ACH Returns/NOC Reporting

Client User Guide

NOTE:

- **All screenshots used in this User Guide were obtained while using ACH Returns/NOC Reporting in the Chrome browser. If a Client user utilizes ACH Returns/NOC Reporting in a different browser, certain screens may display differently than what is seen in this guide because of the browser's particular configuration. However, even though screens may appear slightly different, the functionality will remain the same across all browsers.**

NOTE:

- **As of 08/20/2021, the Fraud Prevention Headquarters (FPHQ) platform and all modules thereon are supported for the following modern browsers only:**

Chrome:	**Last 4 versions**
Firefox:	**Last 4 versions**
Firefox Extended Support Release:	**Latest**
Edge:	**Last 4 versions**

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I. WELCOME TO ACH RETURNS/NOC REPORTING!

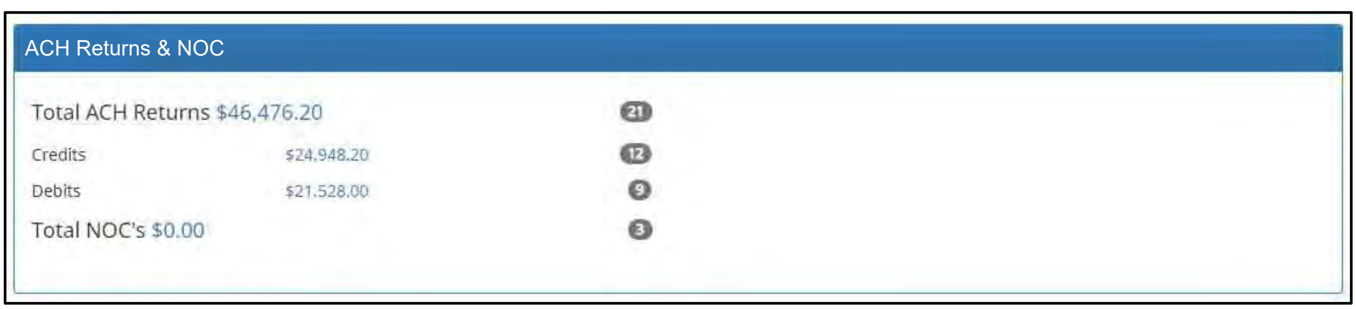
A. Service Overview

ACH RETURNS/NOC REPORTING is a service designed to provide ACH Originators (our “Clients”) with ACH return and NOC information in a useable format. NOCs require originators to correct information in origination entries if they will originate to entries to that account in the future (no financial impact).

III. ACH RETURNS/NOC REPORTING DASHBOARD BOX

A. Using the Dashboard

1. The Dashboard is the default landing page within the Client portal. If ACH RETURNS/NOC REPORTING is enabled, a ACH RETURNS/NOC REPORTING box will be displayed. Summary information on current ACH transactions and status will be displayed for company IDs the user has been granted access. Active links are embedded within the ACH RETURNS/NOC REPORTING box to permit users to navigate from the dashboard landing page into the ACH RETURNS/NOC REPORTING service module or directly to transactions in the status selected.
   The content displayed in the ACH RETURNS/NOC REPORTING summary box includes the following:



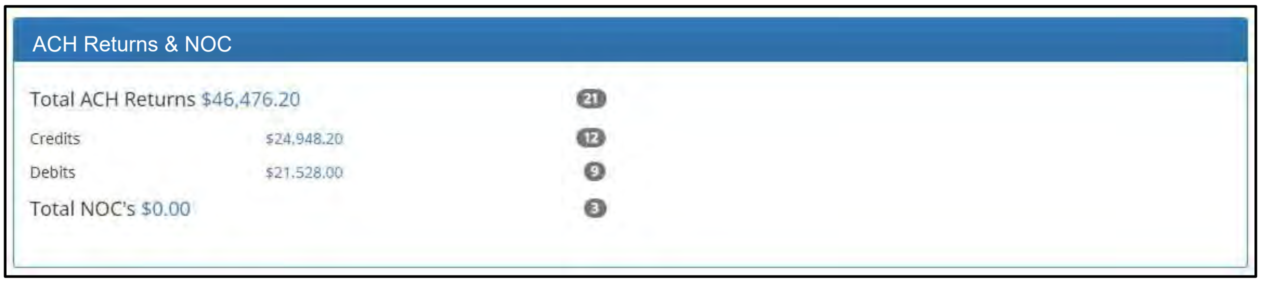
Service Name	In the example provided, clicking ACH RETURNS/NOC REPORTING on the left in the title bar will direct the user to the main menu.

