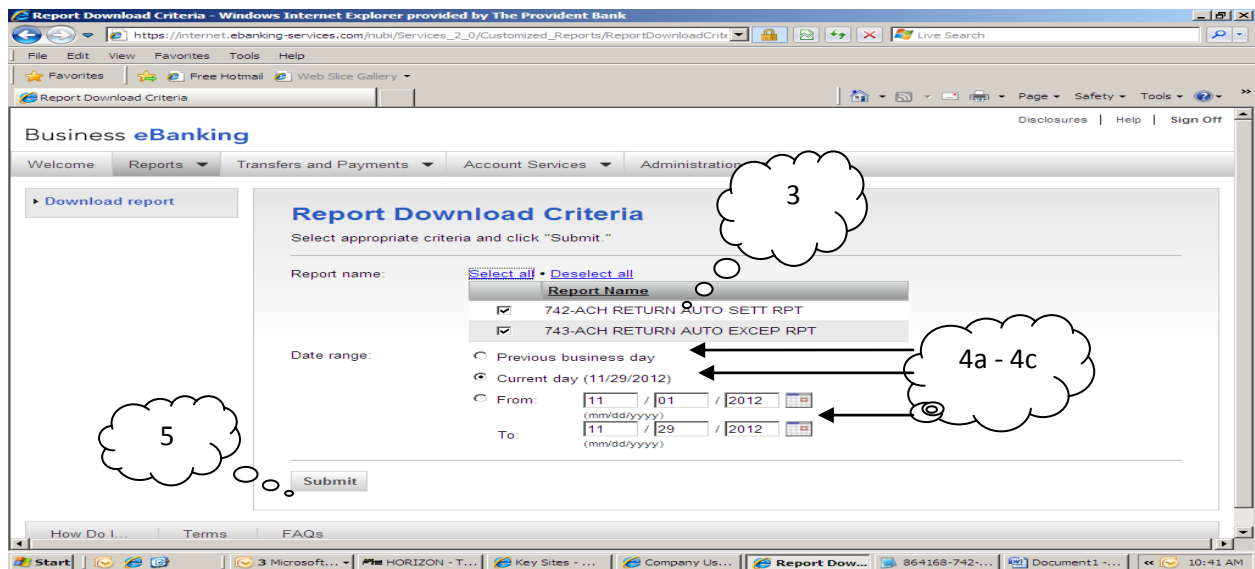
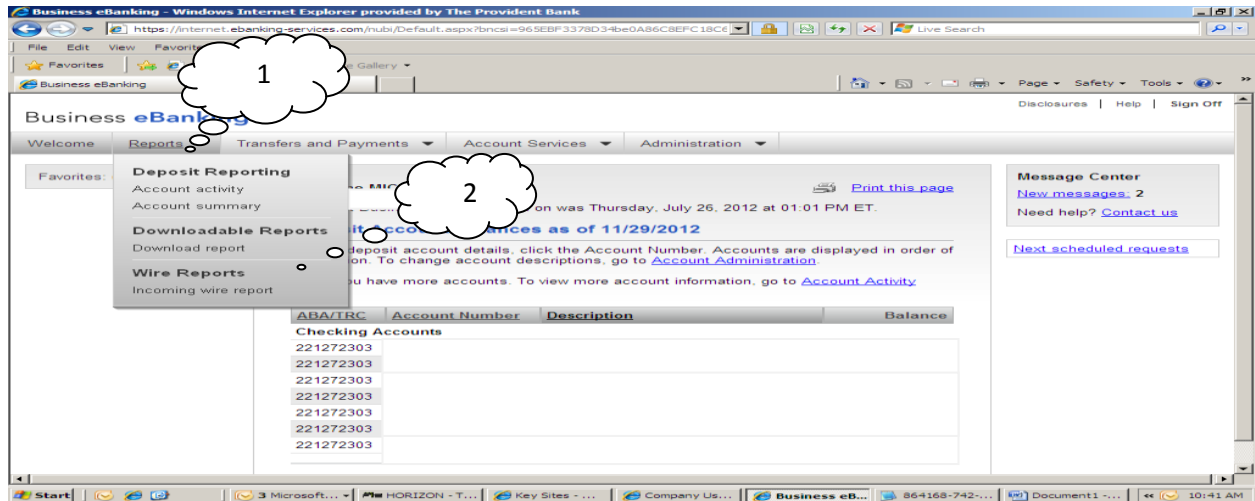


