



Online Banking ACH Origination
User Guide

June 2023

Contents

Security Token for ACH Origination

Sub-User Administration

ACH Login

ACH Contact Management Tool

Utilizing Batch Templates

- Sending Payments to Individuals
- Collecting Payments from Individuals
- Sending Payments to Businesses
- Collecting Payments from Businesses
- TXT File Import
- Fixed Recurring Batches
- Creating a Copy of an Existing ACH Batch
- Editing an Existing ACH Batch

Nacha File Import

ACH Settlement Type Preferences

Prenotes

ACH Reporting

Warnings and Errors

ACH File Pickup Windows

Originator Rules & Responsibilities

Treasury Management Contact Information

Glossary: General ACH Information

Security Token for ACH Origination

Introduction

Security tokens are used to protect your online banking activity and are available on both iPhone and Android devices. You are required to use a security token for online ACH origination.


Activate VIP Access

Step	Action
1	From the App Store or Google Play Store , search VIP Access .
2	Download the App.
3	Open the app and provide the Credential ID to your local treasury team. The Credential ID typically starts with SYMC followed by 8 digits, but we'll need the full alpha-numeric ID to link your online banking profile to your security token.
4	Once you've provided your Credential ID and we've linked it to your online banking profile, you can access the ACH module within online banking.
5	Please note, if your Credential ID changes, you must notify your local treasury management team. This could happen if you get a new phone or delete the VIP Access app and have to download it again.

Sub User Administration

Create a New Sub User

Follow the steps below to create a sub user.

Step	Action							
1	From the Gear Icon in the top right corner  , navigate to Administration and click Sub-Users Administration .							
2	A one-time Security Code is required at this point. Based on your individual enrollment preferences, you will receive the Security Code by text or email.							
3	Using the "I want to" drop-down on the Sub-User Administration menu, select Add a New Sub-User . Required fields are designated with an asterisk (*).							
4	Enter Access ID . Access ID Requirements <ul style="list-style-type: none"> • Must be between 5-20 characters • May include letters, numbers, and special character • Cannot match your SSN or Tax ID # • Is case sensitive If you choose to include a special character you can only use these characters: <table border="1" data-bbox="626 1413 1128 1459" style="margin-left: auto; margin-right: auto;"> <tr> <td>!</td> <td>@</td> <td>#</td> <td>\$</td> <td>-</td> <td>_</td> <td>.</td> </tr> </table>	!	@	#	\$	-	_	.
!	@	#	\$	-	_	.		
5	Enter Sub-User's Contact Information: <ul style="list-style-type: none"> • Name (first and last name) • Mobile Phone • Social Security Number (SSN) • Email Social Security Number must be a 9-digit number the user knows, but it does not have to be their Social Security Number.							
6	IMPORTANT							

	<p>Enabling the Sub-User Administrator option gives the user administrative privileges.</p> <p>Any user designated as a Sub-User Administrator will have the ability to:</p> <ul style="list-style-type: none"> • Add, remove, or maintenance sub-users • Entitle privileges to sub-users • Add account access to themselves and others
7	<p>Enter/Confirm a Temporary Passcode.</p> <p>This is a temporary passcode only. The user will be prompted to change passcode when they login.</p>
8	<p>Grant Access to account(s).</p> <ul style="list-style-type: none"> • Basic: User can transfer to and from the account, view balances and reports, and access account history. • View Only: User can view account balances, reports, and history only. • Transfer To: User can transfer to the account only. • Loan Advance: User can transfer from the loan account if loan type allows. • None: User has no access.
9	Click Submit to save and continue.
10	Click Back to Sub-User Administration.
11	Provide the Access ID and temporary Passcode you created to the new sub user.

Add ACH Privileges to an Existing Sub User

Follow the steps below to add ACH privileges to an existing sub user.

Step	Action
1	From the Sub-Users Administration page, use the appropriate modify action (ACH Credit Origination and/or ACH Debit Origination) in the sub-user's "I want to" drop-down menu.

	The actions available in the drop-down menu will depend on the services the company has enabled.
2	<p>On the Modify Sub-User - Commercial Services page, change the limit amount for a cash management service, if necessary, in its corresponding Limit Amount box.</p> <p>You can only set a user's limit to an amount less than or equal to the company's limit.</p> <p>If the limit is not changed, the user's limit will default to the company limit.</p>
3	<p>For each service, select from the Access Level list to grant access to that SEC code.</p> <p>None: No access to the service; this is the default.</p> <p>View: Allows the user only to view transactions.</p> <p>Approve Only: Allows the user to approve transactions but not view, create, modify, or delete.</p> <p>Enter Only: Allows the user to view, enter, modify, and delete but not approve transactions.</p> <p>Enter + Approve Other: Allows the user to view, enter, modify, and delete transactions and approve any transaction another user created or modified.</p> <p>Full: Allows the user to view, enter, modify, delete, and approve transactions.</p>
4	Check the box for Confidential Batches only if the user will have access to create and/or access confidential batches (such as payroll batches that you only want visible to certain users).
5	Check box for Same Day ACH only if the user will have access to process Same Day ACH transactions (additional fees apply to same day ACH transactions).
6	Select Account(s) .
7	Select Submit to save changes.

8	<p>ACH Origination requires a soft token (VIP Access) to use the service.</p> <p>For instructions on downloading the soft token app, click here.</p>
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Disable or Delete an Existing Sub User

Follow the steps below to disable or delete a sub user.

Step	Action
1	<p>From the Sub-Users Administration page, use the sub-user's "I want to" drop-down menu and select Modify Sub-User Information.</p>
2	<p>Choose Disable or Delete in the bottom right corner.</p> <p>Disable If the user is disabled, any scheduled transactions by the user will still be processed. A user who has been disabled can be re-enabled. For example, if the user will be out on leave for a few weeks, you may want to disable them until they return.</p> <p>Delete If the user is deleted, any transaction the user scheduled that has not processed will be canceled. Pending transactions created by the user will be unscheduled and will not be processed. A deleted user cannot be re-enabled. If you delete a user in error, they cannot be retrieved and will have to be created again by the online banking administrator.</p>

ACH Login

Access to ACH Origination

Follow the steps below to access the ACH origination platform.

