

Commercial Advantage

Quick Reference Guide

Stop Pay Feature

Published 2/2022

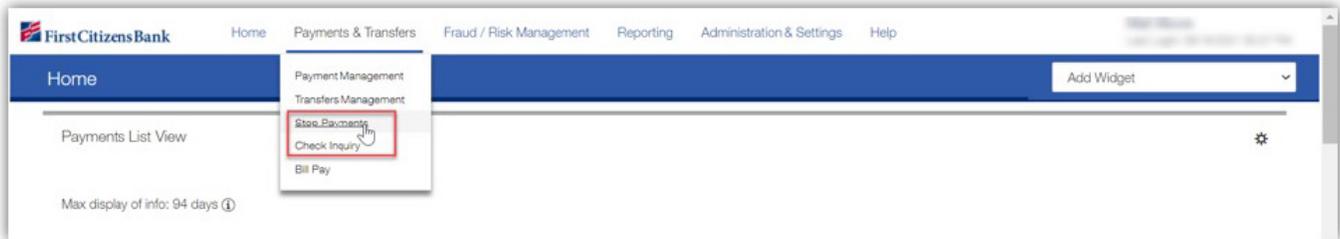
The Cancel Stop Pay feature is provided in Commercial Advantage to allow removal of a Stop Pay constraint on a recently placed Stop without the previously required outreach to the bank.

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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.

<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	6959826		3.00	TEST1		Manual	
<input type="checkbox"/>	View	Place Stop	Bank Confirmed	x2119	6959826	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	

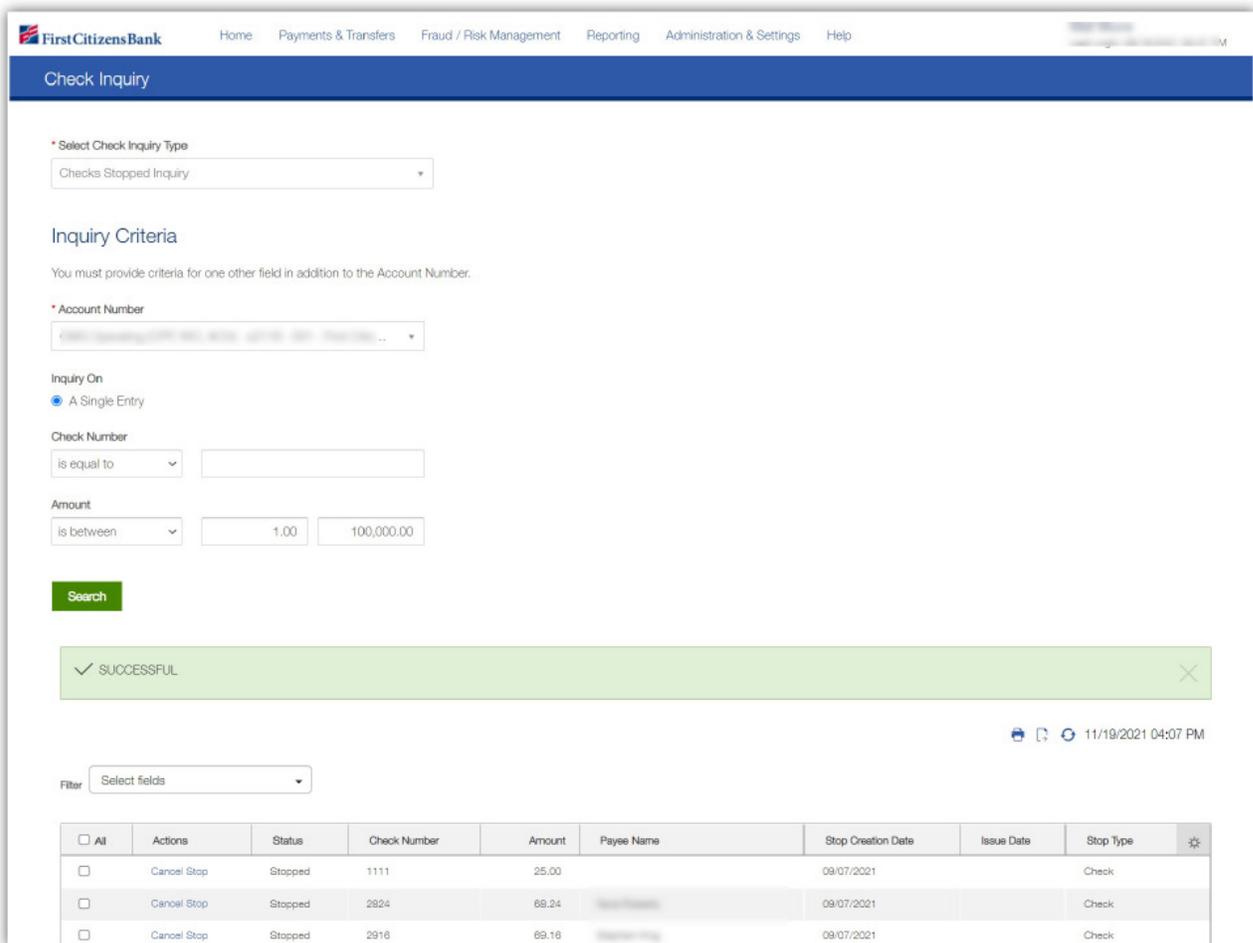
Cancel a Stop Payment (New Feature)

