

Commercial Advantage

Quick Reference Guide

Alerts

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Alerts Overview

Commercial Advantage provides multiple options for setting up alert messages to inform a user when specific balances, transactions or changes occur. For example, a Summary Balance alert can be sent when an opening available balance is less than a specified dollar amount, or an alert can be sent when a positive pay suspect file is received from the Bank.

This guide provides a quick overview of the setup process for alert recipients, how to add or edit an alert and how set up immediate alerts when specified conditions occur. Additional guidance is included on recommended alerts for Check Positive Pay, Reverse Positive Pay, and ACH Positive Pay are highlighted along with additional alert recommendations.

Alert Recipients

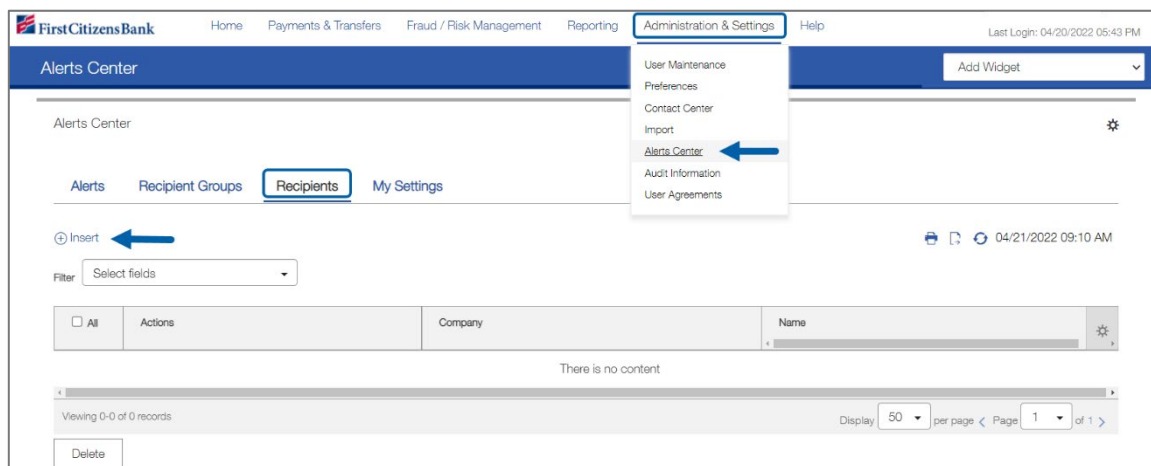
Alert Recipients are added to Commercial Advantage prior to setting up an alert. Options are available to set up an individual recipient or a group of recipients. We recommend setting up recipients or recipient groups before creating alerts. The option to specify a recipient is also listed on the alert screen.

Notes:

- Alerts, Alert Recipients and Recipient Groups can be managed by a single point of contact.
- Users have the option to add alerts within their own profile.
- Users may also be enrolled in alerts by other users. When a user (recipient) is enrolled in an alert or alert recipient group by another user, the recipient has no control over the alert settings or the option to remove themselves from the group. Any changes must be managed by the alert originator.

To add an Alert Recipient:

1. From the home page, select **Administration & Settings** and then select **Alerts Center**.
2. Select **Recipients**, and then select **Insert**.



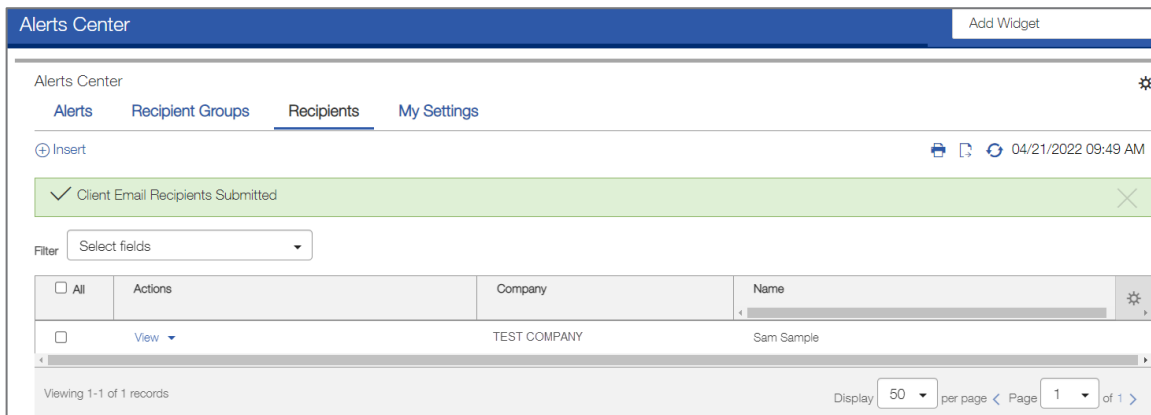
3. The system displays the Recipients screen.
 - The company name will automatically default.
 - Enter the recipient's name and email address.