Step	Action
1	Open your browser and go to www.pnfp.com .
2	Under Online Banking, enter your Access ID and Password .
3	Click Log In .
4	Once logged in, click the Payments & Transfers tab.
5	Select appropriate ACH option to launch origination <ul style="list-style-type: none">• New ACH Payment• NACHA File Import
6	You'll be prompted to enter your security token code. Open the VIP Access app on your phone and key the six-digit code that appears.
7	The ACH origination platform will open.

Forgot Password

Follow the steps below if you forgot your Password and cannot login

Step	Action
1	Open your browser and go to www.pnfp.com .
2	Under Online Banking, click Forgot Password .
3	Complete the Password reset process.
4	If you have trouble resetting your Password, reach out to your local Treasury Management Client Services team, or call the number below. Eastern Time Zone: 855.282.8655 Central Time Zone: 866.839.2781

ACH Contact Management Tool

Introduction

This section of the user guide covers how to use the Contact Management Tool. This tool allows you to build a list of businesses and individuals you use frequently, making it easy to send and collect payments quickly.

You can import a list of contacts in either TSV or CSV format. It may be helpful to create your file in Excel and use the Save As option to select (*.csv) or (*.tsv).

Information to include:

- Individual or Company Name*
- ID
- Contact Type*
- Account Type*
- Account Number*
- R&T Number*
- Payment Type*

**Required*

If column headers **are** included, they should read exactly as they appear above, in any order. If column headers **are not** included, the information must be in the exact order listed above, from left to right.

Add Contacts using CSV or TSV File Import

Follow the steps below to import a list of contacts in CSV or TSV format.

Step	Action
1	In online banking, navigate to Payments & Transfers > Contacts > All Contacts .
2	Click the New drop down near the top, right corner and choose Import Contacts .
3	Click Choose File and locate the CSV file on your computer.
4	Click Upload . A small green pop up will appear to confirm a successful upload.

Add Contacts Manually

Follow the steps below to add contacts manually.

Step	Action
1	In online banking, navigate to Payments & Transfers > Contacts > New Contact.
2	Add Contact Details.
3	Click Save Contact or Save and Add Another.

Make a Contact Active or Inactive

Follow the steps below to make an existing contact Active or Inactive.

Important: Any changes made to a contact will NOT affect any pending or recurring payments for this contact.

Step	Action
1	In online banking, navigate to Payments & Transfers > Contacts > All Contacts.
2	Click the Name of the contact to open the Contact Details.
3	Just above Contact Details you will see the current status of the contact. Click to make the contact Active or Inactive.
4	Click Back to Contacts.

Edit an Existing Contact

Follow the steps below to edit an existing contact.

Important: Any changes made to a contact will NOT affect any pending or recurring payments for this contact.

Step	Action
1	In online banking, navigate to Payments & Transfers > Contacts > All Contacts.
2	Click the Name of the contact to open the Contact Details.
3	Edit the Contact Details and Save Changes.
4	Click Back to Contacts.

New ACH Payment: Sending Payments to Individuals (PPD Credits)

Introduction This section of the user guide covers creating a batch for the purpose of sending payments (credits) to individuals.

Create an ACH Batch Follow the steps below to create a batch that can be saved and reused.

Step	Action						
1	Click Payments & Transfers .						
2	Select New ACH Payment .						
3	Enter the Security Token code from your VIP Access app, then click Continue .						
4	What would you like to do? = Select Send a Payment . Whom would you like to pay? = Select Individual .						
5	Click Next .						
6	Select Add Recipients from the Add Recipients drop down.						
7	Complete the required fields. Required Fields: <ul style="list-style-type: none"> • Recipient Name • Account Type (checking or savings) • Account Number • Routing Number • Amount Additional Fields: <ul style="list-style-type: none"> • Contact ID • Addenda 						
8	<table border="1"> <thead> <tr> <th>If</th> <th>Then</th> </tr> </thead> <tbody> <tr> <td>You have additional recipients to add,</td> <td>Click Save & Add Another.</td> </tr> <tr> <td>You do not have additional recipients to add,</td> <td>Click Save.</td> </tr> </tbody> </table>	If	Then	You have additional recipients to add,	Click Save & Add Another .	You do not have additional recipients to add,	Click Save .
If	Then						
You have additional recipients to add,	Click Save & Add Another .						
You do not have additional recipients to add,	Click Save .						

9	Click Next .
10	<p>Select Funding Account from dropdown.</p> <p>Add Memo (optional). This field is the Company Discretionary Data and could be visible to the recipient.</p> <p>Payment Frequency</p> <ul style="list-style-type: none"> • Single Payments are created only one time. • Occasional Payments are not automatically rescheduled; however, the payment remains on the Activity list and can be reused. • Recurring Payments are automatically processed on recurring frequency. <p>Select the Payment Date. This is the effective date of transaction.</p> <p>Same Day ACH (optional). This option will only appear if same day ACH has been enabled. There could be an additional fee for same day ACH transactions.</p>
11	Click Next .
12	<p>Add Payment Name. This field is limited to 10 characters and will be visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Payroll • Dir Dep • Payment <p>Add Payment Description (optional). This field is limited to 30 characters and is not visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Payroll MM/DD/YYYY • Expense Reimbursement
13	Mark as Confidential can be used to keep the information within the batch confidential.

	<p>You can choose the users at your company who should have access to the batch, and others will not be able to see it.</p> <p>Note: This option may not be available to you since it's a permission granted by your company's administrator.</p>
14	Click Submit Payment .
15	<p>Payment Submitted screen will appear. Click Approve.</p> <p>Note: Options are based on user privileges.</p>
16	Enter the Security Token code from your VIP Access app, then click Continue .
17	<p>Your batch template will appear with a status of Approved.</p> <p>Note: If Occasional frequency was selected, then following the effective date of your batch, the batch template will display as date not set on the Activity page. This batch template can be reused.</p>

New ACH Payments: Collecting Payments from Individuals (PPD Debits)

Introduction This section of the user guide covers creating a batch for the purpose of collecting payments (debits) from individuals.

Create an ACH Batch Follow the steps below to create a batch that can be saved and reused.

