



**AB&T Business Solutions +PLUS**

*No matter what your  
financial destination,  
we're here to help you **take flight**.*



**DESTINATION:  
EXCELLENCE**



[www.ABT.bank](http://www.ABT.bank)

Member  
**FDIC**

[www.ABT.bank](http://www.ABT.bank)

# ENROLL & ENJOY

## AB&T +PLUS

At American Bank & Trust, we're committed to being more than a bank. Our customers are our neighbors, our friends and our connection to the communities we serve. We have earned their trust by developing personal relationships, staying true to our core values based on integrity and service and being a responsible steward of the resources in our care.

Many businesses across the region count on us to make managing their business finances simple, smart and safe. Businesses can enjoy our basic checking account package that includes online banking and bill pay, mobile banking, free eStatements and a free business debit card.

*Add another layer of convenience  
and enhance your business  
services with **AB&T Business  
Solutions +PLUS.***

When your business destination is excellence, time is a precious resource and every penny matters. You need banking that's simple, efficient and secure. **AB&T Business Solutions +PLUS** offers you a flexible suite of banking products that saves you time, puts you in control of your money and let's you take flight.

### **Account Management**

Whether you are an individual with complex account relationships or an entrepreneur with multiple business relationships with the bank, account management allows you a single sign-on experience to fully access your many accounts from a custom online banking dashboard designed just for you.

### **Multi-User Account Access**

Your business has the flexibility to manage your users and their access or have us manage it for you – the choice is yours! Every user has specifically assigned access levels and their own customized login and dashboard.





# **+PLUS** EFFICIENCY & ENHANCED SECURITY

## **ACH Manager**

This is your payables and receivables control center, immediately accessible in a pop-up window on the overview page for a seamless online experience. With this feature, input your own NACHA formatted files for streamlined processing; or use this service more traditionally to create batches and input individual item information. Submit all within one window for a clear view of the process, and save time and energy while making your employees' direct deposits and other ACH transactions for your business.

## **Merchant Souce Capture**

Businesses can have the convenience and cost savings of making check deposits from their office or store location. Scan multiple checks at one time and transmit check images and data directly to the bank for streamlined deposit processing and real-time access to funds. The only equipment necessary is an image scanner and an Internet-ready PC or Mac computer.



## **Wire Manager**

Use our secure, flexible, and customizable Wire Manager service to save you time by transferring funds domestically and internationally. Stay in communication and have piece of mind by using our convenient email notification feature. An update message is sent to you when your wire is complete, rejected, or in need of approval. Built-in security controls enhance risk management, allowing the business to set user limits and thresholds by dollar amount or number of transfers.

## **Positive Pay**

Monitor and detect unusual or unauthorized checks easily with Positive Pay. With this secure service, you can also download a paid item file on a daily basis, detailing outstanding items to help guard against check losses.



*Experience the power of **AB&T**  
Business Solutions +PLUS and  
watch your business take flight.*

# **+PLUS** EXTRA FEATURES

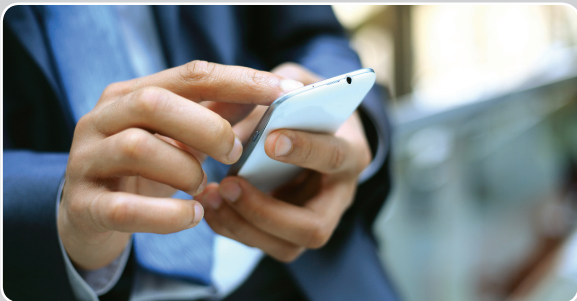
## **AB&T +PLUS Mobile App**

Bank smart with your smartphone and our mobile app, free to all AB&T +PLUS customers. The app offers on-the-go convenience to check balances, transfer money and approve ACHs and Online Wires. All app users have instant access to Mobile Deposit with no additional enrollment steps and no additional fees.



## **AB&T Bill Pay +PLUS**

Online bill pay not only reduces the time spent processing payables, but also keeps a record of your transactions for easy retrieval and paper-free eDocuments. Make payments today or schedule them for the future. With 24/7 access, AB&T Bill Pay +PLUS works when you do.



## **eDocuments**

Reduce office clutter and eliminate the wait for the bank to mail you correspondence. Monthly statements, periodic notices, ACH addendas, and end-of-year tax documents are quick and easy to view and retrieve through the customizable eDocuments feature.

## **Easy Online Transfers Between Accounts**

Whether you have one or multiple accounts, you can easily transfer funds or files when you log in with a single access code. It's safe and secure.



Find out how **AB&T Business Solutions +PLUS** can help your business take flight. Visit with your American Bank & Trust banker to learn more.

[www.ABT.bank](http://www.ABT.bank)

