description	Amount	
548445	Invoice	Phone # 1154 12/100 characters.	\$ 165.00	Remove
548445	Invoice	Router 7/100 characters.	\$ 70.00	Remove
Invoice Total			\$235.00	
Payment Total			\$235.00	

Cancel
Save changes

Once the invoice is saved, click *Pay all* and confirm the address.

Payment summary

⚠ The payment(s) cannot be sent electronically. Please enter the address(es) where check payment(s) should be mailed. Click "Refresh dates" to review the new Deliver by date(s) before submitting your updated payment(s).

Payee	Amount	Deliver by	Additional items
AT&T Check	\$235.00	11/30/2021	From Account Process Delivery Invoice/Comment Primary Checking 11/23/2021 Standard View Remove

Address*

663 W. Highway 60

Address 2

City*

Monette

State*

Missouri

ZIP Code*

65708-

< Back
Refresh dates
Pay all

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Processing Information

Bill Pay offers two processing methods, *Process Date* and *Deliver by Date*.

Note: Payments process Monday through Friday at 3 p.m. ET.

Process Date

Select the preferred date for payment processing.

- Electronic Payments: Bill Pay begins verifying the funds on the process date and time.
 - Once the funds are verified, Bill Pay pulls the funds and sends the payment to the payee. The payment usually arrives and posts in 1-3 business days.
 - If the funds are not available, the payment is canceled.
- Check Payments:
 - The funds are not withdrawn from their account until the payee cashes the check.
 - Checks usually arrive in 3-7 business days.

Deliver by Date

Select a due date and the system calculates the process date, so the payment arrives on time.

- Electronic: The process date is automatically chosen two days prior to the due date.
- Check: The process date is chosen based on payment history and location of the payee.

Payment Date Calendar

Click on the calendar to choose a payment date. There are two options: Standard delivery or RUSH delivery.

Standard Delivery

Using this method, choose the payment date.

Select a date

Standard delivery

RUSH delivery

Estimated arrival date *

📅

Wednesday July 29, 2020

◀

Jul

▼

2020

▶

Su	Mo	Tu	We	Th	Fr	Sa
			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	

* Estimated arrival date is the estimated date the biller will receive the payment.

Close

Select date

RUSH delivery

RUSH delivery guarantees the payment is delivered within one or two business days.

- RUSH delivery only shows when it's available for the payee (not all payees accept RUSH payments).

These payments are guaranteed to be delivered by the specified date. If payment is not delivered by the specified date, users may be refunded up to \$50 in late fees.

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Bill Pay User Guide | Last Updated: 10/2025

Select a date

Standard delivery

RUSH delivery

Need to get it there faster? **RUSH it!**

Tuesday 10/19/2021 (Check) \$34.95

Wednesday 10/20/2021 (Check) \$29.95

Wednesday 10/20/2021 (Electronic) \$6.95

Our Guarantee
Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees. [Read More...](#)

Cancel

Next >

Select a date

Standard delivery

RUSH delivery

Please provide a physical street address for **Chase**
Rush delivery not available to post office boxes.
Verify you have a correct address; Rush Payments may need to be sent to another address than appears on your regular billing statement.
Delivery Fees will not be refunded for an invalid or incorrect address.

Payee Information

Name:*
Chase

Address:*
663 W Highway 60
Address 2

City:* Monett **State:*** Missouri

ZIP Code:* 65708- **Telephone:** (555) 555-2432

< Back

Cancel

Verify address

Users must agree to the *Fee debit authorization* to schedule the RUSH payment.

Select a date

Standard delivery

RUSH delivery

Please Note:
Rush delivery fees cannot be refunded if you provide an invalid or incorrect rush address.

Payee Information

Name: Chase
Telephone: 5555552432
Rush payment fee: \$34.95
New delivery date: 10/19/2021
Your payments will be sent to: 663 W Highway 60
Monett, MO 65708

Fee debit authorization
We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.
By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account

☒ I agree

Print

< Back

Cancel

Submit delivery

- Check RUSH Payments (draft checks): Fee is debited on the process date and the funds are released from the user's account when the payee cashes the check.
- Electronic RUSH Payments: Fee and funds for the payment appear as two separate debits on the user's account on the process date.

