

## ACH Returns and Notifications of Change

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There are several options for processing ACH returns and notifications of change (NOCs).

- Deriving individual returns through the browser
  - Deriving multiple returns through the browser
  - Creating manual returns through the browser
  - Sending Nacha formatted files via FTP
  - Uploading files to the browser with **required** dual secondary approval
- 

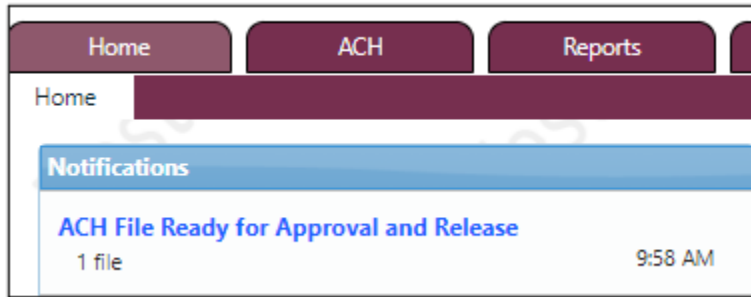
### Approval/Dual Control Requirements for Returns and NOCs

Uploading return files in the browser – **Requires dual approval by a second user.**

Derived returns and NOCs – Secondary dual control in the system defaults to no secondary approval. The system still requires a second approval; however, the user that created the returns and NOCs can approve and release their own returns and NOCs.

Sending return files via FTP – Secondary dual control in the system defaults to no secondary approval.

Users with rights to approve and release will see a notification on their *Home* page indicating that there is an *ACH File Ready for Approval and Release*.



## Create One Derived Return or NOC

Users may choose to create multiple returns or NOCs one at a time. Each transaction should be completed before searching for the next item. Derived returns can be processed for any items received after January 1, 2020, provided your credit union has been on Alloya's ACH Services since that time.

For each return or NOC:

1. Search and find.
2. Create derived transaction.
3. Submit for approval.
4. Approve and release.

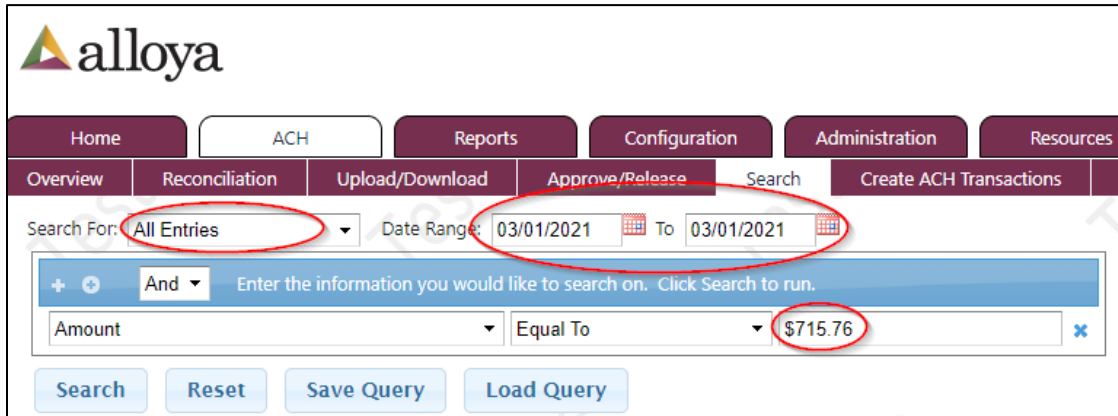
Search and find next item.

There is functionality to derive multiple returns, which is described later in this document.

To create a derived return or NOC, you must first search for the transaction you want to return:

- Select the *ACH* tab.
- Select the *Search* tab.
- *Search For*: Select from the drop-down.
- *Date Range*: Use the calendar icons to select a date or date range. Using a short date range will minimize the number of results displayed from the search.

# ACH Services – Receipt



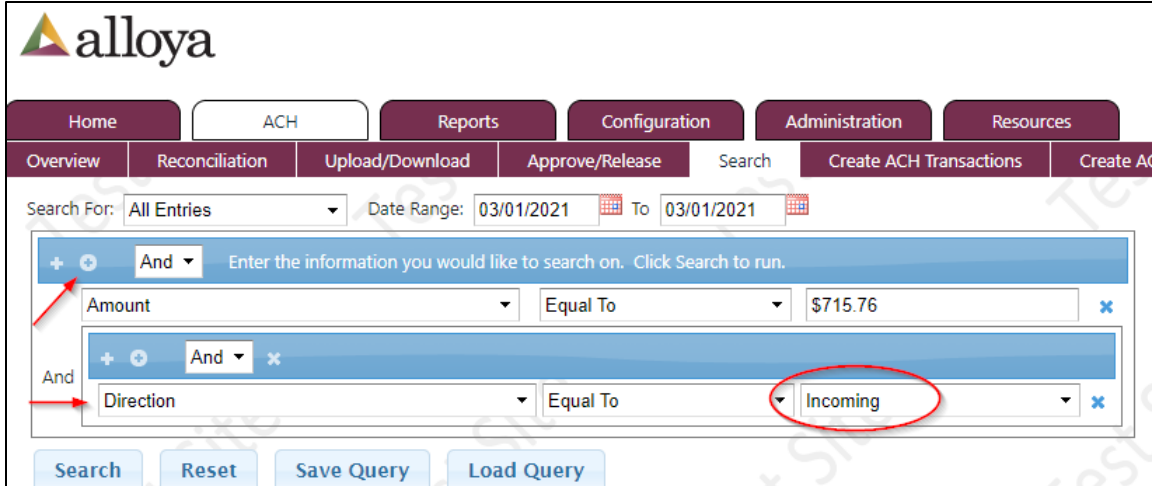
The screenshot shows the Alloya ACH Services interface. The top navigation bar includes Home, ACH, Reports, Configuration, Administration, and Resources. Below this is a sub-navigation bar with Overview, Reconciliation, Upload/Download, Approve/Release, Search, and Create ACH Transactions. The Search section is active, showing a search form with the following fields: Search For: All Entries (circled in red), Date Range: 03/01/2021 (circled in red) To 03/01/2021 (circled in red). Below these fields is a search criteria box with a blue header that says "Enter the information you would like to search on. Click Search to run." The criteria box contains a dropdown menu for Amount, a dropdown menu for Equal To, and a text input field for \$715.76 (circled in red). At the bottom of the search form are buttons for Search, Reset, Save Query, and Load Query.

- Once you have input the criteria, select the *Search* button or press *Enter*.

## Tips:

- Odd amounts can usually be searched by just the amount, especially if you select a small date range.
- Searching by trace number and dollar amount are also recommended search criteria.
- Results will show incoming and outgoing items. To only display incoming items, the + sign provides further search criteria. Click the + sign and select *Direction Equal To Incoming*.

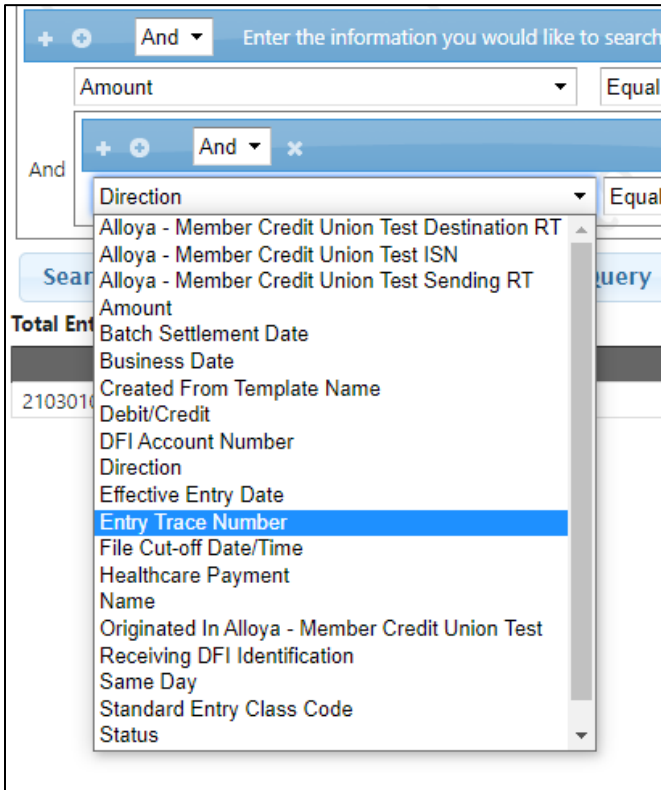
Additional information on the search functionality is available [here](#).



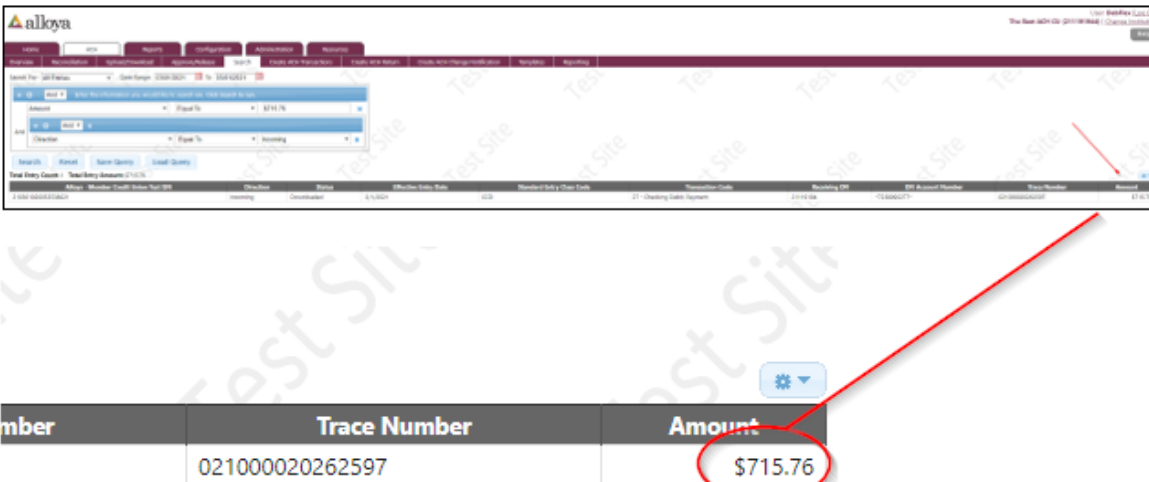
This screenshot shows the Alloya ACH Services interface with additional search criteria. The search form is the same as in the previous screenshot, but with an additional search criteria box added below the first one. The new criteria box has a blue header that says "Enter the information you would like to search on. Click Search to run." and contains a dropdown menu for Direction, a dropdown menu for Equal To, and a text input field for Incoming (circled in red). Red arrows point to the "+" sign in the search criteria box and the "And" dropdown menu. At the bottom of the search form are buttons for Search, Reset, Save Query, and Load Query.

Adding further search criteria will help narrow the search response. Click the + sign multiple times to narrow the search. There are many search options available.

# ACH Services – Receipt



The results of the search will appear below the search box.



Trace Number	Amount
021000020262597	\$715.76

In some cases, you will get multiple items in the search results.

# ACH Services – Receipt

The screenshot shows the Alloya ACH Services interface. At the top, there are tabs for Home, ACH, Reports, Configuration, Administration, and Resources. Below these are sub-tabs for Overview, Reconciliation, Upload/Download, Approvals/Release, Search, Create ACH Transactions, Create ACH Return, Create ACH Change Notification, Templates, and Reporting. A search bar is visible with filters for Amount (\$100.00) and Direction (Incoming). Below the search bar, a table displays search results with columns: Alloys - Member Credit Union Test IDN, Direction, Status, Effective Entry Date, Standard Entry Class Code, Transaction Code, Receiving DFI, DFI Account Number, Trace Number, and Amount. The table contains five rows of data, all with an amount of \$100.00.

Alloys - Member Credit Union Test IDN	Direction	Status	Effective Entry Date	Standard Entry Class Code	Transaction Code	Receiving DFI	DFI Account Number	Trace Number	Amount
210301020053538807	incoming	Downloaded	3/1/2021	WEB	22 - Checking Credit, Deposit	21119194	"9827577739"	271291820000378	\$100.00
210301020053538814	incoming	Downloaded	3/1/2021	WEB	27 - Checking Debit, Payment	21119194	"9863956816"	271291820001246	\$100.00
210301020053538823	incoming	Downloaded	3/1/2021	WEB	32 - Savings Credit, Deposit	21119194	"9513007254"	271291820001128	\$100.00
210301020053539048	incoming	Downloaded	3/1/2021	WEB	27 - Checking Debit, Payment	21119194	"1898772822"	021000024420059	\$100.00
210301020053539129	incoming	Downloaded	3/1/2021	WEB	27 - Checking Debit, Payment	21119194	"9197220862"	242071755884797	\$100.00
210301020053539131	incoming	Downloaded	3/1/2021	WEB	27 - Checking Debit, Payment	21119194	"9868116339"	242071755884797	\$100.00

Depending on the number of results, you can either add further search criteria to narrow the results or identify and select the correct item to return.

You can view the item details by clicking on the item line. You can use the back button to go back to the list if you need to review other items to locate the item for which you want to create a return or NOC.

The screenshot shows the 'ENTRY INFORMATION' details for a specific transaction. The information is displayed in a list format on the left, and an 'Options' box is on the right. The entry details include: ISN: 210301020053539257, Individual Name: TRACEY COMPTON, Individual Identification Number: Sam Reschly, Payment Type Code: Single Entry - (S), Receiving DFI Identification: 211191944, DFI Account Number: \*5188898109\*, Account Type: Checking Account, Credit/Debit: Credit, Transaction Code: 22 - Checking Credit, Deposit, Amount: \$100.00, Batch Settlement Date: 02/08/2021, Entry Trace Number: 124303127201413, and Entry Derived From: None. The 'Options' box contains three links: 'Print as PDF', 'Derive Return', and 'Derive Notification of Change'.

**ENTRY INFORMATION**

ISN: 210301020053539257

Individual Name: TRACEY COMPTON

Individual Identification Number: Sam Reschly

Payment Type Code: Single Entry - (S)

Receiving DFI Identification: 211191944

DFI Account Number: \*5188898109\*

Account Type: Checking Account

Credit/Debit: Credit

Transaction Code: 22 - Checking Credit, Deposit

Amount: \$100.00

Batch Settlement Date: 02/08/2021

Entry Trace Number: 124303127201413

Entry Derived From: None

**Options**

[Print as PDF](#)

[Derive Return](#)

[Derive Notification of Change](#)

Once the item for return or NOC is identified, choose either the *Derive Return* or *Derive Notification of Change* from the *Options* box.

# ACH Services – Receipt

ENTRY INFORMATION	
ISN:	210301020053538823
Individual Name:	ROBIN LEACH
Individual Identification Number:	PETER ROUSCULP
Payment Type Code:	Single Entry - (S)
Receiving DFI Identification:	211191944
DFI Account Number:	*5513007254*
Account Type:	Savings Account
Credit/Debit:	Credit
Transaction Code:	32 - Savings Credit, Deposit
Amount:	\$100.00
Batch Settlement Date:	02/09/2021
Entry Trace Number:	271291820001128
Entry Derived From:	None

**Options**  
[Print as PDF](#)  
[Derive Return](#)  
[Derive Notification of Change](#)

Once the *Derive Return* or *Derive Notification of Change* option is selected, the system wizard will step you through the process.

- **Effective Entry Date** – Do not change the date. The system will default to the correct original *Effective Entry Date*.

**ACH Creation Wizard**

Origination Type: Corporate Return - (CCD)  
Standard Entry Class Code: Corporate Credit or Debit - (CCD)  
Company Identification: 064208194  
Company Name: CNS SETTLEMENT  
Company Entry Description: EBT SPC  
Company Descriptive Date: 012121  
Company Discretionary Data: CALL CNS SETTLEMENT  
Effective Entry Date: 01/22/2021

Jan 2021

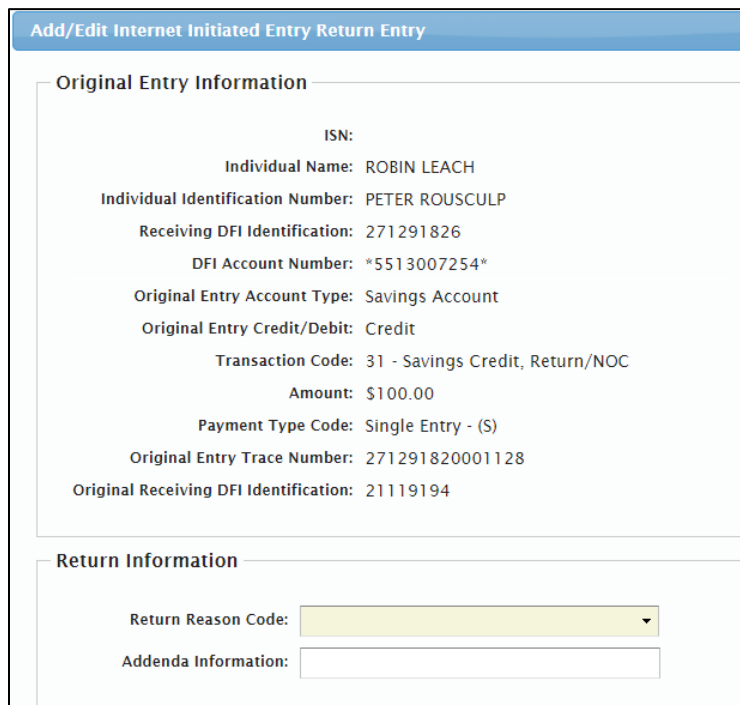
Su	Mo	Tu	We	Th	Fr	Sa
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Show Today Done

Continue

- Select *Done* on the calendar and then the *Continue* button. The original entry information will be displayed for verification that the correct item was selected.

# ACH Services – Receipt



**Add/Edit Internet Initiated Entry Return Entry**

**Original Entry Information**

ISN:

Individual Name: ROBIN LEACH

Individual Identification Number: PETER ROUSCULP

Receiving DFI Identification: 271291826

DFI Account Number: \*5513007254\*

Original Entry Account Type: Savings Account

Original Entry Credit/Debit: Credit

Transaction Code: 31 - Savings Credit, Return/NOC

Amount: \$100.00

Payment Type Code: Single Entry - (S)

Original Entry Trace Number: 271291820001128

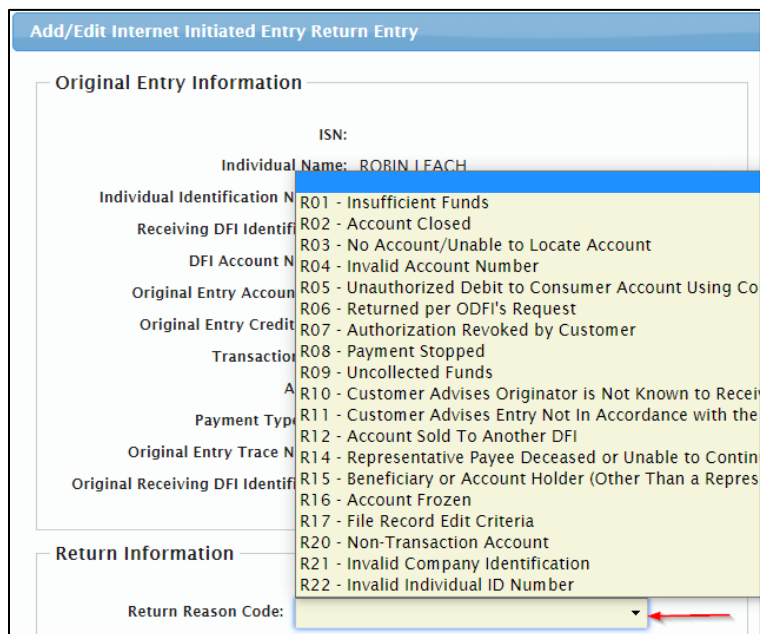
Original Receiving DFI Identification: 21119194

**Return Information**

Return Reason Code:

Addenda Information:

- Select the *Return Reason Code* or *NOC Code* from the drop-down.



**Add/Edit Internet Initiated Entry Return Entry**

**Original Entry Information**

ISN:

Individual Name: ROBIN LEACH

Individual Identification Number: PETER ROUSCULP

Receiving DFI Identification: 271291826

DFI Account Number: \*5513007254\*

Original Entry Account Type: Savings Account

Original Entry Credit/Debit: Credit

Transaction Code: 31 - Savings Credit, Return/NOC

Amount: \$100.00

Payment Type Code: Single Entry - (S)

Original Entry Trace Number: 271291820001128

Original Receiving DFI Identification: 21119194

**Return Information**

Return Reason Code:

If the *Return Reason Code* requires additional information, the system will prompt the user to add the required information. For example, if the *R15* return code was selected, the system would prompt the user for the *Date of Death*.

# ACH Services – Receipt

Amount: \$100.00

Payment Type:  2021

Original Entry Trace N:

Original Receiving DFI Identification:

Return Information

Return Reason Code:  (Oth

Addenda Information:

Date of Death:

NOCs will also prompt the user to add the required information.

Change Code:

Corrected Data

Corrected DFI Account Number:

- Click the *Save Entry* button.

The system will respond with an informational page.

alloya

Home ACH Reports Configuration Administration Resources

Overview Reconciliation Upload/Download Approve/Release Search Create ACH Transactions Create ACH Return Create ACH Change Notification Templates Reporting

**BATCH INFORMATION**

IDN	Company Name	Company Identification	Company Entry Description	Effective Entry Date	Company Description Date	Company Discretionary Data	Standard Entry Class Code	Originating DFI Identification
0	CMPG LIFE INS CO	001PENGIPY	PENS PYMT	03/01/2021	210301	825875206	Corporate Credit or Debit - (CCD)	21119194

Number of Entries and Addenda: 2  
Total Credit Amount: \$0.00  
Total Debit Amount: \$715.76

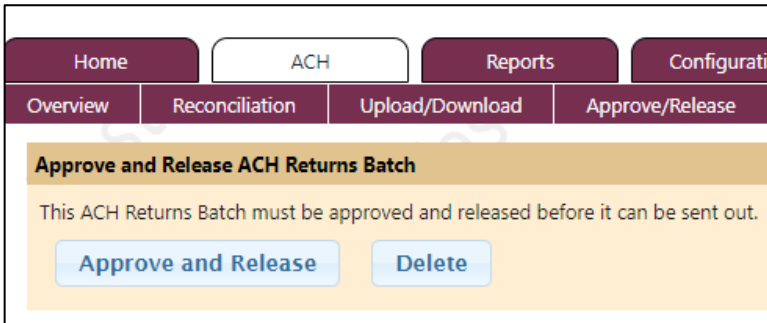
**ENTRIES**

AI Status	Receiving Company Name	Identification Number	Receiving DFI Identification	DFI Account Number	Account Type	Credit/Debit	Transaction Code	Transaction Amount	Return Code
1 <input type="button" value="Edit"/>	JANE WATKINS	00003779 PENG43	021000021	*7238090277*	Checking Account	Debit	26 - Checking Debit, Return/NOC	\$715.76	R03 - No Account/Unable to Locate Account

From here, you can *Save as Draft*, *Submit for Approval*, *Cancel*, or *Edit* the transaction. The *Edit* option will allow you to change the *Return Reason* or *NOC Codes* if the wrong code was entered.

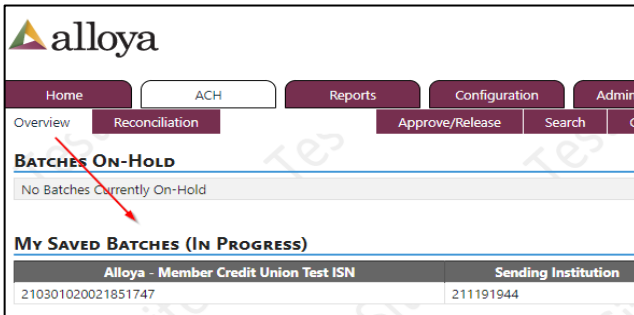
## ***Submit for Approval***

If the item is submitted for approval the system response will display the screen to approve. The approval can be completed by the same user that created the return/NOC.



## ***Save as Draft***

If the user selects the *Save as Draft* option, that item will only be viewable to the user that saved the draft on the users' *Overview* page. The user will need to complete or cancel the item, or it will not be processed.



Alloya - Member Credit Union Test ISN	Sending Institution
210301020021851747	211191944

## ***Cancel***

Selecting the *Cancel* option will delete the return or NOC.

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## **Create Multiple Derived Returns or NOCs**

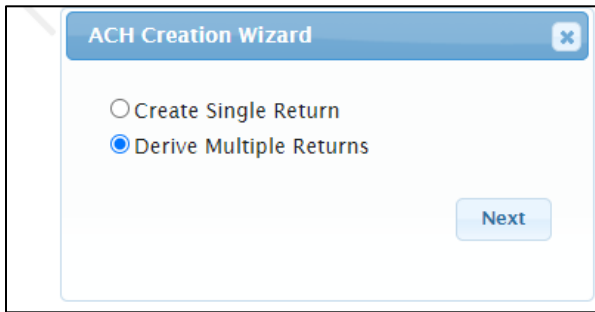
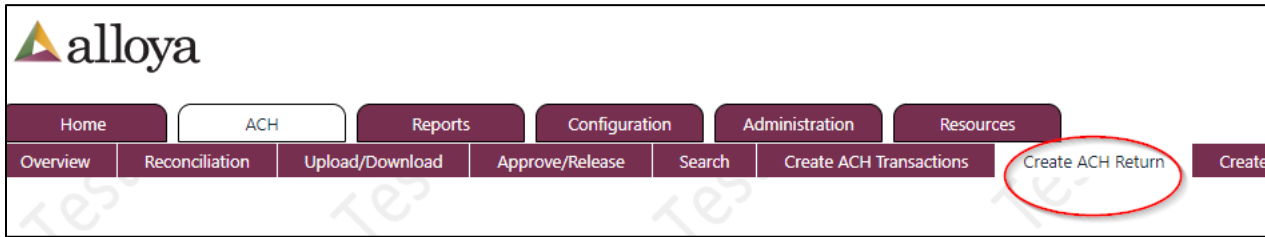
Premier PayLOGICS offers a quick key option to enter multiple returns.

Some returns are not eligible for use in the quick key option.

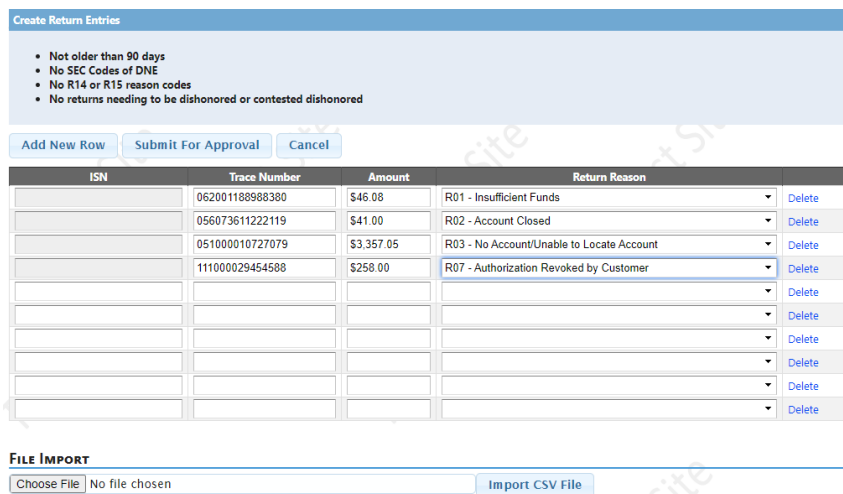
- Items cannot be older than 90 days
- No SEC codes of DNE.
- No R14 or R15 return reason codes.
- No dishonored or contested dishonored returns.

To enter multiple returns, select *Create ACH Return* and then *Derive Multiple Returns*.

# ACH Services – Receipt



Enter the **ISN** or **Trace Number**, **Amount** and **Return Reason** for each item. Select **Add New Row** if more than 10 returns are needed. The ISN is not required.

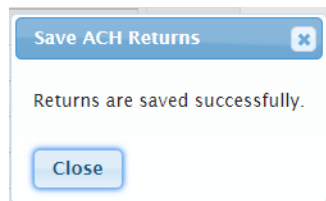


The 'Create Return Entries' form is shown. It includes a list of rules: Not older than 90 days, No SEC Codes of DNE, No R14 or R15 reason codes, and No returns needing to be dishonored or contested dishonored. Below the rules are buttons for 'Add New Row', 'Submit For Approval', and 'Cancel'. A table with 5 columns (ISN, Trace Number, Amount, Return Reason, and a Delete button) is displayed. The table contains 4 rows of data and 7 empty rows for additional entries.

ISN	Trace Number	Amount	Return Reason	Delete
	062001188988380	\$46.08	R01 - Insufficient Funds	Delete
	056073611222119	\$41.00	R02 - Account Closed	Delete
	051000010727079	\$3,357.05	R03 - No Account/Unable to Locate Account	Delete
	111000029454588	\$258.00	R07 - Authorization Revoked by Customer	Delete
				Delete
				Delete
				Delete
				Delete
				Delete
				Delete

**FILE IMPORT**  
Choose File | No file chosen | Import CSV File

Validate that the information entered is correct and Submit for Approval.



All items submitted for approval will be individually listed on the *Approve/Release* Tab. The same user that entered the returns can complete the approve and release.

# ACH Services – Receipt

**ACH Origination System - Batches**

ACH Origination System - Batches

ACH Origination System - Batches

Batch ID	Batch Type	Batch Status	Batch Amount	Batch Date	Batch Release Date	Batch Release Status	Batch Release Action
10000000000000000000	ACH	Released	\$500.00	10/10/2020	10/10/2020	Released	<input type="checkbox"/>
10000000000000000000	ACH	Released	\$1,650.00	10/10/2020	10/10/2020	Released	<input type="checkbox"/>
10000000000000000000	ACH	Released	\$0.00	10/10/2020	10/10/2020	Released	<input type="checkbox"/>
10000000000000000000	ACH	Released	\$0.00	10/10/2020	10/10/2020	Released	<input type="checkbox"/>
10000000000000000000	ACH	Released	\$0.00	10/10/2020	10/10/2020	Released	<input type="checkbox"/>
10000000000000000000	ACH	Released	\$0.00	10/10/2020	10/10/2020	Released	<input type="checkbox"/>
10000000000000000000	ACH	Released	\$3.25	10/10/2020	10/10/2020	Released	<input checked="" type="checkbox"/>
10000000000000000000	ACH	Released	\$0.00	10/10/2020	10/10/2020	Released	<input checked="" type="checkbox"/>
10000000000000000000	ACH	Released	\$0.00	10/10/2020	10/10/2020	Released	<input checked="" type="checkbox"/>

Approve and Release Selected Batches


## Deleting a Derived Return or NOC

If an item(s) was returned in error or an NOC was completed incorrectly, you may be able to unrelease the items if Alloya has not completed the scheduled export to the Federal Reserve Bank (FRB).

If the item is not eligible for *Unrelease*, the item has been sent to FRB for processing and cannot be deleted.

From the *Approve/Release* tab, go to the *ACH Originated Batches Recently Released*.

# ACH Services – Receipt



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Create ACH Transaction

### ACH TEMPLATES PENDING APPROVE

No ACH Templates Pending Approval

### ACH FILES PENDING APPROVE AND RELEASE

No Files Pending Approval and Release

### ACH ORIGINATED BATCHES PENDING APPROVE AND RELEASE

Creation Time	Created By	Create
2/24/2021 2:05:42 AM	ClaraFort	every Thursday
2/27/2021 6:25:47 PM	ClaraFort	
2/27/2021 7:31:36 PM	ClaraFort	
2/28/2021 8:15:43 PM	ClaraFort	Investment transfer
3/1/2021 10:38:02 AM	MariettaTest	
3/1/2021 1:47:33 PM	DebFlex	Investment transfer

### ACH FILES RECENTLY RELEASED

No Recently Released Files

### ACH ORIGINATED BATCHES RECENTLY RELEASED

Release Time	Released By	ACH Cut-Off Time
3/1/2021 9:57:21 AM	MariettaTest	3/1/2021 12:34:59 PM
3/1/2021 9:57:21 AM	MariettaTest	3/1/2021 12:34:59 PM
3/1/2021 3:01:08 PM	AmberFlex	

Locate the item.

If the item line has an open box that means the item is eligible to be unreleased.

Debit Amount	Credit Amount	Creation Date	<input checked="" type="checkbox"/> Unrelease
\$100.00	\$0.00	2/28/2021 6:23:12 PM	<input checked="" type="checkbox"/>
\$150.00	\$150.00	2/28/2021 6:31:33 PM	<input checked="" type="checkbox"/>
\$715.76	\$0.00	3/1/2021 1:29:27 PM	<input type="checkbox"/>

Recently released batches from 2/28/2021 3:04:06 PM to 3/1/2021 3:04:06 PM

[Unrelease Selected Batches](#)

Click on the box to insert the checkmark and click the *Unrelease Selected Batches* box.

# ACH Services – Receipt

Creation Date	<input checked="" type="checkbox"/> Unrelease
2021 6:23:12 PM	
2021 6:31:33 PM	
2021 1:29:27 PM	<input checked="" type="checkbox"/>

Selected batches from 2/28/2021 3:04:06 PM to 3/1/2021 3:04:06 PM

[Unrelease Selected Batches](#)

The user will be asked to confirm the unrelease.

Company Name

SEC Code

Confirm Unrelease


×

You are unreleasing 1 batch(es). Continue?

[Confirm Unrelease](#) [Cancel](#)

Once the item is unreleased, it will be listed on the *Overview* page **of the user that created the item.**

That user will need to action the item by clicking on the line item.



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Approve/Release

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Create ACH Transaction

**BATCHES ON-HOLD**

No Batches Currently On-Hold

**MY SAVED BATCHES (IN PROGRESS)**

Alloya - Member Credit Union Test ISN	Sending Institution	Desti
210301020021851748	211191944	

The *ACH Creation Wizard* will display with the item information. Select *Done* on the calendar and then *Continue*.

# ACH Services – Receipt

**ACH Creation Wizard**

Origination Type: Corporate Return - (CCD)  
Standard Entry Class Code: Corporate Credit or Debit - (CCD)  
Company Identification: 001PENGIPY  
Company Name: CMFG LIFE INS CO  
Company Entry Description: PENS PYMT  
Company Descriptive Date: 210301  
Company Discretionary Data: 825875206  
Effective Entry Date: 03/01/2021

Calendar view for March 2021:

Su	Mo	Tu	We	Th	Fr	Sa
28	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

Show Today Done

The original *Entry* information will be displayed. Here you can correct the *Return Reason Code* or the *NOC* information, whichever is applicable.

**Add/Edit Corporate Return Entry**

**Original Entry Information**

ISN:  
Receiving Company Name: ZANE WATKINS  
Identification Number: 00603779 PENG43  
Receiving DFI Identification: 021000021  
DFI Account Number: \*7238090277\*  
Original Entry Account Type: Checking Account  
Original Entry Credit/Debit: Debit  
Transaction Code: 26 - Checking Debit, Return/NOC  
Amount: \$715.76  
Original Entry Trace Number: 021000020262597  
Original Receiving DFI Identification: 21119194  
Change Code:

**Return Information**

Return Reason Code: R02 - Account Closed  
Addenda Information:

Save Entry Cancel

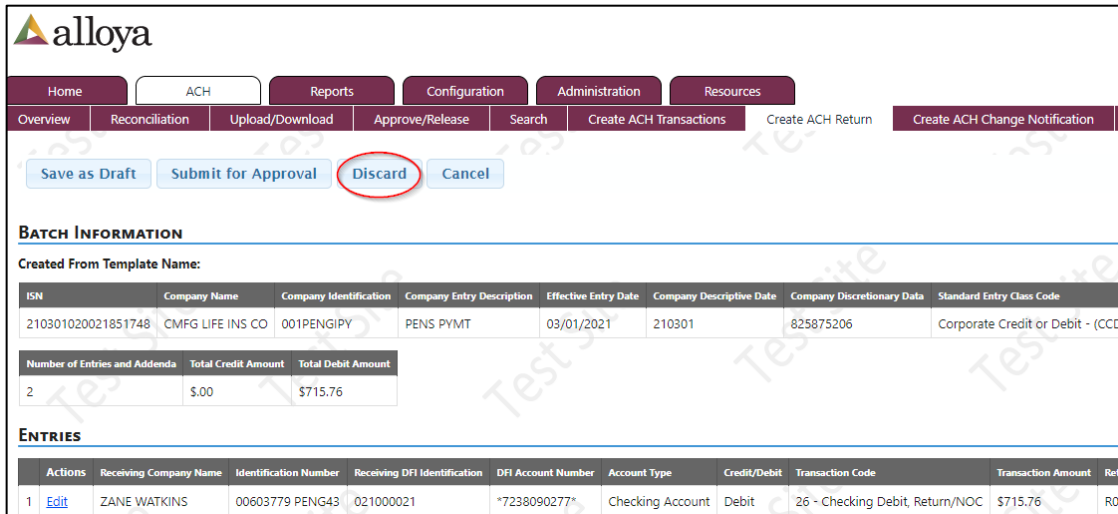
# ACH Services – Receipt

Once the information is updated, select *Save Entry*.

*Submit for Approval* and then *Approve and Release*.

To cancel/delete the item, use the steps above and select *Cancel*. The batch information will be displayed on the page.

Select the *Discard* option to delete the return or NOC.



The screenshot shows the Alloya ACH Services interface. The 'Discard' button is highlighted with a red circle. Below the buttons, the 'BATCH INFORMATION' section is visible, showing details for a batch created from a template. The batch information includes a table with columns for ISN, Company Name, Company Identification, Company Entry Description, Effective Entry Date, Company Descriptive Date, Company Discretionary Data, and Standard Entry Class Code. The batch details are as follows:

ISN	Company Name	Company Identification	Company Entry Description	Effective Entry Date	Company Descriptive Date	Company Discretionary Data	Standard Entry Class Code
210301020021851748	CMFG LIFE INS CO	001PENGIPY	PENS PYMT	03/01/2021	210301	825875206	Corporate Credit or Debit - (CCD)

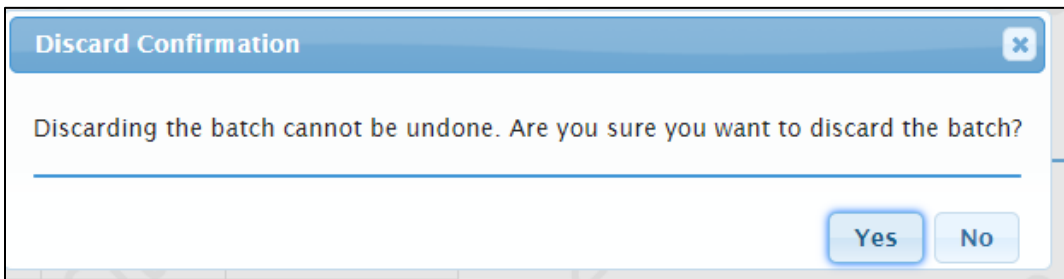
Below the batch information, there is a summary table:

Number of Entries and Addenda	Total Credit Amount	Total Debit Amount
2	\$0.00	\$715.76

The 'ENTRIES' section shows a table with columns for Actions, Receiving Company Name, Identification Number, Receiving DFI Identification, DFI Account Number, Account Type, Credit/Debit, Transaction Code, Transaction Amount, and Return Code. The entry details are as follows:

Actions	Receiving Company Name	Identification Number	Receiving DFI Identification	DFI Account Number	Account Type	Credit/Debit	Transaction Code	Transaction Amount	Return Code
1 <a href="#">Edit</a>	ZANE WATKINS	00603779 PENG43	021000021	*7238090277*	Checking Account	Debit	26 - Checking Debit, Return/NOC	\$715.76	R02

The user will be prompted to confirm the discarded batch.



The screenshot shows a 'Discard Confirmation' dialog box. The text inside the dialog box reads: 'Discarding the batch cannot be undone. Are you sure you want to discard the batch?'. There are two buttons at the bottom: 'Yes' and 'No'.

## Uploading a Return File in Premier PayLOGICS

Uploading a return/NOC file is an option within Premier PayLOGICS.

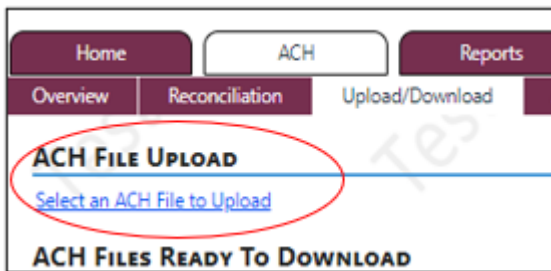
Files must be in the standard Nacha format.

Multiple files can be uploaded each day.

### **To Upload a Return File:**

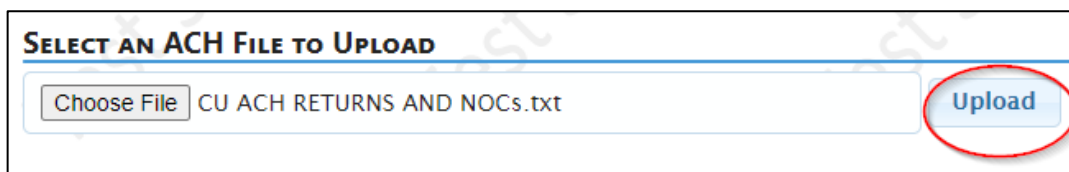
Select the *ACH* tab then select the *Upload/Download* tab. Click on *Select an ACH File to Upload*.

# ACH Services – Receipt

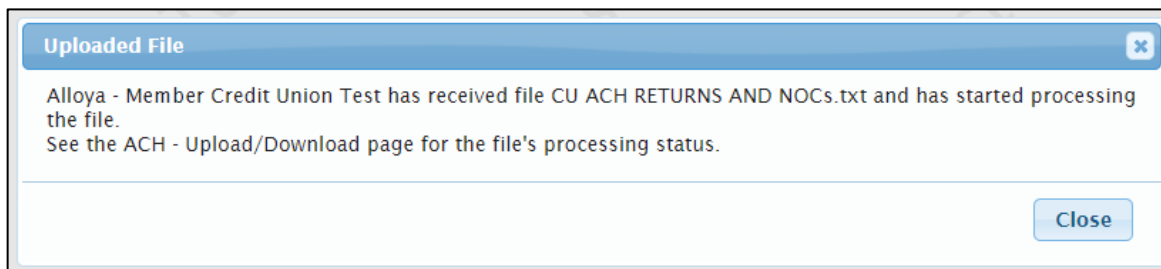


A new screen (tab) will open. Select *Choose File* to browse for the return file.

Once the file is selected, click *Upload*.



The system will respond with a message acknowledging the uploaded file.



Select *Close* and then close the screen (top tab – *ACH Uploading File*) and return to the main tab.

Re-select the *Upload/Download* tab or press *F5* to refresh the page.

Scroll down to see the section for *ACH Files Recently Uploaded*.



Accepted files will appear in white. Rejected files will be listed in red. More information on rejects can be found later in this document.

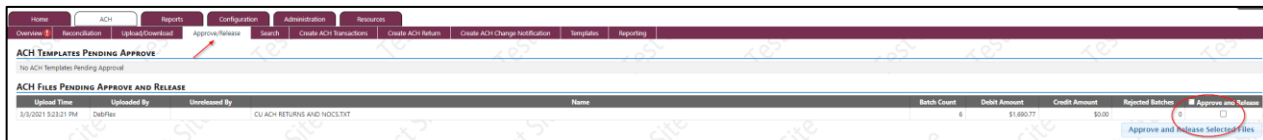
**NOTE: Successfully uploaded files require a secondary approval by a user that did not complete the file upload.**

# ACH Services – Receipt



Users with rights to approve and release will see a notification on their *Home* page indicating that there is an *ACH File Ready for Approval and Release*.

