



Enhanced Mobile Deposit User Guide (ANB Go Business Mobile Deposit App)

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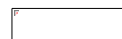


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ANB Go Business Mobile Deposit App Introduction

ANB Go Business Mobile Deposit is a companion app for ANB Go Business. It's designed for businesses with a high-volume of deposits, more users or accounts, or need consolidated reports for mobile (app-based) and remote (desktop) deposits. ANB Go Business Mobile Deposit includes the following features to promote a better mobile deposit experience:

- Make deposits with a certified mobile device.
- Log in to SmartPay Business to create reports on transactions submitted for deposit.
- From SmartPay Business, edit and void transactions.

This document highlights ways to use the features in ANB Go Business Mobile Deposit and includes a list of available reporting features.

System Requirements

For an optimal experience, a high-speed Internet connection is recommended.

The following components are required for working with the SmartPay Business Portal.

For Microsoft® Windows®:

- Windows 8.1: Microsoft Internet Explorer® 11 or Google Chrome™
- Windows 10: Microsoft Internet Explorer 11, Microsoft Edge®, or Google Chrome
- .NET® Framework 4.6 or higher

Note: The current version of Chrome and its two previous versions are supported.

ANB Go Business Mobile Deposit can be supported with the following mobile devices.

- Apple® iPhone®
- Apple iPad®
- Android™ phone
- Windows® 7 phone
- Android tablet

Note: The application does not support Apple® Boot Camp® or any virtualization software.

User Terminology

Throughout this document, the text will refer to certain parties and their responsibilities in using the application. The following terms will help define “who is who” while performing tasks in the system.

1. **Admin User** – The admin user is responsible for creating, deleting, enabling, and disabling additional users within your organization. In addition, the admin user is responsible for the following:
 - Editing, unlocking, and/or deleting a user's profile.
 - Resetting a user's password to provide a temporary one.
 - Assigning specific roles or functions to a user.
 - Enabling access to deposit accounts for which a user will be processing deposits.
2. **User** – A merchant/member employee with the ability to support end users. Based on their assigned roles/privileges, users will have the ability to perform the following:
 - Process transactions.
 - Generate reports.
 - Search transaction history.
 - Edit transactions.

Note: Your menu options may differ slightly from those pictured throughout this document

Privileges and Roles

In order for a user to be able to utilize a supported mobile device, the organization's administrator will need to assign the following privilege and role to a user's profile within SmartPay Business.

Privilege	Role	Role Description
Customer Services	Mobile RDC Application	Allows users to access and use the mobile RDC application.

Navigational Features

Accessing Mobile Deposit Enhanced

1. **Mobile App:** Once downloaded to a certified mobile device, the app allows you to create a new deposit with pictures of the front and back sides of checks.

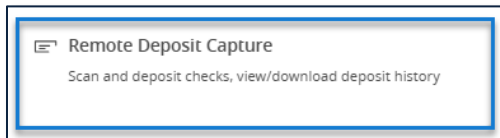


2. SmartPay Business: Admins use this portal to set up users and assign them privileges and roles to perform tasks. Users access this portal to generate reports about customer/member deposits, edit transactions, and view transaction histories.

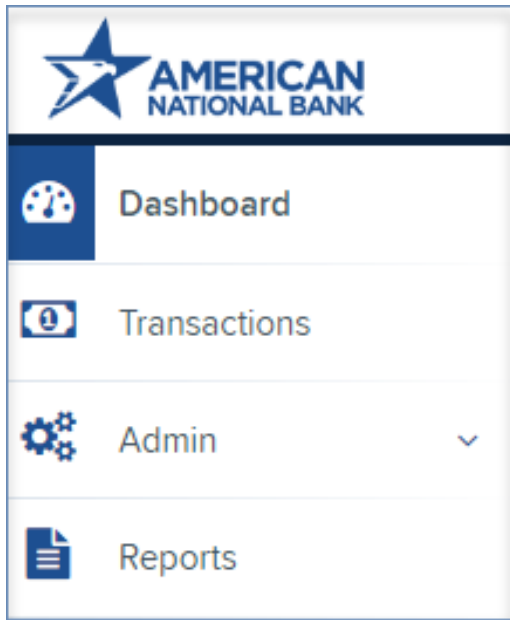
- a. Log into ANB Go Business.
- b. Select **Other Services** from the Main Menu Bar.



- c. Click **Remote Deposit Capture**



- d. The main menu on the left contains primary options such as **Transactions** or **Reports** that allow you to navigate throughout features in the system. Collapse this menu by selecting the vertical bar attached to the left main menu. Primary categories on the main menu contain sub-options based on user permissions. All sub-options under primary categories relate to that primary category. For example, all sub-options under the Admin tab relate to that topic.



Make Deposits

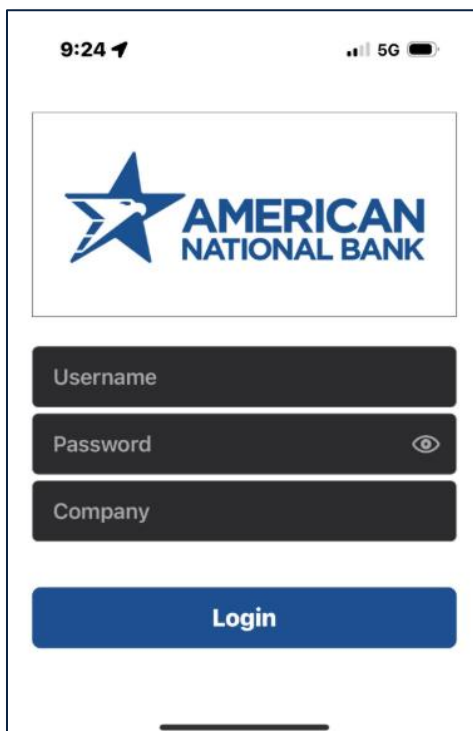
Creating a Deposit

1. Log into the ANB Go Business Mobile Deposits app.

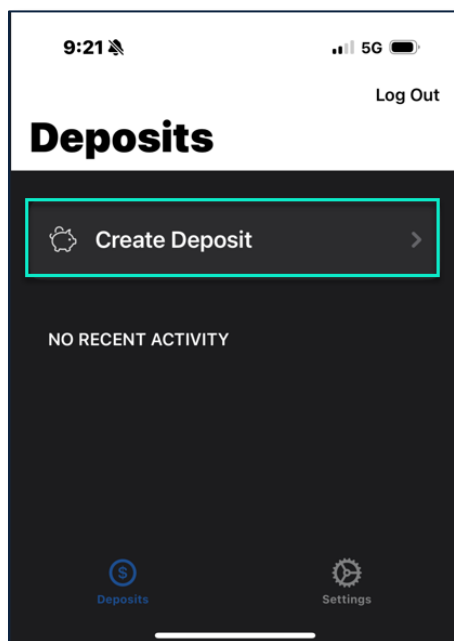
Note: These credentials will be different from the ones utilized to access ANB Go Business from the web browser.