# ACH RETURNS REPORT DOWNLOAD

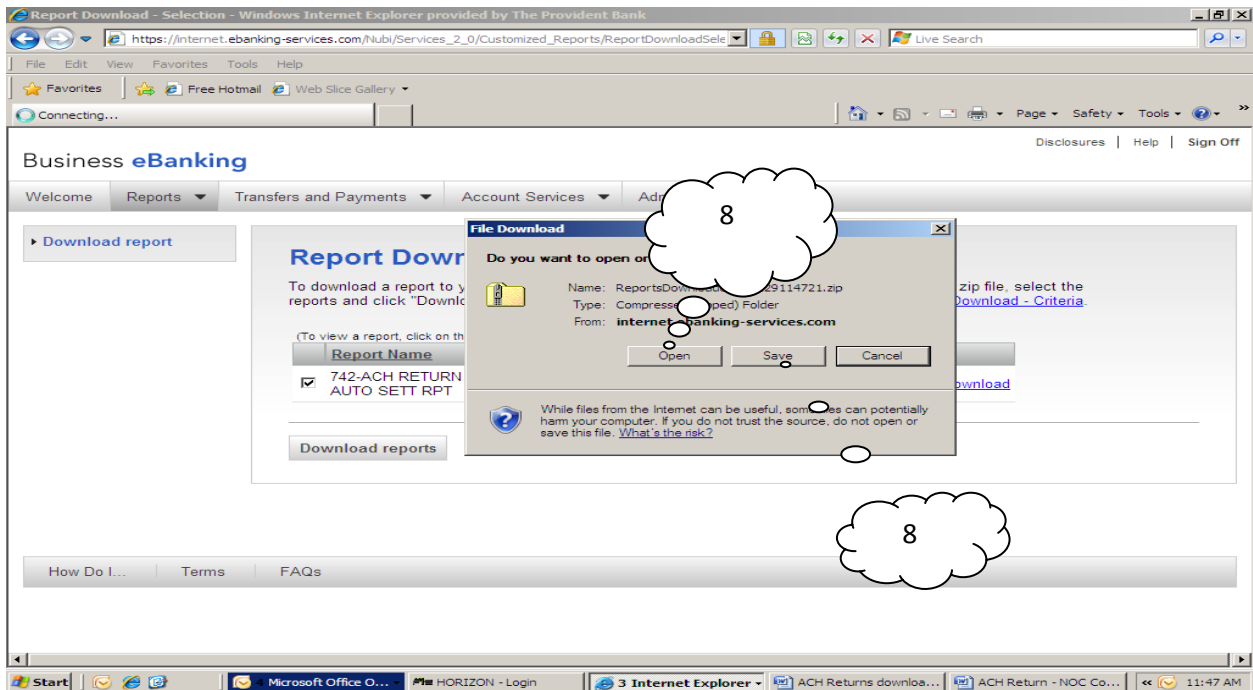
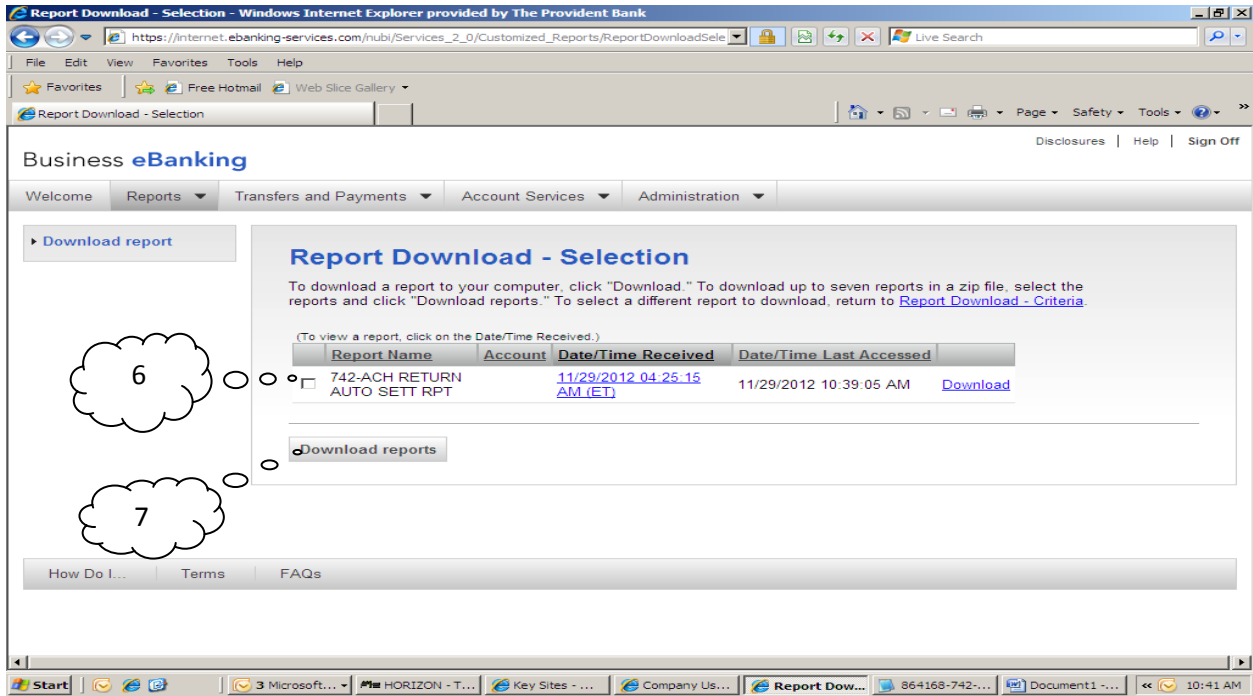
Customers entitled with the ability to originate ACH transactions through our ProvidentConnect for Business Online Banking can also retrieve reports. The following procedures follow for your reference:

## ACH RETURNS



1. Select **"Reports"**
2. Select **"Download Report"**
3. Report name: Select **"742-ACH Return Auto Sett Rpt"** and **"743-ACH Return Auto Excep Rpt"**  
**OR** Select **"ALL"** if those are the 2 only reports displaying.
4. Date Range: Select any of the following
  - a. **Previous business day**
  - b. **Current day (11/29/12)**
  - c. **From: mm/dd/yyyy and To: mm/dd/yyyy**
5. Select **"Submit"**

# ACH RETURNS REPORT DOWNLOAD



6. Select "Report(s)"
7. Select "Download reports"
8. Select "Open" to open the report or "Save" to save the report to your local directory and then open report.

# ACH RETURNS REPORT DOWNLOAD

## Notification of Change Report

864168-742-ACH\_RETURN\_AUTO\_SETT\_RPT-20121129042515[1].txt - Notepad

226002240 RETURN AUTOMATION REPORT 11-29-12  
FINANCIAL INSTITUTION: PROVIDENT  
BANK NUMBER: 699

TRACE NUMBER/ EFF ENTRY DATE	CUR TC/ ORIG TC	AMOUNT/ DISC DATA	CUSTOMER ID	CUSTOMER NAME	TRAN/ABA NUMBER	COMPANY NAME/ ID	ENTRY DESCR
021209990026345 21 CR 11/29/12		\$ .00 4947			21272303		
COR							
REASON: C02 ORIG TRACE: 221272300136458 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999							
ADDENDA INFO: 031207636							
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER							
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER							
021209990026335 21 CR 11/29/12		\$ .00 4871			272303		
COR							
REASON: C02 ORIG TRACE: 221272300136169 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999							
ADDENDA INFO: 031207636							
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER							
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER							
021209990026343 21 CR 11/29/12		\$ .00 5606			221272303		
COR							
REASON: C02 ORIG TRACE: 221272300136198 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999							
ADDENDA INFO: 031207636							
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER							
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER							
021209990026323 21 CR 11/29/12		\$ .00 6387			221272303		
COR							
REASON: C02 ORIG TRACE: 221272300135886 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999							
ADDENDA INFO: 031207636							
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER							
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER							
021209990026313 21 CR 11/29/12		\$ .00 4396			221272303		
COR							
REASON: C02 ORIG TRACE: 221272300135757 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999							
ADDENDA INFO: 031207636							
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER							
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER							
021209990026333 21 CR 11/29/12		\$ .00 4293			221272303 R		
COR							
REASON: C02 ORIG TRACE: 221272300136102 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999							
ADDENDA INFO: 031207636							
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER							
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER							

