



# Help Card: Accessing ACH Opening Exposure Report

Awareness of ACH exposure limits is a critical factor in ensuring your ability to process your ACH files seamlessly and with little to no interruption. If there is a need to submit files above your available exposure amount, you should proactively notify your TMO (Treasury Management Officer) or RM (Relationship Manager) well in advance of the upcoming file suspension for seeking appropriate exception approval. To avoid any delay in processing your ACH transactions, we encourage you to leverage the **ACH Opening Exposure Report** under Special Reports in iTreasury. This report provides a clear picture of your exposure limit, exposure used, and available exposure at the start of each day, enabling you to make prudent, timely ACH transaction decisions.

Listed below are two sample scenarios illustrating how to best leverage the ACH Opening Exposure Report:

## Scenario 1

- Erica has the responsibility to submit her weekly round of vendor payments which are ACH credits.
- As part of her daily process, she logs into iTreasury to view the **ACH Opening Exposure Report** before she begins to process her ACH payments for the day.
- The report shows that:
  - Her company has a **Credit Exposure Limit of \$2,000,000**,
  - Currently has **\$1,200,000 of Credit Exposure Used**,
  - and **\$800,000 of Credit Exposure Available**.
- Erica needs to make vendor payments totaling **\$350,000**.
- With **\$800,000 of Credit Exposure Available**, Erica knows she will be able to process her payments without exceeding her Credit Exposure Limit and causing an ACH suspension.



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REGIONS

RMID NO:00000000

ACH EXPOSURE STATUS REPORT  
AS OF OPENING OF BUSINESS - 02/28/20  
RISK MANAGEMENT ID: COMPANY NAME

DEBIT EXPOSURE LIMIT	DEBIT EXPOSURE USED	DEBIT EXPOSURE AVAILABLE
\$ 500,000.00	\$ 200,000.00	\$ 300,000.00
CREDIT EXPOSURE LIMIT	CREDIT EXPOSURE USED	CREDIT EXPOSURE AVAILABLE
\$ 2,000,000.00	\$ 1,200,000.00	\$ 800,000.00

NOTE: DEBIT AND CREDIT EXPOSURE AVAILABLE BALANCES REFLECT THE BANK'S RECORD FOR THE AMOUNT AVAILABLE FOR PROCESSING THROUGH CLOSE OF BUSINESS TODAY

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## Scenario 2

- Erica has the responsibility to process annual incentives for her companies' sales team which are ACH credits.
- As part of her standard process, she logs into iTreasury to view the **ACH Opening Exposure Report** before she begins to process her ACH payments for the day.
- The report shows that:
  - Her company has a **Credit Exposure Limit** of **\$2,000,000**,
  - Currently has **\$1,200,000** of **Credit Exposure Used**,
  - and **\$800,000** of **Credit Exposure Available**.
- Erica needs to make incentive payments totaling **\$1,000,000**.
- With only **\$800,000** of **Credit Exposure Available**, Erica realizes that the ACH payments she needs to make today will cause her company to exceed their **Credit Exposure Limit**.
- Erica should contact her relationship team (RM or TMO) to make them aware of the intention to exceed her **Credit Exposure Limit**. Her ACH file will suspend when it's collected by the bank, but the proactive notification to the relationship team will help elevate the appropriate approval for the file to be processed in a timely manner.



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CREDIT EXPOSURE LIMIT	CREDIT EXPOSURE USED	CREDIT EXPOSURE AVAILABLE
\$ 2,000,000.00	\$ 1,200,000.00	\$ 800,000.00

NOTE: DEBIT AND CREDIT EXPOSURE AVAILABLE BALANCES REFLECT THE BANK'S RECORD FOR THE AMOUNT AVAILABLE FOR PROCESSING THROUGH CLOSE OF BUSINESS TODAY

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## Have Questions or Need Assistance?

If you have questions or need assistance, please contact Regions Client Services by calling 1-800-787-3905 (7am--6pm CT), or email [clientservicesgroup@regions.com](mailto:clientservicesgroup@regions.com) (please include **ACH Opening Exposure Report** in the subject line).