



Business online banking.

**Guide to Positive Pay -  
ACH Returns & Notifications.**

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## ACH returns & notifications overview.

ACH Returns & Notifications is a Positive Pay module designed to provide ACH users with ACH Return and NOC (Notification of Change) information in a usable format. ACH Returns requires users to reverse a payment or collection previously originated (financial impact) whereas NOCs require users to correct information in origination entries if they will originate to entries to that account in the future (no financial impact).

## Notification levels.

When a business's originating Company ID is enrolled for ACH Returns & Notifications in Positive Pay, alert emails and/or text messages will be sent to the business contact(s) when returns and/or NOCs arrive.

## ACH returns & notifications dashboard box.

### Using the dashboard.

1. The Dashboard is Positive Pay's default landing page. If ACH Returns & Notifications is enabled in Positive Pay, an ACH Returns & Notifications box will display. Summary information on current ACH transactions and statuses will be displayed for Company IDs the user has been granted access to. Active links are embedded within the ACH Returns & Notifications box to permit users to navigate from the Dashboard landing page into the ACH Returns and Notifications service module or directly to transactions in the status selected. The definitions of the items shown within the ACH Returns & Notifications summary box are provided below.

Service name	This module's service name is ACH Returns & Notifications. Clicking ACH Returns & Notifications on the left in the title bar will direct the user to the main menu.
Total ACH Returns	This number represents the total dollar amount of all ACH Return transactions. Clicking on this dollar amount will take the user to a Transaction History screen filtered to contain the transactions contributing to that total.
Total NOCs	A dollar amount, which will always be \$0.00, and total number of NOCs will be displayed.
ACH Returns totals – credits, debits	The totals represent the total dollar amount of ACH Returns for originated debit and originated credit entries.

2. From the Dashboard, a user can also navigate to the ACH Returns & Notifications module by clicking Change Module and choosing ACH Returns & Notifications.

## Creating users.

If a Business Admin is enabled by STCU for ACH Returns & Notifications in Positive Pay, they may provide additional users access to the ACH Returns & Notifications module using the following steps:

1. Login to STCU business online banking and select Positive Pay from the left menu.
  2. From the Positive Pay Dashboard, click Manage Users.
  3. The Users page will display. Click the Create New User button.
  4. The New User page will display. Fill out all fields, then click the Create User button.
  5. The User Profile page will display. Scroll down to the system roles section of the page to select what roles should be enabled for the user. Note: The Consolidated Transaction History View system role applies only to the Check Positive Pay and ACH Positive Pay modules in Positive Pay.
  6. Within the ACH Returns & Notifications settings box, use the drop-down menu to select the desired alert method. Within the ACH Returns & Notifications settings box, use the drop-down menu to select the desired alert method: email only, text only or email and text.
  7. Choose the Company IDs the user will have access to from the list of available companies and move them to the Selected Companies box.
- (x) and (y) move individual accounts between available and selected companies.
- (xx) and (yy) move all accounts between available and selected companies.

## User accounts and privileges.

This section outlines user privileges and alert methods supported for the ACH Returns & Notifications module.

**Note:** Business Admin user privilege must be enabled for this information to display in Positive Pay.

### User privileges.

1. Login to STCU business online banking and select Positive Pay from the left menu.
  2. From the Dashboard, choose Manage Users.
  3. Select a user, then scroll to ACH Returns & Notifications section on the page.
  4. Choose from the list of available companies the user is entitled to work with and move them to the Selected Companies box.
- (x) and (y) move individual accounts between Available and Selected Companies.
- (xx) and (yy) move all accounts between Available and Selected Companies.

5. Give or deny user privileges. Selecting all gives users the ability to generate reports for ACH Returns and NOC transactions, as well as access to the status of all reports generated and the transaction history screen.
6. Select Save User. A success message will display.

## Report exports.

### Generating reports.

ACH Return and NOC reports can be generated and downloaded in a variety of formats.

