

American Bank's Cash Management

What is Cash Management?

Cash Management is an internet-based financial management tool with user-friendly functionality. It allows you to handle a variety of cash management and accounting needs online. With this system you will be able to conduct your business banking online with greater ease and greater efficiency than ever before. It's a perfect tool for your business if you would like to dedicate more time to making money and less to managing it.

Benefits include:

- Convenient access to your company's balances and transactions.
- Quickly transfer funds between your American Bank accounts.
- Stop payment on a check(s).
- Customize loan payment(s).
- View statements from previous months.
- View and print images of checks and deposit tickets.

Other Services Offered

Wire transfers.

Businesses can transfer funds by wire anywhere in the United States. Transfers can be set up as a one-time occurrence or repetitive.

ACH Transfers.

Businesses have the ability to create or upload ACH batches for direct deposit and direct payment. This powerful ACH option enables businesses to vastly simplify the payment process. No more writing checks or waiting for a payment to arrive. Payroll, vendor payments and bank-to-bank transfer files are all popular file types for the ACH option. Simply view the ACH file online, edit to accommodate any changes in amounts or payee information, and then initiate the ACH file.

Positive Pay.

Electronically transmit your check data

After you issue a check, the issue date, check number, amount and payee information are entered into our Positive Pay system. This is done by uploading a file with this information, or by keying this information into your Cash Management account.

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Identify possible fraud

American Bank of the North matches the information on the check against the list of check details you provide to American Bank. If the information does not match, the check will be flagged as an exception and you will choose to pay or return the check.

Delivers exception check images online

You can review images of exception checks and relay your decision through American Bank of the North's Positive Pay system within your Cash Management account.

Business ePay.

Today, business owners want it all. That means true control of your finances, total convenience on your schedule, and customization to do things your way. You get it all when you check into business ePay from American Bank.

This service is designed to streamline the back office functions of businesses. Here are some of the ways it can work for you:

- Set permission controls so you are always in charge of who can make payments, which payments they can make, and the maximum payment amount.
- Set up final approvals so you give the go-ahead before any payments are made.
- Run audit reports and customize them for the payment information you need.
- Track your company spending and payment history in just a few clicks.
- View the payment activity of authorized users and keep track of their payments.
- Greatly reduce your paperwork and minimize manual record keeping.

Safe, Secure and User-Friendly.

Your account's security is enhanced with a unique username and password for each user and multifactor authentication in the form of a one-time use passcode for every login. A Cash Management Administrator, selected by you, will have the ability to control which employees can log in to perform which functions. In addition, all transactions are sent in secure encrypted form for maximum security.

Our Cash Management system is simple and user-friendly. It operates on any computer that supports 128-encryption, such as Internet Explorer, Microsoft Edge, Firefox, Google Chrome or Safari.

Getting Started

Once you have determined that Cash Management will benefit your business, an American Bank Business Banking Sales Rep will meet with you personally to review the process of setting up Cash Management, discuss all transaction possibilities and train your staff.

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