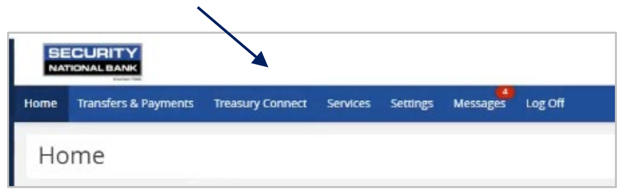
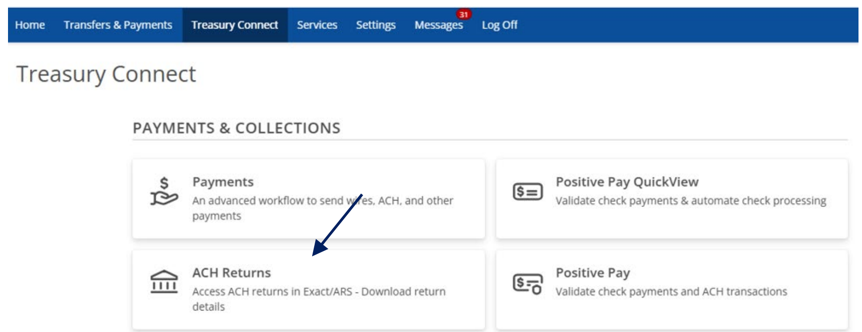
ARS ACH Origination Returns

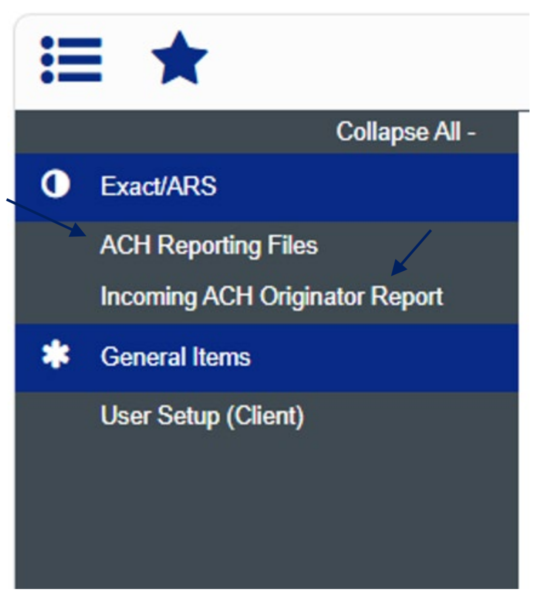
If an email notification is received from Security National Bank for an ACH Return or Notification of Change (NOC) use the following steps to access the report.

1. Click on ‘Treasury Connect’, then select the ‘ACH Returns’ tile.





2. Select ‘ACH Reporting files’ or ‘Incoming ACH originator Report’ from the Exact/ARS menu. The **ACH Reporting File** will provide a detailed PDF of the return information. The **Incoming ACH Originator Report** will generate a list of the return or NOC items.



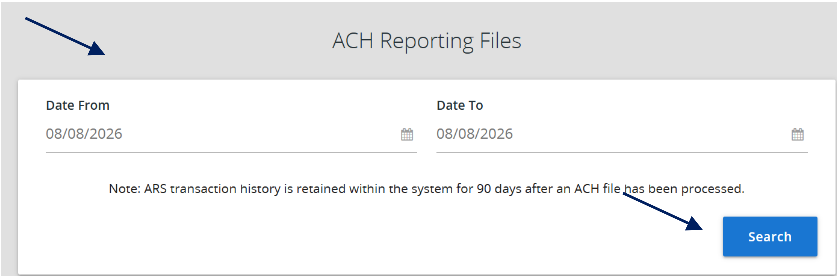
NOTE: The ACH Reporting Files will be available for 90 days. If using this option, ensure a copy is saved for your records. The Incoming ACH Originator Report information is available for six years.

Questions? Please call our Treasury Operations Team at 877-686-3590.

