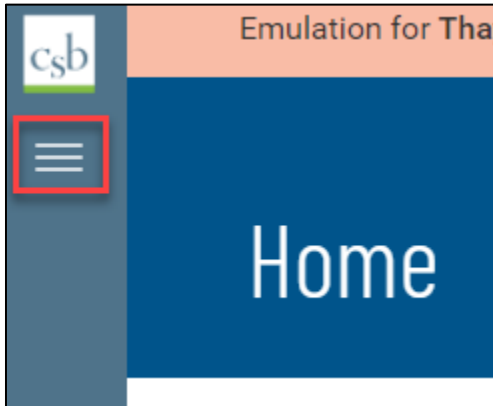


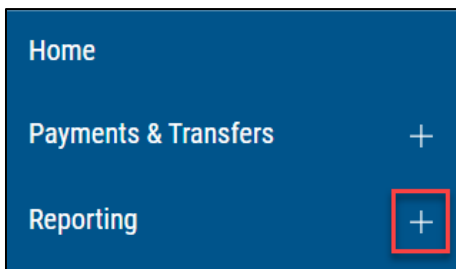
## Business Online Banking ACH Return & ACH Notification of Change Reporting Guide

### How to retrieve your ACH Return & ACH Notice of Change Report:

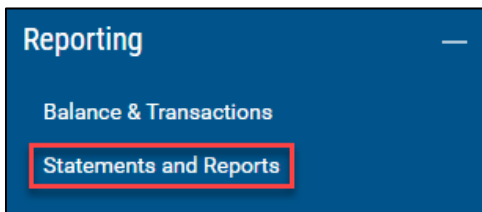
1. From the Home Page, click on the slide-out menu on the left side of the screen.



2. Expand the Reporting menu by clicking the '+'.



3. Click **Statements and Reports**.



**Note:** Customers receiving statements via Business Online Banking are still required to navigate to the **Statements and Notices** menu selection, located under **Other Services**, to retrieve statements.

- Under the Report Type menu select “**Originated ACH Return NOC Report**”.

**Statements and Reports** Add Widget

ELECTRONIC REPORTS

Report Search Criteria

REPORT TYPE: Originated ACH... LOAD DATE: 11/03/2022 - 02/01/2023

All Reports  
**Originated ACH Return NOC Report**

As of 02/01/2023 09:26 AM

FILE	ACCOUNT NUMBER	ACCOUNT NAME	REPORT TYPE	LOAD DATE	AS OF DATE
CAR2022334000013.TXT	[REDACTED]	[REDACTED]	Originated ACH Return...	11/30/2022 01:45 PM	11/30/2022 10:53 AM
CAR2022342000009.TXT	[REDACTED]	[REDACTED]	Originated ACH Return...	12/08/2022 10:32 AM	11/30/2022 10:32 AM
CAR2022334000009.TXT	[REDACTED]	[REDACTED]	Originated ACH Return...	11/30/2022 01:45 PM	11/30/2022 10:32 AM

VIEW 1-3 OF 3 DISPLAY: All 1

**Note:** Archive history is 90 days.

- Use the **Load Date** drop-down to select a date or date range for your report.

LOAD DATE

01/11/2023

Today  
Yesterday  
Last 7 Days  
Last 30 Days  
Last 60 Days  
Last 90 Days  
This Month  
Month to Date  
Last Month  
Quarter to Date  
Year to Date  
**Custom Range**

< JAN 2023 >

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APPLY Cancel

6. Click on the File Name to view the report detail.

# Statements and Reports

Add Widget

ELECTRONIC REPORTS

Report Search Criteria

REPORT TYPE

LOAD DATE

Originated ACH...

11/09/2022 - 02/01/2023

SUMMIT

CLEAR

As of 02/01/2023 09:26 AM

FILE	ACCOUNT NUMBER	ACCOUNT NAME	REPORT TYPE	LOAD DATE	AS OF DATE
CAR022334000013.TXT			Originated ACH Return...	11/30/2022 01:45 PM	11/30/2022 10:53 AM
CAR0223342000009.TXT			Originated ACH Return...	12/08/2022 10:32 AM	11/30/2022 10:32 AM
CAR022334000009.TXT			Originated ACH Return...	11/30/2022 01:45 PM	11/30/2022 10:32 AM

VIEW 1-3 OF 3

DISPLAY

All

1

Reports can also be printed or exported using the icons on the right side of the screen. While viewing the report, click the print **ICON** to print the report.