Total ACH Returns This total represents the total dollar amount of all ACH Return transactions. Clicking on this dollar amount will take the user to a Transaction History screen filtered to contain the transactions contributing to that dollar amount total.

Total NOC's A dollar amount, which will always be $0.00, and total number of NOCs will be displayed.

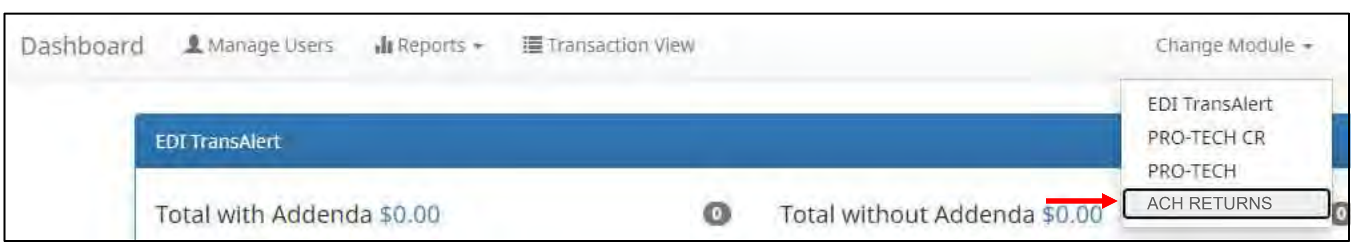
NOTE:

- **The Dashboard displays transactions with a settlement date on the current date (unless the dashboard offset is being utilized.)**



ACH Returns Totals – Credits, Debits The totals represent the total dollar amount of ACH returns for originated debit and originated credit entries.

2. From the Client Dashboard, a user can also navigate to the ACH RETURNS/NOC REPORTING Module by clicking Change Module > ACH RETURNS.



V. REPORT EXPORTS

A. Generating Reports

NOTE:

- **The ACH Returns Export and/or ACH NOC Export user privileges must be enabled.**

This section of the User Guide will focus on generating Return and NOC reports. These reports can be generated and downloaded in a variety of formats to suit the client's need.

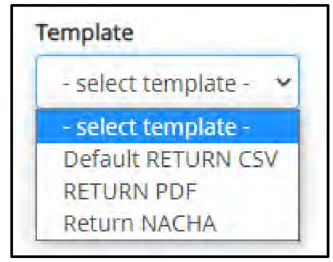
B. Returns Exports

1. Within the ACH RETURNS/ NOC REPORTING service module, click on Manage > Returns Export.

2. The ACH Export page appears.

Template

Choose the type of report template from the drop-down menu.



The user can request the return information in CSV, PDF or a NACHA formatted file. PDF is simply a paper report, whereas CSV and NACHA formats could potentially be used by an Originator to reverse payment entries in their accounting/origination system.

Click the Set as Default checkbox to select the chosen template type as default for future exports. This will save after Generate Report is clicked.

NOTE: NACHA report templates are optional and can be turned on via FI request.

Company

For less than 10 companies, select company from the drop-down menu. If more than 10 companies, type in the beginning of a Company ID or company name for a list of matching companies. Leave blank to include all companies.

Click the Set as Default checkbox to select the chosen company as default for future exports for this client.

Settlement Start Date

Click in date box to select settlement start date from calendar.

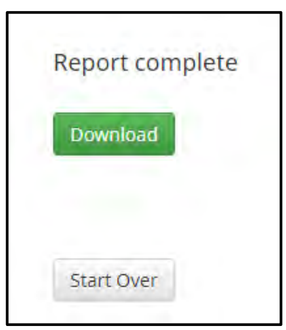
Settlement End Date

Click in date box to select settlement end date from calendar.

Generate Report

Click the button to generate report.

3. Once the ACH Export fields have been completed, click Generate report to proceed. A success message appears, with the option to download a copy of the report. Click the Download button to view/save the report. To generate another report, click Start Over to repeat the process.



