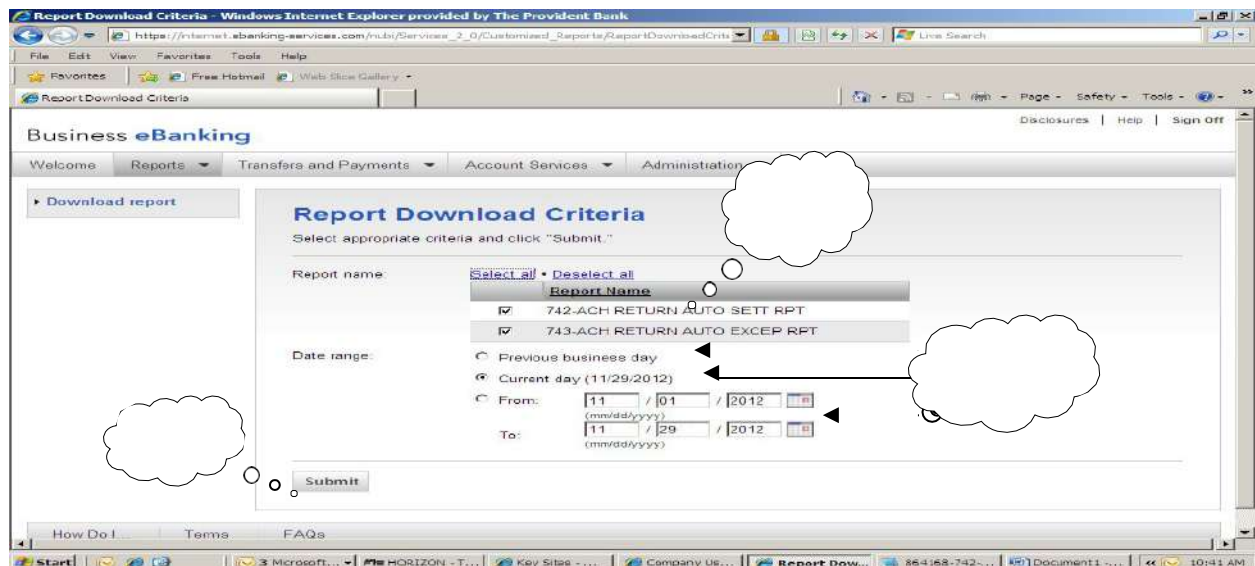
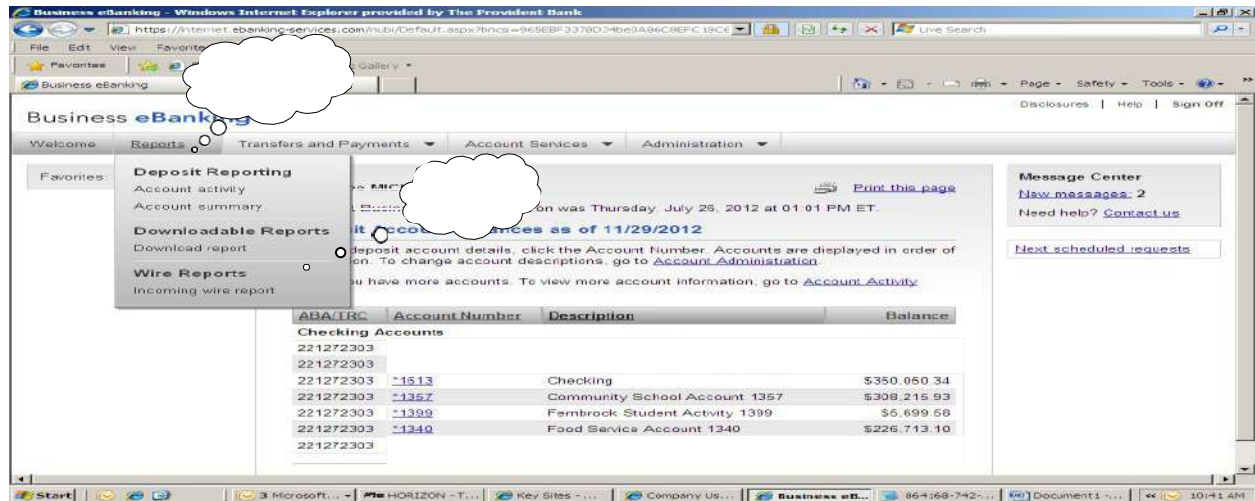