Once the information is complete for each payee, click *Review* or *Pay all*.

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Bill Pay User Guide | Last Updated: 10/2025

Payment summary

Payee	From account	Amount*	Process*	
American Express Check ****8467 Last paid: N/A Amount paid: N/A	Primary Checking ▾	\$ 235.00	7/15/2020	Remove
			Est arrival: 7/21/2020	Invoice/Comment
Moe's Mowers Check ****8467 Last paid: N/A Amount paid: N/A	Primary Checking ▾	\$ 75.00	7/15/2020	Remove
			Est arrival: 7/21/2020	Invoice/Comment
Chase Electronic ****8467 Last paid: N/A Amount paid: N/A	Primary Checking ▾	\$ 167.87	7/15/2020	Remove
			Est arrival: 7/17/2020	Invoice/Comment
Seed Indeed Co. Check ****8467 Last paid: N/A Amount paid: N/A	Primary Checking ▾	\$ 73.97	7/15/2020	Remove
			Est arrival: 7/21/2020	Invoice/Comment

< Back

Review

Pay all

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Review

Review the payment information for accuracy. Click *Back* to edit payment information, *Remove* to take a payee off the list or *Pay all* to complete the scheduling process.

Payment summary

Payee	Amount	Process	Additional items	
American Express Check	\$235.00	7/23/2020	From account Est arrival Delivery Invoice/Comment	Primary Checking 7/29/2020 Standard None Remove
Moe's Mowers Check	\$75.00	7/15/2020	From account Est arrival Delivery Invoice/Comment	Primary Checking 7/21/2020 Standard None Remove
Chase RUSHED	\$167.87	7/15/2020	From account Est arrival Delivery Invoice/Comment	Primary Checking 7/16/2020 Guaranteed None Remove
Seed Indeed Co. Check	\$73.97	7/15/2020	From account Est arrival Delivery Invoice/Comment	Primary Checking 7/21/2020 Standard View Remove

< Back

Pay all

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Pay all

Once payments are scheduled, confirmation numbers appear.

Payment summary				
 Print				
Payee	Amount	Process	Additional items	
Chase Electronic	\$167.97	7/15/2020	Confirmation #	42
			From account	Primary Checking
			Est arrival	7/16/2020
			Delivery	Standard
			Invoice/Comment	None
Seed Indeed Co. Check	\$73.87	7/15/2020	Confirmation #	43
			From account	Primary Checking
			Est arrival	7/20/2020
			Delivery	Standard
			Invoice/Comment	 View
Moe's Mowers Check	\$75.00	7/15/2020	Confirmation #	44
			From account	Primary Checking
			Est arrival	7/20/2020
			Delivery	Standard
			Invoice/Comment	None
American Express Electronic	\$235.00	7/15/2020	Confirmation #	45
			From account	Primary Checking
			Est arrival	7/16/2020
			Delivery	Standard
			Invoice/Comment	None
 Edit a payment  Schedule more payments				

Recurring Payment

Set payments to be paid automatically on a preferred schedule.

- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annually

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Scheduled Payments

These are payments in a scheduled status, awaiting the process date. Choose *View Details*, *Edit*, *Stop* or *Approval all*.

Scheduled payments					
Search filter			Print		
Payee	Amount	Process date			
Chase Check Confirmation #1	\$150.00	06/15/2020	Details	Edit	Stop
AT&T Check Confirmation #2	\$65.00	06/15/2020	Details	Edit	Stop
Seed Indeed Co. Check Confirmation #6	\$50.00	06/24/2020	Details	Edit	Stop
MasterCard Check Confirmation #41	\$999.00	06/25/2020	Details	Approve	Edit Stop
Subtotal	\$1,764.00	Primary Checking *****1232			
Total	\$1,764.00	Skipped payments not included in the total.			
All transactions			Approve all		

Edit single payment	
Account details	Transaction details
Payee Chase	Confirmation # 1
Payment method Check	Est arrival 6/19/2020
From account* Primary Checking ▾	Scheduled by Laurie Smith
Amount* \$ 150.00	Delivery Standard
Process date* 6/15/2020	
Invoice/Comment	
Back Submit	

Payment History

These payments have been processed and paid.

