

ACH Dual Control

ACH Dual Control allows Online Business Banking Administrators to set specific restrictions on their users' access to Online Business Banking ACH settings. The settings are managed per user and can be applied to current or new users. Dual control allows one user to create an ACH batch and require another user to initiate the batch. Having two people look at the batch before initiation can ensure that the batch is correct and that funds are not being sent or received from an unknown source. This security tool is very helpful in managing and mitigating unauthorized access to Online Business Banking.

The administrator can activate ACH Dual Control for the users under the Online Business Banking *Services* option for managing users by selecting *User Settings* from the dropdown menu.

Daily ACH Limit:	<input type="text" value="0"/>	<input type="text" value="00"/>	Per Wire Limit:	<input type="text" value="0"/>	<input type="text" value="00"/>
Transfer Limit:	<input type="text" value="0"/>	<input type="text" value="00"/>	Daily Wire Limit:	<input type="text" value="0"/>	<input type="text" value="00"/>
Dual Wire Control:	<input type="checkbox"/>		Dual Wire Control Limit:	<input type="text" value="0"/>	<input type="text" value="00"/>
<input type="checkbox"/> Display/Download ACH <input type="checkbox"/> Full ACH Control <input type="checkbox"/> Initiate ACH			<input type="checkbox"/> Edit ACH <input type="checkbox"/> Upload ACH <input type="checkbox"/> Delete ACH		
			<input type="checkbox"/> Import Record <input type="checkbox"/> Update Record <input type="checkbox"/> Restricted Batch Access		
<input type="button" value="Submit"/>		<input type="button" value="Cancel"/>			

ACH Dual Control can be set up by simply NOT checking the *Full ACH Control* setting under the *User Settings*. If the box is not selected it means that the user cannot create and initiate the same batch. One user creates the batch and another user initiates it. If the box is checked it gives the user full ACH access.