

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

JHA Treasury Management™

Company ▾

User ▾

Configuration ▾

Reports

Hi, SIERRAMAC

Last Login: 05/18/2021, 02:01 PM, CST

ACH Configuration ⓘ

ACH Settings

Tax Settings

ACH Settings

Days in Advance to Send Recurring and Future Dated ACH: 2 ▾

Allow Same Day ACH Initiation: YES ☒

Allow Child Support Payments: YES ☒

Allow Unbalanced ACH Batches: ⓘ YES ☒

Allow ACH Notification of Change Review: ⓘ YES ☒

Allow ACH Return Review: ⓘ YES ☒ 1

Payment Approval: None ▾

Template Approval: None ▾

Recipient Approval: None ▾

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, SIERRAMACLast Login: 05/25/2020, 03:25 PM, ESTLog 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

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, NTRELEASE, 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.

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[Notifications](#)
[Cut-Off Times](#)
[Last Login: 02/17/2023, 10:26 AM, CST](#)
[Hi, smac](#)

[DARK VIEWS \(NON-PROD ONLY\)](#)
[DASHBOARD](#)
[ACCOUNTS](#)
[PAYMENTS](#)
[REPORTING](#)
[ADMIN](#)

Search ACH Return Activity

1

Original Effective Date

2

Date Return Received

Year to Date 01/01/2023 - 02/17/2023

3

ACH Company

Select ACH Company

4

Recipient Name

Search

Reset

ACH Return Activity

ACH Notification of Change Activity

Type to filter

Download

Print

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

First

Previous

1

Next

Last

25

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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

Message Center

50 Notifications

Cut-Off Times

Last Login: 02/17/2023, 10:26 AM, CST

Hi, smac

DARK VIEWS (NON-PROD ONLY)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Search ACH Return Activity

Original Effective Date

Date Return Received

ACH Company

Recipient Name

Search

Reset

ACH Return Activity

ACH Notification of Change Activity

Type to filter

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

Viewing 19 returns

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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

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Message Center

60

Notifications

Cut-Off Times

Last Login: 02/17/2023, 10:26 AM, CST

Hi, smac

DARK VIEWS (NON-PROD ONLY)

DASHBOARD

ACCOUNTS

PAYMENTS

REPORTING

ADMIN

Search ACH Return Activity

Original Effective Date

Date Return Received

Year to Date

01/01/2023 - 02/17/2023

ACH Company

Select ACH Company

Recipient Name

Search

Reset

ACH Return Activity

ACH Notification of Change Activity

Download

Print

Type to filter

Original Effective Date	Date Return Received	ACH Company	Recipient Name	Return Reason	
01/09/2023	01/09/2023	MAC Marketing	MAC Marketing	R02 - Account Closed	<div>Open All</div> <div>Details</div>
<div>ACH Return Detail</div> <div> <div>Original Effective Date</div> <div>01/09/2023</div> </div> <div> <div>SEC Code</div> <div>PPD</div> </div> <div> <div>Recipient Account Number</div> <div></div> </div> <div> <div>Identification Number</div> <div>OFFSET</div> </div> <div> <div>Return Reason</div> <div>R02 - Account</div> </div> <div> <div>Date Return Received</div> <div>01/09/2023</div> </div> <div> <div>Recipient Name</div> <div></div> </div> <div> <div>Account Type</div> <div>Checking</div> </div> <div> <div>Trace Number</div> <div>999994463000012</div> </div> <div> <div>ACH Company</div> <div></div> </div> <div> <div>Recipient Financial Institution</div> <div></div> </div> <div> <div>Amount</div> <div>\$88,118.73</div> </div>					

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

Viewing 19 returns

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

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.