- History is maintained for 18 months.

Enter search criteria, then click **View results**.

View options

Category

All Categories

View

All Payees

Process date range

Current Month

Transaction status

View All

Order by

Process Date

Arrange

Ascending

of records to return

10

☐ View in spreadsheet

Close

View results

Payment history

Payee	Amount	Process date	
Cellular One Check Conf #20	\$65.00	05/26/2020	Details
Lease Check Conf #21	\$1,200.00	05/27/2020	Details
Kim Stone Check Conf #22	\$65.00	05/28/2020	Details
Subtotal	\$1,330.00	Primary Checking *****1232	
Total	\$1,330.00		

Click **Details** to see additional information, including the user the payment. Click **Timeline** to see transaction details, including invoices and comments.

Transaction details

Payee

Payment method

Amount

Process date

Scheduled by

Approved by

Transaction type

From account

Confirmation #

Frequency

103 Landscape

Check

10.00

07/22/2021

Laurie Smith

Bill Payment

Primary Checking

20

One Time

Transaction details

Thursday, 22 July 2021

You scheduled a single payment to **103 Landscape** with an estimated delivery date of 07/28/2021

Invoice details

Invoice #	Type	Description	Amount
123	Invoice	Test	\$10.00
Invoice Total			\$10.00
Payment Total			\$10.00

Check details

Processed check number **Pending** to **103 Landscape** from your **Primary Checking** [*****6789] account in the amount of **\$10.00**

Comment

Test

Tax Payments

This provides a direct link to the EFTPS site and takes the subscriber out of the bill pay site.

- It is an optional feature that can be offered to subscribers.
- This can be turned on or off at the subscriber level via MASTER Site.

Schedule a tax payment

Send electronic tax payments directly to the IRS through EFTPS.

i Tax website

By clicking "**Go there now**," you will be taken to a website that is an Official United States Government System and is not affiliated with Bank of Anywhere. You can click on the back button now to return to the previous page.

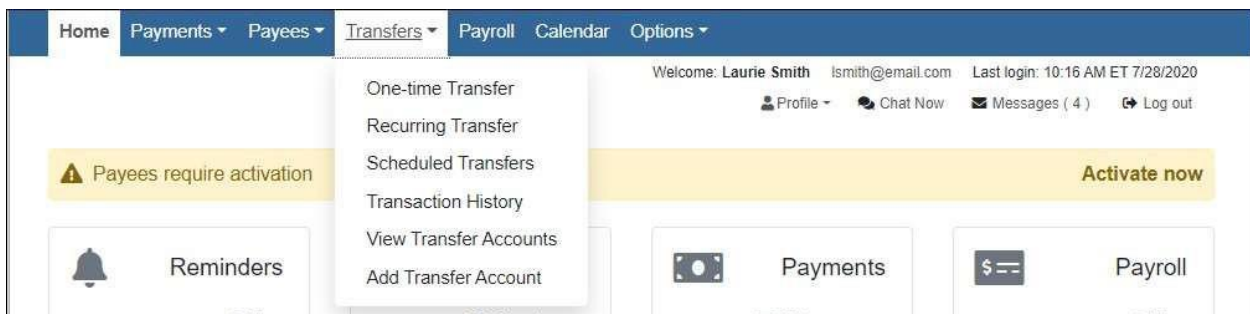
The Electronic Federal Tax Payment System (EFTPS) is a federal government program that provides a means for electronic tax payments. EFTPS is easy to use, it's accurate, and it saves taxpayers the inconvenience of last minute trips to the bank with checks and coupons. EFTPS has become a preferred method for making Federal Tax payments. There are more than 3.6 million taxpayers enrolled in EFTPS today.