Step	Action						
1	Click Payments & Transfers .						
2	Select New ACH Payment .						
3	Enter the Security Token code from your VIP Access app, then click Continue .						
4	What would you like to do? = Select Collect a Payment . Who would you like to collect from? = Select Individual .						
5	Click Next .						
6	Select Add Recipients from the Add Recipients drop down.						
7	Complete the required fields. Required Fields: <ul style="list-style-type: none"> • Recipient Name • Account Type (checking or savings) • Account Number • Routing Number • Amount Additional Fields: <ul style="list-style-type: none"> • Contact ID • Addenda 						
8							
	<table border="1"> <thead> <tr> <th data-bbox="571 1715 1026 1751">If</th> <th data-bbox="1026 1715 1430 1751">Then</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 1751 1026 1829">You have additional recipients to add,</td> <td data-bbox="1026 1751 1430 1829">Click Save & Add Another.</td> </tr> <tr> <td data-bbox="571 1829 1026 1906">You do not have additional recipients to add,</td> <td data-bbox="1026 1829 1430 1906">Click Save.</td> </tr> </tbody> </table>	If	Then	You have additional recipients to add,	Click Save & Add Another .	You do not have additional recipients to add,	Click Save .
	If	Then					
You have additional recipients to add,	Click Save & Add Another .						
You do not have additional recipients to add,	Click Save .						

9	Click Next .
10	<p>Select Deposit To account from dropdown.</p> <p>Add Memo (optional). This field is the Company Discretionary Data and could be visible to the recipient.</p> <p>Payment Frequency</p> <ul style="list-style-type: none"> • Single Payments are created only one time. • Occasional Payments are not automatically rescheduled; however, the payment remains on the Activity list and can be reused. • Recurring Payments are automatically processed on recurring frequency. <p>Select the Payment Date. This is the effective date of transaction.</p>
11	Click Next .
12	<p>Add Payment Name. This field is limited to 10 characters and will be visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • HOA Dues • Draft • Rent <p>Add Payment Description (optional). This field is limited to 30 characters and is not visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • HOA Dues MM/DD/YYYY • Monthly Membership Dues
13	<p>Mark as Confidential can be used to keep the information within the batch confidential.</p> <p>You can choose the users at your company who should have access to the batch, and others will not be able to see it.</p>

	Note: This option may not be available to you since it's a permission granted by your company's administrator.
14	Click Submit Payment .
15	Payment Submitted screen will appear. Click Approve . Note: Options are based on user privileges.
16	Enter the Security Token code from your VIP Access app, then click Continue .
17	Your batch template will appear with a status of Approved. Note: If Occasional frequency was selected, following the effective date of your batch, the batch template will display as date not set on the Activity page. This batch template can be reused.

New ACH Payment: Sending Payments to Businesses (CCD Credits)

Introduction This section of the user guide covers creating a batch for the purpose of sending payments (credits) to businesses.

Create an ACH Batch Follow the steps below to create a batch that can be saved and reused.

Step	Action						
1	Click Payments & Transfers .						
2	Select New ACH Payment .						
3	Enter the Security Token code from your VIP Access app, then click Continue .						
4	What would you like to do? = Select Send a Payment . Whom would you like to pay? = Select Business .						
5	Click Next .						
6	Select Add Recipients from the Add Recipients drop down.						
7	Complete the required fields. Required Fields: <ul style="list-style-type: none"> • Recipient Name • Account Type (checking or savings) • Account Number • Routing Number • Amount Additional Fields: <ul style="list-style-type: none"> • Contact ID • Addenda 						
8	<table border="1" style="width: 100%;"> <thead> <tr> <th data-bbox="581 1709 1027 1751">If</th> <th data-bbox="1027 1709 1442 1751">Then</th> </tr> </thead> <tbody> <tr> <td data-bbox="581 1751 1027 1831">You have additional recipients to add,</td> <td data-bbox="1027 1751 1442 1831">Click Save & Add Another.</td> </tr> <tr> <td data-bbox="581 1831 1027 1906">You do not have additional recipients to add,</td> <td data-bbox="1027 1831 1442 1906">Click Save.</td> </tr> </tbody> </table>	If	Then	You have additional recipients to add,	Click Save & Add Another .	You do not have additional recipients to add,	Click Save .
	If	Then					
	You have additional recipients to add,	Click Save & Add Another .					
You do not have additional recipients to add,	Click Save .						

9	Click Next .
10	<p>Select Funding Account from dropdown.</p> <p>Add Memo (optional). This field is the Company Discretionary Data and could be visible to the recipient.</p> <p>Payment Frequency</p> <ul style="list-style-type: none"> • Single Payments are created only one time. • Occasional Payments are not automatically rescheduled; however, the payment remains on the Activity list and can be reused. • Recurring Payments are automatically processed on recurring frequency. <p>Select the Payment Date. This is the effective date of transaction.</p> <p>Same Day ACH (optional). This option will only appear if same day ACH has been enabled. There could be an additional fee for same day ACH transactions.</p>
11	Click Next .
12	<p>Add Payment Name. This field is limited to 10 characters and will be visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Vendor Pay • Payment <p>Add Payment Description (optional). This field is limited to 30 characters and is not visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Vendor Payments MM/DD/YYYY • Invoice #123456
13	<p>Mark as Confidential can be used to keep the information within the batch confidential.</p> <p>You can choose the users at your company who should have access to the batch, and others will not be able to see it.</p>

	<p>Note: This option may not be available to you since it's a permission granted by your company's administrator.</p>
14	<p>Click Submit Payment.</p>
15	<p>Payment Submitted screen will appear. Click Approve.</p> <p>Note: Options are based on user privileges.</p>
16	<p>Enter the Security Token code from your VIP Access app, then click Continue.</p>
17	<p>Your batch template will appear with a status of Approved.</p> <p>If Occasional frequency was selected, following the effective date of your batch, the batch template will display as date not set on the Activity page. This batch template can be reused.</p>

New ACH Payment: Collecting Payments from Businesses (CCD Debits)

Introduction This section of the user guide covers creating a batch for the purpose of collecting payments (debits) from businesses.

Create an ACH Batch Follow the steps below to create a batch that can be saved and reused.