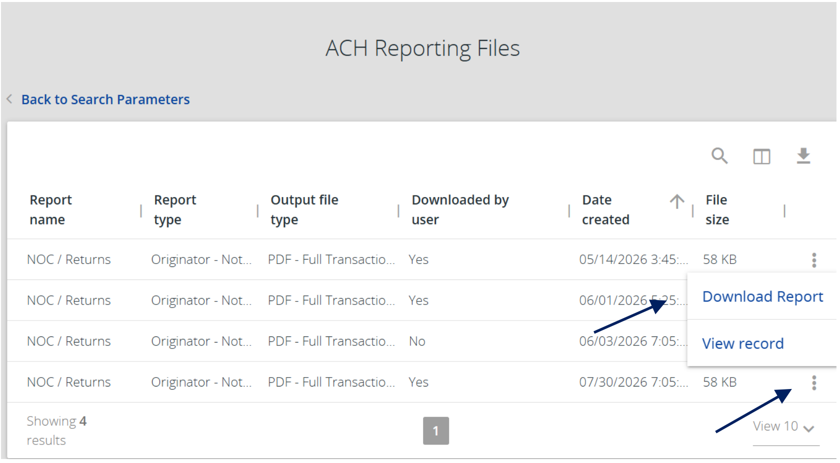
ACH Report Files

1. When ACH Reporting Files is selected, returns and NOC items from the current day will load automatically. To view returns from a previous day, select 'Back to Search Parameters'

2. Enter the date range then click 'Seach"



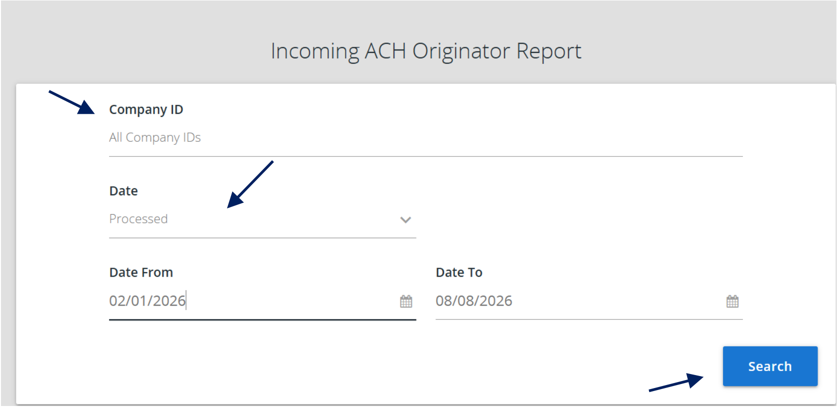
3. Once the returns populate, select the 3-dots next to the report to review, download or save the item.



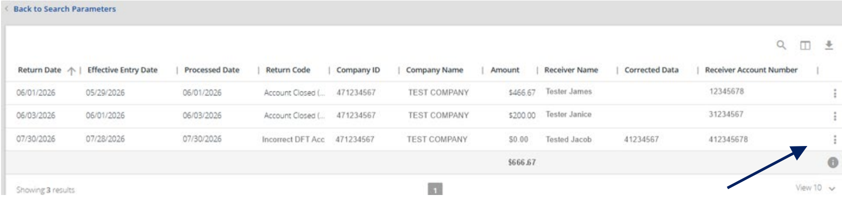
Questions? Please call our Treasury Operations Team at 877-686-3590.

Incoming ACH Originator Report

1. To review a summary of ACH Returns and NOC items, select ‘Incoming ACH Originator Report’. Enter the search criteria and then select ‘Search’



2. The summary of each return or NOC within the search period will be displayed. Select the 3-dot menu next to an item to view additional details.



Questions? Please call our Treasury Operations Team at 877-686-3590.

SECURITY NATIONAL BANK
Member FDIC

Identifying Return Types and Examples

NOTE: Returns are identified by a return code beginning with '**R**', i.e. **R02** or **R10**. Notifications of Change (NOCs) are identified by a return code beginning with '**C**', i.e. **C02**.