4. Report Examples – Returns

a. Default RETURN CSV

	A	B	C	D	E	F	G	H	
1	Company ID	Account Number	Original Effective Entry Date	Return Date	Individual ID	Individual Name	Amount	Trace Number	Return Reason Code
2	1111	xxxx2345	7/28/2021	7/28/2021		Credit	200	255076920007913	R23-Credit stopped
3	1111	xxxx2345	7/28/2021	7/28/2021		Debit	250	255076920007914	R29-Corporate Custom
4	1111	xxxx2345	7/28/2021	7/28/2021		Credit	120.2	255076920007915	R23-Credit stopped
5	1111	xxxx2345	7/28/2021	7/28/2021		Credit	210	255076920007917	R23-Credit stopped
6	1111	xxxx2345	7/28/2021	7/28/2021		Debit	10	255076920007918	R29-Corporate Custom
7	G00008	xxxx2222	7/30/2021	7/30/2021	G00008	Garland Guesthouse	5,000	322172790026365	R23-Credit stopped
8	G00008	xxxx2222	8/4/2021	8/4/2021	G00008	Garland Guesthouse	5,000	322172790026365	R23-Credit stopped
9	G00008	xxxx2222	8/4/2021	8/4/2021	G00008	Garland Guesthouse	5,000	322172790026365	R23-Credit stopped

b. RETURN PDF

Return Report

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Company ID	Account Number	Original Effective Entry Date	Return Date	Individual ID	Individual Name	Amount	Trace Number	Return Reason Code
1111	xxxx2345	Jul 28, 2021	Jul 28, 2021		Credit	$200.00	255076920007913	R23-Credit stopped
1111	xxxx2345	Jul 28, 2021	Jul 28, 2021		Debit	$250.00	255076920007914	R29-Corporate Customer Advises not Authorized

c. *Return NACHA*

```
101123456789 123456789 2109241535A094101UAT                    UAT                    37359
5200DDG                                 1111      PPDDebit           210728   1255076920000004
631322172797xxxx2345         0000020000               Credit                  1255076920007913
705R23255076920007913      25507692                                            255000010007913
636322172797xxxx2345         0000025000               Debit                   1255076920007914
705R29255076920007914      25507692                                            255000010007914
641322172797xxxx2345         0000012020               Credit                  1255076920007915
705R23255076920007915      25507692                                            255000010007915
621322172797xxxx2345         0000021000               Credit                  1255076920007917
705R23255076920007917      25507692                                            255000010007917
626322172797xxxx2345         0000001000               Debit                   1255076920007918
705R29255076920007918      25507692                                            255000010007918
820000001001610863950000000260000000000530201111                               255076920000004
```

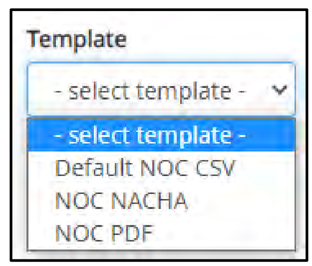
C. NOC Export

1. Within the PDXACH RT/NOC service module, click on Manage > NOC Export.

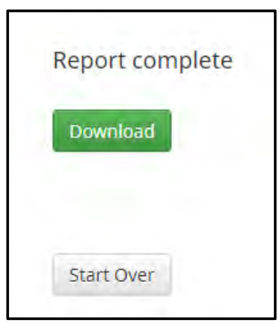
2. The ACH Export page appears.

Template

Choose the type of report template from the drop-down menu.



The user can request the return information in CSV, PDF or a NACHA formatted file. PDF is simply a paper report, whereas CSV and NACHA formats could potentially be used by an Originator to reverse payment entries in their accounting/origination system.



Click the Set as Default checkbox to select the chosen template type as default for future exports. This will save after Generate Report is clicked.

NOTE: NACHA report templates are optional and can be turned on via FI request.

Company

For less than 10 companies, select company from the drop-down menu. If more than 10 companies, type in the beginning of a Company ID or company name for a list of matching companies. Leave blank to include all companies.

Click the Set as Default checkbox to select the chosen company as default for future exports for this client.

Settlement Start Date

Click in date box to select settlement start date from calendar.

Settlement End Date

Click in date box to select settlement end date from calendar.

Generate Report Click the button to generate report.

3. Once the ACH Export fields have been completed, click Generate report to proceed. A success message appears, with the option to download a copy of the report. Click the Download button to view/save the report. To generate another report, click Start Over to repeat the process.

