

ACH Reject and Notification of Change Guide

When your account is setup and enabled for **ACH Direct Deposit** or **Tax Payments**, the Customer Service Administrator (**CSA**) will receive an email alert when an ACH Reject or Notification of Change (**NOC**) report is available for viewing.

Note: If you have enabled the alert – ACH NOC/Return Alert, you will also be sent the same notification to your email address we have on file.

To view an Alert Message

1. Visit www.zionsbank.com.
2. Log into Business Online Banking.
3. On the right-hand side of the Home screen, click on **View Alerts** or navigate to the **Alerts & Messages** section under the **Home Tab** to go to the **Message Center**.

The screenshot shows the Zions Bank Home screen. At the top, there are navigation tabs: Home, Accounts, Payments, Transfers, Services, and Admin. Below these, there are links for My Bank, Alerts & Messages, and Preferences. The main content area is titled "My Bank" and features a table of Account Balances. To the right of the table is an "Info Center" section with a red circle around the "View Alerts: (5 unread)" link. Below the Info Center are links for "View Messages:" and "View Reminders:". At the bottom right, there is a "Select Account:" dropdown menu.

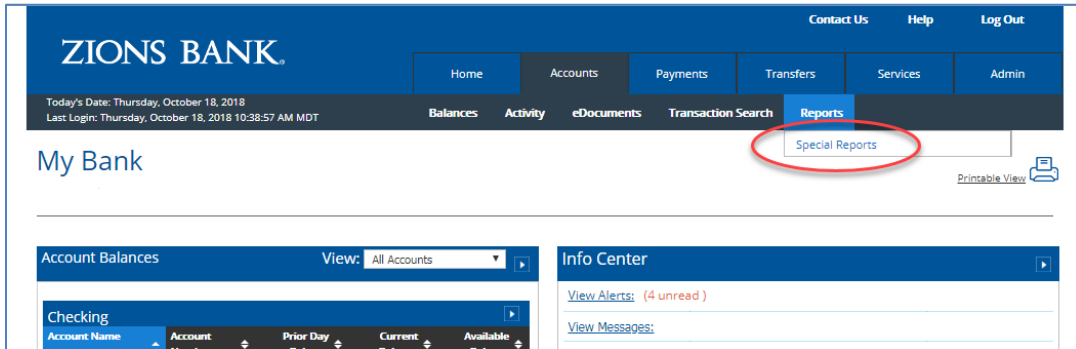
4. In the Alerts section of the Message Center you should see a new **ACH NOC/Return Alert**. Click on the alert to view the message.

The screenshot shows the "Message Center" interface. At the top, there is a "Messages" section with a "Send Secure Message" button and a "Received" tab. Below this is a "Sent" section with the text "You have no available messages." To the right is an "Info Center" section with a red circle around the "View Alerts: (5 unread)" link. Below the Messages section is an "Alerts" section with a "Manage Account Alerts" button. The Alerts section contains a table with columns for Subject and Date. The first row is circled in red and contains the text "ACH NOC/RETURN ALERT" and "April 10, 2018 2:04:25 PM MDT". Below the table is a "Delete" button.

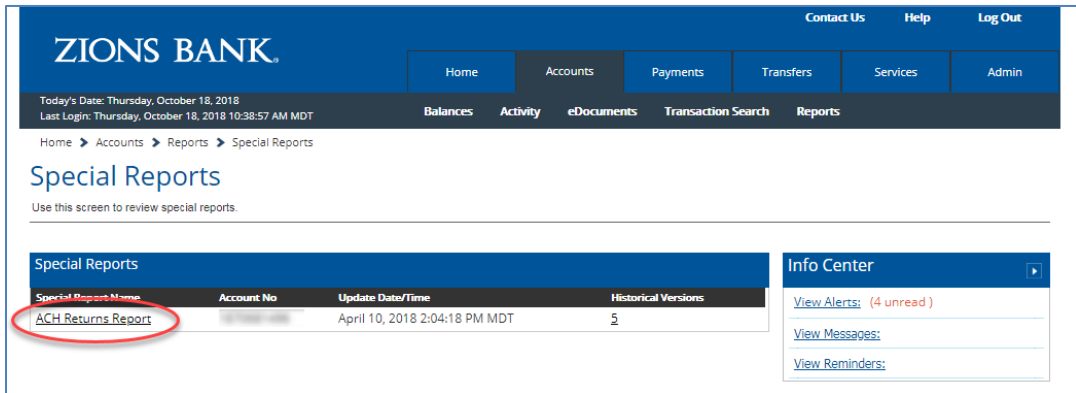
The screenshot shows the "View Alert" screen. At the top, there is a "Message Information" section with the following details: From: Alert, Received: April 10, 2018 2:04:25 PM MDT, Subject: ACH NOC/RETURN ALERT, and Message: You have an ACH related payment that either could not be processed or required a modification to process. To view the details of this item please go to Online Banking and access the Accounts, Special Reports page. To the right is an "Info Center" section with a red circle around the "View Alerts: (4 unread)" link. Below the Info Center are links for "View Messages:" and "View Reminders:". At the bottom left is a "Back" button and at the bottom right is a "Delete" button.

