

Commercial Advantage

Quick Reference Guide

Stop Pay Feature

Published 2/2022

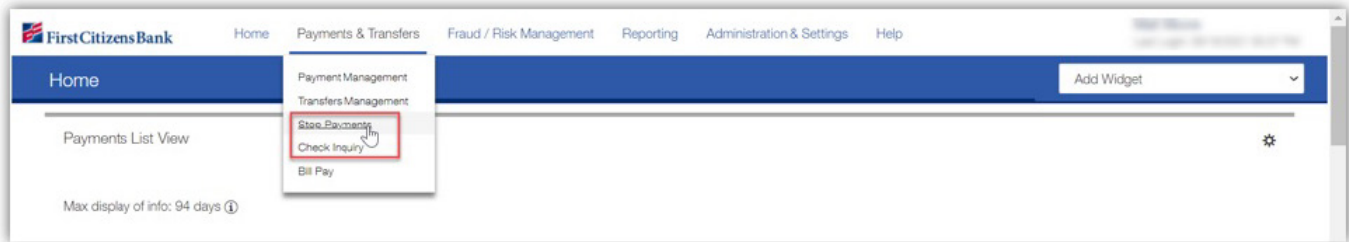
The Cancel Stop Pay feature is provided in Commercial Advantage to allow removal of a Stop Pay constraint on a recently placed Stop without the previously required outreach to the bank.

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View and Manage a Stop Payment

To view and manage Stop payments, there are two areas within Payments & Transfers where this can be done: **Stop Payments** and **Check Inquiry**.



Under the **Stop Payments** Menu, the Stop Pay List View appears:

Note – Stop Pay List View is a history of all Stop Pay actions, but only within Commercial Advantage. See the samples below where multiple actions on the same Stop Pay appear multiple times.

This screen is best used for History and Audit. It is **not recommended** to use this screen to Cancel a Stop Pay.

The screenshot shows the 'Stop Payments' screen in the First Citizens Bank interface. The top navigation bar includes 'Home', 'Payments & Transfers', 'Fraud / Risk Management', 'Reporting', 'Administration & Settings', and 'Help'. The 'Stop Payments' dropdown menu is open, showing 'Payment Management', 'Transfers Management', 'Stop Payments', 'Check Inquiry', and 'Bill Pay'. The 'Stop Payments' option is highlighted with a red box and a mouse cursor.

