

## ACH Reject and Notification of Change Guide

When your account is setup and enabled for **ACH Direct Deposit**, 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.calbanktrust.com](http://www.calbanktrust.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 California Bank Trust Business Online Banking interface. At the top, there is a navigation bar with 'Home', 'Accounts', 'Payments', 'Transfers', 'Services', and 'Admin'. Below this is a 'My Bank' section with 'Alerts & Messages' and 'Preferences' tabs. The main content area features a promotional banner for 'Splitting the Bill is a Snap.' and a table of 'Account Balances' for checking accounts. On the right, the 'Info Center' widget is highlighted with a red circle, displaying 'View Alerts: (2 unread)', 'View Messages', and 'View Reminders'.

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. It includes a promotional banner, a 'Messages' section with 'Send Secure Message' and 'Received/Sent' tabs, and an 'Alerts' section. The 'Alerts' section has a table with columns for 'Subject' and 'Date'. The alert 'ACH NOC/RETURN ALERT' is highlighted with a red circle. The 'Info Center' widget on the right shows 'View Alerts: (2 unread)', 'View Messages', and 'View Reminders'.

Subject	Date
SECURITY ALERT - Password Change or Reset	October 16, 2018 12:22:31 PM PDT
<b>ACH NOC/RETURN ALERT</b>	April 10, 2018 11:15:24 AM PDT

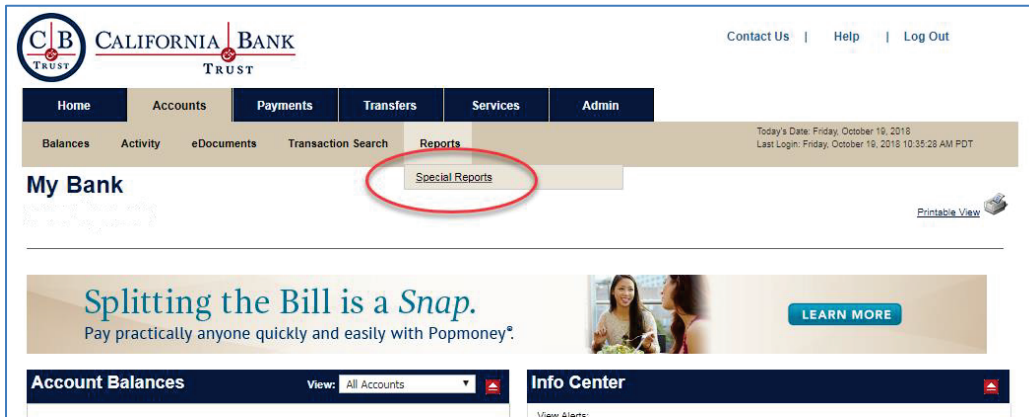
The screenshot shows the 'Message Information' page for the 'ACH NOC/RETURN ALERT'. It displays the following details:

- From:** Alert
- Received:** April 10, 2018 11:15:24 AM PDT
- Subject:** ACH NOC/RETURN ALERT
- 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.

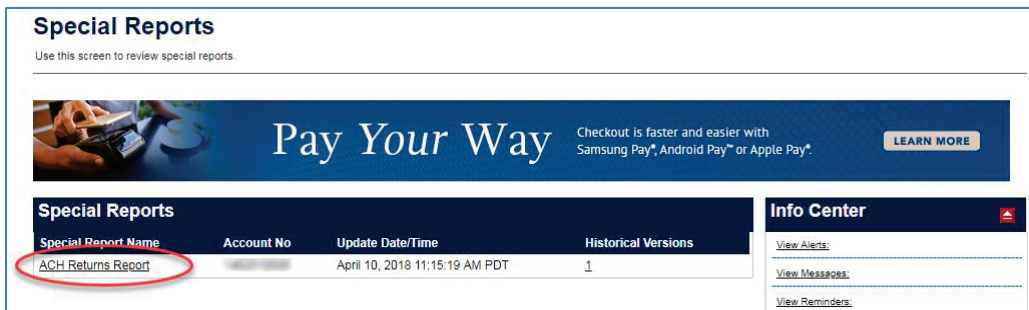
The 'Info Center' widget on the right shows 'View Alerts: (1 unread)', 'View Messages', and 'View Reminders'.