The screenshot shows the 'Recipients' screen with a blue header bar containing a back arrow and the title 'Recipients'. Below the header, the word 'Recipient' is displayed. The form contains three required fields, each marked with a red asterisk: 'Company' (with a default value of 'TEST COMPANY'), 'Name' (with the value 'Sam Sample'), and 'Email Address' (with the value 'SamSample@Test.com'). Below these fields is a button labeled 'Add Another Contact Method'. At the bottom of the form are two buttons: 'Save' (in a green box) and 'Cancel' (in a white box with a grey border).

4. To add a different method of contact for this recipient, select **Add Another Contact Method**.
5. From the drop-down, select another contact method and enter the contact information.
 - The value entered in the **Contact Method Name / Alias** field will be displayed on the alert creation screen.
 - Repeat this step additional contact methods.
 - Select the X icon to remove a contact method.

This screenshot shows the 'Recipients' screen after clicking 'Add Another Contact Method'. The 'Contact Methods' section is expanded, showing a table with three columns: 'Method', 'Contact Method Name/Alias', and 'Phone'. The 'Method' column has a dropdown menu currently set to 'Phone'. The 'Contact Method Name/Alias' column contains the text 'Sample Cell Phone'. The 'Phone' column contains the number '999-999-9999'. To the right of the table is a button with an 'X' icon for removing the method. Below the table is a search bar with the placeholder text 'Email Address' and a 'Phone' input field. At the bottom of this section is a button labeled 'Add Another Contact Method'. The 'Save' and 'Cancel' buttons remain at the bottom of the screen.

6. Select **Save**. A successful message is displayed, and the recipient is listed in the List View. Continue adding alert recipients, as applicable.



Alert Recipient Groups

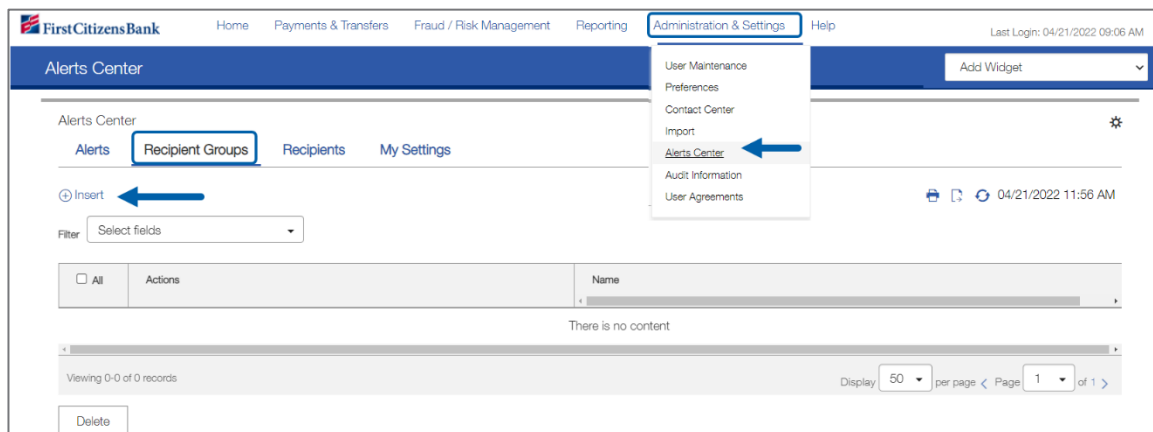
A Recipient Group of contacts can be added to an alert during the setup process. Alert Groups function well when multiple recipients will receive the same alerts.

A single point of contact can manage alerts and alert recipient groups. When an alert recipient group is used, the individual alert recipients have no control over the alert settings or the ability to remove themselves from the group. Any changes must be managed by the alert originator.

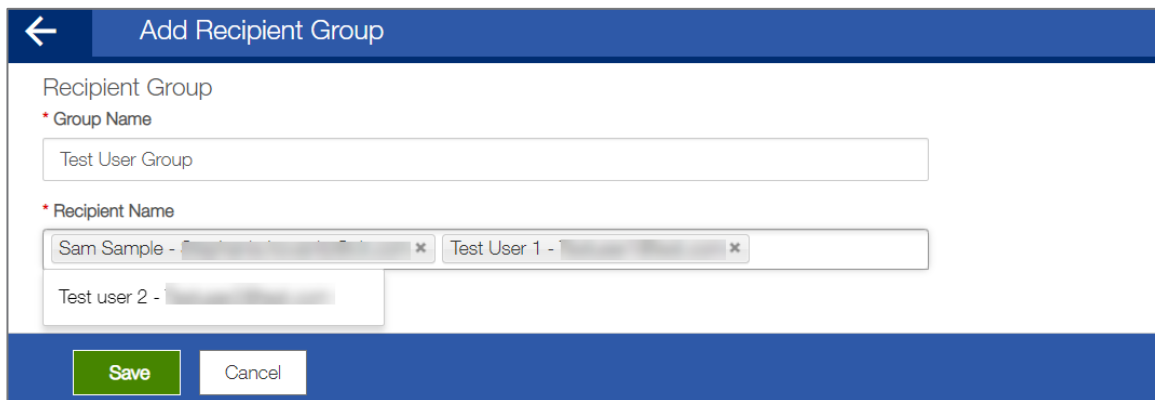
Alert recipients must be setup using the Add Recipients instructions prior to creating a Recipient Group.