Step	Action						
1	Click Payments & Transfers .						
2	Select New ACH Payment .						
3	Enter the Security Token code from your VIP Access app, then click Continue .						
4	What would you like to do? = Select Collect a Payment . Who would you like to collect from? = Select Business .						
5	Click Next .						
6	Select Add Recipients from the Add Recipients drop down.						
7	Complete the required fields. Required Fields: <ul style="list-style-type: none"> • Recipient Name • Account Type (checking or savings) • Account Number • Routing Number • Amount Additional Fields: <ul style="list-style-type: none"> • Contact ID • Addenda 						
8	<table border="1" style="width: 100%;"> <thead> <tr> <th data-bbox="570 1707 1024 1751">If</th> <th data-bbox="1024 1707 1437 1751">Then</th> </tr> </thead> <tbody> <tr> <td data-bbox="570 1751 1024 1831">You have additional recipients to add,</td> <td data-bbox="1024 1751 1437 1831">Click Save & Add Another.</td> </tr> <tr> <td data-bbox="570 1831 1024 1908">You do not have additional recipients to add,</td> <td data-bbox="1024 1831 1437 1908">Click Save.</td> </tr> </tbody> </table>	If	Then	You have additional recipients to add,	Click Save & Add Another .	You do not have additional recipients to add,	Click Save .
	If	Then					
	You have additional recipients to add,	Click Save & Add Another .					
You do not have additional recipients to add,	Click Save .						

9	Click Next .
10	<p>Select Deposit To account from dropdown.</p> <p>Add Memo (optional). This field is the Company Discretionary Data and could be visible to the recipient.</p> <p>Payment Frequency</p> <ul style="list-style-type: none"> • Single Payments are created only one time. • Occasional Payments are not automatically rescheduled; however, the payment remains on the Activity list and can be reused. • Recurring Payments are automatically processed on recurring frequency. <p>Select the Payment Date. This is the effective date of transaction.</p>
11	Click Next .
12	<p>Add Payment Name. This field is limited to 10 characters and will be visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Cash Conce • Drafts <p>Add Payment Description (optional). This field is limited to 30 characters and is not visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Lease Payment MM/DD/YYYY • Vendor Drafts MM/DD/YYYY
13	<p>Mark as Confidential can be used to keep the information within the batch confidential.</p> <p>You can choose the users at your company who should have access to the batch, and others will not be able to see it.</p> <p>Note: This option may not be available to you since it's a permission granted by your company's administrator.</p>

14	Click Submit Payment .
15	Payment Submitted screen will appear. Click Approve . Note: Options are based on user privileges.
16	Enter the Security Token code from your VIP Access app, then click Continue .
17	Your batch template will appear with a status of Approved. If Occasional frequency was selected, following the effective date of your batch, the batch template will display as <i>date not set</i> on the Activity page. This batch template can be reused.

TXT File Import

Introduction

TXT file Import allows you to import your ACH transactions quickly and easily. This feature is ideal for large files since you can import the details instead of manually adding them.

You are required to use TXT file format (*.txt). It may find it helpful to create your file in Excel and use the Save As option to select (*.txt).

Transaction information within the file must be in the following order from left to right. **Do not include a header row.**

- Individual or Company Name*
- ID
- Account Number*
- Account Type*
- Routing and Transit Number*
- Amount*
- Item Description

**Required*

TXT File Import Follow the steps below to create or update a batch with TXT File Import.

Step	Action
1	Click Payments & Transfers .
2	Select New ACH Payment .
3	Enter the Security Token code from your VIP Access app, then click Continue .
4	What would you like to do? Select Send a Payment or Collect a Payment . Whom would you like to pay or collect funds from? Select Individual or Business .
5	Click Next .
6	Select Import Recipients from the Add Recipients drop down.

7	<p>Replace existing recipients is checked as a default.</p> <p>If you are adding recipients to an existing batch, select Add to existing recipients.</p>
8	<p>Drop file in window or select Browse to locate file.</p>
9	<p>Click Update.</p>
9	<p>Verify recipient information and make any necessary edits.</p>
10	<p>Click Next.</p>
11	<p>Select Funding Account from dropdown.</p> <p>Add Memo (optional). This field is the Company Discretionary Data and could be visible to the recipient.</p> <p>Payment Frequency</p> <ul style="list-style-type: none"> • Single Payments are created only one time. • Occasional Payments are not automatically rescheduled; however, the payment remains on the Activity list and can be reused. • Recurring Payments are automatically processed on recurring frequency. <p>Select the Payment Date. This is the effective date of transaction.</p> <p>Same Day ACH (optional). This option will only appear if same day ACH has been enabled. There could be an additional fee for same day ACH transactions.</p>
12	<p>Click Next.</p>
11	<p>Add Payment Name. This field is limited to 10 characters and will be visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Payroll • Dir Dep • Vendor Pay

	<p>Add Payment Description (optional). This field is limited to 30 characters and is not visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none">• Payroll MM/DD/YYYY• Vendor Payments MM/DD/YYYY
12	Click Submit Payment .
13	<p>Payment Submitted screen will appear. Click Approve.</p> <p>Note: Options are based on user privileges.</p>
14	Enter the Security Token code from your VIP Access app, then click Continue .
15	<p>Your batch template will appear with a status of Approved.</p> <p>Note: If Occasional frequency was selected, following the effective date of your batch, the batch template will display as <i>date not set</i> on the Activity page. This batch template can be reused.</p>

Fixed Recurring Batches

Introduction Fixed recurring batches can be used when the payment information is always the same and is sent on a set schedule.

For example, a building lease payment for \$5,000 due on the first of the month. The amount doesn't change, it goes to the same routing and account number, and occurs on a fixed schedule.

Create a Fixed Recurring Batch Follow the steps below to create a fixed recurring batch.

Step	Action						
1	Click Payments & Transfers .						
2	Select New ACH Payment .						
3	Enter the Security Token code from your VIP Access app, then click Continue .						
4	Select desired Payment type. Are you sending a payment, or collecting a payment? Will this transaction be sent to an individual or business?						
5	Click Next .						
6	Select Add Recipients from the Add Recipients drop down.						
7	Complete the required fields to enter the first recipient's bank account information. Required Fields: <ul style="list-style-type: none"> • Recipient Name • Account Type (checking or savings) • Account Number • Routing Number • Amount Additional Fields: <ul style="list-style-type: none"> • Contact ID • Addenda 						
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If	Then						
You have additional recipients to add,	Click Save & Add Another .						
You do not have additional recipients to add,	Click Save .						

