

# Business Online Banking Quick Reference Guide



## Stop Payments

You can use the Stop Payment function to place or cancel a stop payment request against one or more checks. The Stop Payment service also allows you to verify that a check has been paid and monitor existing stop payments.

### Steps to Search for Paid Items

Use the Paid Items Inquiry to search for checks that have already been paid and therefore are not eligible for a stop payment.

1. To access the Stop Payment screen, click **Stops and Inquiries** on the left Service menu.
2. From the Function Menu, select **Request Stop**, and click **Single Stop**. (Depending on your system setup, you may also have access to Range Stop and/or Multi-Entry Stops.) The Stop Payments Single Stop screen appears.
3. Select an **Account Number** from the drop-down list, or use the Lookup link to search for an account number.
4. Enter a check serial number or a range of serial numbers.
5. Click **Check Status** or **Check Paid Items**. The list of checks that match the criteria appears.
6. If an icon appears in the Check Image column, you can click the icon to view an image of the paid check. If you are using the image viewer for the first time, a screen appears asking if you want to install the viewer. Select **Yes** to install, and select the check box "Always trust content from Daeja Image Systems Ltd."

### Steps to Place or Cancel a Single Stop Payment Request

1. From the Service Menu, click **Stops and Inquiries**.
2. For a Single Stop payment, from the Function Menu, select **Request Stop**, then click **Single Stop**.
3. On the Stop Payment screen, select an **Account Number** and enter other search criteria, including **Stop Effective Date**.
4. From the Action drop-down list, select **Place Stop** or **Cancel Stop**.
5. From the **Reason** drop-down list, select a reason for placing the stop payment.
6. Click **Submit**. After you submit the request, a message appears displaying the Trace ID number.
7. From the Function Menu, select **Monitor**, click **Stop Payments**, enter the **Trace ID** number, and click **Search**. The stop payment instruction appears on the screen and displays the status

## Steps to Place or Cancel a Range Stop Payment Request

Use the Range Stop Payment feature to place or cancel stop payment requests on a range of check serial numbers.

1. From the Service Menu, click **Stops and Inquiries**.
2. For a Range Stop payment, from the Function Menu, select **Request Stop**, and then click **Range Stop**.
3. On the Stop Payment screen, select an **Account Numbers** and enter other search criteria, including **Stop Effective Date**.
4. Enter range of serial numbers.
5. From the Action drop-down list, select **Place Stop** or **Cancel Stop**.
6. From the **Reason** drop-down list, select a reason for placing the stop payment.
7. Click **Submit**. After you submit the request, a message appears displaying the Trace ID number.
8. From the Function Menu, select **Monitor**, click **Stop Payments**, enter the **Trace ID** number, and click **Search**. The stop payment instruction appears on the screen and displays the status.

## Steps to Place or Cancel a Multi-Entry Stop Payment Request

Use the Multi-Entry Stop Payment function to place or cancel stop payment requests on a number of checks at the same time.

1. From the Service Menu, click **Stops and Inquiries**.
2. From the Function Menu, select **Stop Payments**, and then click **Multi-Entry Stops**.
3. Select **Place Stops** or **Cancel Stops** from the drop-down list.
4. From the Account Number drop-down list, select an account number.
5. Enter the appropriate value for each field.
6. From the Reason drop-down list, select the reason for placing or canceling the stop payment.
7. You may wish to click the **Check Status** hyperlink to verify if a check has been paid.
8. Select the check boxes next to the rows you want to include, and click **Send Single Stop(s)** or **Send Cancel Stop(s)**.
9. From the Function Menu, select **Monitor**, click **Stop Payments**, enter the **Trace ID** number, and click **Search**. The stop payment instruction appears on the screen and displays the status.

## Steps to Approve Stop Payment Requests (Optional Security Control)

If approval is required, a Stop Payment approval must be made before it is released for processing.

1. From the Service Menu, click **Stops and Inquiries**.
2. From the Function Menu, click **Approvals**.
3. Select an account or All Accounts and click **Search**.
4. Review the Stop Payment instructions, then select Approve or Disapprove from the Action drop-down list. If available, you can also select **Approve All on this page** to change all instructions on the page to Approve.
5. Click **Submit**. The Stop Payment service now releases the approved instructions for processing.

## Steps to Monitor User Totals Report

Use the Monitor User Totals screen to run a User Totals report to view the stop payments instructions you created.

1. From the Function Menu, select **Monitor**, and click **User Totals**. The User Totals Report screen appears.
2. Select either **Stop Payment Requests for the Current User** or **Stop Payment Requests by Account**.
3. Enter the appropriate value for each field.
4. Click **View Stops**. The User Totals report shows all Stop Payment instructions you made during the period you entered in the search.

## Steps to Monitor Stop Payment Status

Use the Stop Payment Monitor screen to check the status of Stop Payment requests.

1. From the Function Menu, select **Monitor**, and click **Stop Payments**. The Stop Payments screen appears.
2. Enter the search criteria.
  - a. Select a status of **All** to view all stop requests submitted.
  - b. Select a status of **Received** to view stop requests with statuses of Accepted, Partially Accepted, or Received.
  - c. Select a status of **Rejected** to view stop requests with status Rejected.
  - d. Select a status of **Pending** to view stop requests with status Pending.
3. Click **View Results**. The results table appears.

## Stop Payment Statuses

Following is a list of statuses for Stop Payment requests.

- **Pending Approval** – The Stop Payment request requires approval or disapproval. If approved, the request is automatically sent to the bank. If disapproved, the request is cancelled and appears on the Stop Payment Monitor screen with a status of “Disapproved.”
- **Disapproved** – A Stop Payment that has been disapproved.
- **Pending** – If approvals are required, this status occurs after a Stop Payment approval. If approvals
- **Received** – In a Single Stop Payment request, the bank successfully received the request. In a Range Stop Payment request, the bank successfully received all of the requests.
- **Rejected** – In a Single Stop Payment request, the stop request was not accepted. View the Status Note
- **Partially Accepted** – In a Range Stop Payment request, at least one stop request in the range was rejected. Click the Serial Number hyperlink to view all requests in the range and associated Statuses and Status Notes.
- **Unable to process** – This status only appears when there is a processing error. In this case, submit the request a second time. These stop requests are shown when searched using the status of “All.”
- **Failure** – This status appears only when there is a processing error. In this case, submit the request a second time. These stop requests are shown when searched thru status of “All.”