EFTPS is an independent website. If you haven't completed your tax transaction within 15 minutes, your bill pay session will time out for security purposes. A message will display at five minutes remaining and one minute remaining to warn you of the upcoming session time out.

[Go there now >](#)

Transfers

There are two types of transfers:



- Outbound Transfers (most common) - Transfers funds from an account at American National Bank to an account at another institution.
- Inbound Transfers (must be purchased separately) - Transfers funds from an outside institution an account at American National Bank.

Add Transfer Accounts

Add multiple transfer accounts that match the needs of your business.

Transfer accounts

Add a transfer account

Where is your transfer account located?

At my institution

By adding an account from Bank of Anywhere, you will be able to pay bills and transfer funds. Please enter your account information on the next screen.

[Go there now](#) 

At another institution

You can add a transfer account that is located at another institution. Please enter your account information on the next screen.

[Go there now](#) 

Add a transfer account

Setup a transfer account

To add an account outside of Bank of Anywhere to transfer to, please complete the form below.

Account holder name *

Sharon's Training Company

Account nickname *

Sample Account

Account type *

Checking

Financial institution name *

ABC Accountg

Routing number *

123123123

Confirm routing number *

123123123

Account number *

909090

Confirm account number *

909090

[Review](#)

[Submit](#)

View Transfer Accounts

Each transfer account is labeled with an icon and description (whether or not funds can be transferred to or from the account).

View transfers

+ Add transfer account

Print

	Account	Additional items	
↻ To/From account	Primary Checking *****5678 Electronic	Last transfered N/A	✎ Edit
↻ To/From account	Base Account *****5656 Awaiting Approval	Last transfered N/A	✎ Edit 🗑 Delete
➔ To account	Sample Account *****9090 Awaiting Activation	Category No category Last transfered N/A	✎ Edit 🗑 Delete 🔘 Activate

Schedule Transfer

Choose a single or recurring, select a transfer from account, a transfer to account, then the amount and date.

One-time

One-time transfer

+ Add transfer entry

⚠ Transfer accounts need to be activated or authenticated.

View now

From account *	To account *	Amount *	Select date *
Primary Checking *****5678	Select an account	\$ 150.00	8/20/2020 📅 Process 8/19/2020 Add comment