9	Click Next .
10	<p>Select Deposit To or Funding Account from dropdown.</p> <p>Add Memo (optional). This field is the Company Discretionary Data and could be visible to the recipient.</p> <p>Select Recurring in the Payment Frequency dropdown.</p> <p>Check box for Auto-approve all payments in this series, only if recurring payments should process automatically without requiring approval each time.</p> <p>Select Repeat frequency from the dropdown.</p> <p>Select First Payment Date. This is the first effective date of the recurring batch.</p> <p>Check Set End Date (optional). To set an expiration day, select End Date.</p> <p>Note: A Recurring Payment Preview will appear. You will see up to six recurring payments. This allows you to review the recurring payment schedule for accuracy.</p>
11	Click Next .
12	<p>Add Payment Name. This field is limited to 10 characters and will be visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Payroll or Dir Dep • Payment or Vendor Pay • Draft • HOA Dues <p>Add Payment Description (optional). This field is limited to 30 characters and is not visible to the recipient.</p> <p>Examples include:</p> <ul style="list-style-type: none"> • Payroll MM/DD/YYYY • Vendor Payments End of Month

13	<p>Mark as Confidential can be used to keep the information within the batch confidential.</p> <p>You can choose the users at your company who should have access to the batch, and others will not be able to see it.</p> <p>This option may not be available to you since it's a permission granted by your company's administrator.</p>
14	Click Submit Payment .
15	<p>Payment Submitted screen will appear. Select Approve.</p> <p>Note: Options are based on user privileges.</p>
16	Enter the Security Token code from your VIP Access app, then click Continue .

Create a Copy of an Existing ACH Batch

Instructions This section of the user guide covers creating a copy of an existing batch.

When a batch has been approved, but the effective date is in the future, it becomes locked and cannot be used. However, you can create a copy of the batch and approve additional payments within the batch. Batches can be copied at any time.

Copy a Batch Follow the steps below to copy an existing batch.

Step	Action
1	Click Payments & Transfers .
2	Select Activity .
3	Enter the Security Token code from your VIP Access app, then click Continue .
4	Locate the existing batch you'd like to copy. Click the box to the left of the batch. Hint: If you have a long list of batches, you can search by the batch name. You can also filter by any of the column headers to easily find the batch you're looking for.
5	Select Copy in the popup that appears near the bottom of your screen.
6	Verify you've selected the correct batch. Click Copy Batch(es) .
7	The copied batch will automatically appear on the ACH Payments page. The batch name will match the batch name of the copied batch, but in the tracking # column you will see "Copy of" followed by the tracking # of the original batch.
8	To open the copied batch, click the Name .
9	To make changes or add to a batch, select Edit .

Edit an Existing ACH Batch

Introduction

This section of the user guide covers editing an existing ACH batch.

You can edit an existing ACH batch if the status is one of the following:

- Not Scheduled
 - Needs Approval
 - Missed Cut-off
 - Incomplete
 - Approval Rejected
-

Editing an existing ACH batch

Follow the steps below to edit an existing batch.

Step	Action
1	Click Payments & Transfers .
2	Select Activity .
3	Enter the Security Token code from your VIP Access app, then click Continue .
4	Under the Name column, locate the batch you want to edit and click on the Name . The Batch Details page will display. Hint: You can use the search box to type the name of the batch. As you begin typing the batch name, your list will narrow.
5	Click Edit .
6	Add or Edit recipients, then click Next .
7	Edit processing details, as needed. Click Next .
8	Edit Payment Name and/or Payment Description, as needed. Click Submit Payment .
9	The edited batch is now ready for approval. Approve or Notify Approver(s) .

Nacha File Import

Introduction

A Nacha formatted file is a specifically formatted file usually created by your ERP or accounting software. It can be imported into the ACH module for quick and easy processing.

Nacha File Import

Follow the steps below to import a Nacha file.

Step	Action						
1	Click Payments & Transfers .						
2	Click Nacha File Import .						
3	Enter the Security Token code from your VIP Access app.						
4	Click Choose File to browse to your computer or network to locate your file. Double click the file or single click and choose Open to attach the file.						
5	Choose your Settlement Account from the drop-down. This is the Pinnacle account that will be credited or debited.						
6	Choose the Settlement Type. Summary Settlement: (default) creates a single settlement entry to your Pinnacle account. Detailed Settlement: creates a settlement entry to your Pinnacle account for every transaction in the file.						
7	Click Import Nacha File .						
8	Verify the file information and do one of the following: <table border="1" data-bbox="581 1577 1425 1852"> <thead> <tr> <th data-bbox="581 1577 1003 1617">If ...</th> <th data-bbox="1003 1577 1425 1617">Then ...</th> </tr> </thead> <tbody> <tr> <td data-bbox="581 1617 1003 1814">You receive an error Notice that the file was not successfully imported,</td> <td data-bbox="1003 1617 1425 1814">Confirm you attached the correct file. If so, contact your local Treasury Management Client Services team.</td> </tr> <tr> <td data-bbox="581 1814 1003 1852">If all information is correct,</td> <td data-bbox="1003 1814 1425 1852">Click Return to ACH List.</td> </tr> </tbody> </table>	If ...	Then ...	You receive an error Notice that the file was not successfully imported,	Confirm you attached the correct file. If so, contact your local Treasury Management Client Services team.	If all information is correct,	Click Return to ACH List .
If ...	Then ...						
You receive an error Notice that the file was not successfully imported,	Confirm you attached the correct file. If so, contact your local Treasury Management Client Services team.						
If all information is correct,	Click Return to ACH List .						

	If any of the information is incorrect,	Click Delete These Batches.
8	If Return to ACH List is selected, the file will appear on the Pending ACH page.	
9	Check box beside file and Select Approve in pop up box .	

ACH Settlement Type Preferences


Introduction

When you originate an ACH batch, a single settlement entry will post to your Pinnacle account by default. For example, if you originate a payroll batch with 10 transactions, a single debit settlement entry will post to your Pinnacle account to fund your payroll batch.

If you prefer to see a settlement entry for every transaction in your batch, you can change this setting in Preferences.