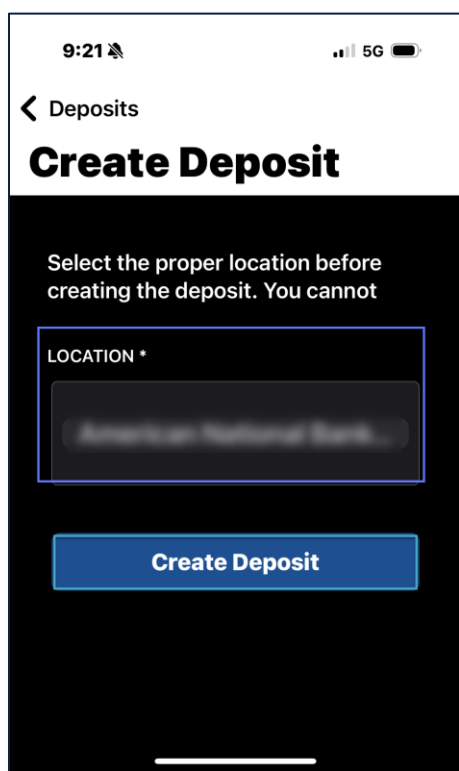
2. **Login with your credentials** (this is different from your online banking credentials)



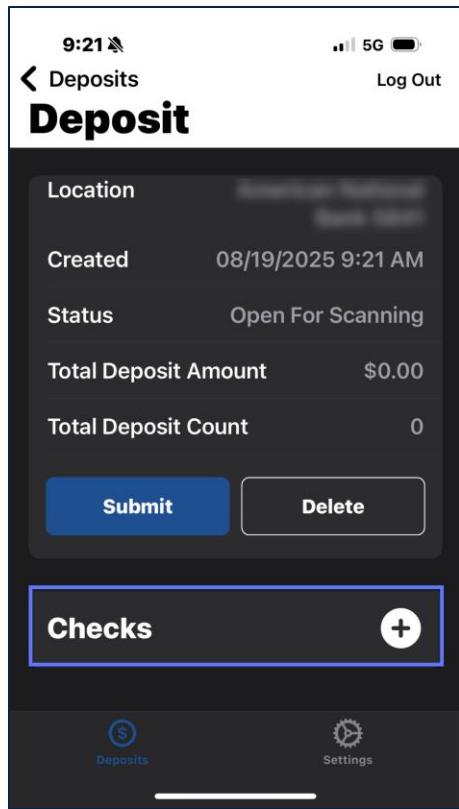
3. Click on **Create Deposit**



4. Choose your **location** (if you have more than one) & Click **Create Deposit**



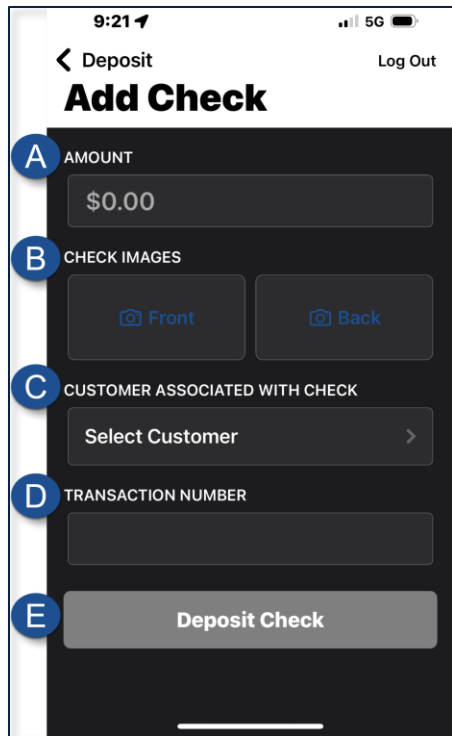
5. Click on **Checks**



6. Follow the prompts to complete your deposit:
 - a. **Amount:** Enter the amount of the deposit
 - b. **Check Images:** Snap a picture of the front & back of the check
 - Write "For Mobile Deposit Only" below the signature in the endorsement area on back of check. Failure to do this could cause the deposit to be rejected.
 - c. **Customer Associated with check:** Using your camera on your mobile device, take a picture of the front and back of the check.

Note: Use the following guidelines to ensure your picture will be captured and read correctly.

 - Sufficient lighting is available.
 - All edges of the check are visible in the picture.
 - Place the check in front of a contrasting, flat, and non-reflective background.
 - Hold the device directly over the check while keeping it level and steady.
 - Avoid blurry images.
 - d. **Transaction Number:** Enter transaction number (if necessary)
 - e. **Deposit Check:** to complete deposit

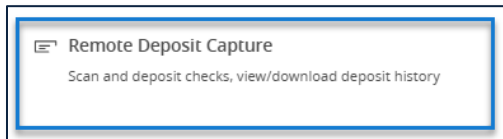


Deposit Status Summary

1. Log into ANB Go Business.
2. Select the **Other Services** from the Main Menu Bar



3. Click **Remote Deposit Capture**



4. Upon logging in to ANB Go Business, the *Dashboard* page appears with the *Current Transaction Summary*. This page shows the status of all transactions within the past 60 days.

Note: Clicking on any underlined status from the *Current Transaction Summary* will automatically generate a report for all transactions within the status for the current day.

Current Transaction Summary	
Status	Debit Count
Approved	
<u>Processed</u>	11
Collected	
Awaiting Capture	
Awaiting Approval	
Declined	
Voided	

The following table lists the potential status of any one transaction within the system.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Awaiting Approval	
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Research	May be used by your support group.
Suspended	The transaction has been verified but has exceeded limits.
Resolved	The transaction has been moved into a <i>Resolved</i> status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a <i>Resolved</i> status from a status of <i>Declined</i> , <i>Voided</i> , <i>Invalid/Closed Account</i> , <i>Disputed</i> , <i>Uncollected NSF</i> , <i>Error</i> , or <i>In Research</i> .