**Note:** The ACH Returns Export and/or ACH NOC Export user privileges must be enabled for these items to display in Positive Pay.

### Returns Export.

1. Within the ACH Returns & Notifications module, click on Manage, then Returns Export.
2. The ACH Export page will display. The definition of the items shown are provided below.

Template	<p>Choose the type of report template from the drop-down menu.</p> <p>The user can request the return information in CSV, PDF or a NACHA formatted file. PDF is simply a paper report, whereas CSV and NACHA formats could potentially be used by an originator to reverse payment entries in their accounting/origination system.</p> <p>Click Set as Default checkbox to select the chosen template type as default for future exports. This will save after Generate Returns Report button is clicked.</p>
Company	<p>For fewer than 10 companies, select company from the drop-down menu. If more than 10 companies, type in the beginning of a Company ID or company name for a list of matching companies. Leave blank to include all companies.</p> <p>Click Set as Default checkbox to select the chosen company as default for future exports for the user.</p>
Settlement start date	Click in date box to select settlement start date from calendar.
Settlement end date	Click in date box to select settlement end date from calendar.
Generate returns report	Click the button to generate report.

3. Once the ACH Export fields have been completed, click Generate Returns Report button to proceed. A success message will display, with the option to download a copy of the report. Click the Download button to view/save the report. To generate another report, click Start Over to repeat the process.

## NOC export.

1. Within the ACH Returns & Notifications service module, click on Manage, then NOC Export.
2. The ACH Export page will display. The definitions of the ACH Export page fields shown are provided below.

Template	<p>Choose the type of report template from the drop-down menu.</p> <p>The user can request the return information in CSV, PDF or a NACHA formatted file. PDF is simply a paper report, whereas CSV and NACHA formats could potentially be used by an Originator to reverse payment entries in their accounting/origination system.</p> <p>Click Set as Default to select the chosen template type as default for future exports. This will save after Generate NOC Report button is clicked.</p>
Company	<p>For fewer than 10 companies, select company from the drop-down menu. If more than 10 companies, type in the beginning of a Company ID or company name for a list of matching companies. Leave blank to include all companies.</p> <p>Click Set as default to select the chosen company as default for future exports for the user.</p>
Settlement start date	Click in date box to select settlement start date from calendar.
Settlement end date	Click in date box to select settlement end date from calendar.
Generate NOC report	Click the button to generate report.

3. Once the ACH export fields have been completed, click Generate NOC Report button to proceed. A success message will display, with the option to download a copy of the report. Click the Download button to view/save the report. To generate another report, click Start Over to repeat the process.

## Transaction history.

ACH Returns & Notifications provides a function for users to search and view the status of ACH Returns and NOCs received on enrolled Company IDs. Users can use Transaction History to search for ACH transactions for a specific Company ID using one of the many filtering options available.

**Note:** Transactions are stored and visible for one (1) year. The Transaction History user privilege must be enabled to access this page.

1. Within the ACH Returns & Notifications module, click Transaction History from the top menu bar. The Transaction History page will display all current day transactions for all Company IDs to which the user has access. The definitions of the Transaction History page columns shown are provided below.

File ID	Unique ID assigned by the ACH Returns & Notifications system when transactions are loaded.
Company ID	Displays the Company ID for the originated transaction.
Company name	Displays the company name for the originated transaction.
Individual ID	Displays the individual ID for the intended receiver of the originated transaction.
Individual name	Displays the individual name of the intended receiver of the originated transaction.
Original effective date	The original effective date of the originated transaction.
Return Y/N	Whether the transaction was a Return: Yes (Y) or No (N).
NOC Y/N	Whether the transaction was a NOC transaction: Yes (Y) or No (N).

- a. To filter the date range of items shown, click on the Date Range drop-down menu.
- b. To narrow the search results, click Filters and a window containing additional search criteria will display. The definitions of the search criteria fields shown are provided below.

