

Quick Reference Guide

ACH Returns

JHA Treasury Management™

Last Updated: February 1st 2023

ACH Returns

Overview: An ACH Return may be created by the receiving bank to inform the originator that the transaction has not been posted and was returned for the reason indicated, such as the account has been closed. This enhancement will provide customers with the ability to review returns, allowing the customer to identify the transaction and update any existing transactions or templates that need to be modified, as well as working with the recipient to correct information pertaining to future transactions.

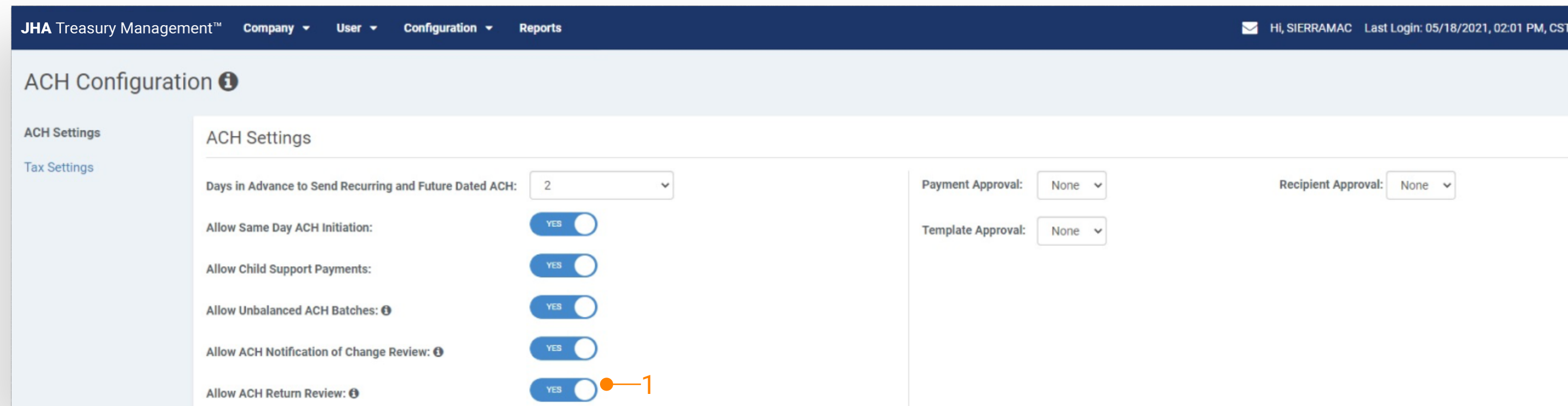
Benefits for the Banks?

- Enhancement activation control with a new product feature configuration
- Enhancement activation control per company with a new company product feature configuration
- Enhancement activation control per user with a new user entitlement

Benefits for Customers?

- Ability to review previous and current returns
- Ability to modify any existing transactions or templates that may be impacted by the return notice received
- Ability to print or download return details

Back Office Product Feature Configuration



1. **Allow ACH Return Review:** This configuration will default to inactive at implementation.

Until this configuration is activated, customers will not be able to review return activity within the platform.

Back Office Company Product Features

JHA Treasury Management™ Company User Configuration Reports Hi, SIERRAMAC Last Login: 05/25/2020, 03:25 PM, EST Log Out

company name

Edit ACH

Manage Fees & Approvals

Daily Limit: 9,999,999,999.00

Allow Same Day Initiation: YES

Allow Federal Tax Payments: YES

Allow State Tax Payments: YES

On-us Access Management: YES

Allow ACH Notification of Change Review: YES

Allow ACH Return Review: YES 1

Allow Unbalanced ACH Batches: YES

Payment Approval: None

Recipient Approval: None

Template Approval: None

Save Cancel

1. **Allow ACH Return Review:** Once this configuration is activated, users can be entitled to the correlating user entitlement

Back Office Company User ACH Entitlements

JHA Treasury Management™ Company User Configuration Reports Hi, TREYTOMAN Last Login: 02/05/2021, 07:24 AM, PST Log Out

Sierra Lynn McCaffrey

Copper Status: Active

User Information
Account Access
IP Access
Time Access
ACH
Entitlements
User Limits
REPORTING
Entitlements
TRANSFER/LOAN PAYMENT
Entitlements
User Limits
STOP PAYMENT
Entitlements
WIRE
Entitlements
User Limits
FX WIRE

ACH Entitlements

ACH Company Access: Adams Electric, Cupcakes, Allowed Org C, Allowed Org D, Rachelle's Comp, Treats, Adams Electric, Brownies, Cupcakes, Peaches, Copper, SMAC, SMAC2, Diamond, Diamond, Diamond, Pearl, Pearl, Pearl, MATTHEW 4, MATTHEW 3, NTRERELEASE, AutoACH10, BROWNIES, %Treats%, Copper, PINK, MAC, Fruity Pebbles, Peanut Butter, Grape Jelly, Ice Cream, Strawberry Jelly, Taco Tuesday, Pizza Friday, MATTHEW 1

Restricted Batch [Manage ACH Companies](#)

| ACH Templates | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| CREATE | FULL EDIT | PARTIAL EDIT | DELETE | APPROVE |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| ACH Payments | | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| CREATE | FULL EDIT | PARTIAL EDIT | DELETE | APPROVE | FILE UPLOAD EDIT |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| International ACH Payments | | | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| CREATE | FULL EDIT | PARTIAL EDIT | DELETE | APPROVE | FILE UPLOAD EDIT |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| Recipients | | | |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| CREATE | EDIT | DELETE | APPROVE |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

| Review | |
|-------------------------------------|---------------------------------------|
| ACH NOTIFICATION OF CHANGE | ACH RETURNS |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> 1 |

1. **ACH Returns:** Once this user entitlement is activated, customers will be able to review return activity.