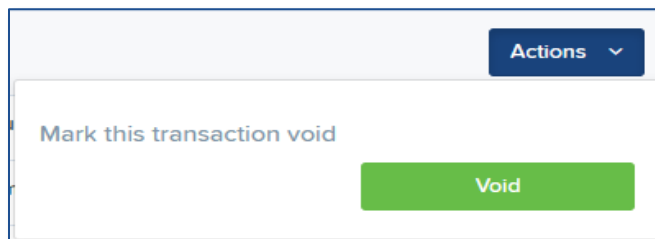
Editing Deposits

Voiding a Deposit

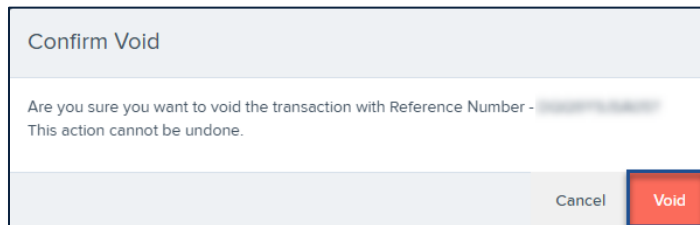
1. From the Company Dashboard, click the **Approved Deposits** under *Current Transaction Summary*.



2. Click  to view the deposit
3. Click on the **Actions** button at the top of the page.
4. Click **Void**



5. The system will ask you to confirm voiding the transaction. Select **Void**



6. Select **Actions** to enter a reason why the transaction was voided.
Note: The transaction will be voided and appear in a *Voided* status on the *Current Transaction Summary* page until it is resolved. Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes.
7. Enter a reason as to why the transaction is resolved. For example, the transaction was deposited in the wrong account.
8. Click **Resolve**.

9. This transaction will now appear under the Current Status as *Resolved*.

Editing a Transaction Amount

You may need to edit an amount if a transaction has had the wrong amount keyed in when the deposit was made. A transaction amount can only be edited when in the *Approved* status.

1. From the Company Dashboard, click the **Approved Deposits** under Current Transaction Summary.
Note: You can filter or sort the deposits with the control breadcrumbs at the top of the page. Locate the deposit you wish to void.



2. Click  to View the Deposit
3. Select the **Edit** icon next to the transaction amount.

Transaction Details	
Customer (ID):	UNKNOWN
 Effective Date:	Tuesday, August 19, 2025
 Sale:	\$1.00
 Payment Method:	Image Replacement Document
From Account Type:	Checking
Account Number:	XXXXXXXXXXXXXXXXXXXX
Check #:	1234
To Location:	Branch: National Bank 1234
Current Status:	Approved
Source Application:	Web Service
Auth. Response:	Success

4. The **Sale** amount will become an editable field. Enter a new amount and a reason for changing the amount. Click the **green checkmark** icon to save the new amount.

\$	1.00	Reason	Reason		
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Editing an Effective Date for a Transaction

Some checks may have specific instructions about depositing, including a specific effective date. Other checks may need an effective date pushed back if the deposit was made ahead of time. Use the following steps to change the effective date of a deposit item.

1. From the Company Dashboard, click the **Approved Deposits** under Current Transaction Summary.
Note: You can filter or sort the deposits with the control breadcrumbs at the top of the page. Locate the deposit you wish to void.



2. Click  to View the Deposit
3. Select the **View** link to the left of the transaction you wish to change.
3. Select the **Edit** icon next to the *Effective Date* field

Transaction Details	
Customer (ID):	UNKNOWN
 Effective Date:	Tuesday, August 19, 2025
 Sale:	\$1.00
 Payment Method:	Image Replacement Document
From Account Type:	Checking
Account Number:	XXXXXXXXXXXXXXXXXXXX
Check #:	1234
To Location:	XXXXXXXXXXXXXXXXXXXX
Current Status:	Approved
Source Application:	Web Service
Auth. Response:	Success

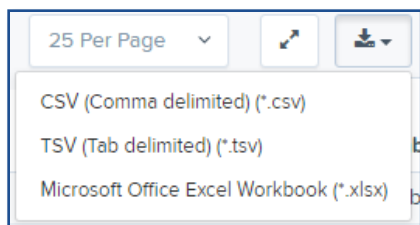
4. The **Effective Date** field will become an editable field. A calendar option appears for date selection, or you may type a date in MM/DD/YYYY format. Enter a new date and the reason for changing the effective date. Select the **green checkmark** icon to save the new date.

	08/19/2025	Reason	Reason		
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Reporting

Commonalities Among Reports

- Reports are generated in Central Time (CT).
- **Print**  is an option available for all reports.
- Exporting reports into a Microsoft® Office Excel® spreadsheet, a tab-delimited file (.TSV) or a comma delimited file (.CSV) is available.



- Select  **Full Screen** to view your report across your entire monitor screen.
- Select  **Filter** to view filters where you can search the report for alphanumeric entries. Deselecting will hide filter fields and strip the report of your alphanumeric search.
- Select  **Filter Columns** to bring a list of all the information columns available in the report. You may configure the list to have certain columns appear in the order you choose, or to hide columns from the report listing.
 - Use the **View** option to determine whether an informational column appears.
 - Use the **Prioritize** tools to change the order of a column in the report.
 - Use the **Freeze** tool to lock a column in place when viewing the report.

Filter Columns

	View	Prioritize	Freeze
Create Date	☒	▼	
Location	☒	▼ ▲	
Custom Batch Id	☒	▼ ▲	
Batch Type	☒	▼ ▲	
Description	☒	▼ ▲	
Deposit Status	☒	▼ ▲	
Your Count	☒	▼ ▲	
Your Amount	☒	▼ ▲	
Received Count	☒	▼ ▲	
Received Amount	☒	▼ ▲	
ACH Deposit Date	☒	▼ ▲	
ACH Deposit Count	☒	▼ ▲	
ACH Deposit Amount	☒	▼ ▲	
C21 Deposit Date	☒	▼ ▲	
C21 Deposit Count	☒	▼ ▲	
C21 Deposit Amount	☒	▼ ▲	
Total Deposit Count	☒	▼ ▲	
Total Deposit Amount	☒	▼ ▲	
Deposit Slip ID#	☒	▲	

Reset

Cancel

Save Changes

Note: Report filter settings can be saved into a template for later use. However, it is recommended that you save the reports themselves by exporting them to a file saved on your computer.