Stop Payments

Stop Payments Imported Files

⊕ Add New Stop Request ⊕ Import Stop Payments

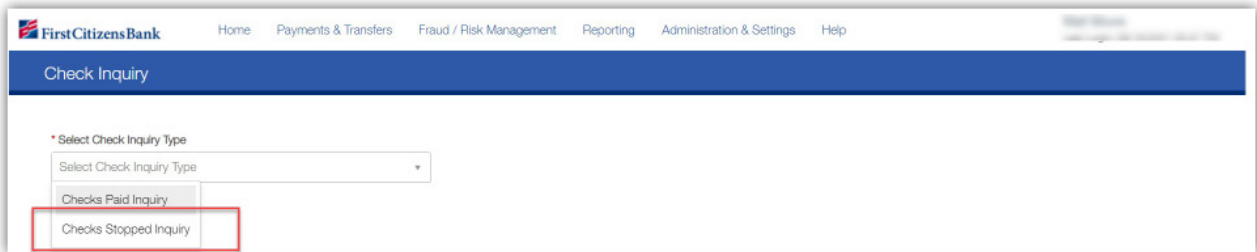
Filter Select fields

All Stop / Cancel Stop Requests

<input type="checkbox"/> All	Actions	Type	Status	From Account	Check Number	Duration	Amount	Payee Name	Reason	Entry Method	Job Id
<input type="checkbox"/>	View	Place Stop	Bank Confirmed	x2468	1010	6 months	500.00		Lost	Manual	
<input type="checkbox"/>	View	Cancel Stop	Rejected	x2119	6958626		3.00	TEST1		Manual	
<input type="checkbox"/>	View	Place Stop	Bank Confirmed	x2119	6958626	1 year	3.00	TEST1	Lost	Manual	
<input type="checkbox"/>	View	Place Stop	Bank Confirmed	x2119	1111	6 months	0.01	Automation Testing 9/13/2021	Lost	Manual	
<input type="checkbox"/>	View	Cancel Stop	Rejected	x2119	2916		69.16			Manual	
<input type="checkbox"/>	View	Place Stop	Bank Confirmed	x2119	2916	6 months	69.16		Stolen	Manual	
<input type="checkbox"/>	View	Cancel Stop	Rejected	x2119	2824					Manual	
<input type="checkbox"/>	View	Place Stop	Bank Confirmed	x2119	2824	6 months	68.24		Lost	Manual	
<input type="checkbox"/>	View	Cancel Stop	Bank Confirmed	x2119	918505		11.25		Lost	Manual	
<input type="checkbox"/>	View	Cancel Stop	Entered	x2119	5656					Manual	
<input type="checkbox"/>	View	Cancel Stop	Rejected	x2119	918505		11.25			Manual	
<input type="checkbox"/>	View	Place Stop	Rejected	x7890	1813	6 months	250.00		Stolen	Manual	

Cancel a Stop Payment (New Feature)

For Cancelling a Stop Pay, Check Inquiry → Checks Stopped Inquiry is the recommended approach:



First Citizens Bank

Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help

Check Inquiry

* Select Check Inquiry Type

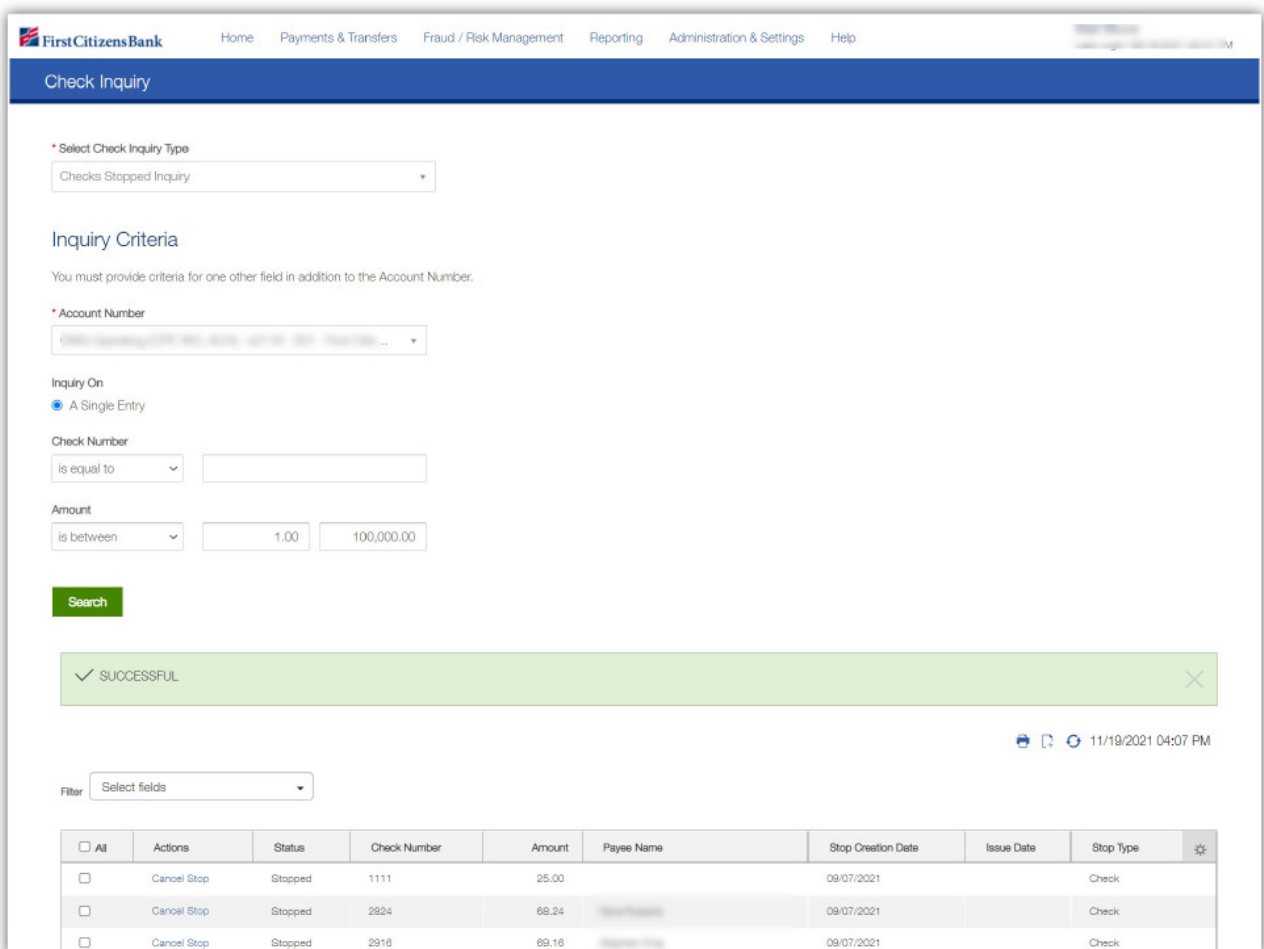
Select Check Inquiry Type

Checks Paid Inquiry

Checks Stopped Inquiry

The results of Checks Stopped Inquiry are a true record of the account's Stop Pays on file. This includes Stop Pays placed in:

- The Branch
- The Contact Center or IVR
- Commercial Advantage



First Citizens Bank

Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help

Check Inquiry

* Select Check Inquiry Type

Checks Stopped Inquiry

Inquiry Criteria

You must provide criteria for one other field in addition to the Account Number.

* Account Number

Inquiry On

☒ A Single Entry

Check Number

is equal to

Amount

is between 1.00 100,000.00

Search

✓ SUCCESSFUL

11/19/2021 04:07 PM

Filter Select fields

<input type="checkbox"/> All	Actions	Status	Check Number	Amount	Payee Name	Stop Creation Date	Issue Date	Stop Type	
<input type="checkbox"/>	Cancel Stop	Stopped	1111	25.00		09/07/2021		Check	
<input type="checkbox"/>	Cancel Stop	Stopped	2924	68.24	Home Depot	09/07/2021		Check	
<input type="checkbox"/>	Cancel Stop	Stopped	2916	69.16	Home Depot	09/07/2021		Check	

To Cancel a Stop Pay, select the checkbox next to the entry, and click the Cancel Link:

<input checked="" type="checkbox"/>	Cancel Stop	Stopped	101626	500.00	10/16/2021	04/05/2021	Check
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A Memo will be required:

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

Cancel Stop Payment Request

Enter Stop Type

Stop Type
Check

Enter Cancel Stop Criteria

From Account
x2119 - C

Bank ID
053100300

Memo

* Check
Number
101626

☐ Specify a range

Amount
500.00

Payee Name
10/16/2021

Save Cancel

Message Us

Upon Removal from the Bank's Stop Pay system, a successful message will be received:

✓ Success. „Cancel Stop Auto Approved

Cancel Stop for Check 101626 processed successfully

Account Number: x2119

Check Number: 101626

Amount: 500.00

Bank Confirmed: 11/19/2021 16:16:24

Details

Validation

A subsequent inquiry of this check in Checks Stopped Inquiry should **not** result in a finding.

The history of the Cancellation will show in the List View on the Stop Pay screen:

Stop Payments

Add Widget

Stop Payments

Stop Payments Imported Files

Add New Stop Request Import Stop Payments

11/19/2021 04:18 PM

Filter Select fields

All Stop / Cancel Stop Requests Filters

All Stop / Cancel Stop Requests

<input type="checkbox"/> All	Actions	Type	Status	From Account	Check Number	Duration	Amount	Payee Name	Reason	Entry Method	Job Id	
<input type="checkbox"/>	View	Cancel Stop	Bank Confirmed	x2119	101626		500.00		Lost	Manual		
<input type="checkbox"/>	View	Place Stop	Bank Confirmed	x2468	1010	6 months	500.00		Lost	Manual		