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

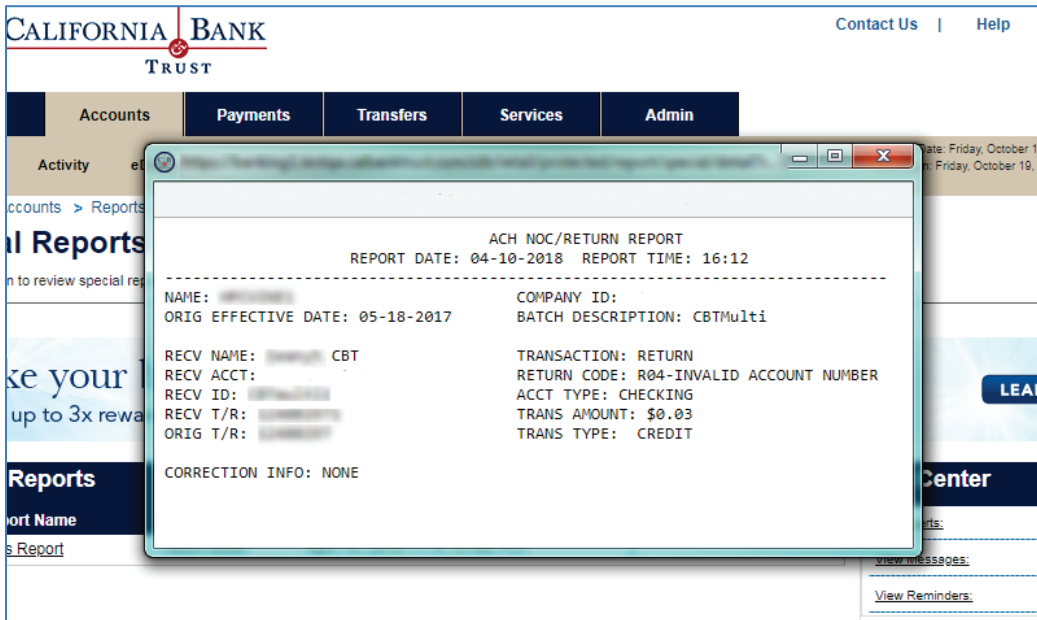
1. Go to the **Accounts Tab**, and hover over **Reports** and select **Special Reports**.



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

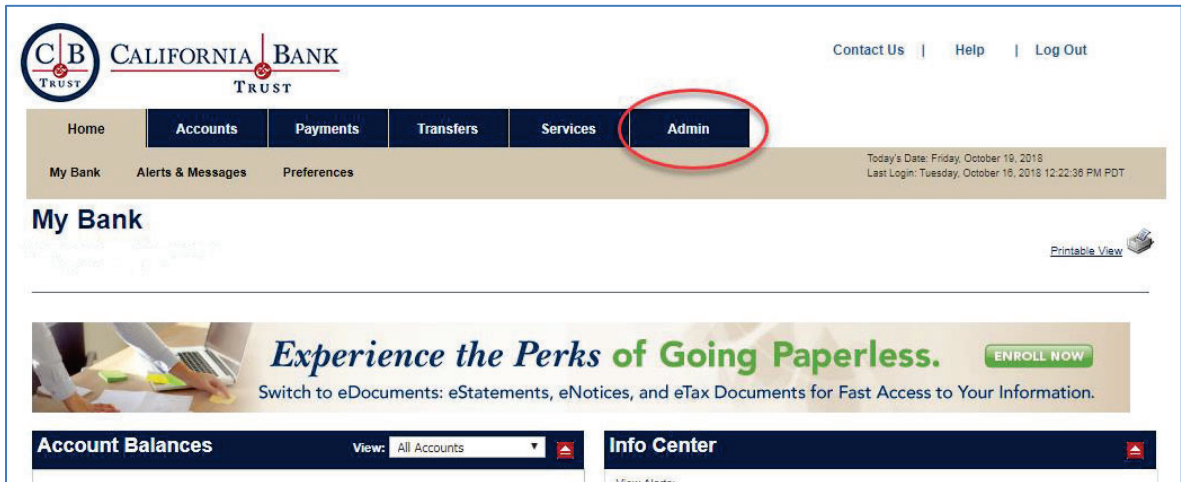


3. View the report and take the appropriate action to resolve the issue.



## 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.

The screenshot shows the 'Users' administration screen. The table below lists the users:

User Name	Entitlement	Login ID	Security Level	User Status	Approval Status	Last Updated By
Admin	Full		CSA	Active	Modified	October 19, 2018 10:56:12 AM PDT
	Full		CSA	Inactive	Modified	January 17, 2017 6:40:26 PM PST
	Full		CSA	Active	Modified	March 6, 2017 3:32:10 PM PST
	Custom		Non-CSA	Active	Modified	April 9, 2018 2:34:05 PM PDT
	Custom		Non-CSA	Active	Modified	October 12, 2017 3:54:59 PM PDT
	Custom		Non-CSA	Active	Modified	November 9, 2017 9:06:34 AM PST

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.