Review

Submit

Recurring

Recurring transfer

⚠️ Transfer accounts need to be activated or authenticated

View now

Details

Transfer from*

Primary Checking

*****5678

Transfer to*

Select account

Amount*

\$

Add comment

Frequency settings

Frequency*

Monthly

21

Deliver by date*

Would you like this series to end?*

☒ No

☐ On this date

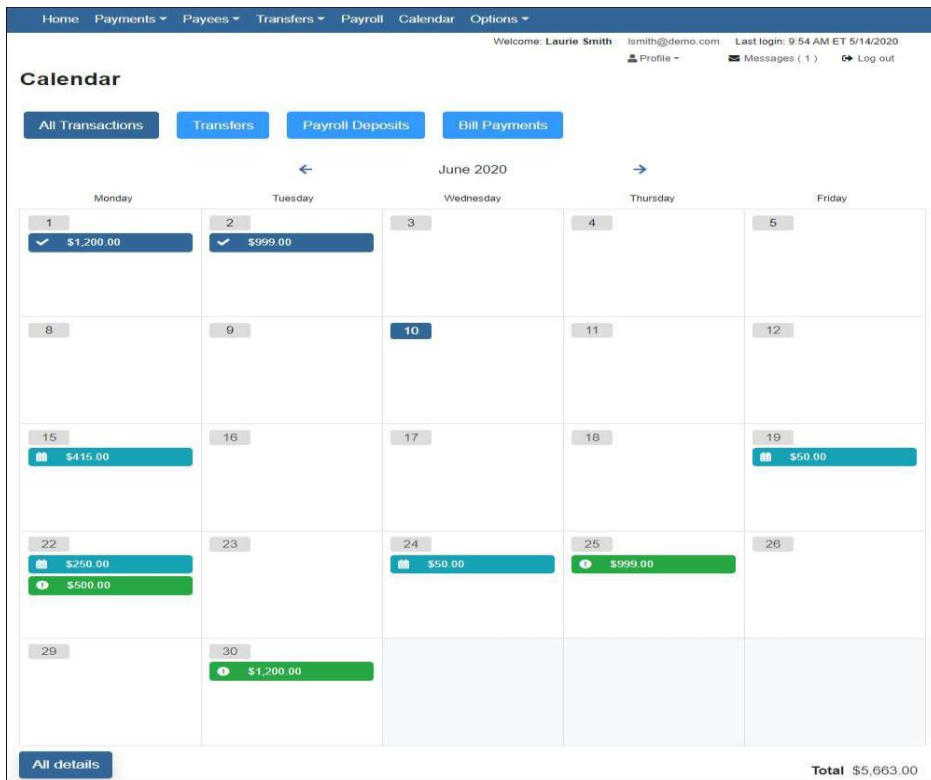
☐ After a set # of payments

Review

Submit

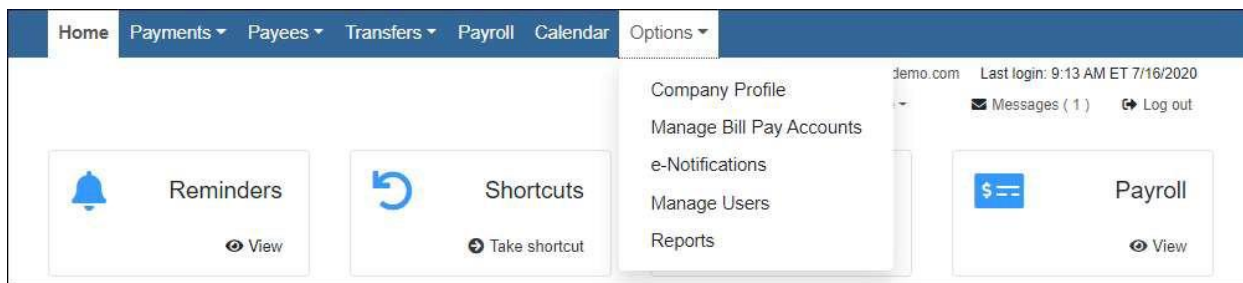
Calendar

View a snapshot of bill payment activity for an entire month by using the Calendar tab. See the activity of previous months or look ahead to upcoming months.



Options

In Options, users can find features for managing their Bill Pay account.



Company Profile

Users can update their company profile and turn dual control on or off.

- Dual control is a security feature that requires two users to approve scheduled or edited transactions.
- When on, one additional user must have approval authority permission. This allows users approve transactions that are scheduled or edited.
 - Transaction approval emails are sent at 2 a.m., 6 a.m., 10 a.m., 2 p.m., 6 p.m., and 10 p.m. ET until the transaction is approved.
- These emails are generated only when transactions are pending approval.

Manage Bill Pay Accounts

Users can request to add existing accounts.

Bill Pay Accounts

View a list of pending and approved pay-from accounts.

Choose to:

- Edit the account's nickname or the default pay-from account.
- Delete the pay-from account

Manage bill pay accounts

Add new account

Default	Nickname	Account number	Account type	Status		
☐	Hobby Account	*****1919	Savings	Approved	Edit	Delete
☐	Payroll	*****1234	Checking	Approved	Edit	Delete
☒	Primary Checking Default Account	*****1232	Checking	Approved	Edit	Delete

Add New Account

Once added account information is complete, click **Submit**. The account is placed in a pending status. American National Bank will then approve or deny new pay-from accounts.