1. If an item is returned as Unauthorized, do not originate another transaction until a new authorization has been obtained for the vendor or employee.
2. If an item is returned as Account Closed, confirm updated account information and obtain appropriate authorization prior to originating a new transaction.
3. When a Notification of Change is received, this means that the receiving bank corrected the information and posted the transaction to the vendor or employee's account; however, the information in the ACH file needs to be corrected. In some cases, corrected transactions may be posted later than expected.
4. The incorrect information should be updated prior to submitting the next transaction. The 'Return Code' identified the type of correction, and the corrected information is shown next to 'Corrected Data'. The updated information should be confirmed with the vendor or employee prior to updating any records. Depending on internal policies and the nature of the change, an updated authorization may be obtained.

Record Details

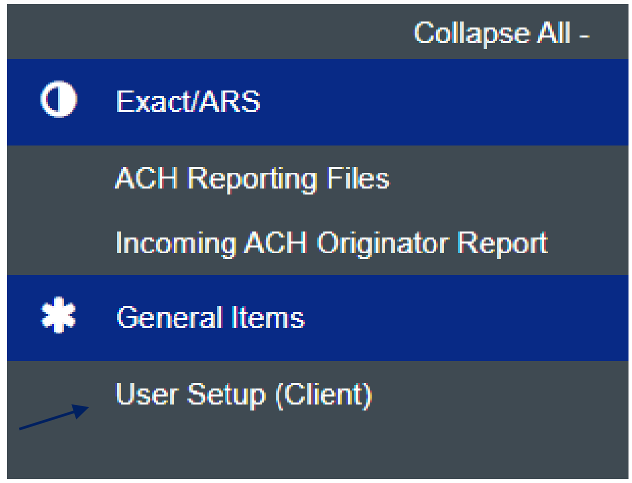
Return Date:	06/01/2026
Effective Entry Date:	05/29/2026
Processed Date:	06/01/2026
Return Code:)	Account Closed (R02)
Company ID:	471234567
Company Name:	TEST COMPANY
Amount:$466.67	$466.67
Receiver Name:	Tester James
Corrected Data:	
Receiver Account Number:	12345678
Company Entry Description:	ACH Collec
Receiver DFI ID:	104000841
Originating DFI ID:	104913900
Tran Code:	Demand Debit Return/NOC (26)
ID Number:	123456
Trace Number:	104900005504006
SEC Code:	PPD

Record Details

Return Date:	07/30/2026
Effective Entry Date:	07/28/2026
Processed Date:	07/30/2026
Return Code:)	Incorrect DFI Account Number (C02)
Company ID:	471234567
Company Name:	TEST COMPANY
Amount:$466.67	$466.67
Receiver Name:	Tested Jacob
Corrected Data:	41234567
Receiver Account Number:	412345678
Company Entry Description:	ACH Collec
Receiver DFI ID:	104000841
Originating DFI ID:	104913900
Tran Code:	Demand Debit Return/NOC (26)
ID Number:	123456
Trace Number:	104900005904034
SEC Code:	COR

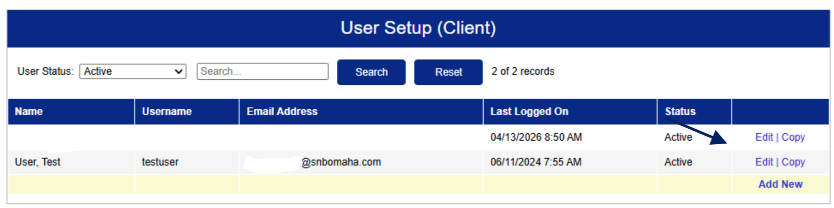
Questions? Please call our Treasury Operations Team at 877-686-3590.