< CAR2022334000013.TXT

1R3562-3 FI: 211371120 [REDACTED] ACCT: [REDACTED]

A166 CAMBRIDGE SAVINGS BANK SETTLEMENT DATE: 10/06/2022

81 HYMAN ST PAGE 1

WALTHAM, MA 02451

- [REDACTED]

-

- ACH ACTIVITY SUMMARY

0 THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH  
TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.

0III. ITEMS RETURNED -

0 THIS REPORT LISTS THE RETURN ITEMS PROCESSED TODAY. THEY WILL  
BE REFLECTED ON TODAYS SETTLEMENT.

-----

FILE REFERENCE EFF DATE COMPANY NAME COMPANY ID ENTRY DESCRIPTION

22277008193 22-10-05 [REDACTED] [REDACTED] [REDACTED]

-----

RETURN TRANSIT- INDIVIDUAL NAME/ID ACCOUNT NUMBER/  
REASON TC ROUTING AMOUNT OR IAT ACCOUNT NUMBER ORIGINAL TRACE

-----

0 R01 27 211371502 \$167.15 [REDACTED] [REDACTED]  
950196 (211371120000027)  
R01 -INSUFFICIENT FUNDS -

0

\$167.15 DEBITS NUMBER OF DEBITS: 1  
NUMBER OF DEBIT PRENOTES: 0

-

THE RETURNS LISTED ABOVE WERE DEBITED/CREDITED TO YOUR ACCOUNT:

TOTAL CREDIT AMOUNT: \$.00  
TOTAL DEBIT AMOUNT: \$167.15

-SECTION(S) III HAVE ACTIVITY. END OF STATEMENT

While viewing the report, click the export **ICON** to export the report.

< CAR2022334000013.TXT

1R3562-3 FI: 211371120 [REDACTED] ACCT: [REDACTED]  
A166 CAMBRIDGE SAVINGS BANK SETTLEMENT DATE: 10/06/2022  
81 WYMAN ST PAGE 1  
WALTHAM, MA 02451

ACH ACTIVITY SUMMARY  
THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH  
TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.

0 III. ITEMS RETURNED -  
THIS REPORT LISTS THE RETURN ITEMS PROCESSED TODAY. THEY WILL  
BE REFLECTED ON TODAY'S SETTLEMENT.

FILE REFERENCE	EFF DATE	COMPANY NAME	COMPANY ID	ENTRY DESCRIPTION
22277000193	22-10-05	[REDACTED]	[REDACTED]	[REDACTED]



RETURN REASON TC	TRANSIT-ROUTING	AMOUNT	INDIVIDUAL NAME/ID OR IAT ACCOUNT NUMBER	ACCOUNT NUMBER/ORIGINAL TRACE
0 R01	27	211371502	\$167.15	[REDACTED]
			950196 (2113711200000027)	
			R01 -INSUFFICIENT FUNDS	

0

\$167.15 DEBITS NUMBER OF DEBITS: 1  
NUMBER OF DEBIT PRENOTES: 0

THE RETURNS LISTED ABOVE WERE DEBITED/CREDITED TO YOUR ACCOUNT:  
TOTAL CREDIT AMOUNT: \$ .00  
TOTAL DEBIT AMOUNT: \$167.15

-SECTION(S) III HAVE ACTIVITY. END OF STATEMENT

**Note:** The export is available in a .TXT format only.

### Report Examples

Below are examples of the ACH Return Report and Notification of Change Report. Definitions and examples of data within each report are provided for your reference.

#### ACH Return Report:

Field Name	Description
Return Reason	Provides the return code (return reason) for the original payment
Transit – Routing	Provides the Receiver's transit (routing) number
Amount	Provides the amount of the original payment
Individual Name / ID or IAT account number	<ul style="list-style-type: none"> <li>Provides the Name of the Receiver (payee)</li> <li>Provides ID input by the sender. (payee) when originating the payment</li> </ul> <p><b>Note:</b> The ID field may be blank if an ID was not included when the payment was created</p>
Account Number / Original Trace	<ul style="list-style-type: none"> <li>Provides the Receiver account number</li> <li>Provides the trace number for the original transaction</li> </ul>



## How to Set Up an Alert

Report alerts are triggered when reports are made available within Business Online Banking. Report alerts are account specific.

1. Select **"Reports"** from the **Alert** list.

2. Enter **Alert Name**.
3. Select applicable accounts and click the arrow to move the accounts to the **Reports List**.
4. Select a **Delivery Point** where the alert will be sent. Click the **"Add Additional Delivery Point"** link to add a new one.
5. Click **"Save"**.