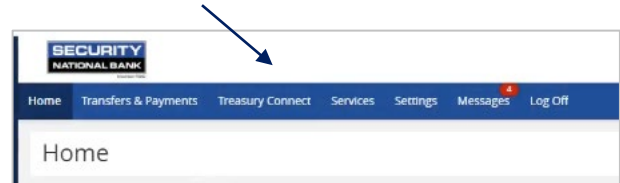




ARS ACH Origination Returns

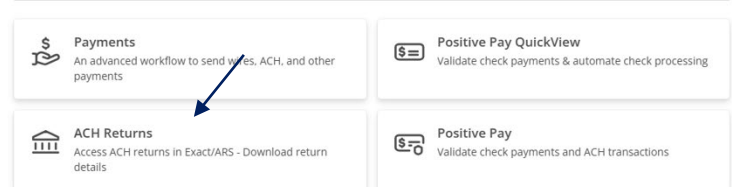
If an email notification is received from Security National Bank for an ACH Return or Notification of Change (NOC) use the following steps to access the report.

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



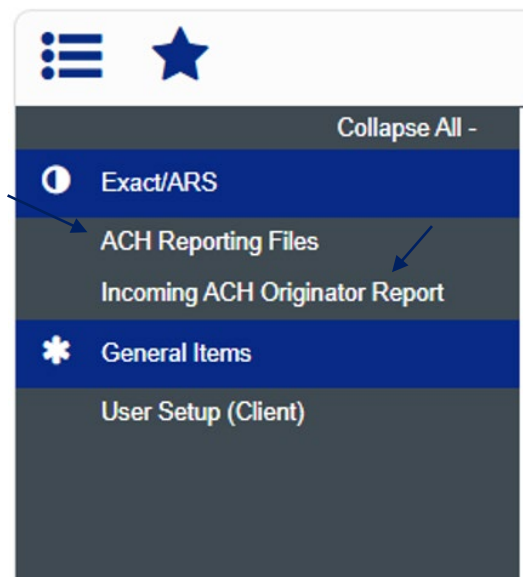
Treasury Connect

PAYMENTS & COLLECTIONS



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.

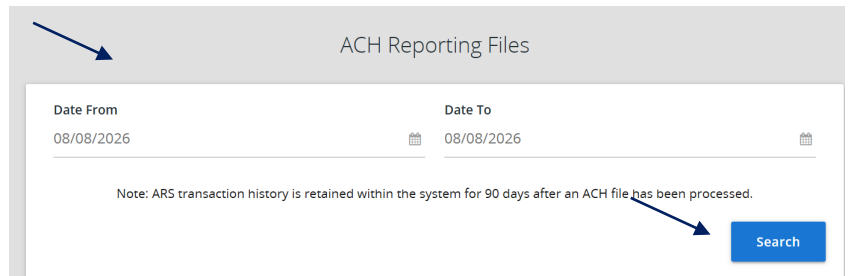
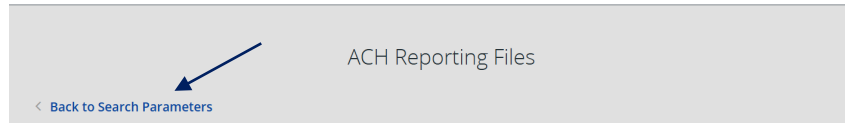


Questions? Please call our Treasury Operations Team at 877-686-3590.



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



Report name	Report type	Output file type	Downloaded by user	Date created	File size	
NOC / Returns	Originator - Not...	PDF - Full Transactio...	Yes	05/14/2026 3:45:...	58 KB	⋮
NOC / Returns	Originator - Not...	PDF - Full Transactio...	Yes	06/01/2026 5:25:...		Download Report
NOC / Returns	Originator - Not...	PDF - Full Transactio...	No	06/03/2026 7:05:...		View record
NOC / Returns	Originator - Not...	PDF - Full Transactio...	Yes	07/30/2026 7:05:...	58 KB	⋮

Showing 4 results

1

View 10

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.

Incoming ACH Originator Report

Company ID
All Company IDs

Date
Processed

Date From
02/01/2026

Date To
08/08/2026

Search

Back to Search Parameters

Return Date	Effective Entry Date	Processed Date	Return Code	Company ID	Company Name	Amount	Receiver Name	Corrected Data	Receiver Account Number
06/01/2026	05/29/2026	06/01/2026	Account Closed L	471234567	TEST COMPANY	\$466.67	Tester James		12345678
06/03/2026	06/01/2026	06/03/2026	Account Closed L	471234567	TEST COMPANY	\$200.00	Tester Janice		31234567
07/30/2026	07/28/2026	07/30/2026	Incorrect DFT Acc	471234567	TEST COMPANY	\$0.00	Tested Jacob	41234567	412345678

Showing 3 results

View 10

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



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
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

