

## 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. Visit with your American Bank & Trust banker to learn more.**

  
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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 and puts you in control of your money.*

### 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.

### Merchant Source 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 peace 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.

### ACH Positive Pay

An efficient and easy way to protect your business account from unauthorized ACH transactions. Incoming ACH requests are filtered through an authorized list of your trading partners and associated items before the transaction is authorized. You're notified of declined, and unmatched requests so you can review and decide if the payment should be paid or returned.

We can also add a block to your account if you prefer not to allow any ACH entries.

## Experience the power of AB&T Business Solutions **+PLUS**.

### Positive Pay

With this secure service, you can easily monitor and detect unusual or unauthorized checks. When you issue checks, simply upload or enter the check listing in the secure bank portal, which are matched against each presented check. Checks that don't match are referred to you for action. You can also download a paid item file on a daily basis, detailing outstanding items to help guard against check losses.