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



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



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

<input checked="" type="checkbox"/>	Financial Stop	Stopped	101626	500.00	XXXXXXXXXX	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 - CXXXXXXXXXX

Bank ID
053100300

Memo

• Check
Number
101626

Specify a range

Amount
500.00

Payee Name
XXXXXXXXXX

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

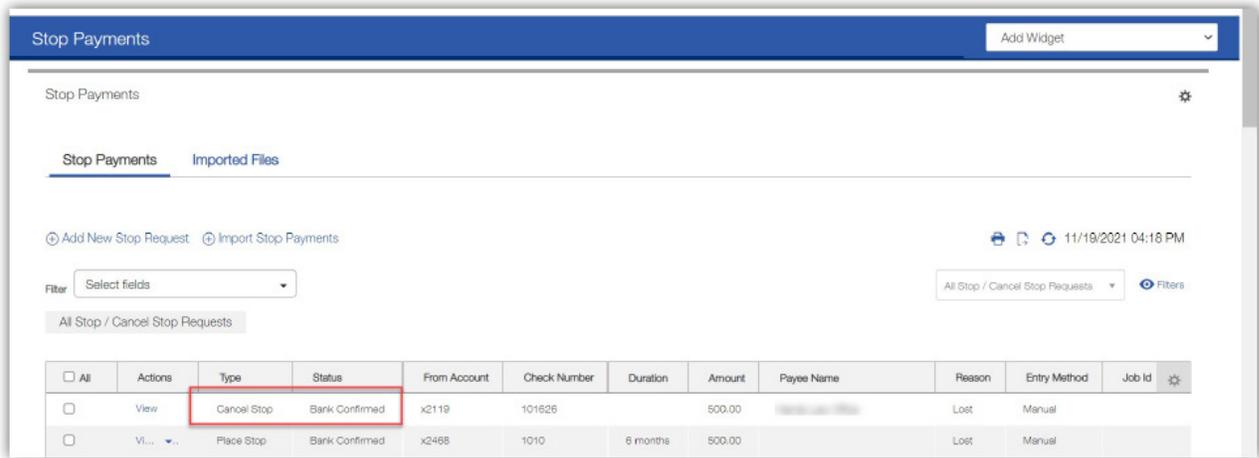
Bank Confirmed: 11/19/2021 16:16:24

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:



The screenshot displays the 'Stop Payments' interface. At the top, there is a header 'Stop Payments' and an 'Add Widget' button. Below the header, there are tabs for 'Stop Payments' and 'Imported Files'. The main area contains a table of stop payment requests. The table has columns for 'All', 'Actions', 'Type', 'Status', 'From Account', 'Check Number', 'Duration', 'Amount', 'Payee Name', 'Reason', 'Entry Method', and 'Job Id'. The first row of data is highlighted with a red box around the 'Type' and 'Status' columns, showing 'Cancel Stop' and 'Bank Confirmed' respectively. The second row shows 'Place Stop' and 'Bank Confirmed'.

<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		