To create a Recipient Group:

1. From the home page, select **Administration & Settings** and then select **Alerts Center**.
2. Select **Recipient Groups**, and then select **Insert**.

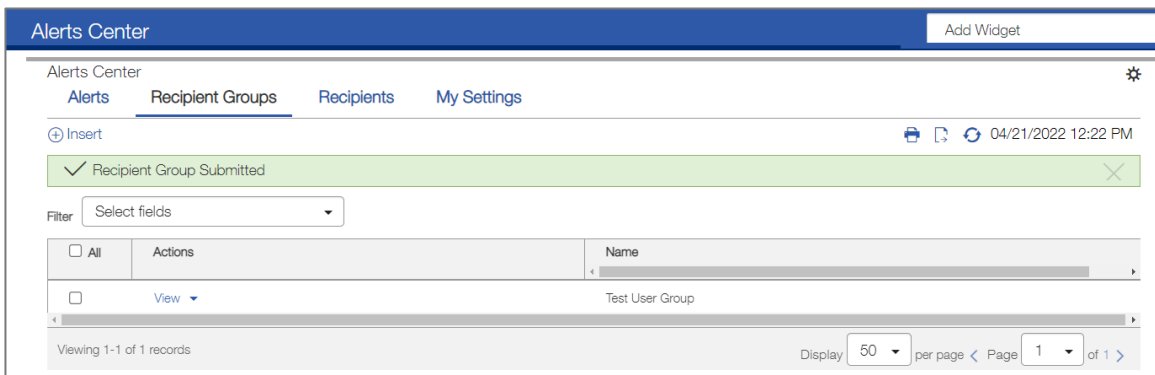


3. Enter a Group Name. Then, from the drop-down list, click on a recipient name to add to the Group.



The screenshot shows a dialog box titled "Add Recipient Group" with a blue header bar containing a back arrow and the title. The main area is white and contains two sections: "Recipient Group" with a text input field containing "Test User Group", and "Recipient Name" with a multi-select dropdown menu. The dropdown menu is open, showing three options: "Sam Sample - [redacted]", "Test User 1 - [redacted]", and "Test user 2 - [redacted]". At the bottom of the dialog are two buttons: "Save" (green) and "Cancel" (white).

4. Click on **Save** to continue. A success message is displayed, and the Recipient Group is listed in the List View.



The screenshot shows the "Alerts Center" interface. The top bar is blue with "Alerts Center" on the left and "Add Widget" on the right. Below the bar are tabs: "Alerts", "Recipient Groups" (selected), "Recipients", and "My Settings". A green success message banner at the top reads "✓ Recipient Group Submitted" with a close button. Below the banner is a "Filter" dropdown set to "Select fields". A table with one row is visible, with columns "All", "Actions", and "Name". The row contains a checkbox, a "View" dropdown, and the text "Test User Group". At the bottom, it says "Viewing 1-1 of 1 records" and "Display 50 per page Page 1 of 1".

Adding an Alert

Users have the option to add alerts within their own profile.

Users may also be enrolled in alerts or alert recipient groups by other users. When a user (recipient) is enrolled in an alert or alert recipient group by another user, the recipient has no control over the alert settings or the option to remove themselves from the group. Any changes must be managed by the alert originator.

To add an alert:

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.

2. In the **Alert Name** field, enter a name for the alert.
3. Select an **Alert Group** type from the drop-down list and then an **Alert Type**. For example, if the Alert Group is Risk Management, then Alert type chosen might be ACH Positive Pay cut-off time is Approaching.

Depending on the alert group and alert type chosen, the user may be required to enter additional information. For example, with the alert type Positive Pay Decision Pending Approval, the user must enter the hour and minutes when approval is required, plus the applicable time zone.

4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
- Edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
- Email content is fixed. There is no option to edit content within the email or text message.

5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select one or more recipients **OR** recipient groups. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
7. Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.
 - When an account number is entered, the alerts will only trigger for the accounts listed.
 - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
 - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A successful message is displayed, and the Alert is listed in the List View.

All	Actions	Alert Name	Alert Group	Alert Type	Alert Subject Line	Recipient	Time
<input type="checkbox"/>	View	ACH Pos Pay Cutoff Time	Risk Management	ACH Positive Pay Cutoff Time is Approaching	ACH Positive Pay Cutoff Time is Approaching	Sam Sample, Test User 1	

Notes:

- Many alerts also require specific trigger criteria for the alert. For example, the user may have to specify an account number or action that will trigger the alert. Once the criteria are met, the alert is triggered and distributed using the contact method selected.