SECURITY NATIONAL BANK
Member FDIC

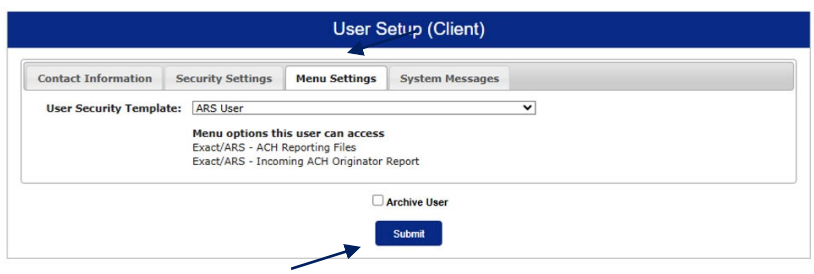


User Access

1. Online banking administrators are automatically given access to the ARS Reporting functionality.
2. To add or update access for another user go to 'Treasury Connect > ACH Returns> General Items > User Setup (Client)

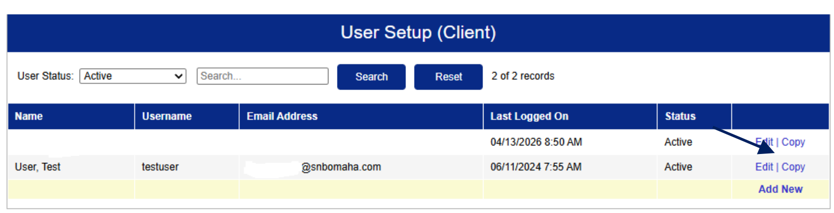


3. A list of active users will display. Select 'Edit' next to the user to be updated.



4. Under 'Menu Settings' use the drop-down menu to select the appropriate User Security Template. Security Templates determine which ARS options a user can access. Templates with ARS in the name allow access to ACH Returns and NOCs. Click 'Submit' when complete.

   NOTE: If a template includes 'Admin' in the name, the user may be able to manage access and add additional users.



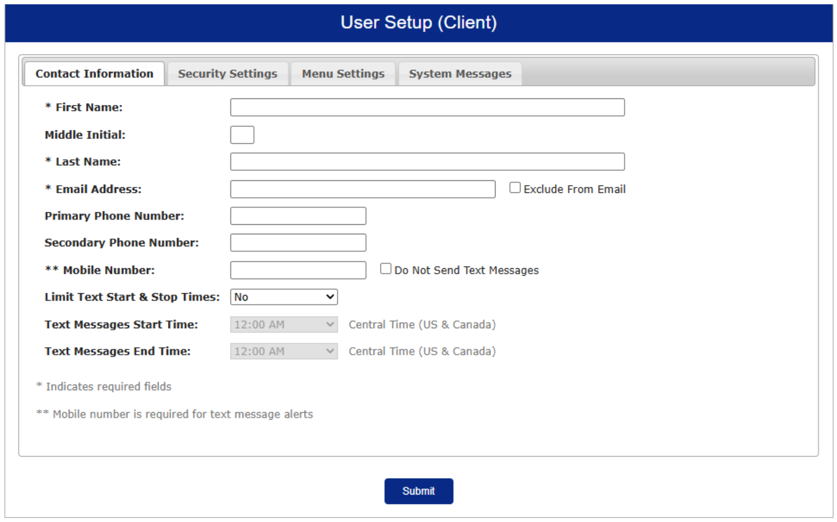
5. If the person being added is not listed, select 'Copy' next to an existing user with similar access to start creating the new user.

Questions? Please call our Treasury Operations Team at 877-686-3590.

