

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.



<u>Note</u>: 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.



4. 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 V All Reports Originated ACH Return N	LOAD DATE 11/03/2022 - 02/01/2023			As of 02/01/2023 0	926 AM 🍸 🛄   😝 ⊻
PLE .	ACCOUNT NUMBER	ACCOUNT NAME	REPORT TYPE	LOAD DATE	AS OF DATE
CAR2022334000013.TXT			Originated ACH Return	11/30/2022 01:45 PM	11/30/2022 10:53 AM
CAR2022342000009.TXT			Originated ACH Return	12/08/2022 10:32 AM	11/30/2022 10:32 AM
CAR2022334000009.TXT			Originated ACH Return	11/30/2022 01:45 PM	11/30/2022 10:32 AM
VIEW 1-3 OF 3					

<u>Note</u>: Archive history is 90 days.

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





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

Statements	and Reports				Add Widget 🗸
ELECTRONIC REPORTS					0
Report Search Criteria					
REPORT TYPE Originated ACH V	LOAD DATE 11/03/2022 - 02/01/2021				
SURMIT CLEAR					
				As of 02/01/2023 0	926AM Y 🔟   🖯 🛨
P.4	ACCOUNT NUMBER	ACCOUNT NAME	REPORTTURE	LOAD DATE	AS OF DATE
CAR2022334000013.TXT			Originated ACH Return	11/30/2022 01:45 PM	11/30/2022 10:53 AM
CAR2022342000009.TXT			Originated ACH Return	12/08/2022 10:32 AM	11/30/2022 10:32 AM
CAR2022334000009.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.



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

CAR20	022334000	0013.TXT	
1R3562-3 FI: 21 A166 CAMBRI 81 WYM WALTHA -	11371120 DDGE SAVINGS BANK MAN ST AM, MA 02451	ACCT: SETTLEMENT DATE: PAGE 1	10/06/2022
- - 0 TH TR 0III. ITEMS RET 0 THIS RE BE REFL	ACH AC HIS REPORT DETAILS ALL / RANSACTIONS THAT WERE O TURNED - EPORT LISTS THE RETURN : LECTED ON TODAYS SETTLE!	TIVITY SUMMARY ACTIVITY THAT RELATES TO RIGINATED ON YOUR BEHALF ITEMS PROCESSED TODAY. T MENT.	) ACH THEY WILL
FILE REFERENCE 22277000193 RETURN TRA REASON TC ROU	E EFF DATE COMPANY NA 22-10-05 ANSIT- JTING AMOUNT	INDIVIDUAL NAME/ID OR IAT ACCOUNT NUMBER	ACCOUNT NUMBER/ ORIGINAL TRACE
0 R01 27 211 0	\$167.15	950196 RØ1 -INSUFFICIENT FUNDS DEBITS NUMBER OF DEE	(211371120000027) 5 - BITS: 1
- THE -SECTION(S) III	RETURNS LISTED ABOVE W TOTAL CREDIT AM TOTAL DEBIT AM I HAVE ACTIVITY.	DUNT: \$167.1 ER DEBITED/CREDITED TO DUNT: \$.0 E N D C	YOUR ACCOUNT: 90 15 97 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	• Provides the Name of the Receiver
	(payee)
	• Provides ID input by the sender.
	(payee) when originating the payment
	Note: The ID field may be blank if an ID was
	not included when the payment was created
Account Number / Original Trace	Provides the Receiver account
	number
	• Provides the trace number for the
	original transaction



ACH ACTIVITY SUMMARY 0 THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF. ØIII. ITEMS RETURNED -THIS REPORT LISTS THE RETURN ITEMS PROCESSED TODAY. THEY WILL 0 BE REFLECTED ON TODAYS SETTLEMENT. FILE REFERENCEEFF DATECOMPANY NAMECOMPANY IDENTRY DESCRIPTION2227700019322-10-05ABC COMPANY1234567890ABC Company RETURN TRANSIT- INDIVIDUAL NAME/ID ACCOUNT NUMBER/ REASON TC ROUTING AMOUNT OR IAT ACCOUNT NUMBER ORIGINAL TRACE ..... <u>---</u>-----0 R01 27 211371502 \$167.15 JOHN SMITH 5432112345 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

## Legend:

Return Reason = RED Receive Name = GREEN Receiver Acct = ORANGE Original Trace = ORANGE

### **ACH Notification of Change Report:**

Field Name	Description	
TC Individual Name	Provides the Receiver name	
Individual ID	Provides the ID input by the sender when	
	originating the payment	
Transit Routing (TR)	Provides the Receiver's transit (routing)	
	number	
Account Number	Provides the Receiver's account number	
Original Trace (Orig TRC)	Provides the original trace number for the	
	original payment	

	ACH ACTIVITY	SUMMARY			
THIS REPOR TRANSACTIO	T DETAILS ALL ACTIV NS THAT WERE ORIGINA	ITY THAT RELA ATED ON YOUR	TES TO ACH BEHALF.		Legend:
II. NOTIFICATION OF CH	ANGE -				
THIS SECTION LISTS ORIGINATED ON YOUR BY THE CORRECTED D	THE NOTIFICATIONS ( BEHALF. THE ORIGINA ATA. PLEASE MAKE THE	OF CHANGE REC AL ITEM INFOR ESE CHANGES 1	EIVED FOR ACH MATION IS FOLL O YOUR RECORDS	ENTRIES OWED	Company Name = RED Receiver Acct = GREEN Original Trace = GREEN Change Information =
22245000294 22-09	-02 ABC COMPANY	12345678	90 PAYMENTS	SCRIPTION	ORANGE
TC INDIVIDUAL NAME	INDIVIDUAL ID	TR	ACCOUNT NUMBER	ORIG TRC	<u> </u>
ABC COMPANY INC CHANGE TR TO:	L 0503 054000030	043000096	5432112345 211	371120000013	
	TOTAL CORRECTIONS	5:	1		



# 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.

ACCOUNT ACTIVITY	<b>Reports</b> Notifies you when ERD reports are available.
ACCOUNT BALANCE	ALERT NAME
EVENTS	Sample Report Name
REPORTS	Reports @

- 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**".

< Add New Alert			
ACCOUNT ACTIVITY ACCOUNT BALANCE EVENTS	Reports Notifies you when ERD reports are available. ALERT NAME ACH NOC report		
REPORTS	Reports (9)	Reports List	
	V Select All	Select All	
	Analyzed Business Checking - ****8885	test info image nickname - ****3036	
		$\leftarrow$	
	Filter TESTWER TEST DONE CLEAR		
	1 Selected	+ Add Additional Delivery Point	