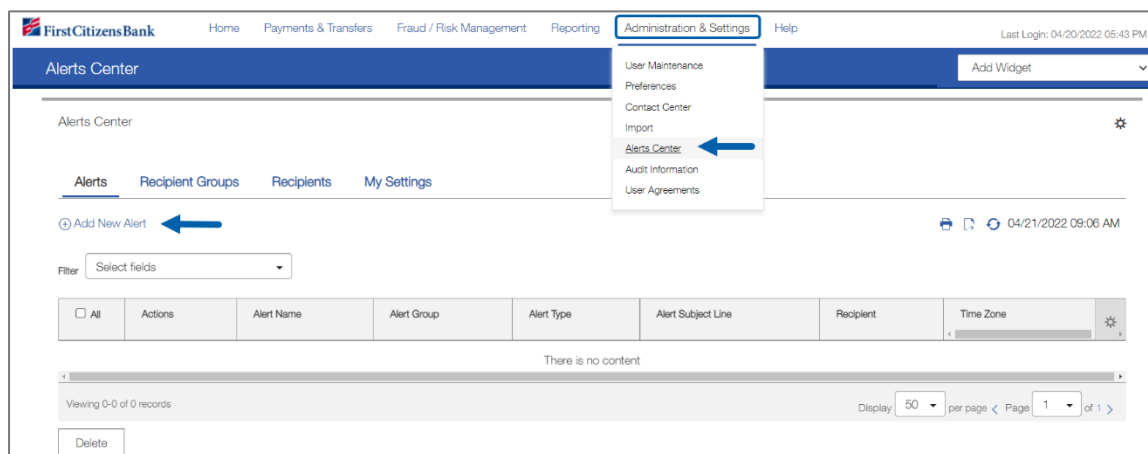
Real-Time (Immediate) Alerts

A few alert types for Payment & Transfers can be sent in real time or near real time as soon as the triggering event occurs. For example, the creation of a payment or template requiring approval. The following alert types can be set for immediate (real-time) alert delivery:

- Payments Awaiting My Approval.
- Templates Awaiting My Approval.
- Approval Window Passed.
- Exchange Rate Needed Alert.

To set payment alerts for immediate delivery

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



2. In the **Alert Name** field, enter a name for the alert.
3. From the **Alert Group** drop-down list, select **Payments and Transfers**.
4. In the **Alert Type** field, select one of the types that allow immediate alerts, for example, Payments Awaiting My Approval.
5. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
- The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
- Email content is fixed. There is no option to edit content within the email or text message.

6. In the **Alert Timing** area, click the **Immediate** radio button.

The screenshot shows the 'New Alert' form with the following fields:

- Alert Name:** Payments Awaiting My Approval
- Alert Group:** Payments and Transfers
- Alert Type:** Payments Awaiting My Approval
- Alert Subject Line:** You Have Payments and/or Transfers Awaiting Approval
- Alert Timing:** Set alert timing (unselected), **Immediate** (selected and highlighted with a blue box and arrow)
- Recipient Type:** Recipients (selected), Recipient Group (unselected)

7. Enter the remaining fields as necessary and click **Save**. A successful message is displayed, and the Alert is listed in the List View.

Notes:

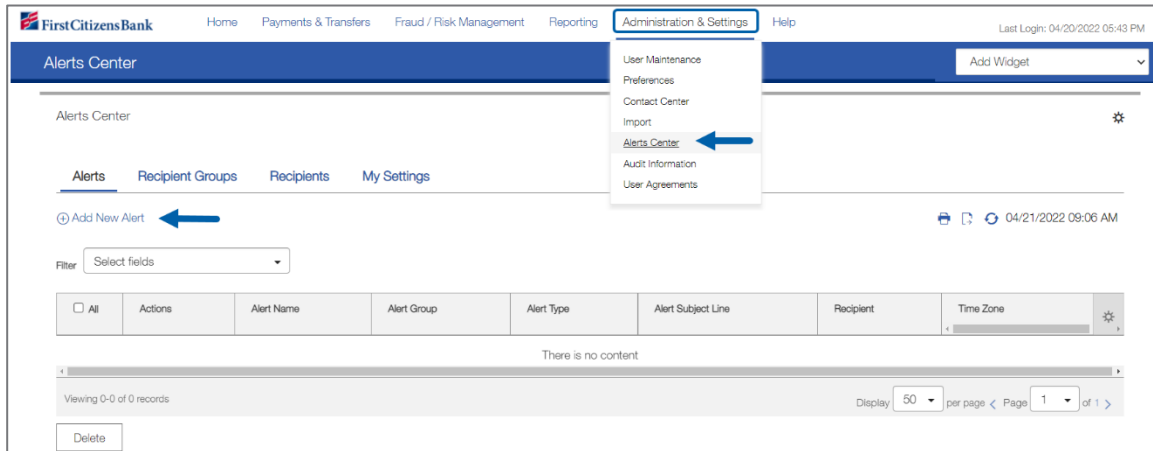
- Leaving the additional fields blank will ensure an alert is generated for all payment types and amounts.
- When a payment type or amount is included, the alert will only trigger when the specified criteria is met.