Note: The product feature configuration, company product feature configuration, and the user entitlement must all be active for the customer to review return activity within the platform.

Channel ACH Return Activity

Search ACH Return Activity

1 Original Effective Date

2 Date Return Received

3 ACH Company

4 Recipient Name

ACH Return Activity | ACH Notification of Change Activity

| Original Effective Date | Date Return Received | ACH Company | Recipient Name | Return Reason | Open All |
|-------------------------|----------------------|---------------|----------------|--|-------------------------|
| 01/09/2023 | 01/09/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R12 - Account Sold to Another DFI | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R15 - Beneficiary or Account Holder (Other Than a Represe... | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R12 - Account Sold to Another DFI | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | MAC Marketing | SMAC TEST 3 | R15 - Beneficiary or Account Holder (Other Than a Represe | Details |

Viewing 19 returns

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Member FDIC | Equal Housing Lender

1. **Flyout Search Filter - Original Effective Date:** Customers may search by Today, Specific Date, Date Range, Week to Date, Month to Date, or Year to Date

2. **Flyout Search Filter - Date Notification Received Date:** Customers may search by Today, Specific Date, Date Range, Week to Date, Month to Date, or Year to Date

3. **Flyout Search Filter - ACH Company:** Customers may select or more ACH companies

4. **Flyout Filter Search - Recipient Name:** Customers may search by a recipient name

Note: Upon entry to this activity page, if the customer has received a return for the current day, that notice will display. The customer may open the flyout filter and perform a historical search.

Channel ACH Return Activity

Search ACH Return Activity

Original Effective Date: [Dropdown]
 Date Return Received: Year to Date 01/01/2023 - 02/17/2023
 ACH Company: Select ACH Company [Dropdown]
 Recipient Name: [Text Field]

ACH Return Activity | ACH Notification of Change Activity

| Original Effective Date | Date Return Received | ACH Company | Recipient Name | Return Reason | |
|-------------------------|----------------------|-------------|----------------|--|-----------|
| 01/09/2023 | 01/09/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R12 - Account Sold to Another DFI | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R15 - Beneficiary or Account Holder (Other Than a Represe... | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R12 - Account Sold to Another DFI | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R02 - Account Closed | [Details] |
| 01/06/2023 | 01/06/2023 | [Redacted] | [Redacted] | R15 - Beneficiary or Account Holder (Other Than a Represe | [Details] |

Viewing 19 returns

Download | Print | PDF Summary | PDF Detail | CSV Summary | CSV Detail | NACHA

1. **Results - Summary Information:** Customers will be first presented with a summary line of information pertaining to the return that includes:

- Original Effective Date
- Date Return Received
- ACH Company
- Recipient Name
- Return Reason

2. **Print:** Customers may print the summary results or if details if expanded

3. **Download:** Customers may download results in

- PDF Summary
- PDF Detail
- CSV Summary
- CSV Detail
- NACHA

Channel ACH Return Activity

| Original Effective Date | Date Return Received | ACH Company | Recipient Name | Return Reason | Open All |
|---------------------------------------|---------------------------------|--------------------------|---------------------------------|--|----------|
| 01/09/2023 | 01/09/2023 | MAC Marketing | MAC Marketing | R02 - Account Closed | Details |
| ACH Return Detail | | | | | |
| Original Effective Date 01/09/2023 | SEC Code PPD | Recipient Account Number | Identification Number OFFSET | Return Reason R02 - Account | |
| Date Return Received 01/09/2023 | Recipient Name | Account Type Checking | Trace Number 999994463000012 | | |
| ACH Company | Recipient Financial Institution | Amount \$88,118.73 | | | |
| 01/06/2023 | 01/06/2023 | | | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | | | R12 - Account Sold to Another DFI | Details |
| 01/06/2023 | 01/06/2023 | | | R15 - Beneficiary or Account Holder (Other Than a Represe... | Details |
| 01/06/2023 | 01/06/2023 | | | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | | | R02 - Account Closed | Details |
| 01/06/2023 | 01/06/2023 | | | R02 - Account Closed | Details |

1. **Open All:** Customers have the option to select Open All to open the details for each return displayed on the page.

2. **Individual Details:** Users also have the option to open the details for each individual item by selecting the Details hyperlink.

3. **Download:** Within each individual return, users may select the download icon to download the details in PDF, CSV, or NACHA format.

4. **Print Individual Detail:** Users may print the details for an individual return by selecting the Details hyperlink to open the details and then selecting the print icon.