Company	For fewer than 10 companies, select company from the drop-down menu. If more than 10 companies, type in the beginning of a Company ID or company name for a list of matching companies. Leave blank to include all companies.
Transaction type	Select both, credit or debit from the drop-down menu.
ACH type	Search by transaction type by selecting NOC or ACH Return.
Min amount	Type the minimum dollar amount.
Max amount	Type the maximum dollar amount.

- c. Once search criteria are selected, click Apply to narrow your search results.
- d. Search results are displayed in pages of 25 items. If the search contains more than 25 items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

e. Click the arrow next to the search item to view more useful details on the Return or NOC transaction. The definition of the items shown are provided below.

Account #	Account number of the intended receiver/individual of the transaction.
ODFI routing number	The routing number of the originating depository financial institution.
Transaction ID	Unique system identifier for the transaction.
SEC code	SEC code of the original originated transaction.
Change code / return reason	The change code or return reason code assigned by the receiving institution.
Trace #	Trace number of the originated transaction.
Corrected data	The data the receiving institution has indicated needs to be corrected for future transactions to the receiver's account.

f. A copy of the Transaction History can be downloaded by clicking Download as CSV at the bottom of the Warehouse page.

## File export status.

ACH Returns & Notifications supports the ability for users to search and view the status of ACH exports generated on enrolled Company IDs. Users can search for ACH export files for a specific Company ID using one of the many filtering options available.

### View file export status

1. Within the ACH Returns & Notifications module, click View, then click Export Status.
2. The Export Status page will display.
3. To filter the date range of items shown, click on the Date Range drop-down menu.
4. To narrow the search results, click Filters and a window containing additional search criteria will display. The definition of the search fields shown are provided below.

Record type	Search by transaction type by selecting NOC or ACH Return.
Report status	Search by report status type by selecting all, downloaded, failed or generated.

- Once search criteria are selected, click Apply to narrow your search results.
- Search results are displayed in pages of 25 items. Use the navigation buttons at the top of the search results to review all results. The definitions of the search results fields shown are provided below.

Generating user	The name of the user or system that generated the record.
Report name	System generated report name.
Report status	<ul style="list-style-type: none"> <li>Failed: Report did not generate.</li> <li>Generated: Report was generated but not downloaded.</li> <li>Downloaded: Report was downloaded.</li> </ul>
Requested date/time	When the report was generated by the user.

- Click the arrow (x) next to the column heading to view the dates the report was generated or downloaded, as well as to download the report.

## Preferences.

Make using the ACH Returns & Notifications module a more personalized experience by editing preferences to match your work.

- From the Dashboard or ACH Returns & Notifications module, click your name in the top right corner of the screen and select Preferences.
- Default module gives the user the ability to choose default landing pages by service module or product.
- Default ACH Returns & Notifications page allows the user to select the default landing page within the ACH Returns & Notifications module.
- Default Dashboard page allows the user to select the default landing page within the Dashboard.
- Once any preferences have been selected, click Save to update your settings.

## Message alerts.

STCU will provide enabled Business Admins access to the following alerts in the ACH Returns & Notifications module.

Alert type	Description
ACH NOC company notification	An alert for NOC transactions.
ACH return company notification	An alert for return transactions.

## Questions?

If you have questions or experience a problem, email [businesspartners@stcu.org](mailto:businesspartners@stcu.org) or send us a secure message in STCU business online banking, describing the actions you were trying to take when something went wrong.

You also are welcome to contact STCU's Contact Center by phone or instant message:

**(509) 344-2200 Washington**  
**(208) 619-4001 Idaho**  
**(877) 304-7185 toll free**

### **LiveChat instant messaging.**

Available 7:30 a.m. to 5:30 p.m. Monday through Thursday, and 7:30 a.m. to 6 p.m. Fridays. Start chatting from the "Contact" page of [stcu.org](http://stcu.org).

### **Secure message.**

Available from STCU business online banking or the Business Banking mobile app.

### **Visit any STCU branch location.**

See the "Locations" page on [stcu.org](http://stcu.org).