Reporting Privileges and Roles

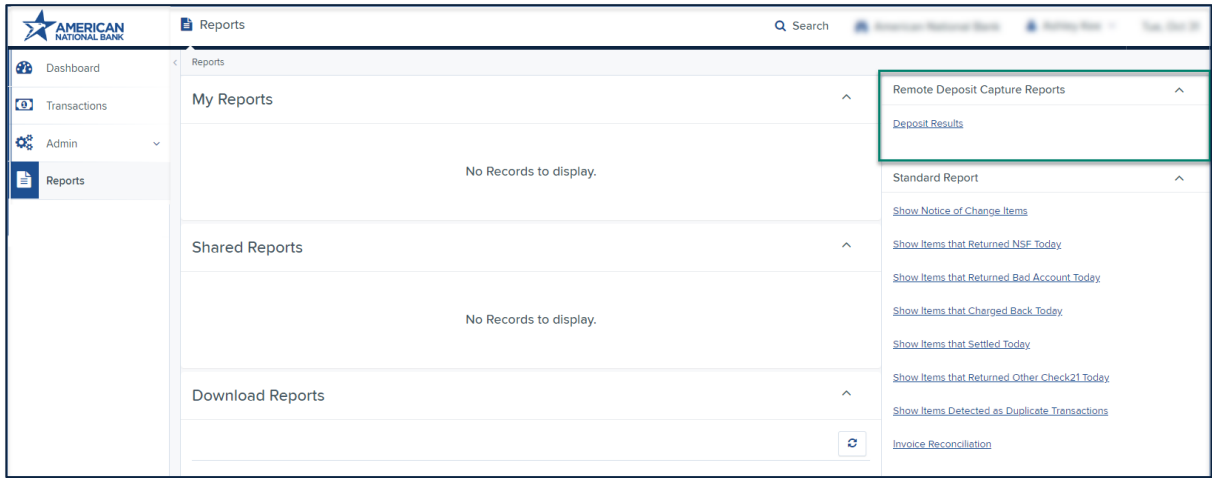
The administrator user within your organization will need to assign the (full) *Accounting* role under the *Customer Services* privilege for any users within your organization that will be working with the reporting functionality.

Reports include new features for customizing the information displayed in each report.

Deposit Results Report

The *Deposit Results* report is a date range report used to display a list of batches created. It can be used to monitor the status of current day batches and the items in them, or to look at previous days' batches and items.

1. Log in to the application, and then select **Reports**.
2. Select **Deposit Results**.



3. The *Deposit Results Search* page appears. Select a **Location ID** from where to pull the report information. Select a date range using either the **Quick Pick** option with a list of pre-set date ranges, or use the custom option by entering a **Start Date** and **Start Time** options and the **End Date** and **End Time** options. You can search for report results older than two years (up to seven years), as long as you enter a date range in which the start and end dates are both older than two years.

Deposit Results Search

This page displays a list of the deposits made via Remote Deposit.

Location: All Locations

Quick Pick: Today

Start Date: [Date Picker]

Start Time: 12:00 AM

End Date: [Date Picker]

End Time: 12:00 AM

Get Deposits

4. Select **Get Deposits**. A list of the batches matching your criteria appears. You may need to scroll to the right to view all of the information for the report.

Reports / Deposit Results

Deposits matching your search criteria:

Page 1 of 1
Records 1 - 5 of 5

25 Per Page

Item Details	Deposit Details	Create Date	Location	Batch Type	Description	Deposit Status	Your Count	Your Amount	Received Count	Received Amount
			CUSTOM PA...	Mobile RDC		Deposited	1	\$14,000.00	1	\$14,000.00
			CUSTOM PA...	Mobile RDC		Rejected	0	\$0.00	0	\$0.00
			CUSTOM PA...	Mobile RDC		Deposited	1	\$24,000.00	1	\$24,000.00
			CUSTOM PA...	Mobile RDC		Deposited	1	\$16,500.00	1	\$16,500.00
			CUSTOM PA...	Mobile RDC		Deposited	1	\$40,000.00	1	\$40,000.00

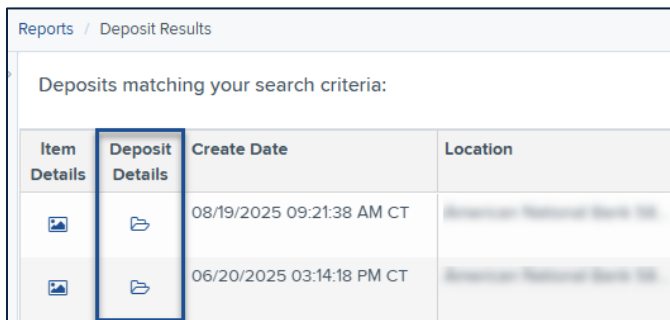
The following table describes all the fields, in alphabetical order, displayed in the *Deposit Results* report and their definitions.

Field	Definition
C21 Deposit Amount	Total amount of the Check 21/Image Replacement Document (IRD) items in the batch/deposit.
C21 Deposit Count	Number of Check 21/Image Replacement Document (IRD) items in the batch/deposit.
C21 Deposit Date	Deposit date of the Check 21/Image Replacement Document (IRD) items within the batch/deposit.
Create Date	Date the batch/deposit was created.
Custom Batch ID	Information that, with the feature enabled, will display a required field when creating a new deposit. This field will be a unique label for a batch/deposit and reflects on the <i>Deposit Results</i> report.
Deposit Details	Link to the list of steps the batch/deposit has taken and the user(s) who processed it.
Deposit Slip ID#	An option that, if enabled, will display a field on the <i>New Deposit</i> page with a value applied to the virtual deposit slip. This value is either predefined or optional and reflects on the <i>Deposit Results</i> report.
Deposit Status	Status of the entire batch/deposit at the time the report is generated.
Description	Deposit name which is made up of the date/time the batch was created along with a system-assigned batch ID.
Item Details	Link to a list of the individual checks that make up the batch/deposit and their respective statuses.
Location	Account (location) to be credited with the payment. This field appears on the <i>New Deposit</i> page and the <i>Deposit Results</i> report.
Received Amount	Amount of the deposit, after review.
Received Count	Number of items identified in the deposit, after review.
Total Deposit Amount	Total amount of the deposit.
Total Deposit Count	Total number of items in the deposits.
Your Amount	Amount of the deposit entered when creating the batch/deposit.
Your Count	Number of items you entered when creating the batch/deposit.

Notice that the report also displays the status of each transaction under the column *Deposit Status*. The following table describes all the statuses that a transaction can display.

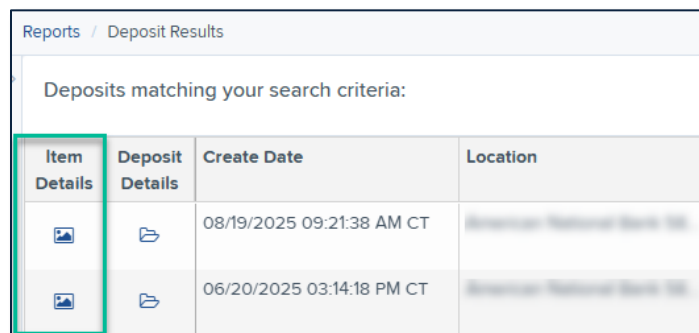
Status	Definition
Deleted	This status indicates that the entire deposit has been deleted by someone in your organization prior to closing it, since a deposit may not be deleted once it has been closed. None of the items in the deposit will be sent to transaction processing.
Deposited	All items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the approved status, and an email notification has been sent to a designated user.
Deposited with Adjustment	One or more of the items within the deposit caused an adjustment to the total deposit amount. The transactions have been sent to processing with the adjusted amount, and an email notification has been sent to a designated user.
Open for Scanning	A deposit has been created, and items can be scanned into this deposit until a user closes it.
Partial Deposit	One or more of the items were removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An email notification has been sent to a designated user.
Rejected	The entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the limit assigned by ANB or when all items within the deposit are rejected because they are duplicates.
Submitted	The deposit has been closed, and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to one of the statuses defined previously.

5. Select  **Deposit Details** to view the events the batch has been through. The details appear on the *Deposit Details* page. Navigate back to return to the report results.



Reports / Deposit Results			
Deposits matching your search criteria:			
Item Details	Deposit Details	Create Date	Location
		08/19/2025 09:21:38 AM CT	American National Bank NA
		06/20/2025 03:14:18 PM CT	American National Bank NA

6. From the *Deposit Results* page, select  **Item Details** to view the individual transactions within the deposit. Results will appear on the *Item Details* page. Items that need to be re-scanned or that have been rejected will be in red.

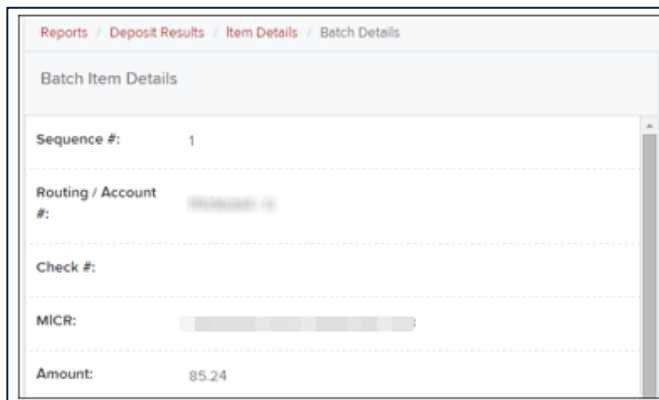


Reports / Deposit Results			
Deposits matching your search criteria:			
Item Details	Deposit Details	Create Date	Location
		08/19/2025 09:21:38 AM CT	American National Bank NA
		06/20/2025 03:14:18 PM CT	American National Bank NA

A transaction's status indicates where the transaction is in the deposit process. The following table describes all the potential statuses that an item can be in.

Status	Definition
Deposited	The item has been sent to transaction processing and will be processed with the batch/deposit at the designated cutoff time.
Duplicate	The item has been identified as a duplicate of an item that has already been processed within the last 75 days and, therefore, will be rejected from the batch/deposit.
Error	An internal error has occurred within the system. Contact your first line of support.
In Review	The item is waiting for MICR repair or amount key entry. Once those steps have been completed, the status will then change accordingly.
Needs Rescan	The image quality of the check is poor or is a partial image and will need to be rescanned.
Open	The item has been scanned with no problems in an open batch/deposit.
Rejected	The item has been rejected and will not be processed. An item can be rejected for the following reasons: • Invalid MICR • Invalid document • Invalid payment origin • Duplicate item • Batch/Deposit out of adjustment range • Item is above a user's limit

7. Select  **View** under *Item Details* to view the *Batch Item Details* page, which has information about the item in relation to the batch.



Reports / Deposit Results / Item Details / Batch Details

Batch Item Details

Sequence #: 1

Routing / Account #:

Check #:

MICR:

Amount: 85.24

8. Select  **Check Image** to see specific item detail information (see figure below)

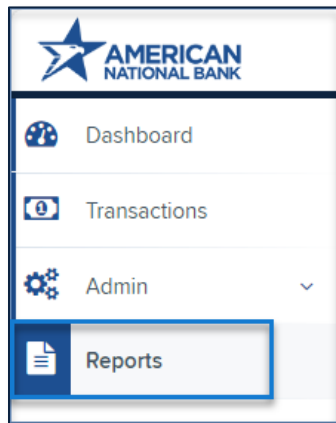
Reports / Deposit Results / Item Details				
Items in Deposit Mark Processed Totaling \$14.43				
Item Details	Check Image	Sequence #	Item Date	Status
		4	04/24/2025	Deposited

9. On the *Batch Item Details* page, select **Show Event History** to see the automated steps/processes the transactions have been through.