Changing Your Settlement Type Preferences

Follow the steps below to manage your settlement type preferences:

Step	Action
1	From the Gear Icon in the top right corner  , navigate to Preferences and click ACH Settlement Type .
2	A one-time Security Code is required. Based on your individual enrollment preferences, you will receive the Security Code by text or email.
3	Choose the Settlement Type . Summary Settlement: (default) Creates a single credit entry to your Pinnacle account Detailed Settlement: Creates a credit entry to your Pinnacle account for every debit transaction you originate
4	Click Update .
5	A green confirmation will appear confirming the settlement type has been updated.

Prenotes

Introduction

Prenotes are non-monetary test transactions you can send to validate the routing number and account number you've been given.

Prenotes are optional, but usage of them is considered a best practice to ensure proper payment routing.

Once a prenote is sent, you are required to wait 3 banking days from the effective date of the prenote before you send a monetary transaction to the individual or business.

Creating a New Prenote Batch

Follow the steps below to create a new Prenote Batch.

Step	
1	In the Review and Submit section, check the box to send prenotes for newly added recipients.
2	Click Submit Payment .
3	Prenote Batch Created. A confirmation pop-up will appear confirming a prenote has been sent. Click Next to continue.
4	You can view a prenote batch on the Activity page by filtering the Type . Select Include Prenoted Batches .

ACH Reporting

Introduction

This section of the user guide explains how to create custom reports for ACH transactions. These reports can be built quickly, saved as a template to run repeatedly, as well as shared with other users. These features are all designed to help you stay in touch with your business finances.

Create a Custom Payment Report

Follow the steps below to create a custom payment report for ACH.

Step	Action
1	Under Reports, Payment Reports , select Create Custom Payment Report .
2	Add Basic Information <ul style="list-style-type: none">• Payment Method: ACH• From Effective Date: Defaults to the last 7 days, but can be changed to create a custom date range• To Effective Date: Defaults to the current date, but can be changed to create a custom date range• Sort By: Descending by default, but can be changed to Ascending
3	To further define your report criteria, click the > to the right of Payment Types & Payment Status . Select Payment Types & Payment Status . Select All is checked by default. You can define payment types and batch statuses by checking and/or unchecking the options in this section.
4	To further define your report criteria, click the > to the right of Originating Accounts . Select Originating Accounts . Select All is checked by default. You can define the originating accounts by checking and/or unchecking the options in this section. Columns can be sorted in ascending or descending order.

	Closed accounts will not be displayed on the list.
5	<p>To further define your report criteria, click the > to the right of More Options.</p> <p>Use More Options to drill down even further into your ACH origination history. These fields are optional; use as many or as few as you like to create the report you need.</p>
6	Once all fields are selected, click Create Report or Save as New Template .
7	<p>Create Report: This option will run the report real time and present you with a Custom Payment Reports page that contains My Reports tab.</p> <ul style="list-style-type: none"> • Click Refresh to update the status of the report from pending to one that you can view, download, or delete • If you choose to Download the report, you are presented with a Download Report dialogue box. The default format is CSV (comma separated values), but you can also choose TSV (tab separated values.)
8	<p>Save As New Template: This option will allow you to save the report parameters so you can run the report quickly and repeatedly.</p> <ul style="list-style-type: none"> • First you will be prompted to enter a unique Template Name. Template names are 20 characters maximum and cannot contain special characters. • Once you save the template you can run the report immediately by clicking Create Report at the bottom of the screen. • To modify template options, make the necessary changes and choose Update Current Template. • To share the template with other users, click the Share Report option. • To access the template at a future login, under Reports, Payment Reports, choose View Custom Reports and Templates. • You can toggle between the My Reports and My Templates.

Warnings and Errors

Introduction You may receive a warning or error as you work within the ACH module. While this section does not capture every warning and error, it does highlight the most frequently encountered messages.

If you come across a warning or error that you don't understand, please reach out to your local treasury management team for assistance.

Warnings & Errors

If the warning/error includes...	Then...
ACH Risk Limit	The company or user limit has been exceeded and you will need to contact your local treasury team.
Effective Date	The cutoff time has been missed, or Same Day ACH box has not been checked when the effective date is the entry date.
Warnings exist in batch	A warning symbol will appear next to the field of concern. Click on the symbol for an explanation.
Authentication error on approval	The user may not have sufficient authority to approve batch or file. Contact your business admin to modify user limits.

ACH File Pickup Windows

ACH File Pickup Windows, Defined Throughout the day we process ACH files, sometimes referred to as batches or transactions. The times below reflect when we collect files that have been approved for processing. Once collected, they can no longer be modified. If you need to make a change or cancel transactions, reach out immediately to your local treasury management team or to the support teams.

The cutoff time for Same Day ACH processing is 2:00 pm CT / 3:00 pm ET.

Central Time	Eastern Time	Transactions being processed
8:30 am	9:30 am	Future dated items
Noon	1:00 pm	Same day items only
2:00 pm	3:00 pm	Same day items only
4:00 pm	5:00 pm	Future dated items
7:00 pm	8:00 pm	Future dated items

Originator Rules & Responsibilities

Introduction

Originators are required to comply with the Nacha Operating Rules and Guidelines (ACH Rules) and the warranties of the ODFI (Pinnacle Bank).

ACH Rules online, the free basic edition is located here:

<http://www.achrulesonline.org/Create-an-account.aspx?limited>

ACH Prenote, defined

A non-monetary entry sent by an Originator to verify the accuracy of the account information they've been given.

- **Prenotes are optional.** If a prenote is sent, the live dollar entry may not be sent for three banking days following the effective date of the prenote entry.
 - If a return is received related to a prenote indicating the receiving bank cannot accept the entries, another entry **must not** be initiated until the erroneous information has been corrected.
-

ACH Authorizations

You may be required to obtain an ACH Authorization prior to originating an ACH transaction, per the ACH Rules. **Authorizations must be clear and readily understandable, otherwise they will be considered invalid.**

For recurring transactions, you must retain a copy of the ACH Authorization for two years from the date the authorization is terminated.

For single transactions you must retain a copy of the ACH authorization for two years from the settlement date of the entry.