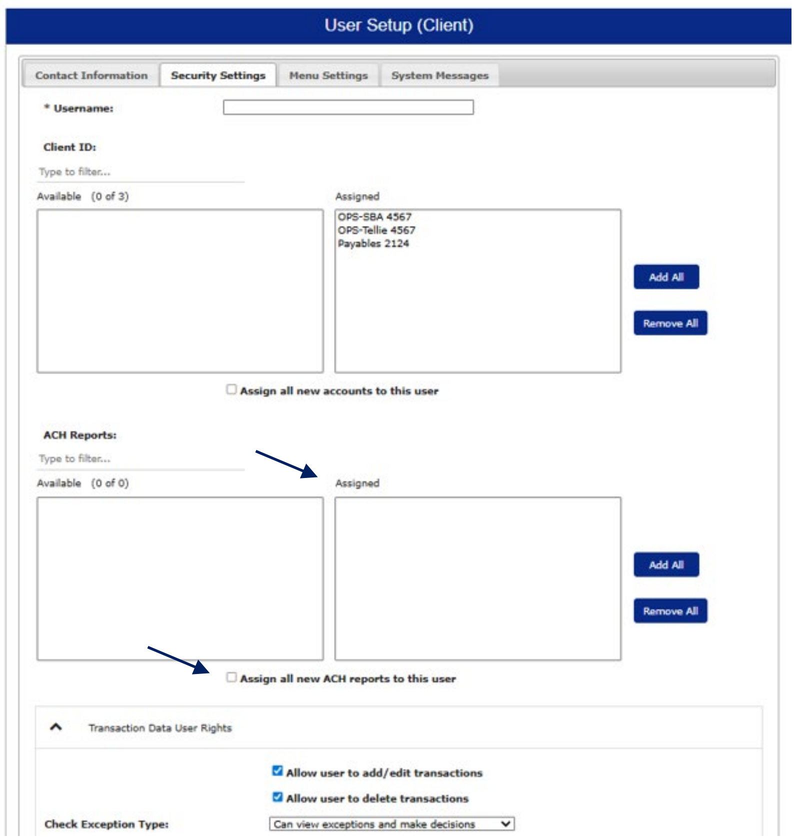
SECURITY NATIONAL BANK

Member FDIC

6. On the Contact Screen input the requested information:
    a. First Name
    b. Last Name
    c. Email address

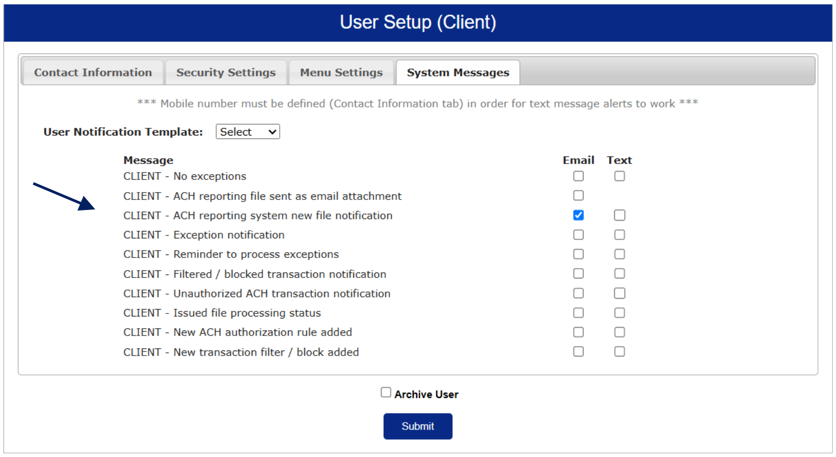


7. On the Security Settings input the following:
    a. Username (Should match the online banking login ID)
    b. ACH Reports (Ensure all reports are assigned to the user)
    c. Check the Assign all new ACH reports to this user if applicable



Questions? Please call our Treasury Operations Team at 877-686-3590.

8. On the System Messages screen, select the Client – ACH Reporting system new file notification option to ensure notification emails are sent out. The ACH Reporting files will not be sent as email attachments; this option does not need to be selected.



NOTE: When adding a new online banking user with access to ARS Returns reporting, please contact Treasury Operations at 402-452-3590 or 877-686-3590 or via email at treasuryops@securitynational.bank. Please include the name of the new user(s). The Treasury Operations Team will complete the final linking step that will allow full access to the system.