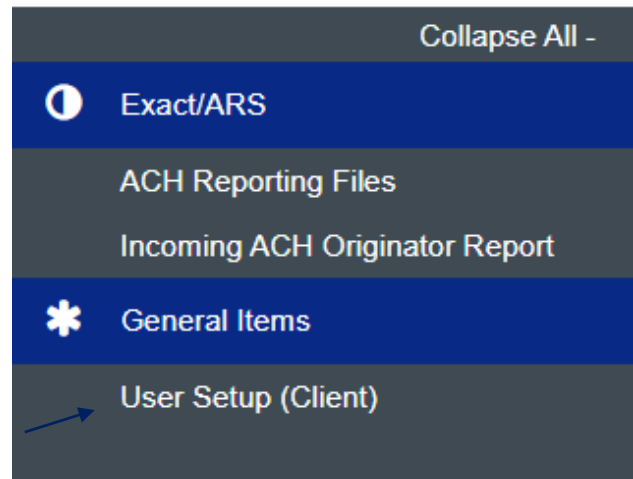
Return Date:	07/30/2026
Effective Entry Date:	07/28/2026
Processed Date:	07/30/2026
Return Code:)	Incorrect DFI Account Number (C02)
Company ID:	471234567
Company Name:	TEST COMPANY
Amount:	\$466.67
Receiver Name:	Tested Jacob
Corrected Data:	41234567
Receiver Account Number:	412345678
Company Entry 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.



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.

User Setup (Client)					
User Status: Active		Search...	Search	Reset	2 of 2 records
Name	Username	Email Address	Last Logged On	Status	
User, Test	testuser	@snbomaha.com	04/13/2026 8:50 AM	Active	Edit Copy
					Add New

User Setup (Client)

Contact Information

Security Settings

Menu Settings

System Messages

User Security Template: ARS User

Menu options this user can access
Exact/ARS - ACH Reporting Files
Exact/ARS - Incoming ACH Originator Report

☐ Archive User

Submit

User Setup (Client)					
User Status: Active		Search...	Search	Reset	2 of 2 records
Name	Username	Email Address	Last Logged On	Status	
User, Test	testuser	@snbomaha.com	04/13/2026 8:50 AM	Active	Edit Copy
					Add New

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



6. On the Contact Screen input the requested information:
- First Name
 - Last Name
 - Email address

The screenshot shows the 'User Setup (Client)' form with the 'Contact Information' tab selected. The form contains the following fields and options:

- * First Name:** Text input field.
- Middle Initial:** Text input field.
- * Last Name:** Text input field.
- * Email Address:** Text input field with an ☐ 'Exclude From Email' checkbox.
- Primary Phone Number:** Text input field.
- Secondary Phone Number:** Text input field.
- ** Mobile Number:** Text input field with a ☐ 'Do Not Send Text Messages' checkbox.
- Limit Text Start & Stop Times:** A dropdown menu currently set to 'No'.
- Text Messages Start Time:** A dropdown menu set to '12:00 AM' with the text 'Central Time (US & Canada)' to its right.
- Text Messages End Time:** A dropdown menu set to '12:00 AM' with the text 'Central Time (US & Canada)' to its right.

Footnote: * Indicates required fields
** Mobile number is required for text message alerts

A 'Submit' button is located at the bottom right of the form.

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

The screenshot shows the 'User Setup (Client)' form with the 'Security Settings' tab selected. The form contains the following sections and options:

- * Username:** Text input field.
- Client ID:** Text input field with a 'Type to filter...' placeholder.
- Available (0 of 3):** A list box for available client IDs.
- Assigned:** A list box containing 'OPS-SBA 4567', 'OPS-Tellie 4567', and 'Payables 2124'. To its right are 'Add All' and 'Remove All' buttons.
- ☐ **Assign all new accounts to this user**
- ACH Reports:** Section with a 'Type to filter...' placeholder.
- Available (0 of 0):** A list box for available ACH reports.
- Assigned:** A list box for assigned ACH reports. To its right are 'Add All' and 'Remove All' buttons.
- ☐ **Assign all new ACH reports to this user**
- Transaction Data User Rights:** Section with two checked checkboxes: 'Allow user to add/edit transactions' and 'Allow user to delete transactions'.
- Check Exception Type:** A dropdown menu currently set to 'Can view exceptions and make decisions'.

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.

*** Mobile number must be defined (Contact Information tab) in order for text message alerts to work ***

User Notification Template: Select

Message	Email	Text
CLIENT - No exceptions	☐	☐
CLIENT - ACH reporting file sent as email attachment	☐	☐
CLIENT - ACH reporting system new file notification	☒	☐
CLIENT - Exception notification	☐	☐
CLIENT - Reminder to process exceptions	☐	☐
CLIENT - Filtered / blocked transaction notification	☐	☐
CLIENT - Unauthorized ACH transaction notification	☐	☐
CLIENT - Issued file processing status	☐	☐
CLIENT - New ACH authorization rule added	☐	☐
CLIENT - New transaction filter / block added	☐	☐

☐ Archive User

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