ACH Returns via Downloadable Reports

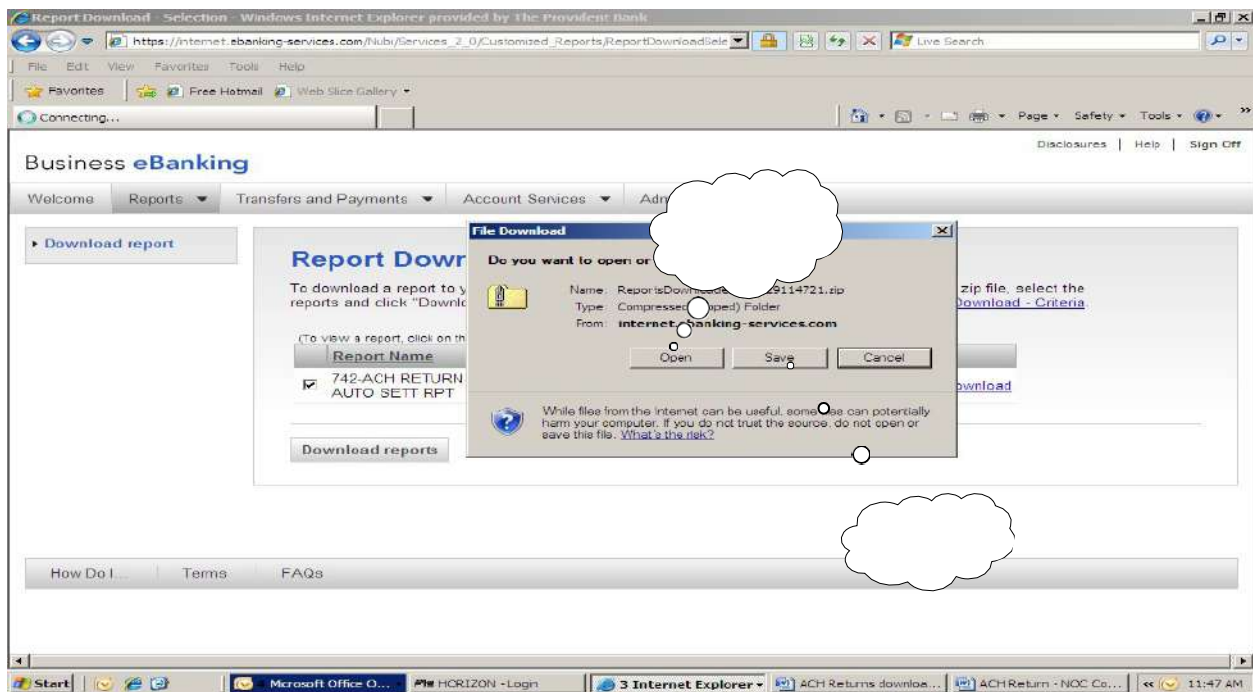
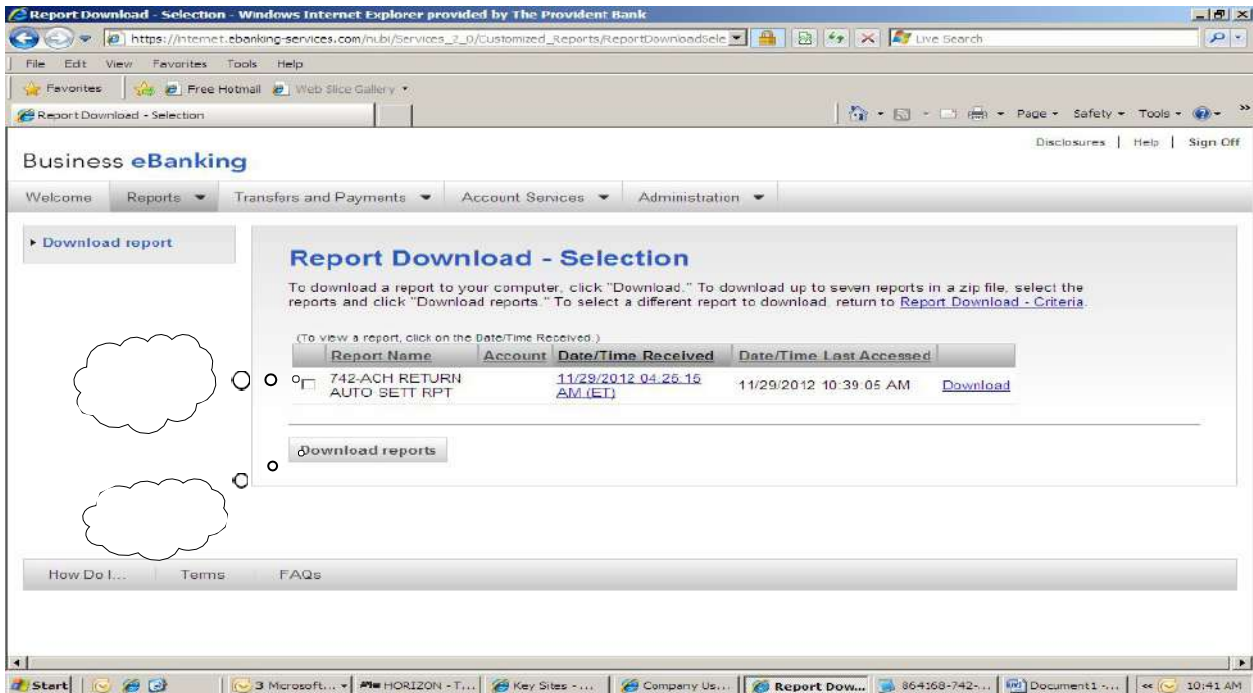
Customers entitled with the ability to originate ACH transactions through our ProvidentConnect for Business Online Banking can also retrieve reports and setup alerts for “ACH Returns” or “ACH Exceptions”. The following procedures follow for your reference:

ACH RETURNS



1. Select “**Reports**”
2. Select “**Download Report**”
3. Report name: Select “**742-ACH Return Auto Sett Rpt**” and “**743-ACH Return Auto Excep Rpt**”
OR Select “**ALL**” if those are the 2 only reports displaying.
4. Date Range: Select any of the following
 - a. **Previous business day**
 - b. **Current day (11/29/12)**
 - c. **From: mm/dd/yyyy and To: mm/dd/yyyy**
5. Select “**Submit**”

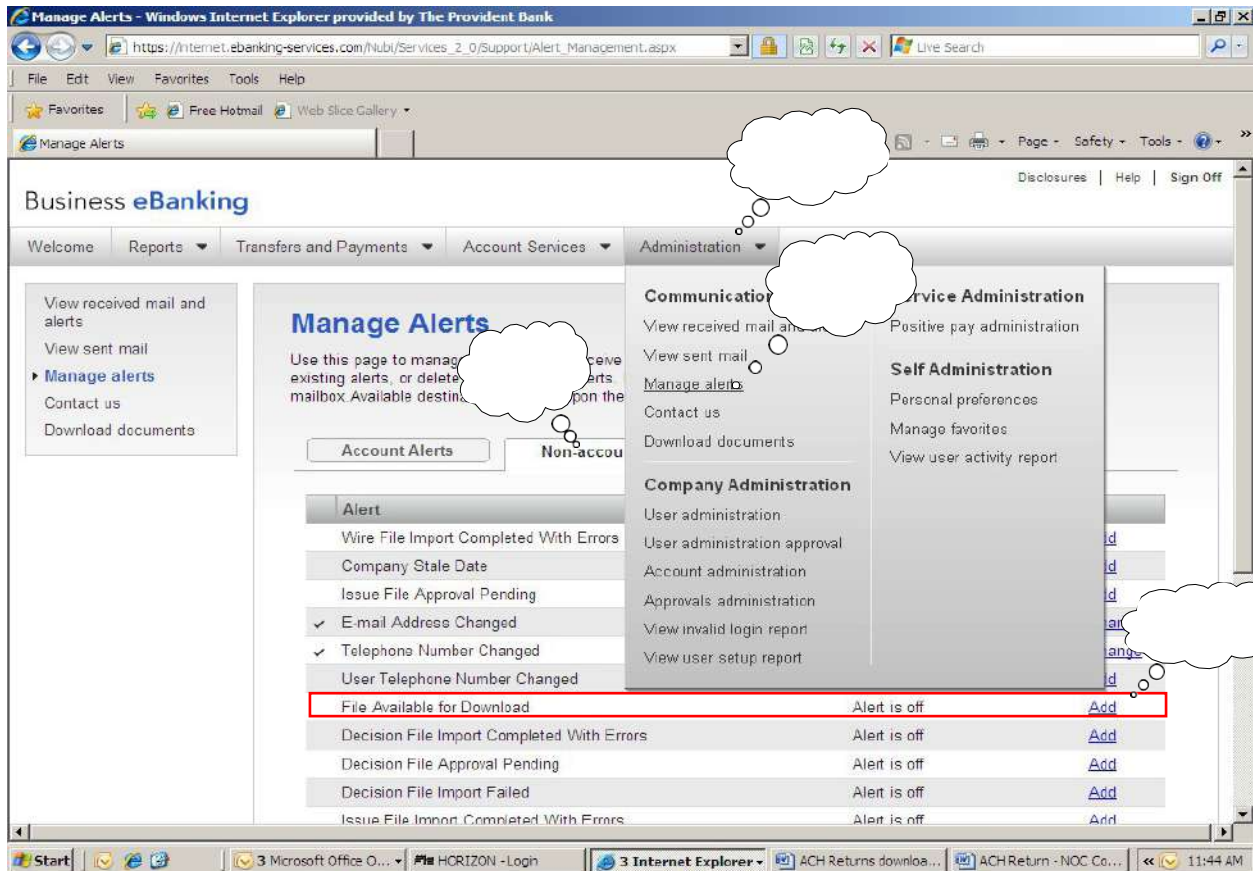
ACH Returns via Downloadable Reports



6. Select "Report(s)"
7. Select "Download reports"
8. Select "Open" to open report or "Save" to save report to your local directory and then open report.

ACH Returns via Downloadable Reports

Subscribe to “File Available for Download” Alert



1. Select “**Administration**”
2. Select “**Manage Alerts**”
3. Select “**Non Account Alerts**”
4. File Available for Download: Select “**Add**”

ACH Returns via Downloadable Reports

ACH Return/Notification Reason Codes

ACH Return Reason Codes

- R01 – Insufficient Funds
- R02 – Account Closed
- R03 – No Account/Unable to Locate Account
- R04 – Invalid Account
- R08 – Stop Payment
- R09 – Uncollected Funds
- R16 – Account Frozen
- R20 – Non-Transaction Account
- R29- Corporate Customer advises not authorized

ACH Notification of Change Codes ***

- C01 – Incorrect Account Number
- C02 - Incorrect Routing Number
- C03 – Incorrect Routing Number and Account Number
- C04 – Incorrect Individual Name/Receiving Company Name
- C05 – Incorrect Transaction Code
- C06 – Incorrect Account Number and Incorrect Transaction Code

******NACHA Rules states** – The originator **MUST** make changes specified in the Notification of Change (NOC) within six banking days of receipt of NOC information prior to initiating another entry to the Receiver’s account.