To Access an ACH Reject or Notification of Change Report

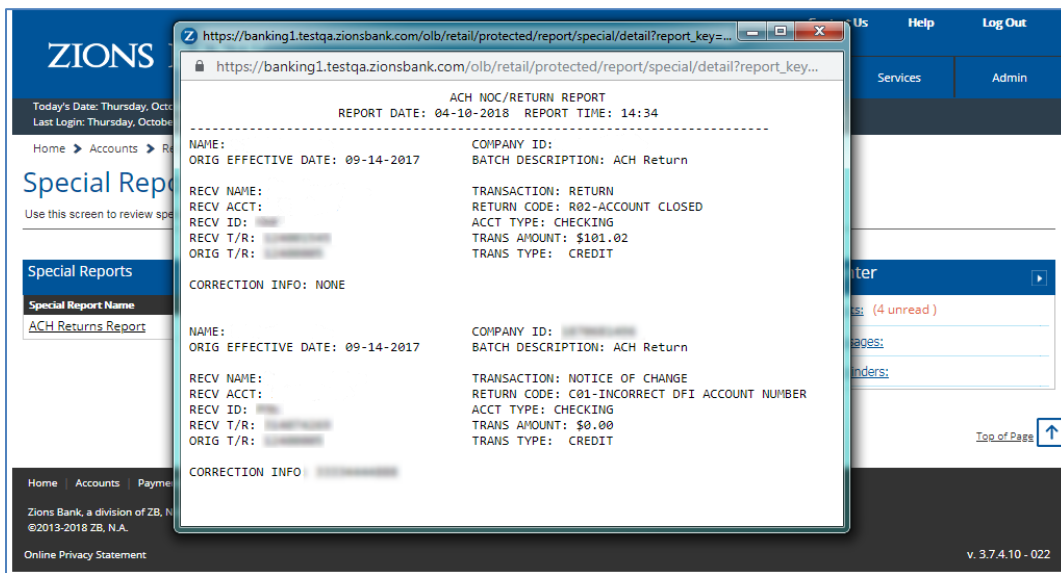
1. Go to the **Accounts Tab**, hover over **Reports** and select **Special Reports**.



2. Click on the ACH Return Report you want to view.

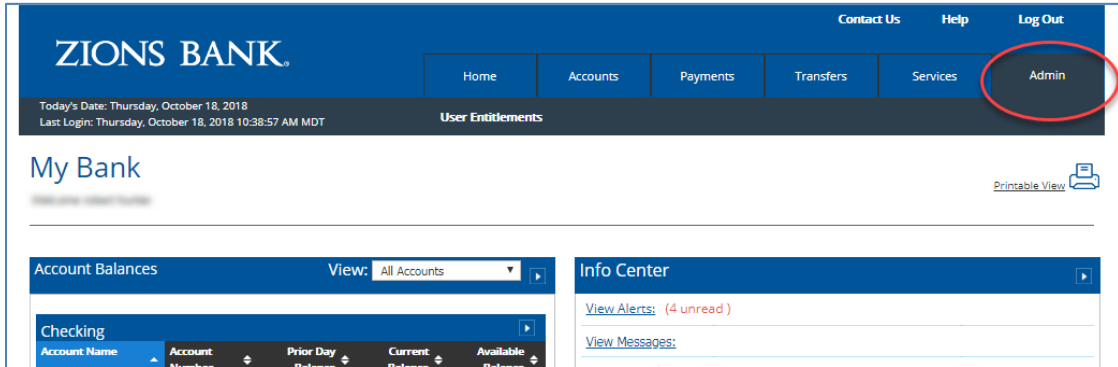


3. View the report and take the appropriate action to resolve the issue.

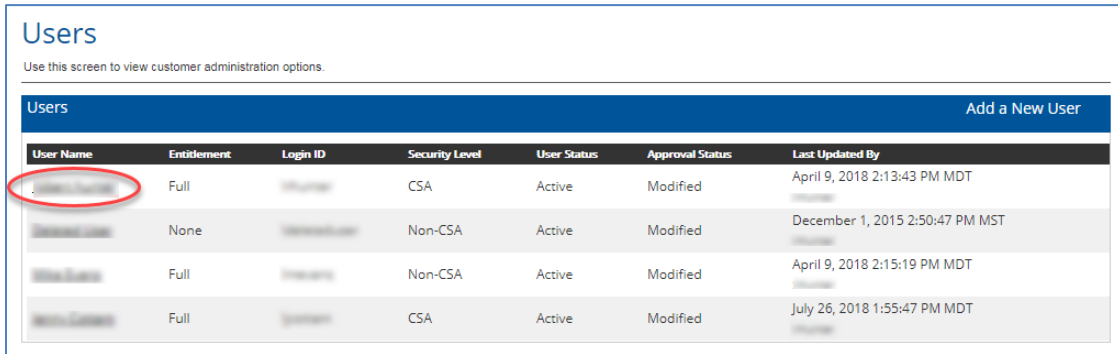


To Enable Other Users to View ACH Rejects and Notification of Change Reports and Messages

