*BusinessEDGE*

## About ACH Reporting

ACH Reporting allows company users to view returned ACH transactions and Notice of Change (NOC) information in Business Edge and update their records so future ACH transactions contain correct information. Notices of Change are linked to the ACH templates they affect (when applicable) so company users can apply the changes quickly.

The Manage Alerts page includes two optional alerts to which company users can subscribe to be notified of Notices of Change and returns automatically.

## Notices of Change

### About Notices of Change

A Notice of Change is a notice sent from a Receiving Depository Financial Organization (RDFI) to an Originating Depository Financial Organization (ODFI) that informs the ODFI that there is a detail record in an ACH transaction with inaccurate/out-of-date information.

A Notice of Change could be sent for a number of reasons:

- ABA of the bank needs to be updated.

- The account number of the recipient needs to be updated.

- The name of the recipient needs to be updated.

- The account type indicated in the transaction is of the wrong type (checking/savings).

- The individual identification number for the recipient needs to be updated.

- An addenda record was formatted incorrectly or unclear.

- An incorrect SEC code was used for the Outbound International Payment (specific to International ACH Transactions).

A Notice of Change could originate from a one-time or template-based ACH transaction or from a transaction included in an ACH file that has been uploaded to the system.

*Note:*    *Template changes are not subject to a prenote delay (if assigned) only if they are made through the Notices of Change page.*

If a template has both a Notice of Change and pending changes submitted by a company user, the Notice of Change cannot be applied until the pending template changes have received all required approvals or the changes are canceled.

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Company users might be prevented by their financial organization from using or modifying an ACH template until the associated Notices of Change are applied.

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### Pending ACH Transactions

If a template is used to initiate a transaction and then a Notice of Change is received for it, the alert icon appears next to the pending transaction to indicate that it cannot be approved/transmitted.

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### Scheduled ACH Transactions

If a template is used to schedule transactions and then a Notice of Change is received for it, fully approved transactions have their last approval removed and are moved to the Approve ACH Transactions page upon their send-on dates. Company users can delete the transactions through the Approve ACH Transactions page.

If a Notice of Change is applied to a template before the schedule is transmitted, the changes are applied to the next scheduled transaction and all previously applied approvals are removed.

### Search for Notices of Change

1. Click **Reports > ACH > Notices of Change**. Notices of change received in the last seven days are provided on the Notices of Change page by default.

2. Click the **Modify Search** link.

3. Complete the following fields:

   | | |
   |---|---|
   | **Output To** | **Screen (HTML)**, **CSV**, **PDF**, or **NACHA.** |
   | **Date** | **Specific Date** or **Date Range.** |

5. Click **Generate Report**.

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6. If applicable, apply changes to a template by clicking the link in the **Templates Impacted** column.

## Returned ACH Transactions

### About Returned ACH Transactions

A returned ACH transaction (or return for short) is an ACH transaction that is received by an RDFI and sent back to the ODFI. A returned ACH transaction contains the reason why it was returned.

### View Returned ACH Transactions for the Current Date

1. Click **Reports > ACH > Returned ACH Transactions**.

By default, the *Returned ACH Transactions* page appears in the screen (HTML) format and includes returns for the current date for all ACH company IDs.

**Note:** *The company user's ACH service and account entitlements determine the ACH Company IDs that are shown.*

### Search for Returned ACH Transactions

1. Click **Reports > ACH > Returned ACH Transactions**.
2. Click the **Modify Search** link.
3. Complete the following fields:

| | |
|---|---|
| **Output To** | **Screen (HTML)**, **CSV**, **PDF**, or **NACHA.** |
| **Company name/ID** | A company user's ACH service and account entitlements determine the ACH Company IDs that are available for selection. For example, if a company is only entitled to ACH File Upload, then individual ACH Company IDs are not available for selection. |
| **Date** | **Specific Date** or **Date Range.** |

4. Click **Generate Report.**