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.

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.