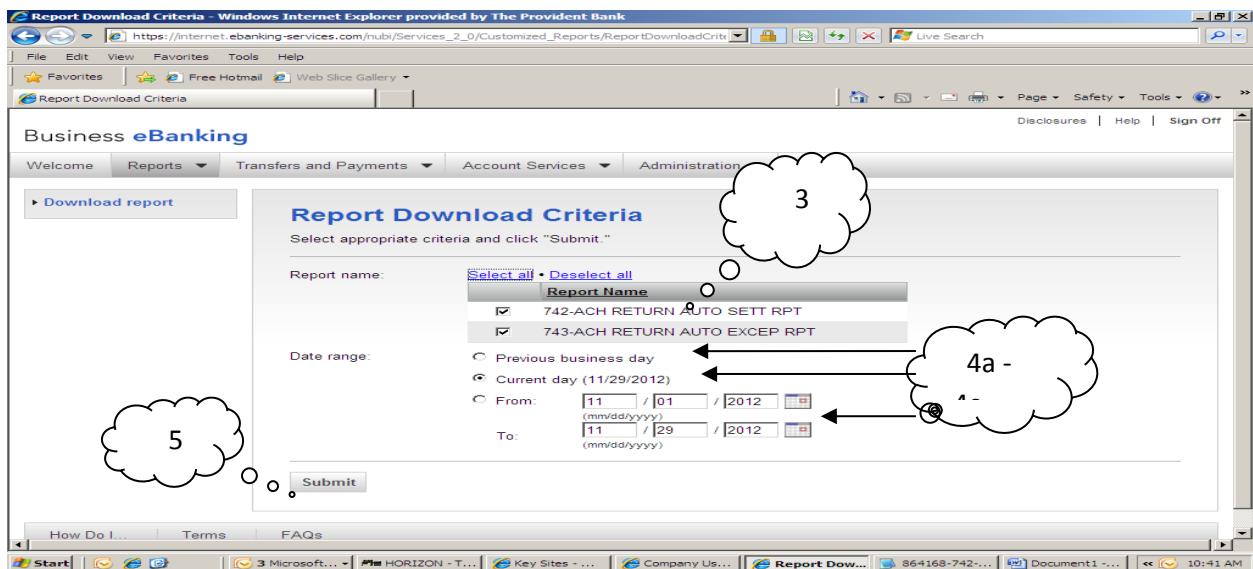
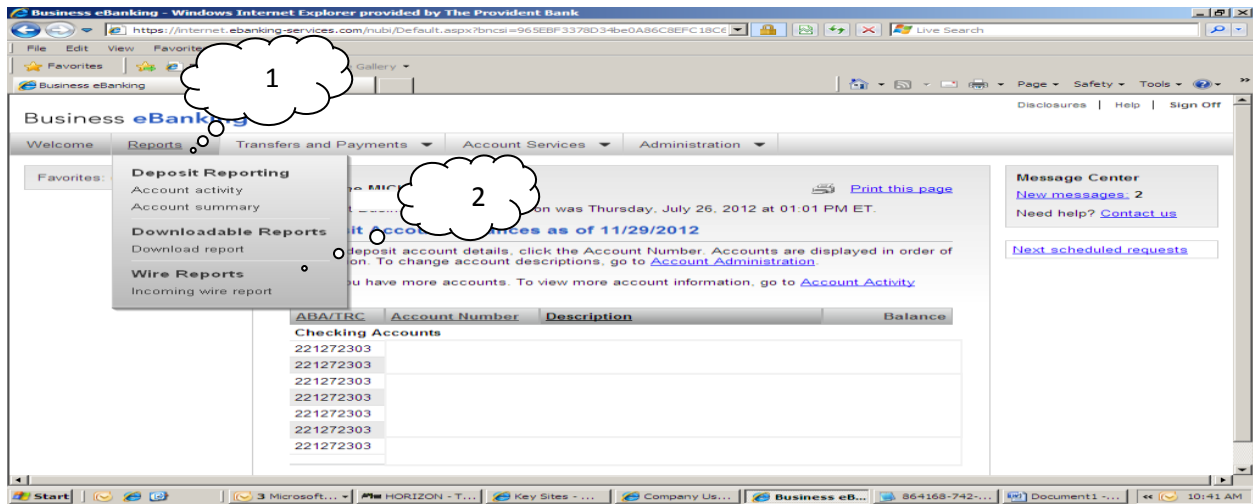