The screenshot shows the 'New Alert' form with the following fields:

- Alert Name:** Payments Awaiting My Approval
- Alert Group:** Payments and Transfers
- Alert Type:** Payments Awaiting My Approval
- Alert Subject Line:** You Have Payments and/or Transfers Awaiting Approval
- Alert Timing:** Set alert timing (unselected), **Immediate** (selected)
- Recipient Type:** Recipients (selected), Recipient Group (unselected)
- Recipients:** Sam Sample, Test User 1
- Contact Methods:** All Emails (checked), All SMS (checked), Sam Sample (checked), Test User 1 (checked), Sample Cell Phone (checked), user1 Cell (checked)
- Payment Type:** (blank)
- Debit Amount:** is equal to (blank)
- Credit Amount:** is equal to (blank)

To set payment alerts for scheduled delivery

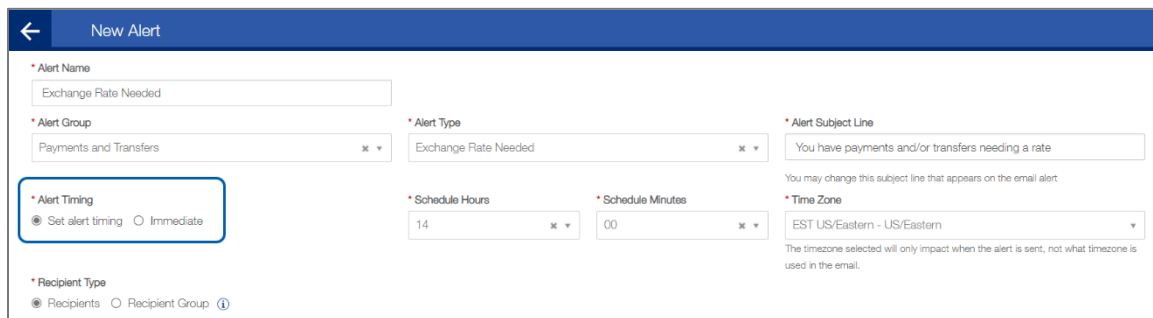
1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



2. In the **Alert Name** field, enter a name for the alert.
3. From the **Alert Group** drop-down list, select **Payments and Transfers**.
4. In the **Alert Type** field, select one of the types that allow immediate alerts, for example, **Payments Awaiting My Approval**.
5. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
 - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
 - Email content is fixed. There is no option to edit content within the email or text message.
6. In the **Alert Timing** area, click the **Set alert timing** radio button.
 7. In the **Scheduled Hours** and **Minutes**, select a **Military** time to receive the alert.



8. Enter the remaining fields as necessary and click **Save**. A successful message is displayed, and the Alert is listed in the List View.

Notes:

- Leaving the additional fields blank will ensure an alert is generated for all payment types and amounts.
- When a payment type or amount is included, the alert will only trigger when the specified criteria is met.

New Alert

* Alert Name
Exchange Rate Needed

* Alert Group
Payments and Transfers

* Alert Type
Exchange Rate Needed

* Alert Subject Line
You have payments and/or transfers needing a rate
You may change this subject line that appears on the email alert.

* Alert Timing
☒ Set alert timing ☐ Immediate

* Schedule Hours
14

* Schedule Minutes
00

* Time Zone
EST US/Eastern - US/Eastern
The timezone selected will only impact when the alert is sent, not what timezone is used in the email.

* Recipient Type
☒ Recipients ☐ Recipient Group ⓘ

Recipients
Sam Sample -
Test User 1 -

Contact Methods

☒ All Emails ☒ All SMS

Sam Sample	<input checked="" type="checkbox"/> SamSample@Test.com	<input checked="" type="checkbox"/> Sample Cell Phone 999-999-9999
Test User 1	<input checked="" type="checkbox"/> Testuser1@test.com	<input checked="" type="checkbox"/> user1 Cell 999-123-4567

Payment Type

Debit Amount
is equal to

Credit Amount
is equal to

Save Cancel

Check "All" to use all contact methods.

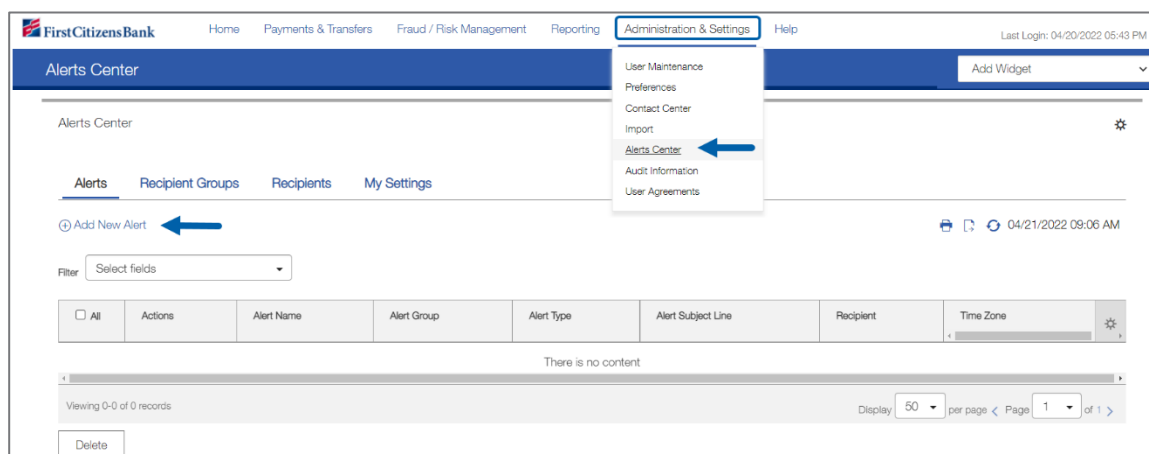
Fraud Alerts

The following examples are required and recommended alerts. These Alerts ensure users are notified when exception items are loaded and require decisioning for ACH Positive Pay, Check Positive Pay, and Reverse Check Positive Pay services.

