## 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 <u>www.zionsbank.com</u>.
- 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**.

							Conta	t Us Help	Log Out
ZION	S BAN	IK.		Home	Accounts	Payments	Transfers	Services	Admin
Today's Date: Thursd Last Login: Monday, A	ay, October 18, 2018 April 9, 2018 2:12:19 F	PM MDT	,	<b>Ay Bank Ale</b>	erts & Messages	Preferences			
My Bank									ہے
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Account Balance	es	Vie	W: All Accounts	•	Info Cer	nter			D
Chashing					View Aler	ts: (5 unread )			
Account Name	Account	Prior Day	Current	Available	View Mes	sages:			
Basic Business Checking	Number	Balance \$6,182.50	Balance \$4,128.50	Balance \$2,682.50	View Rem	hinders:			
Commercial Business		\$10,065.16	\$22,184.13	\$7,270.73	Transact	ions			

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.

se this screen to view and manage alerts and reminde	18.			
Aessages (All messages expire after 30 Days)		Send Secure Message	Info Center	
Received Sent			View Alerts: (5 unread )	
			View Messages:	
Sent			View Reminders:	
You have no available messages.				
lerts		Manage Account Alerts		
Subject	¢ Date	•		
ACH NOC/RETURN ALERT	April 10, 2018 2:04:25 PM MDT			
ACH NOC/RETURN ALERT	April 10, 2018 1:58:32 PM MDT			
ACH NOC/RETURN ALERT	April 10, 2018 1:45:21 PM MDT			
ACH NOC/RETURN ALERT	April 10, 2018 1:34:32 PM MDT			
ACH NOC/RETURN ALERT	April 10, 2018 11:21:33 AM MDT			
		Delete 🔀		
u Alort				
WAIert				
screen to view alert.				
age Information		Info Center		
From: Alert		View Alerts: (4 un	read)	
Received: April 10, 2018 2:04:25 PM MDT		View Morenees		
Subject: ACH NOC/RETURN ALERT		View Presseyes,		
Message: You have an ACH related payment that view the details of this item please or t	either could not be processed or required a modification to o Online Banking and access the Accounts, Special Reports	process. To		

## To Access an ACH Reject or Notification of Change Report

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

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ZIONS DAINI	<b>`</b>	Home	Accounts	Payments	Transfers	Services	Admin
Today's Date: Thursday, October 18, 2018 Last Login: Thursday, October 18, 2018 10:38:	:57 AM MDT	Balances A	ctivity eDocumen	its Transaction	Search Reports		
My Bank					Special R	eports	Printable View
Account Balances	View: All Accou	nts 🔻	Info Cent	ter			Þ
Checking Account Name Account	Prior Day Current P-1-arco ♦ P-1-arco	Available	View Alerts View Messa	:: (4 unread )			

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

		Contac	t Us Help	Log Out
Home Accourt	ts Payments	Transfers	Services	Admin
Balances Activity eD	ocuments Transaction	n Search Reports		
		Info Ce	nter	
/Time	Historical Versions	View Ale	rts: (4 unread )	
018 2:04:18 PM MDT	<u>5</u>	View Me	ssades:	
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	Home Accoun Balances Activity eD Time 118 2:04:18 PM MDT	Home Accounts Payments Balances Activity eDocuments Transaction Time Historical Versions 118 2:04:18 PM MDT §	Home         Accounts         Payments         Transfers           Balances         Activity         eDocuments         Transaction Search         Reports           Strame         Historical Versions         Info Ce         View Ale           View Mer         5         View Reports         View Reports	Home     Accounts     Payments     Transfers     Services       Balances     Activity     eDocuments     Transaction Search     Reports

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.

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ZIONS DAINK.	Home	Accounts	Payments	Transfers	Services	Admin
Today's Date: Thursday, October 18, 2018 Last Login: Thursday, October 18, 2018 10:38:57 AM MDT	User Entitlement	ts				
My Bank						Printable View
Account Balances View: All Acc	ounts 🔻	Info Cen	ter			
Checking		View Alert	<u>s:</u> (4 unread )			
Account Name Account Prior Day Curre	ent Available	View Mess	ages:			

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

sers						Add a New User
ser Name	Entitlement	Login ID	Security Level	User Status	Approval Status	Last Updated By
	Full	10.00	CSA	Active	Modified	April 9, 2018 2:13:43 PM MDT
and the	None	10010001-000	Non-CSA	Active	Modified	December 1, 2015 2:50:47 PM MST
the Loren	Full	1100.0010	Non-CSA	Active	Modified	April 9, 2018 2:15:19 PM MDT
an Low	Full	(parties)	CSA	Active	Modified	July 26, 2018 1:55:47 PM MDT

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.

Security Level:	Customer System Administrator - user is able to configure access for other users
Data Services:	Special Reports - ACH Returns Report -
User Access:	User is fully entitled for all accounts.
	Make no changes to this user's entitlements     A second
	<ul> <li>Full (Entitle user for all existing and future accounts and functions)</li> </ul>
	O Custom (Entitle user for specific accounts and functions)
	O None (No account or function entitlements)

## **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**.

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Today's Date: Thursday, October 18, 2018 Last Login: Thursday, October 18, 2018 10:38:57 AM MDT	My Bank	Alerts & Messages	Preferences			
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2. Click on the **Create New Alert** dropdown menu and select **ACH/NOC Return Alert**. This will create a new Alert.

Manage Account Use this screen to manage account alerts.	Alerts					
Alerts Alert Name ACH NOC/RETURN ALERT	Account All Accounts	Delivery Address Web Inbox, Pri	Create New Alert Create New Alert Account Balance Over Threshold Amount		Info Center <u>View Alerts:</u> (4 unread )	Þ
Security Alerts			Account balance below Threshold Amount Periodic Balance Failed/Disallowed Transfer Transactions Not Approved By Send Date Successful Payment	8	View Messages: View Reminders:	
Alert Name SECURITY ALERT - External Transfer / SECURITY ALERT - External Transfer / SECURITY ALERT - External Transfer / SECURITY ALERT - External Transfer /	Account Expiration ▼ Account Reminder ▼ Verification Reminder ▼	V	Successful Transfer Instruction Requires Approval Entitlement Requires Approval Transfer Requires Approval Temptake Requires Approval New or Modified Recipient ACH NOC/RETURN ALERT			
SECURITY ALEXT - LOGINID Change SECURITY ALEXT - New External Tran SECURITY ALEXT - New Transfer to Fi SECURITY ALEXT - Password Change	isfer Account ▼ riend Account ▼ or Reset ▼	V	Veb Inbox, Primary Email Address Veb Inbox, Primary Email Address Veb Inbox, Primary Email Address			

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).

<u>(RETURN ALERT</u> <del>▼</del>	All Accounts	Web Inbox, Primary Email Address	Delete 🔀	View Messages:
Alerts Create Alert				
ALERT ALERT ALERT Delivery C ALERT Nickname	Prt Name: ACH NOC/F	box Address		
ALERT ALERT ALERT Cancel	Address			Submit