- **Corporate to Consumer Credits (PPD Credits):** Authorization is recommended, oral or other non-written means accepted.
- **Corporate to Consumer Debits (PPD Debits):** Authorization is required; written, signed, or similarly authenticated authorization is required with copy provided to consumer.
- **Corporate Payment Entries Credits and Debits (CCD Credits and Debits):** Agreement required for transfers between companies, written authorization implied.
- Consumer Accounts – Notice by Originator to Receiver of Variable Debits
 - Notice of Change in Amount; must notify the Receiver within 10 calendar days.
 - Consumer may elect to receive notice only if amount falls within a specified range.

- Notice of Change in Date of Debit; must notify the Receiver within 7 calendar days.
 - **The Receiving Bank (RDFI) can request a copy of the debit authorization, the debit authorization must be provided to the RDFI within 10 banking days.**
 - Consumer PPD debits, the written copy must be provided.
 - Corporate CCD/CTX debits, the agreement or contact information must be provided.
-

ACH Return of Entries

- Originators receiving debit entries returned as **R07 - Authorization Revoked by Customer, R08 - Payment Stopped, or R10 - Customer Advises Not Authorized** *must not* reinitiate these entries unless subsequent authorization of their customer has been obtained.
- Originators should be aware that entries returned **R05 – Unauthorized Debit to Consumer Account Using Corporate SEC Code** may not be reinitiated unless (a) subsequent authorization has been obtained, and (b) the Standard Entry Class code has been corrected.
- ACH Return notices will be sent by secure email. You can also find these reports under Report Manager.
- Inform Treasury Management of any updated email addresses for all staff handling ACH Returns and Notifications of Change (NOCs). To update, contact Treasury Management Client Services.

Most Used Return Reason Codes:

- **R01** – Insufficient Funds (these entries may only be reinitiated up to two times within 180 days from settlement date following return of the original entry).
- **R02** – Account Closed
- **R03** – No Account/Unable to Locate Account
- **R04** – Invalid Account Number Structure
- **R05** – Unauthorized Debit to Consumer account
- **R07** – Authorization Revoked by Customer – this entry may not be reinitiated unless a new authorization has been obtained.
- **R08** – Payment Stopped – this entry may not be reinitiated unless a new authorization has been obtained.

- **R10** – Customer Advised Not Authorized – this entry may not be reinitiated unless a new authorization has been obtained.
 - **R11** – Customer advises entry not in accordance with the terms of the Authorization – this return reason is for return of a debit where there is an error in the entry, but authorization is in place.
 - **R23** – Credit Entry Refused by Receiver
 - **R29** – Corporate Customer Advises Not Authorized – this is regarding CCD or CTX transactions.
-

**ACH
Notifications
of Change
(NOC)**

A non-monetary entry transmitted by a Receiving Depository Financial Institution for the purpose of identifying incorrect information contained within an entry and providing correct data to be used on future entries. A NOC is also known by the SEC Code COR. See attached list of commonly used Notification of Change Codes.

- **Originators receiving Notifications of Change should be aware that requested changes must be made prior to the initiation of the next entry or within six banking days, whichever is later. If changes are not made, you could incur fines from the National ACH Association.**
 - ACH NOC notices will be sent by secure email. You can also find these reports under Report Manager.
 - **Most Used Notification of Change Codes:**
 - **C01** – Incorrect Receiver Account Number
 - **C02** – Incorrect Bank Routing Number
 - **C03** – Incorrect Bank Routing Number and Incorrect Receiver Account Number
 - **C05** – Incorrect Transaction Code (Commonly used codes are below)
 - 22 or 27 is a checking account (DDA)
 - 32 or 37 is a savings account
 - 52 is a loan
 - **C06** – Incorrect DFI Account Number and Incorrect Transaction Code
-

**ACH Reversing
Files/Entries**

Originators must ensure that reversing files and reversing entries are transmitted within five banking days following the Settlement Date of the erroneous entry or file.

- Reversal must be for the full amount of the original transaction.
- Reversals are not guaranteed.

- Reversals are only allowed for a limited set of circumstances to correct errors.
 - A duplicate of an entry previously sent.
 - The receiver changed their account information, but the originator did not implement the change.
 - Dollar amount is different than intended by the Originator.
 - A check was also sent to the receiver.
-

Same Day ACH Same Day ACH allows for faster funds availability of ACH Payments.

- **Eligible Transactions**
 - Any ACH debit or credit originated that is under \$1,000,000; and
 - Is effective with the current day's effective date, stale date effective date or an invalid effective date; and
 - Is submitted and authorized by 2:00 pm CT / 3:00 pm ET.
- **Availability of funds to the Receiver**
 - The financial institution receiving the Same Day ACH entry must make the funds available to the receiver by 5:00 pm the receiving financial institution's local time.
- **Daily submission timeframe to process Same Day ACH transactions.**
 - The file must be processed before 2:00 pm CT / 3:00 pm ET.
- **Fee for Same Day ACH Transactions**
 - There is a fee for Same Day ACH Transactions.
- **How to avoid unintentional Same Day ACH transactions**
 - Proper usage of the effective entry date field is the key.
 - Do not key a date that is in the past.
 - Do not key the same date as the day you are submitting the file, ensure that your effective entry date is set for at least one business day in the future.
 - Do not key an invalid effective entry date – an invalid date could be a blank, zero, partially blank, partially non-numeric, incomplete, day number higher than 31 or month number higher than 12.
 - If the effective entry date contains one of the issues above; be sure to submit your file after the 2:00 pm CT / 3:00 pm ET file pick up window to ensure that the entry will not go as a Same Day ACH transaction.

**Business Email
Compromise**

To protect your business, ensure all employees handling payments for your business always:

- Contact the vendor or client directly to verbally confirm any request for payment method changes and to validate that the changes are legitimate before processing.
- Validate any new payment instructions received via email – even if the email is internal.
- Pick up the phone, whenever possible, and speak directly with the individual requesting a funds transfer via the phone number that you have on record and **not** the phone number listed in the email.
- Carefully review all payments before they are sent.
- Ensure all correspondence is validated and documented in a unified way across your business.

**Business
Account
Review**

Businesses should review incoming account activity daily to monitor for unauthorized transactions due to limited timeframes to return certain ACH transactions.

Treasury Management Contact Information

Introduction

Our treasury management team is available to assist you with any business online banking or treasury management needs you have, including ACH origination.