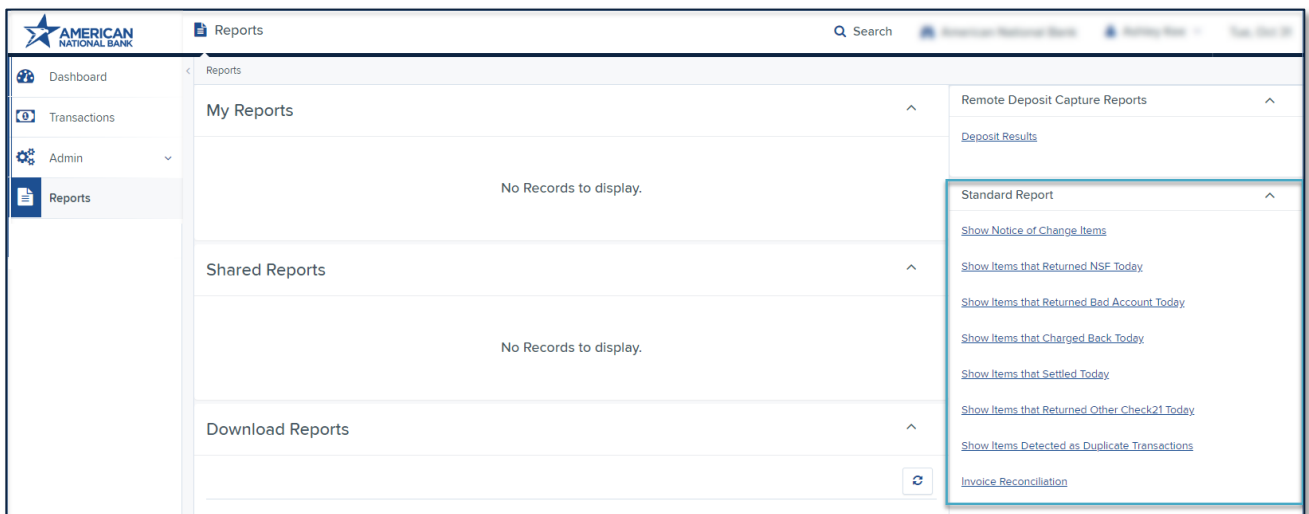
Standard Reports

Standard reports are pre-defined daily reports.

1. Log in and select the **Reports** tab from the left main menu.



2. Under the **Standard Reports** section, select the report you wish to run from the list displayed.



3. Once you select a report, it will run automatically with pre-set criteria in the report filters.
 - a. To make a temporary change to the report criteria:
 - Adjust any filters, as needed.
 - Select **Run Report**.
 - b. To make a permanent change (saving the report template):
 - Adjust any filters, as needed.
 - Adjust the name of the report and then select **Save to My Reports**.

Invoice Reconciliation Report

This report helps customers reconcile billing invoices with their transactions. It's located under the *Standard Reports* section of the *Reports* page.

To access the Invoice Reconciliation Report:

1. From the **Dashboard**, choose the **Reports** tab.

2. Select the **Invoice Reconciliation** link under *Standard Reports*. The date criteria screen appears.

The screenshot shows a form titled "Invoice Reconciliation Report" with the subtitle "This page allows you to run invoice reconciliation reports." Below the subtitle are two dropdown menus labeled "Month" and "Year". The "Month" dropdown is currently set to "September" and the "Year" dropdown is set to "2017". At the bottom of the form is a green button labeled "Run Report".

3. Select the month and year. The current or future month will not be available for selection. Only past months starting from March 2017 will be available for selection.
4. Click **Run Report**. An example of the report appears below.

The screenshot shows the "Invoice Reconciliation Results" report. The left sidebar contains the "Invoice Reconciliation Report" section with "Month" and "Year" dropdowns. The main area displays a table of results matching the query. The table has columns: Date Time, Event Type, Description, Status, Name On Account, Transaction Number, Ref. Number, Amount, and Payment. The table shows 7 rows of data, all with "Processed" status and "UNKNOWN" name on account. The amounts range from \$8,250.00 to \$1,200.00. The payment column shows "Mail" for all entries. The top right of the report area shows "Page 1 of 1", "Records 1 - 19 of 19", and a "25 Per Page" dropdown. There are also icons for filtering, sorting, and exporting.

Date Time	Event Type	Description	Status	Name On Account	Transaction Number	Ref. Number	Amount	Payment
09/01/2017 10:00:00 AM	Processed		Processed	UNKNOWN	00000000000000000000	00000000000000000000	\$8,250.00	Mail
09/01/2017 10:00:00 AM	Processed		Processed	UNKNOWN	00000000000000000000	00000000000000000000	\$3,568.57	Mail
09/01/2017 10:00:00 AM	Processed		Processed	UNKNOWN	00000000000000000000	00000000000000000000	\$1,600.00	Mail
09/01/2017 10:00:00 AM	Processed		Processed	UNKNOWN	00000000000000000000	00000000000000000000	\$1,912.81	Mail
09/01/2017 10:00:00 AM	Processed		Processed	UNKNOWN	00000000000000000000	00000000000000000000	\$1,200.00	Mail
09/01/2017 10:00:00 AM	Processed		Processed	UNKNOWN	00000000000000000000	00000000000000000000	\$1,200.00	Mail

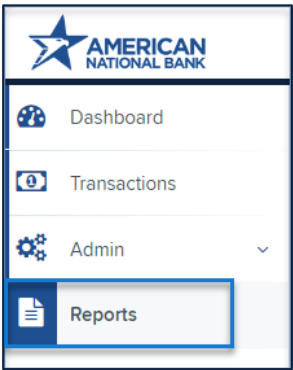
The report can be filtered, printed, and exported. As shown in the following image, you may use filters in the Event Type drop-down menu to tie specific types of transactions to line items on invoices, such as Unauthorized or Returned NSF, for example.

Using the Report Builder

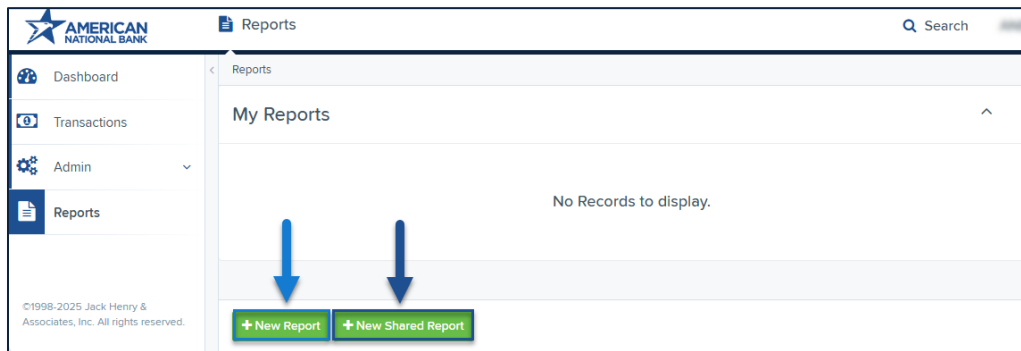
The report builder utility can be used to create one-time queries and custom recurring daily, weekly, and monthly reports for bookkeeping, historical research, and problem solving.

There are two options when creating a customized report: **New Report** and **New Shared Report**. While both are customizable, the shared report is available to other users who have access to the system. Other users will be able to pull the shared report and use its settings to generate information. Only the user who created the shared report can delete it.

