

SELECT DESIRED ENROLLMENT:

BUSINESS DIGITAL BANKING (BDB) ENROLLMENT *(Fees apply. Click [here](#) for details.)*

REMOTE DEPOSIT CAPTURE (RDC) ENROLLMENT *(Fees apply. Click [here](#) for details.)*

BUSINESS INFORMATION:

Answer the requested information below. The term "Applicant" refers to the business named below, and the terms "you" and "your" refer to each individual signing below.

Legal Name of Applicant:

DBA or Trade Name (if applicable):

Tax ID #:

Physical Street Address:

City:

State:

Zip:

Web Address:

PERSONNEL INFORMATION:

The individual(s) listed below will be designated as System Administrator. The System Administrator is responsible for the day-to-day management and security of BDB for the Applicant.

Name of System Administrator:

Title:

Email:

Main Contact Phone:

After Hours Phone:

Name of Additional System Administrator:

Title:

Email:

Main Contact Phone:

After Hours Phone:

ACCOUNT INFORMATION:

List all American Bank & Trust checking, savings, and loan accounts the Applicant requires access to in the BDB System. List your **primary** account **first** in the table below.

Account Number	Account Name (Example: Payroll)	Billing Account (Select one below)	BDB Desired Service (Select service for all applicable accounts)		
		<input type="checkbox"/>	<input type="checkbox"/> ACH	<input type="checkbox"/> Wire	<input type="checkbox"/> Positive Pay
		<input type="checkbox"/>	<input type="checkbox"/> ACH	<input type="checkbox"/> Wire	<input type="checkbox"/> Positive Pay
		<input type="checkbox"/>	<input type="checkbox"/> ACH	<input type="checkbox"/> Wire	<input type="checkbox"/> Positive Pay
		<input type="checkbox"/>	<input type="checkbox"/> ACH	<input type="checkbox"/> Wire	<input type="checkbox"/> Positive Pay
		<input type="checkbox"/>	<input type="checkbox"/> ACH	<input type="checkbox"/> Wire	<input type="checkbox"/> Positive Pay

BUSINESS DIGITAL BANKING FEATURES:

Basic Package:

- ✓ Stop Payments
- ✓ QuickBooks
- ✓ Standard Reporting
- ✓ eStatements
- ✓ Transfer Capabilities

Additional Services (check to enroll in service):

Additional fees apply to each additional service unless otherwise noted. Click [here](#) for details.

- ACH Origination Payments & Collections
- Positive Pay (ACH Debit/Check Fraud Detection)
- Mobile Deposit (limits apply; ask for details)
- ACH File Upload
- Reverse Positive Pay
- Bill Payment (per item charge)
- File Download – EDI Service
- Wire Transfers
- Soft Tokens (no charge)

DAILY LIMITS:

Transaction risk exposure is managed within Business Digital Banking Services by anticipating the maximum dollar amount and frequency of funds transfers you desire to originate through ACH and/or Wire Transfer Services. Indicate your expected volumes for each service below.

➤ Daily Maximum Dollar Limit of ACH and Wire Batches:

ACH Daily Dollar Limit:

Wire Daily Dollar Limit:

➤ Expected Number of Originated ACH and Wire Files per Year:

ACH Batches:

Wire Batches:

REMOTE DEPOSIT CAPTURE (RDC) INFORMATION:

Applicable fees apply. Click [here](#) for details.

ACCOUNT INFORMATION:

Account Number	Account Name (Example: Payroll)

USER INFORMATION:

RDC User Name	User Roles* (Click here for role descriptions)	Email Address	Phone Number

User Roles Available:

1. **Administrator:** Manage user (add & delete passwords, unlock users, change email addresses, assign contacts, modify user roles); reset duplicate history; view reports and history for all users.
2. **Supervisor:** Register PC/Scanner; modify user information (cannot add or delete users or modify Administrator’s information); reset duplicate history.
3. **Reviewer:** View reports and history for all users.
4. **Depositor:** Create, capture, correct, balance, and transmit deposits; view reports and history for yourself only.

*Multiple roles can be assigned to an individual user.

ASSOCIATED FEES:

Profile Set Up	\$50.00
Basic Package	\$5.00/month
ACH Services Module	\$10.00/month
ACH Transactions	\$0.20/item
ACH File Upload Service	\$15.00/month
ACH File Upload Transactions	\$0.20/item
ACH Same Day Services	\$80.00/file
ACH Same Day Transactions	\$0.40/item
Bill Pay Module	No Charge
Bill Pay Check or Electronic	\$0.40/item
File Download – EDI Service	\$17.00/month
Positive Pay Services	
ACH Positive Pay	\$25.00/account
ACH Positive Pay Items	\$0.05/item
Check Positive Pay	\$25.00/account
Check Positive Pay Items (File or Manual)	\$0.05/item
Reverse Positive Pay	\$25.00/account
Reverse Positive Pay Items	\$0.05/item
Wire Service Module	\$20.00/month
Domestic Outgoing Wire	\$25.00/wire
Foreign Outgoing Wire (U.S. dollars only)	\$55.00/wire
Incoming Wire	\$15.00/wire
Remote Deposit Capture:	
Initial Set Up	\$50.00
Service Charge	\$55.00/month
Per Item Charge	\$0.20/item
RDC Scanner	See Bank employee for details.

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Monthly fees are based on the BDB selection and additional services. Monthly fees will be included in analysis where applicable.

CANCELLATION:

BDB and/or RDC cancellations must be emailed to BackOffice@ambankqc.com or submitted in writing to:

Back Office Support Department
4301 E 53rd St
Davenport, IA 52807

The undersigned, as Applicant, certifies that all information provided herein is complete, true, and correct to the best of his/her knowledge. By signing below, I authorize American Bank & Trust Company to verify and check, at its expense, any of the information provided, including checking account history, credit bureau history or Dun & Bradstreet report. I also certify that I am signing on behalf of the Applicant in the capacity indicated beside my name and that I am duly authorized to execute this Agreement on behalf of the Applicant.

SIGNATURE REQUIREMENTS:

If the business is a corporation, partnership, or limited liability company, this application must be signed by an officer, employee, or other agent authorized by the business' current depository resolutions delivered to American Bank & Trust Company (if deposit accounts are to be accessed through BDB) and current borrowing resolutions delivered to American Bank & Trust Company (if loan accounts are to be accessed through BDB). If the Applicant is a sole proprietorship, this application must be signed by an authorized officer. If applicant is the trustee under a trust agreement, this application must be signed by a trustee.

I have been notified and understand the fees associated with the products and services I have selected. I agree to the BDB/RDC monthly fees to be debited from the selected account above.

I have read and agree to the BDB/RDC Terms and Agreement Contract.

[BDB Terms & Agreement Contract](#)

[RDC Terms & Agreement Contract](#)

By:

Date:

(Signature of Applicant's Authorized Signer)

(Printed Name of Applicant's Authorized Signer)

Your signed, complete application can be emailed to BackOffice@ambankqc.com.

FOR INTERNAL USE ONLY:

Date Set up Complete:

Employee Name:

Employee Signature:

RIM #:

Assigned Company ID: