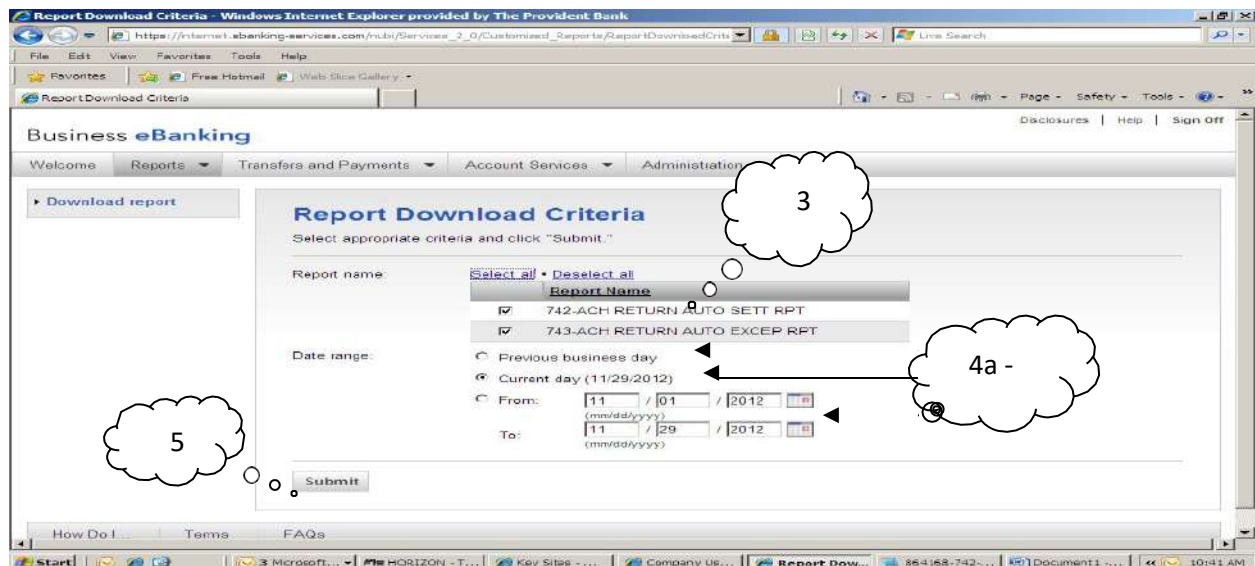
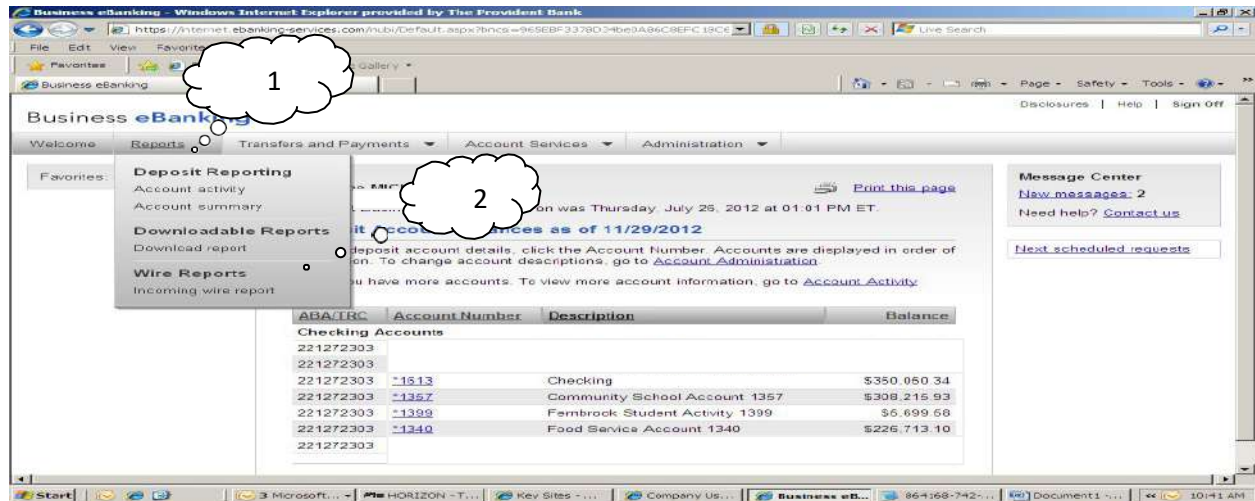


# ACH Returns via Downloadable Reports

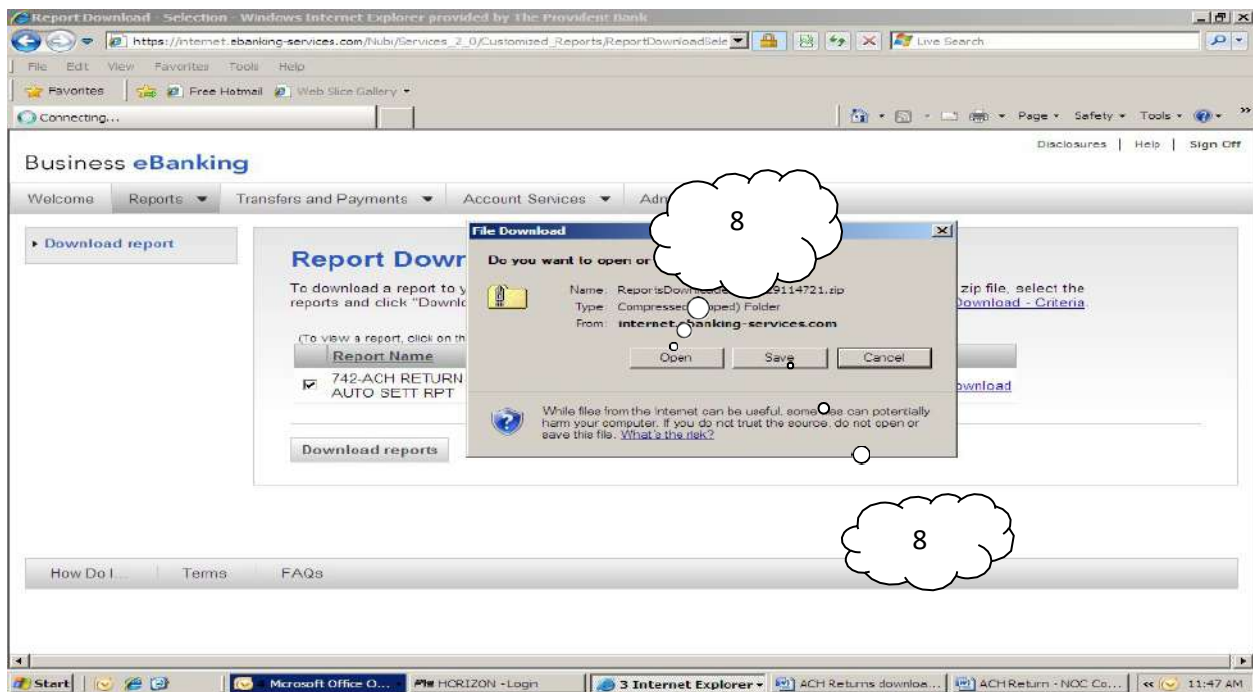
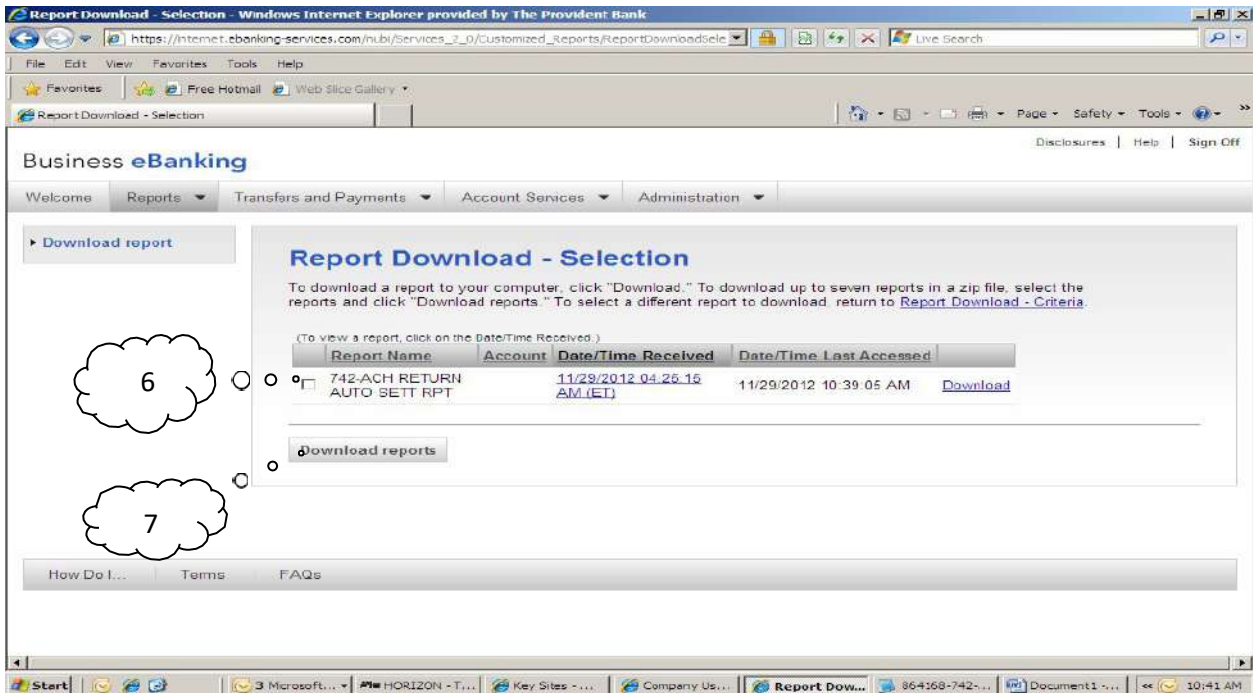
Customers entitled with the ability to originate ACH transactions through our ProvidentConnect for Business Online Banking can also retrieve reports and setup alerts for “ACH Returns” or “ACH Exceptions”. The following procedures follow for your reference:

## 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 03:19  
 FINANCIAL INSTITUTION: PROVIDENT  
 BANK NUMBER: 699

| CUR ACCOUNT NBR/<br>ORIG ACCOUNT NBR | TRACE NUMBER/<br>EFF ENTRY DATE  | CUR TC/<br>ORIG TC | AMOUNT/<br>DISC DATA | CUSTOMER ID | CUSTOMER<br>NAME | TRAN/ABA<br>NUMBER | COMPANY NAME<br>/COMPANY TAX ID | ENTRY<br>DESCR |
|--------------------------------------|--|--------------------|----------------------|-------------|------------------|--------------------|---------------------------------|----------------|
| 0105025356                           | 021209990026345  | 21 CR              | \$ .00 4947          |             |                  | 1272303            |                                 |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                 |                |
|                                      | 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:                                |                    |                      |             |                  |                    |                                 |                |
| 0106019104                           | 021209990026335  | 21 CR              | \$ .00 4871          |             |                  | 72303              |                                 |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                 |                |
|                                      | 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: 00000009811801324 |                    |                      |             |                  |                    |                                 |                |
|                                      | SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER:                                |                    |                      |             |                  |                    |                                 |                |
| 0107007789                           | 021209990026343  | 21 CR              | \$ .00 5606          |             |                  | 221272303          | RANDOLPH TOWNSHI PAYROLL        |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    | 226002240                       |                |
|                                      | 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:                                |                    |                      |             |                  |                    |                                 |                |
| 1ACDDAENC-01/RTA                     | 021209990026323  | 21 CR              | \$ .00 6387          |             | GARCIA, ALBIE    | 221272303          |                                 |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                 |                |
|                                      | 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:                                |                    |                      |             |                  |                    |                                 |                |
| 0107007789                           | 021209990026313  | 21 CR              | \$ .00 4396          |             |                  | 221272303          |                                 |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                 |                |
|                                      | 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:                                |                    |                      |             |                  |                    |                                 |                |
| 0107007789                           | 021209990026333  | 21 CR              | \$ .00 4293          |             |                  | 221272303          |                                 |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                 |                |
|                                      | 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: 00000009811801324 |                    |                      |             |                  |                    |                                 |                |
|                                      | SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER:                                |                    |                      |             |                  |                    |                                 |                |

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/<br>ORIG ACCOUNT NBR | TRACE NUMBER/<br>EFF ENTRY DATE  | CUR TC/<br>ORIG TC | AMOUNT/<br>DISC DATA | CUSTOMER ID | CUSTOMER<br>NAME | TRAN/ABA<br>NUMBER | COMPANY NAME/<br>/COMPANY TAX ID | ENTRY<br>DESCR |
|--------------------------------------|--|--------------------|----------------------|-------------|------------------|--------------------|----------------------------------|----------------|
| 0108008053                           | 021209990026315  | 21 CR              | \$ .00 5066          |             |                  | 221272303          |                                  |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                  |                |
|                                      | 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:                                |                    |                      |             |                  |                    |                                  |                |
| 0111000742                           | 021209990026325  | 21 CR              | \$ .00 4493          |             |                  | 221272303          |                                  |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                  |                |
|                                      | 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: 00000009811801324 |                    |                      |             |                  |                    |                                  |                |
|                                      | SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER:                                |                    |                      |             |                  |                    |                                  |                |
| 0120015227                           | 021209990026353  | 31 CR              | \$ .00 6387          |             | GARCIA, ALBIE    | 221272303          | RANDOLPH TOWNSHI PAYROLL         |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    | 226002240                        |                |
|                                      | 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: 00000009811801324 |                    |                      |             |                  |                    |                                  |                |
|                                      | SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER:                                |                    |                      |             |                  |                    |                                  |                |
| 0405021555                           | 021209990026363  | 31 CR              | \$ .00 4511          |             |                  | 221272303          |                                  |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    |                                  |                |
|                                      | 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: 00000009811801324 |                    |                      |             |                  |                    |                                  |                |
|                                      | SETTLEMENT TRANSACTION 2 - TRAN CODE: ABA NUMBER: ACCOUNT NUMBER:                                |                    |                      |             |                  |                    |                                  |                |
| 0405026550                           | 021209990026355  | 31 CR              | \$ .00 6387          |             |                  | 221272303          | RANDOLPH TOWNSHI PAYROLL         |                |
|                                      | 11/29/12   |                    |                      |             |                  |                    | 226002240                        |                |
|                                      | 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:                                |                    |                      |             |                  |                    |                                  |                |

226002240 RETURN AUTOMATION REPORT 11-29-12 03:19 PAGE  
 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 S/L TOTALS  | 0       | \$ .00        | 0      | \$ .00       |
| 0 LOAN TOTALS | 0       | \$ .00        | 0      | \$ .00       |

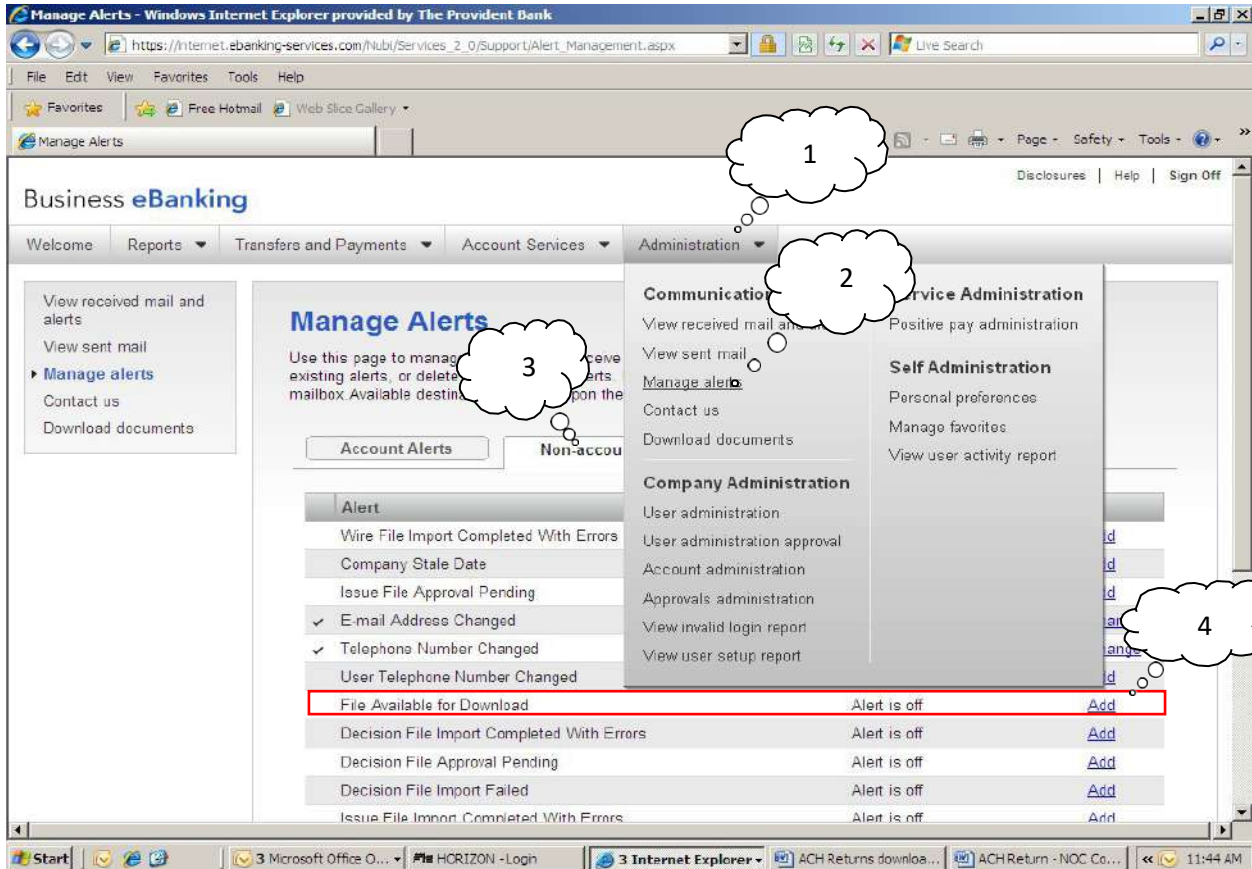
9. Reason Code: Indicates the return/notification reason code

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



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.