



Procedures for Setting User Defined ACH Limits in Commercial Online Banking

Step-by-Step Guide for Customers

Introduction

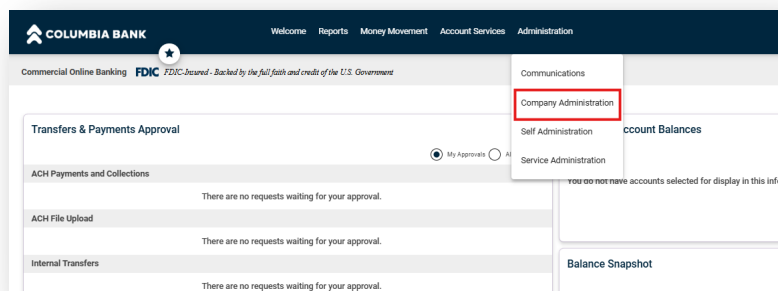
User defined ACH limits offer improved security and fraud prevention, enhanced customer control, and help with risk management and compliance efforts. The following procedures outline the steps customers should follow to set user defined ACH limits in Commercial Online Banking.

1. Review Benefits for the Customer/User

- **Enhanced Security:** Lower limits can be set to contain potential losses in the event of an account takeover or unauthorized access.
- **Greater Control:** Control by being able to set parameters that align with business needs and risk tolerance.
- **Prevents Overdrafts/Insufficient Funds:** Avoiding inadvertently initiating transactions that would overdraw their accounts.
- **Fraud Reduction:** Limits help mitigate the risk of potential financial losses from fraudulent transfers.

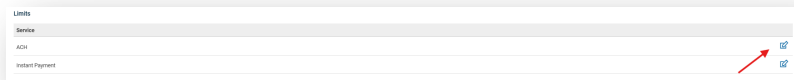
2. Setting User Limits

- *NOTE: User limits must be established by a Primary User or a User that has entitlements to edit user limits.*
- Log into Commercial Online Banking
- Select **Administration** and **Company Administration**





- Select user from the Manage Existing User list
- Select the **Edit Icon** under the Limit section of the user profile



- Limits can be set for the sum of all user ACH transactions, by ACH Service or by account.
 - **Setting a Maximum ACH Daily Limit for all ACH Transactions**
 - Under **ACH Daily Maximum Limit** select the radial button for Limit Amount and enter the limit.

ACH Daily Maximum Limit

Enter the maximum daily amount for the sum of all user's ACH transactions. The limit must be no greater than the company limit set by the bank. [View Company Limits](#).

No Limit
 Limit Amount

\$5,000.00 USD

- **Setting a Maximum ACH Daily Service Limit**
 - Under **ACH Daily Maximum Service Limit** select the service name unselect No Limit and enter a value in the User Daily Service Limit field.

ACH Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's ACH services or select the No Limit checkbox. These limits must be no greater than the company limit set by the bank. [View Company Limits](#).

Service Name	No Limit	User Daily Service Limit
ACH File Upload	<input checked="" type="checkbox"/>	
CCD Collection	<input type="checkbox"/>	\$5,000.00 USD
CCD Payment	<input checked="" type="checkbox"/>	
Child Support Payment	<input checked="" type="checkbox"/>	

- **Setting a Maximum ACH Limit per Account**
 - Under Account limits, unselect No Limit and enter a value in the User Daily Account Limit field.



Account Limits		
Enter the limit amounts for each of the user's accounts.		
Account Number	No Limit	User Daily Account Limit
*0001 - test	<input type="checkbox"/>	<input type="text" value="\$5,000.00 USD"/>
*9255 - George Jetson	<input checked="" type="checkbox"/>	

- Select **Save Changes**

6. Support Contact Information

- For assistance establishing user defined ACH limits in Commercial Online Banking, please contact Treasury Management Support at 1-866-563-1010 or through Columbia Bank's Go-To live chat available within Columbia Commercial Online Banking under the "Help and Live Chat" pop-up, M-F from 7:30 a.m. – 5:30 p.m. PT.