1ACDDAENC-01/RTA 226002240 RETURN AUTOMATION REPORT 11-29-12 03:19 PAGE

9. Reason Code:  
C02 = Invalid Routing  
Number

11. Company Name  
/Company Tax ID

10. Addenda Info:  
Contains the correct  
routing Number

Customer Account #

864168-742-ACH\_RETURN\_AUTO\_SETT\_RPT-20121129042515[1].txt - Notepad

CUR ACCOUNT NBR/ ORIG ACCOUNT NBR	TRACE NUMBER/ EFF ENTRY DATE	CUR TC/ ORIG TC	AMOUNT/ DISC DATA	CUSTOMER ID	CUSTOMER NAME	TRAN/ABA NUMBER	COMPANY NAME/ ID	ENTRY DESCR
	021209990026315 21 CR 11/29/12		\$ .00 5066			221272303		
COR								
REASON: C02 ORIG TRACE: 221272300135815 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 0								
ADDENDA INFO: 031207636								
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER								
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER								
	021209990026325 21 CR 11/29/12		\$ .00 4493			221272303		
COR								
REASON: C02 ORIG TRACE: 221272300135947 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999								
ADDENDA INFO: 031207636								
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER								
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER								
	021209990026353 31 CR 11/29/12		\$ .00 6387			221272303		
COR								
REASON: C02 ORIG TRACE: 221272300135887 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999								
ADDENDA INFO: 031207636								
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER								
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER								
	021209990026363 31 CR 11/29/12		\$ .00 4511			221272303		
COR								
REASON: C02 ORIG TRACE: 221272300135953 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999								
ADDENDA INFO: 031207636								
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER								
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER								
	021209990026355 31 CR 11/29/12		\$ .00 6387			221272303		
COR								
REASON: C02 ORIG TRACE: 221272300135888 ORIG EFF DATE: 11/30/12 ORIG RDFI T/R: 02120999								
ADDENDA INFO: 031207636								
SETTLEMENT TRANSACTION 1 - TRAN CODE: 22 ABA NUMBER: 221272303 ACCOUNT NUMBER								
SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER								

1ACDDAENC-01/RTA 226002240 RETURN AUTOMATION REPORT

FINANCIAL INSTITUTION: PROVIDENT  
BANK NUMBER: 699  
R E P O R T T O T A L S

	CREDITS	CREDIT AMOUNT	DEBITS	DEBIT AMOUNT
0 11/29/12	11	\$ .00	0	\$ .00
0 DDA TOTALS	3	\$ .00	0	\$ .00
0 SAV TOTALS	3	\$ .00	0	\$ .00
0 G/L TOTALS	0	\$ .00	0	\$ .00
0 LOAN TOTALS	0	\$ .00	0	\$ .00

9. Reason Code: Indicates the return/notification reason code (see next page)

10. Addenda Info: Indicates the correct information

11. Company Name/Company Id: Indicates the Company Name/Company Tax Identification Number

# ACH RETURNS REPORT DOWNLOAD

---

## ACH Return/Notification of Change Reason Codes

### ACH Return Reason Codes

- R01 – Insufficient Funds
- R02 – Account Closed
- R03 – No Account/Unable to Locate Account
- R04 – Invalid Account
- R08 – Stop Payment
- R09 – Uncollected Funds
- R16 – Account Frozen
- R20 – Non-Transaction Account
- R29 – Corporate Customer Advises Not Authorized

### ACH Notification of Change Codes \*\*\*

- C01 – Incorrect Account Number
- C02 - Incorrect Routing Number
- C03 – Incorrect Routing Number and Account Number
- C04 – Incorrect Individual Name/Receiving Company Name
- C05 – Incorrect Transaction Code
- C06 – Incorrect Account Number and Incorrect Transaction Code

\*\*\*\***NACHA Rules state** – The originator **MUST** make changes specified in the Notification of Change (NOC) within six banking days of receipt of NOC information prior to initiating another entry to the Receiver’s account.