Note: If a user is restricted to which pay-from accounts they can use, any new pay-from accounts must be assigned under Permission Settings in the Manage Users section.

e-Notifications

e-Notifications allow users to monitor activity and assist with detecting potential Bill Pay fraud. Notifications can be sent by email, text message, or both.

e-Notifications

Event

Logout

Recurring

Reminders

Email address on file
lsmith@demo.com
 Edit

Short text address on file
5555551212@isp.com
 Edit

Logout Notifications
At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.
Send a List of the following.

☐ Scheduled transactions

☐ Added payees

☐ Added transfer accounts

☐ Deleted payees

☐ Deleted transfer accounts

☐ Skipped and stopped transactions

☐ Added admin users

Submit

Event

A notification is sent when a user customizes (selecting On or Off) a specific activity.

Note: Event notifications for a recurring transaction process or a single transaction process are sent to all users with permissions for Schedule Bill Payments, Schedule Email Payments and/or Schedule Transfers.

Logout

These are sent each time the subscriber logs out of bill pay. Added payees is a default notification and cannot be turned off.

Note: The notifications for a transaction needs approval, Payee information has been updated/added and Added transfer accounts cannot be turned off.

e-Notifications

EventLogoutRecurringReminders

Email address on file
lsmith@demo.com
[Edit](#)

Short text address on file
5555551212@isp.com
[Edit](#)

Logout Notifications
At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.
Send a List of the following:

☐ Scheduled transactions
☐ Added payees
☐ Added transfer accounts
☐ Deleted payees
☐ Deleted transfer accounts
☐ Skipped and stopped transactions
☐ Added admin users

Submit

Recurring

These are sent based on a chosen schedule.

e-Notifications

EventLogoutRecurringReminders

Email address on file
lsmith@demo.com
[Edit](#)

Short text address on file
5555551212@isp.com
[Edit](#)

Recurring Notifications
These email notifications will provide a list of bill pay information in which you customize how often it is received.

A list of all scheduled payments and transfers
How often
Select Frequency

Submit

A list of all payees, transfer accounts and employees
How often
Select Frequency

Submit

A list of all transaction history
How often
Select Frequency
Category
All Categories
Payee or account
All Payees

Submit

Reminders

Receive reminders to pay a bill with the option to add the reminder to a Microsoft® Outlook® calendar.

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Bill Pay User Guide | Last Updated: 10/2025

e-Notifications

- Event
- Logout
- Recurring
- Reminders

Email address on file

lsmith@demo.com

Edit

Short text address on file

5555551212@isp.com

Edit

Reminders Notifications

You can schedule reminders for each time you need to schedule a payment or transfer funds.

+ Add reminder

Pay to

Category

R

Add reminder

What type of payee? *

Bills

Pick a payee *

Moe's Mowers

Send notification to *

Both

Reminder frequency *

Monthly

on

8

Close

Submit

Reminders Notifications

You can schedule reminders for each time you need to schedu

+ Add reminder

Pay to

Category

Reminder date

Frequency

Send to

Moe's Mowers

Bills

5/8/2020

Monthly

Email and Short
text

Add to
Calendar

Stop

Manage Users

Add as many admin users as needed to assist with managing Bill Pay.

Manage users				
New user				
Last name	First name	User ID	Last login	
Smith Primary User	Laurie	415202010506870	3/19/2020	Edit Permissions Delete
Winslow	Frank	415202010506870-3	4/13/2020	Edit Permissions Delete
Johnson	Joe	415202010506870-6	3/27/2020	Edit Permissions Delete
Cook	Jim	415202010506870-7	4/10/2020	Edit Permissions Delete
Smith	Suzy	415202010506870-8	4/14/2020	Edit Permissions Delete

Edit Users

Click **Edit** to update the user's name and email address. Password and User ID cannot be updated in *Edit user*

Edit user

First name*

Suzy

Middle name

Middle name

Last name*

Smith

User ID*

415202010506870-8

Password*

Email address*

ssmith@demo.com

Mobile phone

(555) 555-1212

Comments

Force password change

Unlock user

Close

Save changes

Users with permission can unlock other users by switching the toggle for **Unlock User**, then clicking **Save changes**.