4. Report Examples – NOC

   a. Default NOC CSV

	A	B	C	D	E	F	G	H	I	J	K
1	Company ID	Company Name	Company Entry Description	Account Number	Original Effective Entry Date	Original RDFI ID	Individual ID	Individual Name	Trace Number	Change Code	Corrected Data
2	X00001	Xanders Xylophon	PDXTest	xxxx1111	6/13/2022	32217244	X00001	Xanders Xylophones	322172440026355	C02-Incorrect Routing Number	322281617
3	Y00001	Yolanda's Yurts	PDXTest	xxxx2222	6/13/2022	32217244	Y00001	Yolanda's Yurts	322172440026356	C02-Incorrect Routing Number	322281617
4	Z00001	Zack's Zoology	PDXTest	xxxx1111	6/13/2022	32217244	Z00001	Zack's Zoology	322172440026357	C02-Incorrect Routing Number	322281617
5	X00001	Xanders Xylophon	XANDERS XY	xxxx1250	6/16/2022	32217244	X00001	Xanders Xylophones	322172440047006	C61-Misrouted Notification of Change	Refused NOC
6	Y00001	Yolanda's Yurts	YOLANDA'S	xxxx1250	6/16/2022	32217244	Y00001	Yolanda's Yurts	322172440048007	C61-Misrouted Notification of Change	Refused NOC
7	Z00001	Zack's Zoology	ZACK'S ZOO	xxxx1250	6/16/2022	32217244	Z00001	Zack's Zoology	322172440049008	C61-Misrouted Notification of Change	Refused NOC
8	X00001	Xanders Xylophon	PDXTest	xxxx1111	6/16/2022	32217244	X00001	Xanders Xylophones	322172442322001	C61-Misrouted Notification of Change	Refused NOC

   b. *NOC NACHA*

```
101123456789 123456789 2109241542A094101UAT                 UAT                37364
5200Zack's Zoology                      Z07301    CORPDXTest         210811    1322172790000001
621322172797xxxx2345           0000112423Z00001        Zack's Zoology          1322172790026368
705C61000000000000003      02601326Refused NOC                                  322100010026368
82000000020032217279000000000000000000112423Z07301                              322172790000001
5200Zack's Zoology                      Z00001    CORPDXTest         210804    1322172790000002
621322172797xxxx1980           0000112323Z00001        Zack's Zoology          1322172790026368
705C61000000000000003      02601326Refused NOC                                  322100010026368
```

   c. NOC PDF

NOC Report

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Company ID	Company Name	Company Entry Description	Account Number	Original Effective Entry Date	Original RDFI ID	Individual ID	Individual Name	Trace Number	Change Code	Corrected Data
X00001	Xanders Xylophon	PDXTest	xxxx1111	Jun 13, 2022	32217244	X00001	Xanders Xylophones	322172440026355	C02-Incorrect Routing Number	00322281617
Y00001	Yolanda's Yurts	PDXTest	xxxx2222	Jun 13, 2022	32217244	Y00001	Yolanda's Yurts	322172440026356	C02-Incorrect Routing Number	00322281617
Z00001	Zack's Zoology	PDXTest	xxxx1111	Jun 13, 2022	32217244	Z00001	Zack's Zoology	322172440026357	C02-Incorrect Routing Number	00322281617
X00001	Xanders Xylophon	XANDERS XY	xxxx1250	Jun 16, 2022	32217244	X00001	Xanders Xylophones	322172440047006	C61-Misrouted Notification of Change	Refused NOC