A second user can click on the blue hyperlink from the notification or go to the *Approve/Release* tab.



Locate the applicable item to be approved/released.

ACH FILES PENDING APPROVE AND RELEASE			
Upload Time	Uploaded By	Unreleased By	
3/3/2021 5:23:21 PM	DebFlex	CU ACH RETURNS AND NOCS.TXT	

Select the check box at the end of the line item.

Debit Amount	Credit Amount	Rejected Batches	<input type="checkbox"/> Approve and Release
\$1,690.77	\$0.00	0	<input checked="" type="checkbox"/>

Approve and Release Selected Files

Select the *Approve and Release Selected Files* button.

## Deleting an Uploaded Return File

Return files must be deleted before the cutoff collection time.

If the file has been *Approved*, it must be unreleased first.

- Go to the *ACH* tab then the *Approve/Release* tab. Find file under *ACH Files Recently Released*.

# ACH Services – Receipt

- Click the box next to the file. Select *Unrelease Selected Files*.

Debit Amount	Credit Amount	Time Uploaded	<input type="checkbox"/> Unrelease
\$10,884.12	\$9.50	2/9/2021 7:43:29 PM	<input checked="" type="checkbox"/>
Recently released files from 2/8/2021 8:34:11 PM to 2/9/2021 8:34:11 PM			
<button>Unrelease Selected Files</button>			

- Select *Confirm Unrelease*.

**Confirm Unrelease** ✕

You are unreleasing 1 file(s). Continue?

Confirm UnreleaseCancel

The file will move to the top of the *Approve/Release* tab under *ACH Files Pending Approve and Release*.

ACH FILES PENDING APPROVE AND RELEASE			
Upload Time	Uploaded By	Unreleased By	Name
2/9/2021 7:50:28 PM	jill1		TESTRETURNFILE020821.ACH
2/9/2021 8:18:53 PM	JillFlex		RET020321.ACH

To delete the file once it has been unreleased OR if it was never approved:

- Go to the *ACH* tab then *Approve/Release* tab. Find the file listed under *ACH Files Pending Approve and Release*. Double-click on the file.

ACH FILES PENDING APPROVE AND RELEASE			
Upload Time	Uploaded By	Unreleased By	Name
2/9/2021 7:50:28 PM	jill1		TESTRETURNFILE020821.ACH
2/9/2021 8:18:53 PM	JillFlex		RET020321.ACH

- On the next page, click *Delete*.

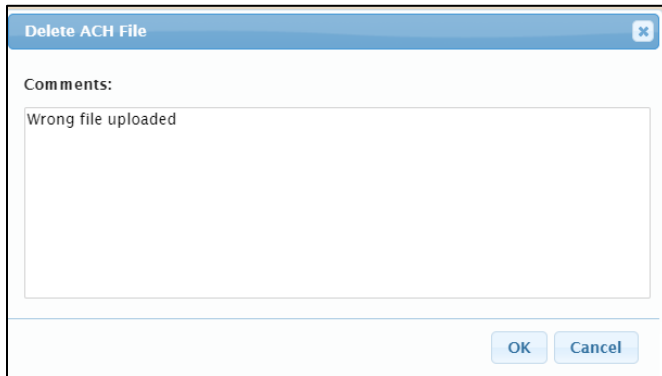
**Approve and Release ACH File**

This ACH File must be approved and released before it can be sent out.

Approve and ReleaseDelete

- A comment box will display. Add comments and click *OK*.

# ACH Services – Receipt



A dialog box titled "Delete ACH File" with a close button in the top right corner. It contains a "Comments:" label and a text area with the text "Wrong file uploaded". At the bottom are "OK" and "Cancel" buttons.

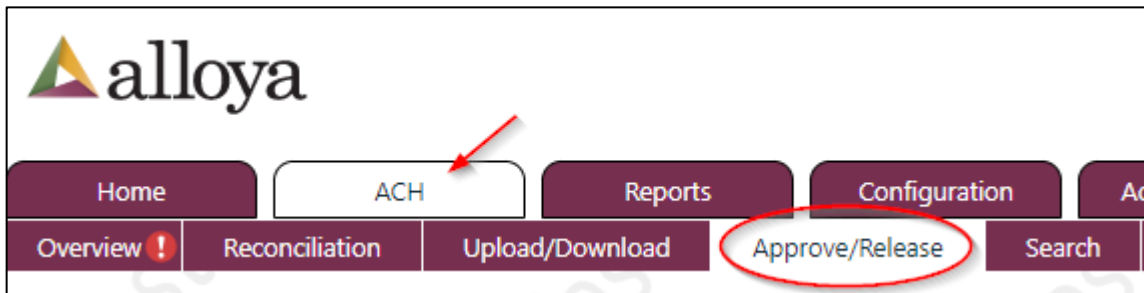
The file has now been deleted.

---

## Sending Return and NOC Files to Alloya via FTP

Return and NOC files sent to Alloya through FTP will be accessible in Premier PayLOGICS.

To see the files sent via FTP, go to the *ACH* tab and select the *Approve/Release* tab.



Go to the *ACH Files Recently Released* section of the page.



ACH FILES RECENTLY RELEASED		
Release Time	Released By	ACH Cut-Off Time
4/5/2021 12:54:58 PM	ACHFTPUSER	4/5/2021 6:05:00 PM

The line will display the file name, item counts, and debit and credit amounts.



To see further details, click on the file line to display a file details page.

Users can drill down to the transactions by clicking on the listed batches.

# ACH Services – Receipt

BATCHES		
Batch Number	Company ID	Comp
1	2360938600	COMED
2	7223344794	VERIZON WIRELESS
3	PAYPALS177	PAYPAL

Drilling down at the batch level will display the items that were included in the return batch.

BATCH INFORMATION							
ISN	Company Name	Company Identification	Company Entry Description	Effective Entry Date	Company Descriptive Date	Company Discretionary Data	
210303020021852647	PAYPAL	PAYPALS177	INST XFER	03/03/2021	210302	INSTANT TRANSFER	
Number of Entries and Addenda		Total Credit Amount	Total Debit Amount				
2		\$0.00	\$10.60				
ENTRIES							
Actions	Individual Name	Individual Identification Number	Receiving DFI Identification	DFI Account Number	Account Type	Credit/Debit	Transaction
1 <a href="#">View Details</a>	MARY 	APPLE.COM BILL	091000019		Checking Account	Debit	26 - Che

- Rejected files will appear in red.
- **NOTE:** Files in this section are listed for a rolling 24 hours. Validate the file totals and file dates.
- If the uploaded file rejected, click on the line and the reason for the reject will be displayed.
- Rejected files should be corrected and uploaded again.

ACH FILES RECENTLY UPLOADED	
Upload Finished	File Name
2/16/2021 9:58:01 AM	BEST ACH CU RETURN FILE.ACH
2/16/2021 9:39:01 AM	NACHA 24.TXT

## Manual Return

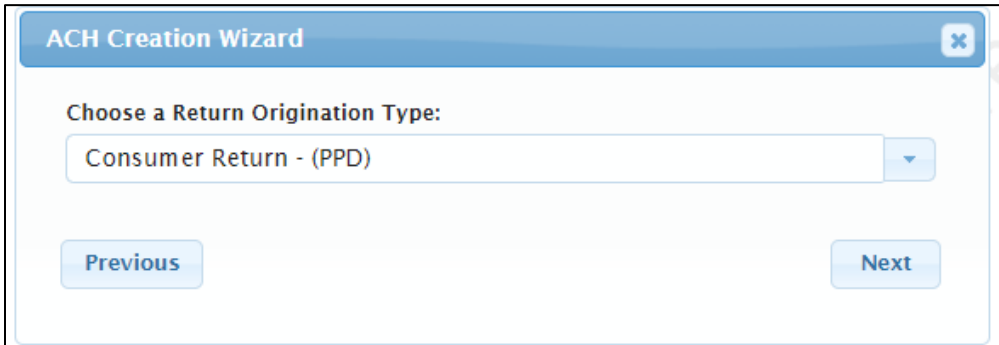
It is advised to only use the manual return function if the return is older than January 1, 2020.

