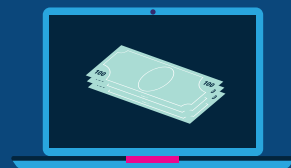# RETURNED ACH TRANSACTIONS & NOTICES OF CHANGE FAQ

1. **What is a returned ACH transaction?**
   - A returned ACH transaction is an ACH payment or draft that was originated and sent from your business account (Originating Depository Financial Institution or ODFI) and received by the Receiving Depository Financial Institution (RDFI) and sent back to the ODFI. The ACH return contains the reason for the return such as an incorrect account number, routing number, closed account or revoked authorization. ***NOTE:** If an ACH debit is returned because the authorization was revoked, the originator has an obligation to remove that client from future ACH debit files.
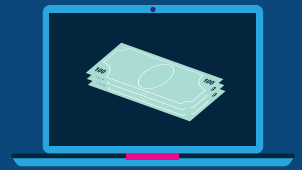
2. **How can I view the report in Business Internet Banking?**
   - To view returned ACH transactions for the current date:
     1. Click **Reports** > **ACH** > **Returned ACH Transactions**
     2. The Returned ACH Transactions page appears and includes returns for the current date for all ACH company IDs.
        *NOTE: The company user's ACH service and account entitlements determine the ACH Company IDs visible on the report.
   - To search for a returned ACH transaction:
     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** – **Note:** A Company user's ACH service and account entitlements determine the ACH Company IDs that are available for selection.
        - **Date** – Specific Date or Date Range
     4. Click **Search**

3. **What is a Notification or Notice of Change (NOC)?**
   - As the ACH originator, you will receive a NOC when you have sent a transaction with invalid information, but the RDFI has been able to determine the correct information and finalize the posting of the ACH payment.
   - The NOC could originate from a one-time or template-based ACH transaction or from a transaction included in an ACH file upload. If a template has both a NOC and pending changes submitted by a company user, the NOC cannot be applied until the pending template changes have received all required approvals or the changes are canceled.
   - The NOC is generated to provide the correct account information, so the next time you send a transaction to that receiver, you can send it to the correct account. **It is critical that you make these changes to your ACH files on an ongoing basis to ensure future transactions are not returned.**

4. How can I view the NOC report in Business Internet Banking?

- To view the NOC report for the current date:
    1. Click **Reports** > **ACH** > **Notices of Change**
    2. NOCs received in the last seven days are presented by default.
        *NOTE: The company user's ACH service and account entitlements determine the ACH Company IDs visible on the report.
- To review notices of change from a previous day or time frame:
    1. Click **Reports** > **ACH** > **Notices of Change**
    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
        - Click **Search**
        - Select **Show All** to review the original entry details on the first row. Items to be updated are listed on the second row and designated by (●)
        - The change code explains what should be changed on the ACH entry.

5. How do I apply a Notice of Change to a template listed on the Notice of Change Report?

- Click **Reports** > **ACH** > **Notices of Change** to review the NOC records.
- Click the link in the **Templates Impacted** column.
    *NOTE: You must be entitled to the template in order to update it.
- Review the changes as needed and save them. If the template requires multiple approvals, it will be submitted to other company users for approval.
- Templates that have pending changes appear as read-only and cannot be updated until the pending changes are either approved or canceled. User entitlements determine the templates displayed.
- ACH Transactions can also be updated within **Money Movement** > **ACH**. Once the ACH template is selected, a red warning indicates which transaction needs to be changed. Click **Accept NOC**, and the NOC is applied to the next outgoing ACH.

6. Who can I contact for assistance with ACH reporting?

- You may email Treasury Solutions Support at **treasurysolutionssupport@renasant.com** or call **844.680.3739** Monday through Friday, 7:00 AM CT/8:00 AM ET – 5:00 PM CT/6:00 PM ET.