ACH Positive Pay

Setup ACH Positive Pay Suspect Item Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



2. In the **Alert Name** field enter **ACH Positive Pay Suspect Item**.
3. From the **Alert Group** drop-down list, select **Risk Management**, then select the **Alert Type** of **ACH Positive Pay Suspect Items**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
 - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
 - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
 6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.

7. Select the **Account Number** field and add the account(s) to be included in the alert.

Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.

- When an account number is entered, the alerts will only trigger for the accounts listed.
- The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
- Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A successful message is displayed, and the Alert is listed in the List View.

New Alert

* Alert Name
ACH Positive Pay Suspect Item

* Alert Group
Risk Management

* Alert Type
ACH Positive Pay Suspect Items

* Alert Subject Line
ACH Positive Pay Suspect Item
You may change this subject line that appears on the email alert

* Recipient Type
☒ Recipients ☐ Recipient Group

Recipients
ADMIN -

Contact Methods

☒ All Emails ☒ All SMS

ADMIN ☒ test ☒ 999-999-9999

Account Number

Save **Cancel**

Setup ACH Positive Pay Cutoff Time is Approaching Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.

First Citizens Bank Home Payments & Transfers Fraud / Risk Management Reporting **Administration & Settings** Help Last Login: 04/20/2022 05:43 PM

Alerts Center Add Widget

Alerts Center

Alerts Recipient Groups Recipients My Settings

+ Add New Alert

Filter: Select fields

<input type="checkbox"/> All	Actions	Alert Name	Alert Group	Alert Type	Alert Subject Line	Recipient	Time Zone
There is no content							

Viewing 0-0 of 0 records Display 50 per page Page 1 of 1

Delete

2. In the **Alert Name** field enter **ACH Positive Pay Cutoff Time**.
3. From the **Alert Group** drop-down list, select **Risk Management**, then select the **Alert Type** of **ACH Positive Pay Cutoff Time**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
 - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
 - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
 6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
 7. Select the **Account Number** field and add the account(s) to be included in the alert.

Notes:

Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.

- When an account number is entered, the alerts will only trigger for the accounts listed.
 - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
 - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.
8. Click on **Save** to continue. A successful message is displayed, and the Alert is listed in the List View.

New Alert

* Alert Name
ACH Positive Pay Cutoff Time

* Alert Group
Risk Management

* Alert Type
ACH Positive Pay Cutoff Time is Approaching

* Alert Subject Line
ACH Positive Pay Cutoff Time is Approaching
You may change this subject line that appears on the email alert.

* Recipient Type
☒ Recipients ☐ Recipient Group ⓘ

Recipients
ADMIN

Contact Methods

☒ All Emails ☒ All SMS

☒ text ☒ 999-999-9999

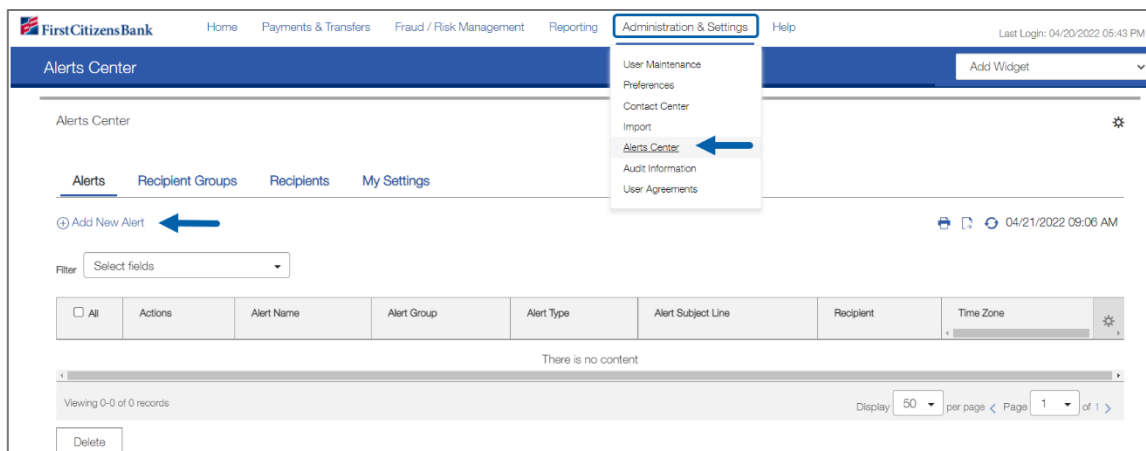
Account Number
[Empty Field]

Save **Cancel**

Check Positive Pay

Setup Check Positive Pay Suspect Item Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



2. In the **Alert Name** field, enter **Check Positive Pay Suspect Item**.
3. From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Positive Pay Suspect Item**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
 - Edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
 - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
 6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
 7. Select the **Account Number** field and add the account(s) to be included in the alert.