To edit a user's access, click **Permissions**. Click the tabs to view and edit detailed permissions.

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

User Information

User name

Suzy Smith

User type

Custom

Restore Permissions

User information

Payments & payroll

Transfers

Payees

Options

Message center

Approve

Current Permissions

→ Payments

✓ Schedule Bill Payments (all)

✓ Schedule Email Payments(all)

✓ Establish Payment Caps(all)

✗ Tax Payments

✗ Designate Pay From Accounts

✓ Payment History

→ Payroll

✗ Payroll Deposits

✗ Add Employees

→ Transfers

✓ Add Transfer Accounts

✓ Schedule Transfers (all)

✓ Establish Transfer Caps (all)

✓ Transfer History

→ Payees

✓ Manage Payees

→ Options

✓ Access Reports

✗ Update Company Info

✗ Manage Billpay Users

✓ Manage Pay From Accounts

✓ Schedule Reminders

→ Message Center

✓ Access Message Center

→ Approve Authority

✓ Approve Transactions

Admin user list

Add New User

- Click on the **Administration** tab within ANB Go Business.
- If you have the Manage User Roles tile, click on **Manage User Roles**. If not, click on **Manage Users**.

AMERICAN NATIONAL BANK

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Good Morning,

Home

Payments & Transfers

Other Services

Reports

Administration

Settings

Notifications 7

Support

Log Off

Admin Settings

ADMINISTRATIVE MANAGEMENT

Manage Users

Manage user access to ANB Go Business

Manage User Roles

Add, edit or remove user roles for ANB Go Business

- If you clicked **Manage User Roles**, follow the steps below. If not, proceed to the next step.
 - Locate the User role you would like to grant Positive Pay permissions to.
 - Click the  icon.
 - Click on the **Features** tab.
 - Within the Search box, type Bill Pay.
 - Toggle on  based on the below:
 - If the user role is a user toggle on the Enable Business Bill Pay User SSO feature.

- b. If the user role is an admin toggle on the Enable Business Bill Pay User SSO and Enabled Business Bill Pay Admin SSO features.
- f. Click **Save**.

- 4. If you clicked **Manage Users**, follow the steps below. If not, proceed to the next step.
 - a. Locate the user you would like to grant Positive Pay permissions to.
 - b. Click the icon.
 - c. Click **Assign Rights**.
 - d. Click on the **Features** tab.
 - e. Within the Search box, type Bill Pay.
 - f. Toggle on based on the below:
 - i. If the user role is a user toggle on the Enable Business Bill Pay User SSO feature.
 - ii. If the user role is an admin toggle on the Enable Business Bill Pay User SSO and Enabled Business Bill Pay Admin SSO features.
 - g. Click **Save**.
- 5. Follow the steps below to add the user directly into the Bill Pay application.
- 6. Within **ANB Go Business**, click on the **Other Services** tab.
- 7. Click the **Business Bill Pay** tile.

- 8. Click on the Options tab and then Manage Users.
- 9. Click **Add User**.
- 10. Complete the information below. **Bolded** fields are required.
 - a. **First Name**
 - b. **Middle Name**
 - c. **Last Name**
 - d. **User ID:** Login ID from ANB Go Business
Note: User ID's must match. If not, the system may not allow the user to access the system.

- e. **Mobile Phone**
- f. **Comments:** Any important information about the user

The screenshot shows a web form titled "Add user" with a close button (X) in the top right corner. The form contains the following fields:

- First name***: A text input field with the placeholder "First name".
- Middle name**: A text input field with the placeholder "Middle name".
- Last name***: A text input field with the placeholder "Last name".
- User ID***: A text input field with the placeholder "User ID".
- Email address***: A text input field with the placeholder "Email address".
- Mobile phone**: A text input field with the placeholder "Mobile number".
- Comments**: A large text area for additional information.