If the return came in after January 1, 2020 go to the *Search* function and derive the return.

You must have all the details from the original incoming forward item to manually process a return.

- Go to the ACH tab and select *Create ACH Return*. Select *Create Single Return* or *Multiple Returns* in the *ACH Creation Wizard*.
- *Choose a Return Origination Type*: This is the SEC from the original incoming forward item. Click on *Next*.

# ACH Services – Receipt



ACH Creation Wizard

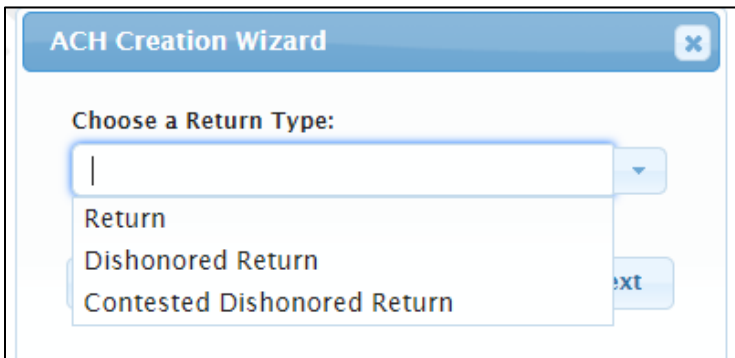
Choose a Return Origination Type:

Consumer Return - (PPD)

Previous Next

- Select *Return*. Click *Next*.

**NOTE:** In most instances, credit unions will be selecting *Return. Dishonored* and *Contested Dishonored* only have a small window to process and therefore should be derived.



ACH Creation Wizard

Choose a Return Type:

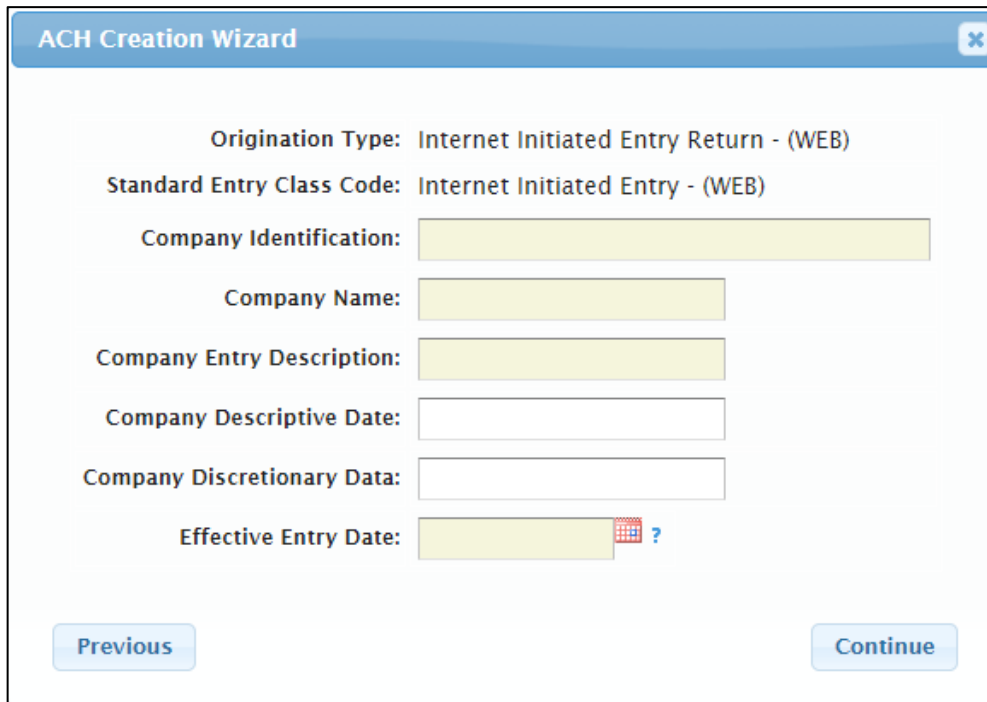
Return  
Dishonored Return  
Contested Dishonored Return

Next


- Fill out the *Company ID*, *Company Name*, *Company Entry Description*, and *Effective Entry Date*.
- Select *Continue*.

**NOTE:** The *Effective Entry Date* is the original effective date of the forward item.

## ACH Services – Receipt



The ACH Creation Wizard dialog box contains the following fields and controls:

- Origination Type: Internet Initiated Entry Return - (WEB)
- Standard Entry Class Code: Internet Initiated Entry - (WEB)
- Company Identification:
- Company Name:
- Company Entry Description:
- Company Descriptive Date:
- Company Discretionary Data:
- Effective Entry Date:   ?
- Previous
- Continue

- Fill out the *Original Entry Information* fields. The fields must be entered exactly how they came in the original forward item you are returning. Fill out *Individual Name*, *Individual Identification Number*, *Receiving DFI Identification*, *DFI Account Number*, *Original Entry Account Type*, *Original Entry Credit/Debit*, *Amount*, *Original Entry Trace Number*, and *Original Receiving DFI Identification*.

**NOTE:** For *Receiving DFI Identification*, enter the routing number of the Originating DFI. This is the financial institution that sent the forward incoming item.

**NOTE:** For the *Original Receiving DFI Identification*, enter the original receiving DFI. This is normally the credit union's routing number or a child routing number that the credit union owns.

- Select *Return Reason Code* at the bottom. Click on *Save Entry*.

## ACH Services – Receipt

Add/Edit Internet Initiated Entry Return Entry

Original Entry Information

ISN:

Individual Name:

Individual Identification Number:

Receiving DFI Identification:

DFI Account Number:

Original Entry Account Type:

Original Entry Credit/Debit:

Transaction Code:

Amount:

Original Entry Trace Number:

Original Receiving DFI Identification:

Return Information

Return Reason Code:

Addenda Information:

Save Entry

Cancel

- On the next page, review the item and click *Submit for Approval*. At this point you can *Edit* the return or *Cancel* the return.
  - Edit the Return = allows you to change the Return Reason Code.
  - Cancel = deletes the return.

Approve and release the item. Manual returns do not need to be approved by a secondary user; however, they still need to be approved.


## ACH Services – Receipt

- Go to the *ACH* tab and select the *Approve/Release* tab. Manual returns will be listed under *ACH Originated Batches Pending Approve and Release*.

### **ACH ORIGINATED BATCHES PENDING APPROVE AND RELEASE**

- Select the box next to the manual return.

Debit Amount	Credit Amount	<input checked="" type="checkbox"/> Approve and Release
\$500.00		<input checked="" type="checkbox"/>
\$500.00		<input checked="" type="checkbox"/>
\$100.00		<input checked="" type="checkbox"/>

 [Approve and Release Selected Batches](#)

- Select *Approve and Release Selected Batches*.