The screenshot shows the 'User Access' configuration screen. The 'Data Services' section is checked, and the 'Special Reports - ACH Returns Report' option is selected. The 'Save and Continue' button is circled in red.

**Security Level:**  Customer System Administrator - user is able to configure access for other users

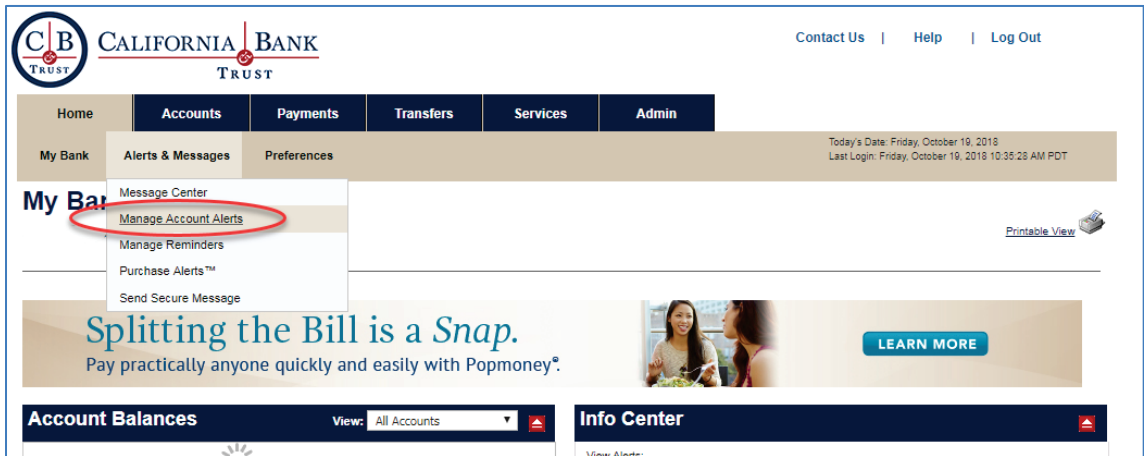
**Data Services:**  Special Reports - ACH Returns Report -

**User Access:** User is fully entitled for all accounts.

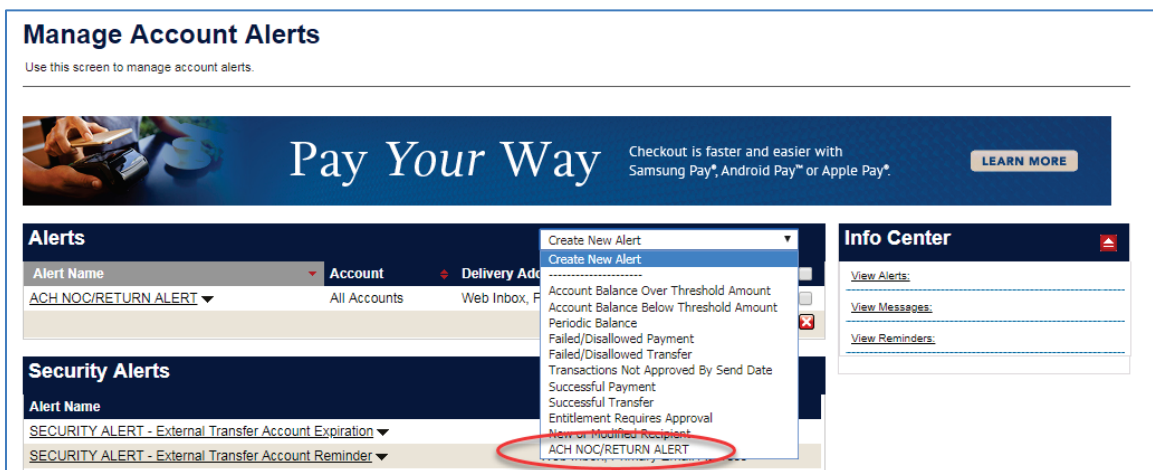
- Make no changes to this user's entitlements
- Full (Entitle user for all existing and future accounts and functions)
- Custom (Entitle user for specific accounts and functions)
- None (No account or function entitlements)

## 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**.



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).