1. Log in to the application, and then select **Reports** from the left main menu.



- To create a report, click **New Report**. If others need access, choose **New Shared Report** instead.



- The *Reports* page appears. In the top bar, enter a **Title** for the report.
- Fill in the report criteria in each of the four sections: **Report Type**, **Date Range**, **Advanced**, and **Report Layout** headers.

- Report Type Section**- Designate if your report will be a *Transaction Report* based upon the current status of a transaction, or a *Historical Event Report* based upon past events a transaction has been through in the system.
- Date Range Section**- In the **Date Type** field, select either **Transactions Created** or **Effective Dates** for the report, which will determine if the report displays transactions based upon the date, they were created versus the date they took effect. Select a pre-specified date range using the **Export Date Range** option (ideal for recurring reports) or specify your own date range with the **Start Date** and **Start Time** and the **End Date** and **End Time** fields.
- Advanced section** - Specify the Location and Status of the transaction you wish to have in your report.
 - Settlement Status:** Know whether a transaction has been deposited. Designate a single status or multiple statuses by selecting the appropriate check box(es).
 - Origin of Transaction:** Determines how the transaction was received and will be coded. You may designate a single origin for the report or multiple origins by selecting the check box next to each option.
 - Originated As:** Specifies how the transaction will be processed. You may designate a single type or multiple types.

- **Account Type:** Determines the type of transaction the report will display. You can select a specific account type or select ALL.
 - **Operation:** This option specifies what process a transaction has been through. You may designate one process or select ALL.
 - **Authority Response Code:** This option represents the types of return responses that can be received for a transaction. Select a specific response code or select ALL.
 - **Amount Range:** The From and To options allow you to look for transactions with a specific amount or between amount values in decimal format (XX.XX).
8. **Report Column Headers section** – This section allows you to organize how the report appears.
- Select the **View** check box next to any fields to have them show on the report.
 - Under **Prioritize**, use the arrows to change the order in which information appears. For example, select the upward arrow to have a field listed before others, or the select the downward arrow to have other fields listed before it.
 - Use **Freeze** to lock fields when viewing a report. This will hold certain fields in view while you explore the rest of the report's information.
9. At this time, you may choose to select the **Share to All Users** check box (as shown below) if you want to have this report available for other users to view. If you selected **New Shared Report** previously, this box will already be selected. Alternatively, you may wish to save the report for your own use at a later time by selecting **Save to My Reports**. This option will both save the report and generate a report to view.
10. The report displays results.
11. Use the filters to change the report and then select **Run Reports** again, or you can print/export the report, as needed.



12. Select **View** to the left of an item to view more details about the transaction.
13. To change the report template, adjust the report filters as desired, and then select **Save to My Reports**. This saves the filter options as a template for later use.
- Note:** Be sure to select the **Share to All Users** check box if you wish to save the report for others to use.

Client Setup & Administration

With the SmartPay Business platform, administrators create and maintain user profiles for employees within the organization, and grants privileges and roles allowing users to perform tasks in the system.

An admin performs the following:

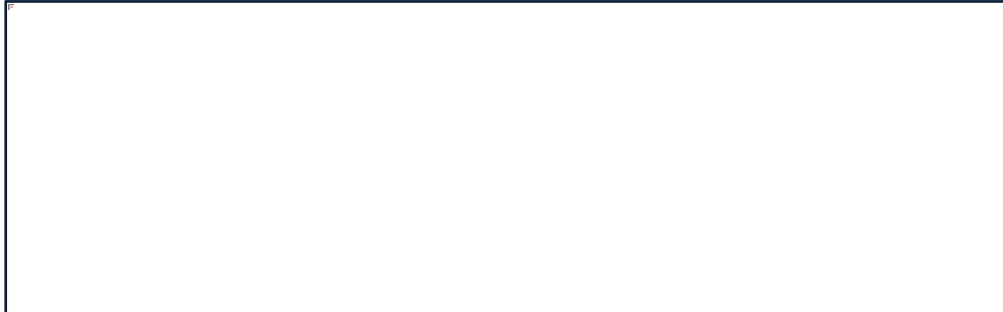
- Setting up employee user profiles in ANB Go Business and the SmartPay platforms
- Enabling or disabling users
- Editing user profiles
- Unlocking user profiles
- Deleting user profiles
- Resetting passwords and providing new temporary passwords for users accessing the site through the URL directly and not online banking
- Assigning specific roles or functions
- Enabling access to any and all accounts (locations) for employees to process

Based on roles assigned by an admin, users process desktop deposits, generate reports, research historical transactions, and edit transactions.

Adding a New User

Administrators create users who will deposit checks, pull reports, or other tasks within the system on a daily basis. The admin can also update a user's profile, unlock a user's profile, and delete a user's profile as needed.

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



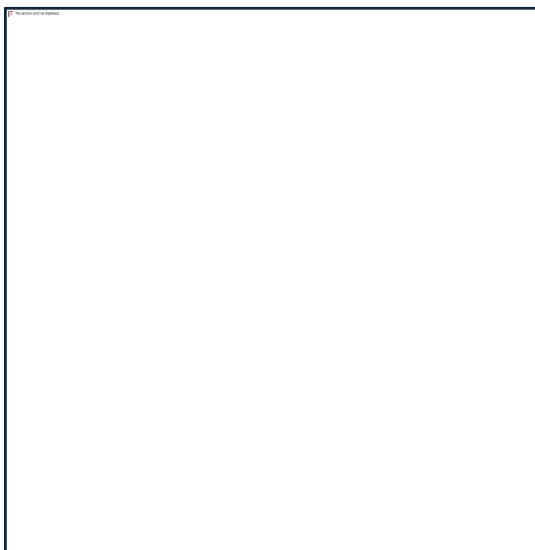
3. If you clicked **Manage User Roles**, follow the steps below. If not, proceed to the next step.
 - a. Locate the User role you would like to grant Positive Pay permissions to.
 - b. Click the  icon.
 - c. Click on the **Features** tab.
 - d. Within the Search box, type Deposit.
 - e. Toggle on  the **Enable Mobile Deposit** and **Enable Remote Deposit SSO** features.
 - f. Click **Save**.