VI. TRANSACTION HISTORY

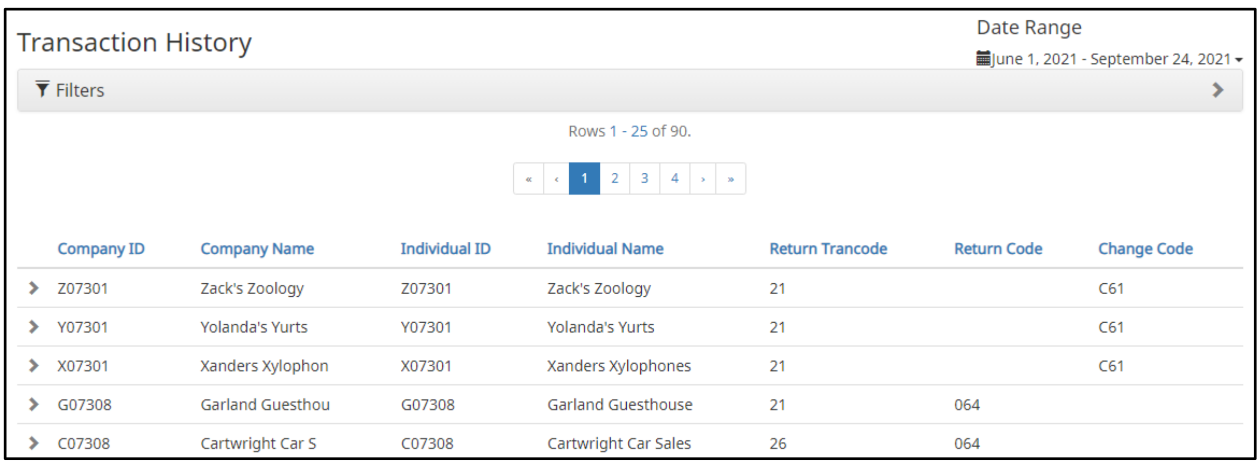
A. Transaction History

NOTE:

- **Transactions are stored for one (1) year.**
- **The Transaction History user privilege must be enabled to access this screen.**

ACH RETURNS/NOC REPORTING provides a function for Clients to search and view the status of ACH returns and NOCs received on enrolled company IDs. Client users can use Transaction History to search for ACH transactions for a specific company ID using one of the many filtering options available.

1. Within the ACH RETURNS/NOC REPORTING module, click Transaction History from the menu bar. The Transaction History page will display all current day transactions for all company IDs to which the user has access.



Company ID	Company Name	Individual ID	Individual Name	Return Trancode	Return Code	Change Code
Z07301	Zack's Zoology	Z07301	Zack's Zoology	21		C61
Y07301	Yolanda's Yurts	Y07301	Yolanda's Yurts	21		C61
X07301	Xanders Xylophon	X07301	Xanders Xylophones	21		C61
G07308	Garland Guesthou	G07308	Garland Guesthouse	21	064	
C07308	Cartwright Car S	C07308	Cartwright Car Sales	26	064	

Company ID Displays the Company ID for the originated transaction.

Company Name Displays the Company Name for the originated transaction.

Individual ID Displays the Individual ID for the intended receiver of the originated transaction.

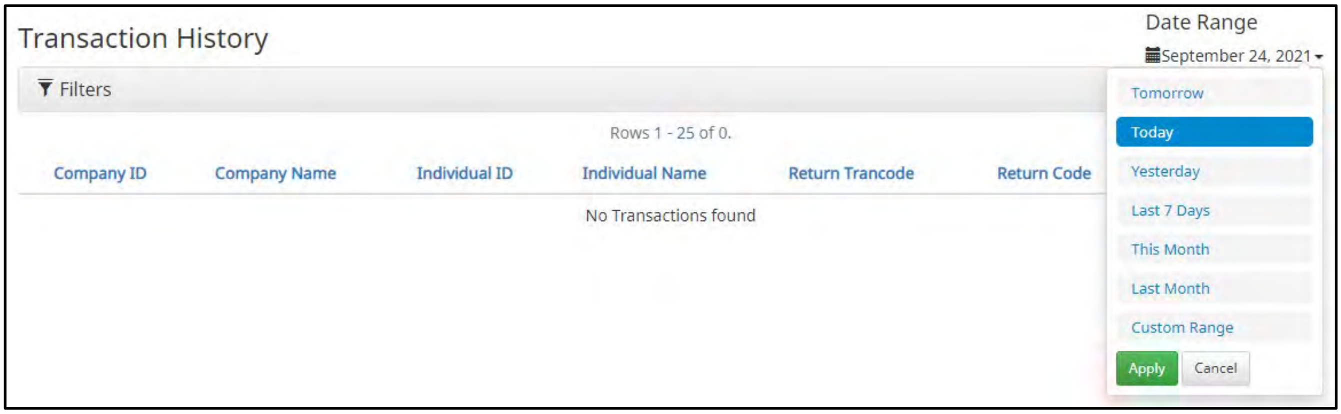
Individual Name Displays the Individual Name of the intended receiver of the originated transaction.

Return Trancode Displays the Transaction Code for the return transaction.