Notes:

Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.

- When an account number is entered, the alerts will only trigger for the accounts listed.
- The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
- Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

- Click on **Save** to continue. A successful message is displayed, and the Alert is listed in the List View.

New Alert

* Alert Name
Check Positive pay Suspect Item

* Alert Group
Check Management

* Alert Type
Positive Pay Suspect Item Alert

* Alert Subject Line
Check Management Load Notification Alert
You may change this subject line that appears on the email alert

* Recipient Type
☒ Recipients ☐ Recipient Group

Recipients
Sam Sample - SamS
Test user 1 - Test1

Contact Methods

	<input checked="" type="checkbox"/> All Emails	<input checked="" type="checkbox"/> All SMS
Sam Sample	<input checked="" type="checkbox"/> Sam	<input checked="" type="checkbox"/> Sample Cell Phone 999-999-9999
Test user 1	<input checked="" type="checkbox"/> Test	<input checked="" type="checkbox"/> User1 Cell phone 999-999-9999

Account Number
[Empty Field]

Save **Cancel**

Setup Check Positive Pay Cutoff Time is Approaching Alert

- From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.

First Citizens Bank Home Payments & Transfers Fraud / Risk Management Reporting **Administration & Settings** Help

Last Login: 04/20/2022 05:43 PM

Alerts Center

User Maintenance
Preferences
Contact Center
Import
Alerts Center
Audit Information
User Agreements

Alerts Center

Alerts Recipient Groups Recipients My Settings

Add New Alert

Filter: Select fields

<input type="checkbox"/> All	Actions	Alert Name	Alert Group	Alert Type	Alert Subject Line	Recipient	Time Zone
There is no content							

Viewing 0-0 of 0 records

Display 50 per page Page 1 of 1

Delete

- In the **Alert Name** field, enter **Check Positive Pay Cutoff time**.
- From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Check Positive Pay Cutoff Time Approaching**.
- A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
- The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
- Email content is fixed. There is no option to edit content within the email or text message.

5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
7. Select the **Account Number** field and add the account(s) to be included in the alert.

Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.

- When an account number is entered, the alerts will only trigger for the accounts listed.
- The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
- Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A successful message is displayed, and the Alert is listed in the List View.

New Alert

* Alert Name
Check Positive Pay cutoff time

* Alert Group
Check Management

* Alert Type
Positive Pay Cutoff Time is Approaching

* Alert Subject Line
Positive Pay Cutoff Time is Approaching
You may change this subject line that appears on the email alert

* Recipient Type
☒ Recipients ☐ Recipient Group ⓘ
 Recipients
 Sam Sample - Sam
 Test user 1 - Test

Contact Methods

☒ All Emails ☒ All SMS

Sam Sample	<input checked="" type="checkbox"/> Sam	<input checked="" type="checkbox"/> Sample Cell Phone 999-999-9999
Test user 1	<input checked="" type="checkbox"/> Test	<input checked="" type="checkbox"/> User1 Cell phone 999-999-9999

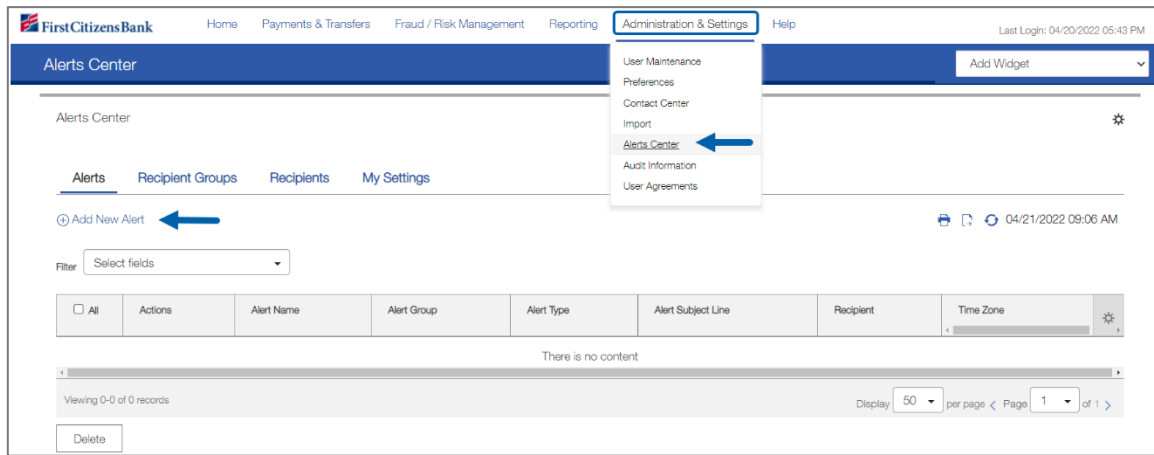
Account Number

Save **Cancel**

Reverse Check Positive Pay

Setup Reverse Positive Pay Suspect Item Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



2. In the **Alert Name** field, enter **Reverse Positive Pay Suspect Item Alert**.
3. From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Reverse Positive Pay Suspect Item**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
 - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
 - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
 6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
 7. Select the **Account Number** field and add the account(s) to be included in the alert.

Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.

- When an account number is entered, the alerts will only trigger for the accounts listed.
- The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
- Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

- Click on **Save** to continue. A successful message is displayed, and the Alert is listed in the List View.

New Alert

* Alert Name
Reverse Positive Pay Paid Item

* Alert Group
Check Management

* Alert Type
Reverse Positive Pay Paid Item Alert

* Alert Subject Line
Check Management Load Notification Alert
You may change this subject line that appears on the email alert

* Recipient Type
☒ Recipients ☐ Recipient Group ?
 Recipients
 Sam Sample - Sam
 Test user 1 - Test

Contact Methods

☒ All Emails ☒ All SMS

Sam Sample ☒ Sam Sample ☒ Sample Cell Phone 999-999-9999

Test user 1 ☒ Test user 1 ☒ User1 Cell phone 999-999-9999

Account Number

Save **Cancel**

Setup Reverse Positive Pay Cutoff Time is Approaching Alert

- From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.

First Citizens Bank Home Payments & Transfers Fraud / Risk Management Reporting **Administration & Settings** Help Last Login: 04/20/2022 05:43 PM

Alerts Center

Alerts Center

Alerts Recipient Groups Recipients My Settings

Add New Alert

Filter: Select fields

<input type="checkbox"/> All	Actions	Alert Name	Alert Group	Alert Type	Alert Subject Line	Recipient	Time Zone
There is no content							

Viewing 0-0 of 0 records

Display 50 per page Page 1 of 1

Delete

- In the **Alert Name** field, enter **Reverse Positive Pay Cutoff time**.
- From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Reverse Positive Pay Cutoff Time is Approaching**.
- A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
- Edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
- Email content is fixed. There is no option to edit content within the email or text message.

5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
7. Select the **Account Number** field and add the account(s) to be included in the alert.

Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.

- When an account number is entered, the alerts will only trigger for the accounts listed.
- The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
- Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A successful message is displayed, and the Alert is listed in the List View.

New Alert

* Alert Name
Reverse Positive Pay Cutoff Time

* Alert Group
Check Management

* Alert Type
Reverse Positive Pay Cutoff Time is Approaching

* Alert Subject Line
Reverse Positive Pay Cutoff Time is Approaching
You may change this subject line that appears on the email alert

* Recipient Type
☒ Recipients ☐ Recipient Group ⓘ

Recipients
Sam Sample - SamS...
Test user 1 - Test...

Contact Methods

	<input checked="" type="checkbox"/> All Emails	<input checked="" type="checkbox"/> All SMS
Sam Sample	<input checked="" type="checkbox"/> SamS...	<input checked="" type="checkbox"/> Sample Call Phone 999-999-9999
Test user 1	<input checked="" type="checkbox"/> TestU...	<input checked="" type="checkbox"/> User1 Cell phone 999-999-9999

Account Number
[Empty Field]

Save **Cancel**

Alert Recommendations Table

The Bank recommends creating the following alerts in Commercial Advantage. When applicable, set alerts for certain times to ensure action can be taken. Refer to the chart below for Bank recommendations.

Related to Product	Alert Group	Alert Type	Example Action Time	Example Alert Time
ACH Positive Pay	Risk Management	ACH Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
ACH Positive Pay	Risk Management	ACH Positive Pay Suspect Items.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
ACH Positive Pay	Risk Management	ACH Positive Pay Decision Pending Approval.	Check exception decision pending approval and Cutoff Time is 3:30 pm ET.	Set alert for 2:30 pm ET.
ACH Positive Pay	Risk Management	ACH Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Suspect Item Alert.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Check Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Decision Pending Approval.	Check exception decision pending approval and cutoff time is 3:30 pm ET.	Set alert for 2:30 pm ET.
Check Positive Pay	Check Management	Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Check Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Paid Item Alert.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Decision Pending Approval.	Reverse Positive Pay decision pending approval and cutoff time is 3:30 pm ET.	Set alert for 2:30 pm ET.

Related to Product	Alert Group	Alert Type	Example Action Time	Example Alert Time
Reverse Check Positive Pay	Check Management	Reverse Positive Pay No Paid Items.	Reverse Positive Pay decision pending approval and cutoff time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reporting	Information Reporting	eStatements (ACH Prefund NSF). This funding reminder alert generates after an ACH file is submitted.	Submit ACH by 9:30 am ET. Submit ACH by 2:30 pm ET. Submit ACH by 4:30 pm ET.	Set alert for 11:30 am ET. Set alert for 4:30 pm ET. Set alert for 6:30 pm ET.
Reporting	Information Reporting	eStatements (Deposit, Credit Card, Repurchase, etc.)		Set up alert for 11:00 am ET.
Payments & Transfers	Payments and Transfers	Payments Waiting My Approval.	Recommend setting up "immediate" alert.	Recommend setting up "immediate" alert.
To be notified of incoming wires - Previous day only.	Information Reporting	Transaction Notification Alert and then select Transaction Type 195 - Incoming Money Transfer.		Select Recipients and Account Numbers setup.