You're encouraged to reach out to your local treasury management team during normal business hours. If you're unable to reach them, you can call or email our support team at the phone number or email address below.

Contact Information

	Central Time	Eastern Time
Monday – Friday	8:30 a.m. to 5:00 p.m.	8:30 a.m. to 5:00 p.m.
Phone	866.839.2781	855.282.8655
Email	tmclientservice@pnfp.com	

Glossary – General ACH Information

Settlement Types

Settlement refers to the funding transaction that posts to your account when you originate ACH transactions. If you send a credit batch, the settlement transaction is a debit. If you send a debit batch, the settlement transaction is a credit.

There are two options you can choose from when originating a batch: Summary Settlement and Detailed Settlement. Summary Settlement is the default and most used.

Settlement Type	Description
Summary Settlement	Each batch creates a single offset entry to your account.
Detailed Settlement	Each transaction entry within the batch creates its own offset entry to your account.

Common SEC Codes

Standard Entry Class codes, or SEC codes, are used in ACH transactions to identify the type of transaction being transmitted. While there are numerous SEC codes, here are a few of the most used.

For a full list of SEC codes and full Nacha definitions, refer to the Nacha Operating Rules & Guidelines.

SEC Code	Description
PPD	Prearranged Payment and Deposit Entry; a credit or debit transaction initiated by a business to an individual.
CCD	Corporate Credit or Debit Entry; a credit or debit transaction initiated by a business to a business.
CTX	Corporate Trade Exchange Entry; a credit or debit transaction initiated by a business to a business that also includes one or more Addenda Records, up to a maximum of 9,999.
TEL	Telephone Initiated Entry; a debit transaction initiated by a business to an individual based on an oral authorization received via phone.
WEB	Internet Initiated Entry; a debit transaction from a business to an individual following a communication from the individual to the business that provides authorization for the transaction.

**Batch
Frequency
Options**

When working with ACH batches, you have three frequency options to choose from.

Batch Frequency Option	Description
Occasional	Not automatically rescheduled, but the batch remains on the Pending ACH page – <i>unless you check the box for One Time payment.</i>
Variable Recurring	Automatically rescheduled, but you must enter a new dollar amount each time.
Fixed Recurring	Automatically rescheduled for the same dollar amount each time.

**Batch Period
Options**

Batch Period Option	Description
Once	Period will default to once and is not editable if the selected frequency is Occasional.
Daily	Every business day including the day you scheduled the first payment.
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Bi-Weekly	Every other week on (or near) the same day of the week you scheduled the first payment.
Semi-Monthly	Every month on (or near) the same day of the week you scheduled for the first payment. The second payment will be made 14 days after the first payment date.
Monthly	Every month on (or near) the same day of the week you scheduled the first transaction.
Bi-Monthly	Every other month on (or near) the same day of the week you scheduled the first payment.
Quarterly	Every three months on (or near) the same day of the week you scheduled the first payment.
Semi-Yearly	Every six months on (or near) the same day of the week you scheduled the first payment.
Yearly	Every 12 months on (or near) the same day of the week you scheduled the first payment.

Prenote vs. Live Transaction

There is a significant difference between a prenote transaction and a live transaction. If you choose to send prenotes, the most important thing to keep in mind is that you should wait 3 business days before sending a subsequent live transaction. This allows the receiving bank enough time to notify you if the account information is invalid.

Transaction Type	Description
Prenote	A non-monetary entry initiated prior to the first debit or credit entry; a prenote notifies the receiving bank that additional transactions will occur and allows the receiving bank an opportunity to notify the originator of any incorrect or invalid account information.
Live Transaction	A monetary transaction, either debit or credit, originated by a company with the intent to either pay or collect in accordance with the authorization received by the originator.

ACH Channel Types

There are several ways to originate ACH transactions within online banking. You may, or may not, have access to these channels, based on what you selected during implementation.

Channel	Description
Batch Templates	An easy way to build and store payment information directly in online banking, no import required.
TXT Import	An easy way to import a large amount of data, including payee name, account number, routing number, amount, and more.
Nacha Import	An easy way to import a Nacha formatted file created by your software system or ERP system.

ACH Import Item Fields

There are two ways to import payment information: uploading by adding to the existing information or uploading by deleting the existing information. Below is description of each.

Import Type	Description
Adding to Existing	Used to import additional transaction to those previously imported; transactions are added to the end of the list.
Deleting the Existing	Used to replace existing transactions that were previously imported.

Same Day ACH A same day ACH transaction is a transaction that is effective for the same banking day as the date on which the transaction is approved. Same day ACH transactions are often used to expedite a payment to a business or individual.

Same day ACH transactions are subject to cutoff times, maximum transaction limits, and additional fees.

Reversals Once an ACH transaction has been transmitted it cannot be recalled, but an erroneous or duplicate transaction can be reversed. That said, completing a reversal does not guarantee the transaction will be returned.

Reversals are subject to strict requirements and must be complete within 5 banking days following the settlement date of the original transaction.

Acceptable Reversal Reason	Description
Duplicate Transaction(s)	Duplicate transactions are those approved in error. All the data is exactly the same as the previously approved transaction.
Erroneous Transaction(s)	Erroneous transactions are those where some or all the data is incorrect, causing the receiver to be debited or credited incorrectly.

Return Ratio Monitoring As an originator you are subject to Nacha Operating Rules & Guidelines as they relate to return rate thresholds and monitoring.

As the originating bank, we monitor return rate levels for all originators and will contact you if you exceed what we consider to be acceptable, in accordance with Nacha Operating Rules & Guidelines.

A full list of return reason codes and definitions can be found in the Nacha Operating Rules & Guidelines.

Return Rate Level	Threshold
Unauthorized Entry Return Rate	0.5% and includes R05, R07, R10, R11, R29 AND R51
Administrative Return Rate	3% and includes R02, R03, R04
Overall Return Rate	15% and includes all returns, regardless of the reason

Return Reason Code	Definition
--------------------	------------

R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number Structure
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code
R07	Authorization Revoked by Customer
R08	Payment Stopped
R10	Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account
R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization
R29	Corporate Customer Advises Not Authorized
R51	Item Related to RCK Entry is Ineligible or RCK Entry is Improper