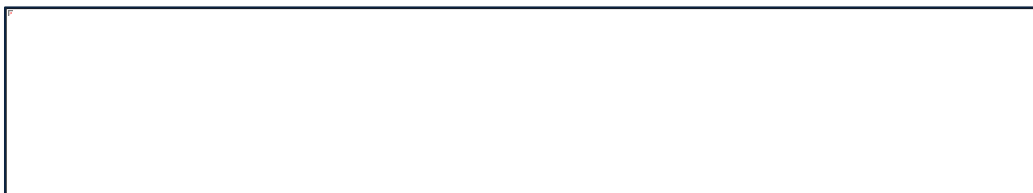
4. If you clicked **Manage Users**, follow the steps below. If not, proceed to the next step.
 - a. Locate the user you would like to grant Positive Pay permissions to.
 - b. Click the  icon.
 - c. Click **Assign Rights**



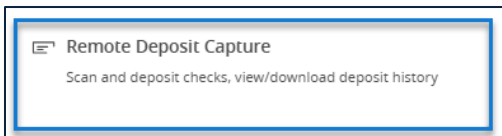
- d. Click on the **Features** tab.
- e. Within the Search box, type Deposit.
- f. Toggle on  the **Enable Mobile Deposit** and **Enabled Remote Deposit SSO** features.
- g. Click **Save**.



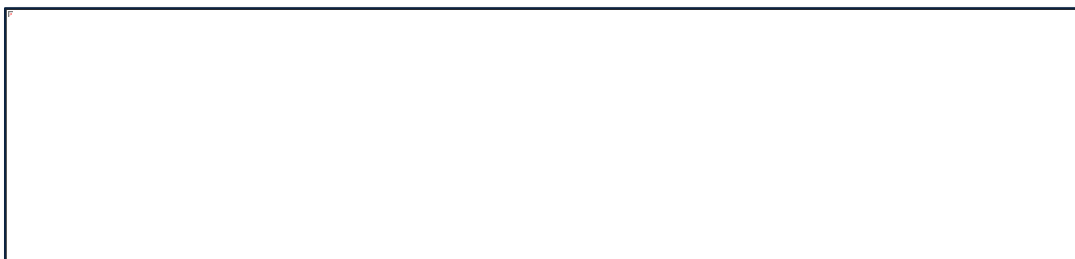
5. Follow the steps below to add the user directly into the Remote Deposit Now application.
6. Within **ANB Go Business**, Click on the **Other Services**



7. Click the **Remote Deposit Capture** tile



8. Select **Admin | Users** from the left main menu.
9. From the left navigational bar, under the *User Admin* heading, select **Add User**.



10. Fill out the **Add User Settings** and the **Privileges** for the user

- a. **Full Name:** First & Last Name
- b. **User Name:** Login ID
- c. **RDN ID:** Login ID
- d. **Email Address**

11. After you select privileges for this user, click **Add**.



12. The system creates the user and allows you to select roles underneath each of the privileges assigned to them.

- a. Select **roles** for this user.
 - **Accounting** - Gives user all reporting functionality
 - RTG User / SERVER ONLY: Don't select
 - **Remote Deposit Now:** If enabled, it gives access to Desktop Remote Deposit
 - **Reconciliation Report:** Allows user to view the Reconciliation Report
 - **Customer Data Privacy:** Allows the user to view the page and generate reports. All users should get this.
 - **mRDC:** Gives user access to log into mRDC. All mRDC users should get this
 - Credits & Debits PDF Report: Allows user to view/download the debits& credits PDF report. Users with access to RDN should get this
 - b. Select the **locations** for this user (accounts).
 - c. Select **Update** to finish assigning privileges and roles for this user
- Note:** A temporary password is displayed at the bottom of the page. Provide this password to the created user along with their user ID (login ID)



Enabling RDN Features for a User Profile

To specify the permissions if this user will have with RDN, select the check box next to the **Enable RDN** option on the **Update User Settings** section.

1. Select which permissions the user will need from the options displayed.
 - **Admin Permission** – Separate from the account administrator role. This role is required to access the *Tools* tab, which allows the user to delete an existing batch.
 - **Receive Alert Emails** – Allows the user to receive deposit alert emails upon deposit.
 - **Scan Items** – Allows the user to scan items through RDN.
 - **View Deposits** – Allows the user to view deposits in RDN.
 - **Export Deposits** – Allows the user to export items.
 - **Receive Activation Emails** – Not applicable, do not check this box.
 - **Create Deposits** – Check this box to allow the user to make deposits to EPS.
 - **Edit Items** – Check this box to allow the user to be able to modify/fix batches.
 - **Search** – This allows the user to be able to perform searches on the *Search* page.
 - **View Notifications** – This allows the user to view any deposit messages coming from EPS, such as exceeded transaction limits.
2. Make any other changes to this profile and select **Update** at the bottom of the page to finish and save changes.

Note: If you wish to add more users at this time, select **List Users** from the left navigational bar before selecting the **Add Users** option, again. This step will need to be taken for each new profile you create.

Unlocking a User in SmartPay Business

The system locks out users who key a password incorrectly at least five times or fail to answer the secret question correctly when requesting a temporary password.

As the Admin, you are responsible for unlocking FI user profiles to allow access to the system again. If the Admin user is locked out, contact your first line of support for assistance. To unlock a user:

1. Log in to the system.
2. Select **Admin | Users** from the left main menu.
3. Under the *Locked* column, select the **Unlock** option for that user. The **Unlock** text disappears, and the user profile unlocks.

Note: If the user needs a new password, reset the password following the steps in the *Resetting a Password* section.

Deleting a User's Profile

Deleting a user profile will remove it from the list of users and make it inaccessible. The user name for that profile cannot be utilized again for a different user. The profile will be categorized as a deleted user.

Note: To delete an admin user, you must first remove the *Administrator* role from that admin user's profile before completing the following steps.

1. Log in to the system and select **Admin**, then **Users** from the left main menu.
2. Select **Edit** for the user profile to delete.
3. Select **Delete User**



4. A prompt will ask you to confirm deleting a user. Select **Yes** to continue.



Resetting Password

Admins can reset passwords for mobile deposit users directly through the SmartPay site if a password reset is required

1. Log in to the system and select **Admin**, then **Users** from the left main menu.
2. Select **Edit** for the user profile that needs a password reset
3. Select **Reset Password**



4. A temporary password is provided with an option to Copy Password or Copy Password Reset Link

User Session Timeout

The system automatically logs off users who are inactive for at least **15 minutes**. You receive two-minute Session Timeout Warnings. Click anywhere on the screen to remain logged in.