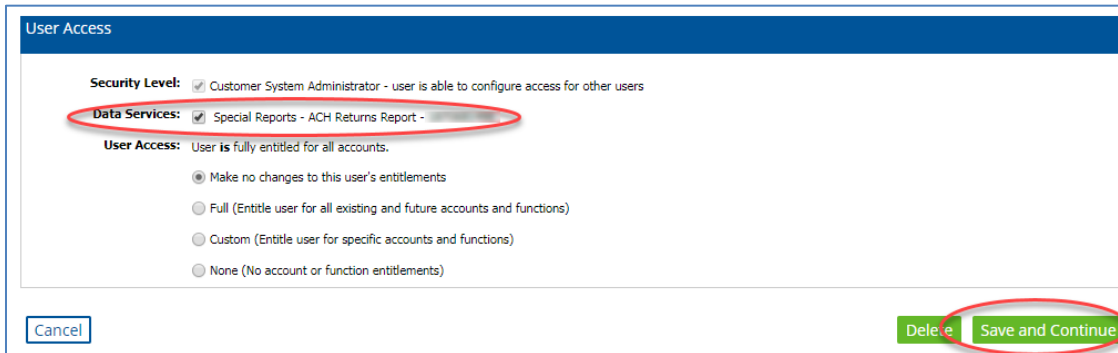
1. Log into Business Online Banking and navigate to the **Admin Tab**.



2. Select the user that you would like to enable to view ACH Rejects and NOC reports.

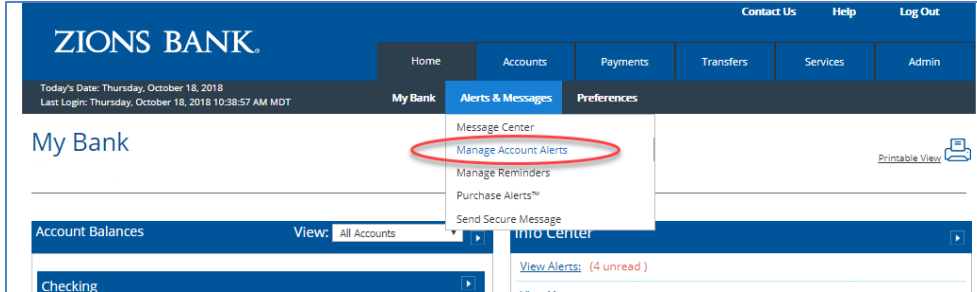


3. Under the **User Access** section and under **Data Service**, check the **Special Reports – ACH Returns Report** box to enable the report. Click **Save and Continue** and the account is now enabled to view the ACH Returns and NOC reports.

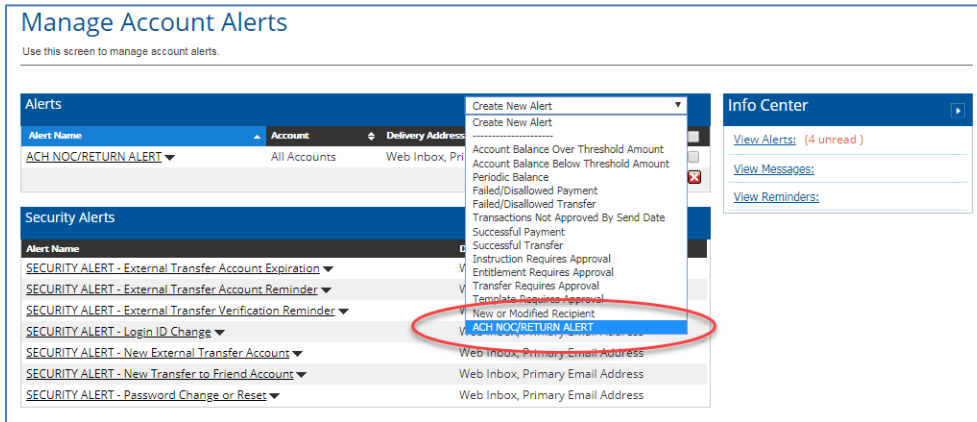


Enable Users to Receive Email Alert Messages

1. To enable a **CSA** to receive an email that an ACH Reject or NOC alert is available (recommended), navigate to the **Home Tab**, hover over **Alerts & Messages**, and click on **Manage Account Alerts**.



2. Click on the **Create New Alert** dropdown menu and select **ACH/NOC Return Alert**. This will create a new Alert.



3. Check the **Web Inbox** for **Delivery Options** and **Primary Email Address** under **Nickname**. Click **Submit** and the email alert is enabled for the account (only one alert needs to be created, even if there are multiple ACH accounts).

