

American Bank's ePay

What is ePay and how does it work?

ePay is an online banking feature that allows you to pay all your bills in one place – within Online Banking!

1. **Grab** a bill and login to your Online Banking account.
2. **Click** on the ePay tab.
3. **Click** the “Add a Payee” button on the dashboard
4. **Enter** the required payee information found on your bill
5. **Make** payments!

It's that simple!

Why use ePay?

When you have ePay from American Bank, you'll have more freedom to enjoy life. Here's how ePay gives you convenience, savings and security. You can:

- View and pay your bills electronically, all in one place
- Make secure payments to any person or company anywhere, anytime
- Verify your account balance as you pay your bills
- Automate recurring payments to save time each month

Safety and security with every transaction

- Guard against identity theft from lost or stolen checks and bills by receiving and paying your bills online instead of by unsecured mail
- Receive email and text reminders when bills are due
- Maintain tighter control of your account with real-time access to your payment activity
- Increase your privacy because only you can access your account information

Additional Features

eBills

With eBills, you will get down-to-the-penny details on balances, usage patterns, credits and more. You can even look back at old bills. You'll have better control and you can manage all of your bills from one place. Plus, with eBill, you can keep track of unexpected changes to your cell phone, credit card, cable, mortgage or utility bills (details vary by payee).



American Bank

WE GO BEYOND. JOIN US.

Pay a Person

With Pay a Person from American Bank, you can use your smartphone, tablet or computer to send money to anyone. It's fast, easy and secure. All you need is the person's email address, cell phone number or account information.

GiftPay and Donations

If you're the gift-giving type, make it easy for you and special for them. Send a gift check with a personalized message designed for birthdays, new babies, weddings, graduations, anniversaries, or just because!

Show you care by giving a gift that doesn't end. Send a donation to your favorite charity or organization in honor or memory of someone special. You can send a personalized message about your donation using up to 4 email addresses and receive a copy for tax purposes.

Business ePay

Today, small 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 was designed to streamline the back office functions of small businesses. Here are some of the ways it can work for you.

Delegate payment tasks and set permission controls

- Delegate the payment tasks you want, such as paying utilities and suppliers
- Set permission controls so you're 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

Get instant information with customized reporting

- 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

Visit our website, www.ambnk.com, for a complete ePay guide and interactive demo.

Contact eBanking Support with all online banking questions!

eBanking Support

Monday-Friday 8:00am – 5:00pm CST

Phone: 218-885-8744

Email: InternetBanking@ambnk.com



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