At the bottom right of the form, there are two buttons: "Close" and "Next".

11. Click **Next**.

12. Select a user type. The permissions for that type of user will display.

The screenshot shows the "Add user" form after clicking the "Next" button. The form is now populated with the following information:

- Add user information**: A blue header bar.
- Name: Charlotte Scott**: The name field is filled with "Charlotte Scott".
- Select a user type**: A blue header bar.
- Once you select a user type, we will display the default permissions below which are editable.**: A light blue informational message.
- User type options**: Three buttons are displayed: "Owner / business manager", "Business accountant", and "Administrative clerk".
- Default permissions**: A blue header bar.
- There are currently no permissions selected for this user.**: A message box indicating that no permissions have been selected yet.

At the bottom of the form, there is a small, partially visible text: "Users only and may be monitored. Any..."

Default permissions for Owner / business manager

→ Payments

- ✓ Schedule Bill Payments (all)
- ✓ Schedule Email Payments (all)
- ✗ Establish Payment Caps
- ✓ Tax Payments
- ✗ Designate Pay From Accounts
- ✓ Payment History

→ Payroll

- ✓ Payroll Deposits
- ✓ Add Employees

→ Transfers

- ✓ Add Transfer Accounts
- ✓ Schedule Transfers (all)
- ✗ Establish Transfer Caps
- ✓ Transfer History

→ Payees

- ✓ Manage Payees

→ Options

- ✓ Access Reports
- ✓ Update Company Info
- ✓ Manage Billpay Users
- ✓ Manage Pay From Accounts
- ✓ Schedule Reminders

→ Message Center

- ✓ Access Message Center

→ Approve Authority

- ✓ Approve Transactions

Back

Submit

Default permissions for Administrative clerk

→ Payments

- ✓ Schedule Bill Payments (all)
- ✗ Schedule Email Payments
- ✗ Establish Payment Caps
- ✗ Tax Payments
- ✗ Designate Pay From Accounts
- ✓ Payment History

→ Payroll

- ✗ Payroll Deposits
- ✗ Add Employees

→ Transfers

- ✗ Add Transfer Accounts
- ✗ Schedule Transfers
- ✗ Establish Transfer Caps
- ✗ Transfer History

→ Payees

- ✓ Manage Payees

→ Options

- ✗ Access Reports
- ✗ Update Company Info
- ✗ Manage Billpay Users
- ✗ Manage Pay From Accounts
- ✓ Schedule Reminders

→ Message Center

- ✓ Access Message Center

→ Approve Authority

- ✗ Approve Transactions

Back

Submit

Default permissions for Business accountant

→ Payments

- ✓ Schedule Bill Payments (all)
- ✓ Schedule Email Payments (all)
- ✗ Establish Payment Caps
- ✗ Tax Payments
- ✗ Designate Pay From Accounts
- ✓ Payment History

→ Payroll

- ✓ Payroll Deposits
- ✗ Add Employees

→ Transfers

- ✗ Add Transfer Accounts
- ✗ Schedule Transfers
- ✗ Establish Transfer Caps
- ✗ Transfer History

→ Payees

- ✓ Manage Payees

→ Options

- ✓ Access Reports
- ✗ Update Company Info
- ✗ Manage Billpay Users
- ✓ Manage Pay From Accounts
- ✓ Schedule Reminders

→ Message Center

- ✓ Access Message Center

→ Approve Authority

- ✓ Approve Transactions

Back
Submit

13. Lastly, click **Submit**.

Note: Approval Authority is the permission setting for those who are able to approve transactions.

Reports

Reports assist with managing details of the Bill Pay account. These can be converted to Excel. Reports include:

- Payments Processed
- Payment Changes
- Payments Stopped
- Payees Added

Reports

Payments Processed
Payment Changes
Payments Stopped
Payees Added
Transfers Processed

Payments Processed

☒ All Users
☐ Scheduling User
☐ Approving User

Date Range

Current Month

Start Date

Start date

End Date

End date

Create report