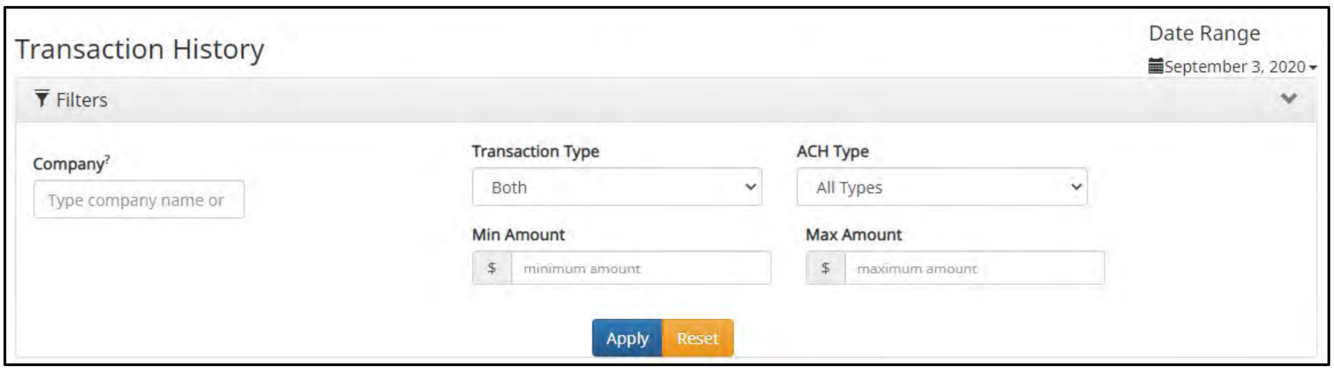
Return Code Displays the return reason code assigned by the receiving institution.

Change Code Displays the change code assigned by the receiving institution.

a. To filter the date range of items shown, click on the Date Range drop-down.



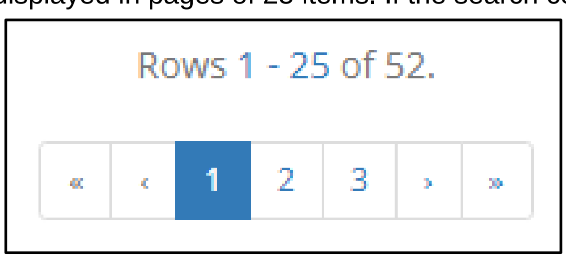
b. To narrow the search results, click Filters and a window containing additional search criteria will appear.



Company	For less than 10 companies, select company from the drop-down menu. If more than 10 companies, type in the beginning of a Company ID or company name for a list of matching companies. Leave blank to include all companies.
Transaction Type	Select Both, Credit or Debit from the drop-down menu.
ACH Type	Search by transaction type by selecting NOC or ACH Return.
Min Amount	Type the minimum dollar amount.
Max Amount	Type the maximum dollar amount.

c. Once search criteria are selected, click Apply to narrow your search results.

d. Search results are displayed in pages of 25 items. If the search contains more than 25 items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



e. Click the arrow (>) next to the Client Code to view more useful detail on each item. The information shown in this drop-down provides detailed information on the return or NOC transaction.

Company ID	Company Name	Individual ID	Individual Name	Return Trancode	Return Code	Change Code
Z00001	Zack's Zoology	Z00001	Zack's Zoology	21		C61

Account #: xxxx1111	SEC Code: COR	Trace #: 322172440026003
RDFI Routing Number: 322172449	Change Code: Misrouted Notification of Change	File ID: 2759
Transaction ID: 20984	Original Effective Date: 2022-06-16	Corrected Data: Refused NOC
Company Entry Description: PDXTest		

Account #	Account number of the intended receiver/individual of the transaction.
RDFI Routing Number	The routing number of the receiving depository financial institution.
Transaction ID	Unique system identifier for the transaction.
Company Entry Description	Describes the transaction for the receiver.
SEC Code	SEC Code of the original originated transaction.
Change Code / Return Reason	The change code or return reason assigned by the receiving institution.
Original Effective Date	The original effective date of the transaction.
Trace #	Trace Number of the originated transaction.
File ID	The transaction ID is unique to PDXACH RT/NOC and is assigned to the transaction when it is loaded.
Amount	Amount of returned transaction.
Corrected Data	The data the receiving institution has indicated needs to be corrected for future transactions to the receiver's account.

2. A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Warehouse screen.