ACH Returns via Downloadable Reports

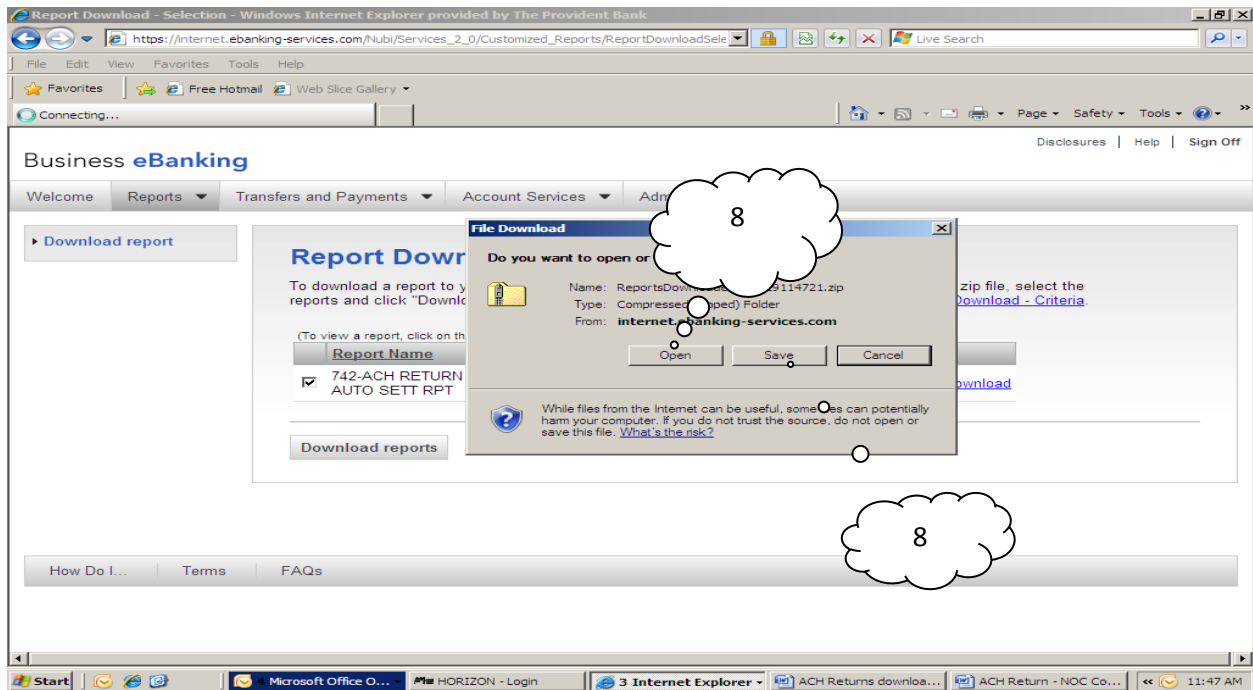
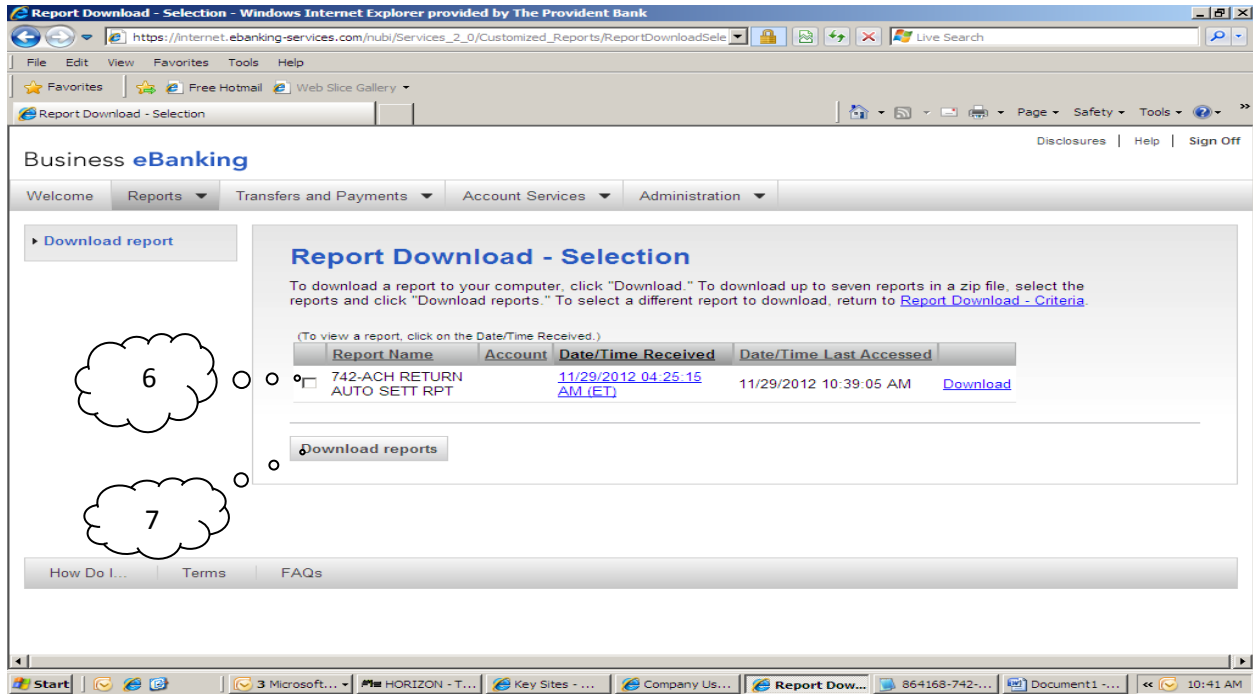
Customers entitled with the ability to originate ACH transactions through our ProvidentConnect for Business Online Banking can also retrieve reports and setup alerts for “ACH Returns” or “ACH Exceptions”. The following procedures follow for your reference:

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 via Downloadable Reports



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

ACH Returns via Downloadable Reports

Notification of Change Report

864168-742-ACH_RETURN_AUTO_SETT_RPT-20121129042515[1].txt - Notepad

226002240 RETURN AUTOMATION REPORT 11-29-12 0
FINANCIAL INSTITUTION: PROVIDENT
BANK NUMBER: 699

TRACE NUMBER/ EFF ENTRY DATE	CUR TC/ ORIG IC	AMOUNT/ DISC DATA	CUSTOMER ID	CUSTOMER NAME	TRAN/ABA NUMBER	COMPANY NAME ID	ENTRY DESCR
021209990026345	21 CR	\$.00 4947			1272303		
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	\$.00 4871			72303		
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	\$.00 5606			221272303		
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	\$.00 6387			221272303		
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	\$.00 4396			221272303		
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	\$.00 4293			221272303		
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							

LACDDAENC-01/RTA 226002240 RETURN AUTOMATION REPORT 11-29-12 03:19 PAGE
FINANCIAL INSTITUTION: PROVIDENT

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 IC	AMOUNT/ DISC DATA	CUSTOMER ID	CUSTOMER NAME	TRAN/ABA NUMBER	COMPANY NAME/ ID	ENTRY DESCR
	021209990026315	21 CR	\$.00 5066			221272303		
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	\$.00 4493			221272303		
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	\$.00 4511			221272303		
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								
	021209990026353	31 CR	\$.00 4511			221272303		
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	\$.00 6387			221272303		
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								

LACDDAENC-01/RTA 226002240 RETURN AUTOMATION REPORT
FINANCIAL INSTITUTION: PROVIDENT
BANK NUMBER: 699
REPORT TOTALS

	CREDITS	CREDIT AMOUNT	DEBITS	DEBIT AMOUNT
0 11/29/12	11	\$.00	0	\$.00
0 DDA TOTALS	8	\$.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

10. Addenda Report: Indicates the correct information

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

ACH Returns via Downloadable Reports

Subscribe to “File Available for Download” Alert

The screenshot shows the 'Manage Alerts' page in a web browser. The page has a navigation menu with 'Administration' selected. A dropdown menu is open under 'Administration', showing 'Communication', 'Service Administration', 'Self Administration', and 'Company Administration'. The 'Manage Alerts' section is active, showing a list of alerts. The 'File Available for Download' alert is highlighted with a red box, and the 'Add' link next to it is also highlighted. Four numbered callouts are present: 1 points to the 'Administration' menu item, 2 points to the 'Manage Alerts' link in the dropdown, 3 points to the 'Non-account Alerts' tab, and 4 points to the 'Add' link for the 'File Available for Download' alert.

Alert	Alert is off	Add
Wire File Import Completed With Errors	Alert is off	Add
Company Stale Date	Alert is off	Add
Issue File Approval Pending	Alert is off	Add
✓ E-mail Address Changed	Alert is off	Add
✓ Telephone Number Changed	Alert is off	Add
User Telephone Number Changed	Alert is off	Add
File Available for Download	Alert is off	Add
Decision File Import Completed With Errors	Alert is off	Add
Decision File Approval Pending	Alert is off	Add
Decision File Import Failed	Alert is off	Add
Issue File Import Completed With Errors	Alert is off	Add

1. Select “**Administration**”
2. Select “**Manage Alerts**”
3. Select “**Non Account Alerts**”
4. File Available for Download: Select “**Add**”

ACH Returns via Downloadable Reports

ACH Return/Notification 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 states** – 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.