

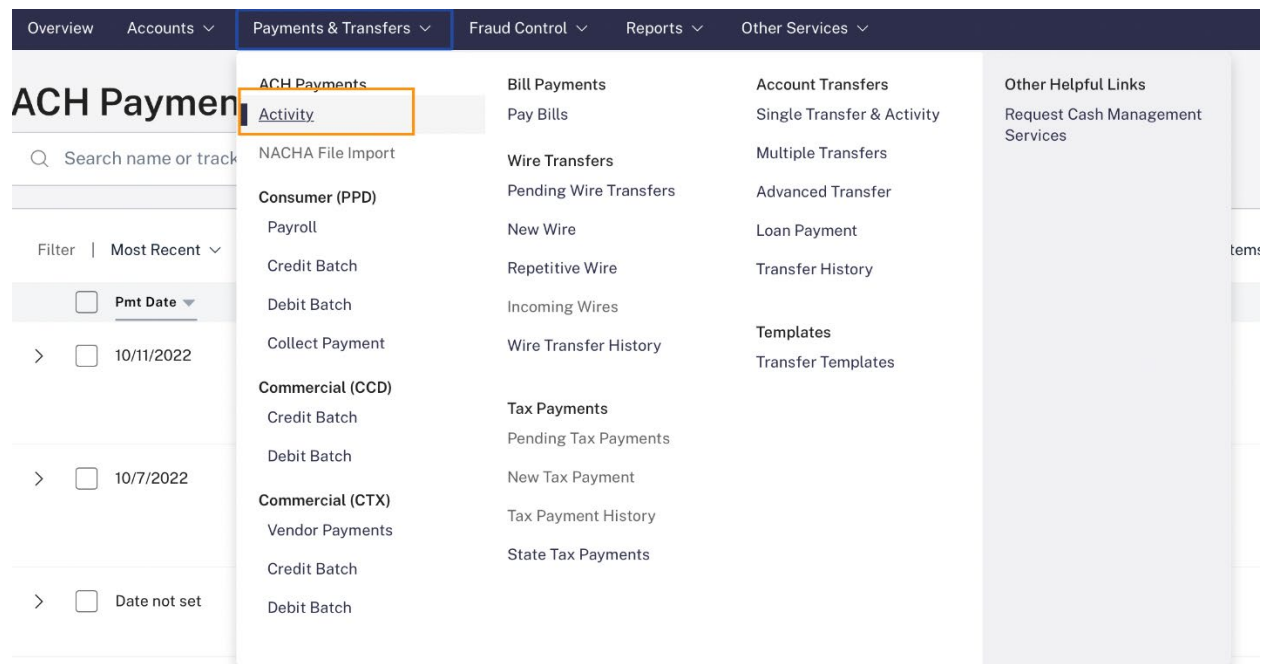
# ACH: Reversals

## Overview

A business user can request the reversal of an ACH payment within five business days from the effective date of the original payment. Only payments in an **In Process** or **Processed** status can be reversed.

To request a reversal of an ACH payment, users follow the steps below:

1. Click on **Activity** under ACH Payments in the Payments & Transfers menu.



2. The ACH Payments page appears, listing pending and completed payments within the default date range.
3. Users should change the payment search criteria in the Filter section as necessary to find the batch they would like to reverse. The resulting list of payments appears below the Filter section and updates immediately according to any criteria the user has selected.
4. The user can select the payment(s) they want to reverse three ways:
  - Select **Request Reversal** from the kebab menu at the end of each row on the ACH Payments list.
  - Access the Payment Detail page by clicking the Payment Name or by expanding the payment row using the arrow on the left and clicking See All Details. Select **Request Reversal** from the More Actions dropdown.

- Select the checkboxes to the left of the payment(s) and click the **Reverse** button in the action bar at the bottom of the page. The Reverse button will only appear if all of the payments in the user's selection can be reversed. Multiple batches can be selected at one time to reverse.

Search name or tracking #

Filter	Most Recent ▾	Account ▾	Recipient ▾	Type ▾	Status ▾	Amount ▾	<input type="checkbox"/> Only show items needing action
In Process X	Processed X	<a href="#">Clear Filters</a>					
<input type="checkbox"/>	Pmt Date ▾	Name/Tracking #	From	To	Type	Status	Amount
> <input checked="" type="checkbox"/>	10/12/2022	CCC Debit 5137300	2 Recipients	Checking *5432	ACH Collection	In Process	-\$75.00
> <input checked="" type="checkbox"/>	10/3/2022	PPD SAMPLE 5136836	Multiple	Multiple	ACH Both	In Process	\$19,000.00 -\$10,000.00
> <input type="checkbox"/>	9/30/2022	Batch 11 5136558	Checking *5432	Jake rose	ACH Payment	Processed	\$10.00
> <input type="checkbox"/>	9/30/2022	Batch 11 5136556	Checking *5432	Jake rose	ACH Payment	Processed	\$10.00
> <input type="checkbox"/>	9/30/2022	CTX NETDR	Multiple	Multiple	ACH Both	Processed	\$11.97
2 records selected		<a href="#">Copy</a> <a href="#">Export</a> <a href="#">Create Report</a> <a href="#">Reverse</a>					

Selecting **Reverse** opens the Reversal Confirmation pop-up window as shown below if only one transaction has been selected. Users then have the option to click **Reverse Batch** or **Reverse Items** to complete the action. After the user selects to **Reverse Batch** or **Reverse Items**, they will be taken to a Reversal Confirmation page. The option to reverse specific items within a payment is dependent on the financial institution's configurations.

If multiple batches are selected to reverse, users go straight to the Reversal Confirmation page as there is not an option to Reverse Items when multiple batches are selected to reverse. Users do not have the option to reverse specific items in a batch if they have selected multiple batches.

Sep 21

Reversal Request

Sep 21

Reversal Request

Oct 3

TargetTestpinnacle

Search name or tracking #

ACH Reversal

Do you want to reverse the entire batch or selected items?
 

Reverse Batch

Reverse Items

Filter | Most Recent | Account | Recipient | Type | Status | Amount

☐ In Process
 

Clear Filters

<input type="checkbox"/>	Pmt Date	Name/Tracking #	From	To	Type	Status	Amount
> <input checked="" type="checkbox"/>	10/12/2022	CCC Debit 5137300	2 Recipients	Checking *5432	ACH Collection	In Process	-\$75.00
> <input type="checkbox"/>	10/3/2022	PPD SAMPLE 5136836	Multiple	Multiple	ACH Both	In Process	\$19,000.00 -\$10,000.00

< 1 >

Showing 1-2 of 2 results. | Rows per page 10

The table below shows the batches for which reversals have been requested. Batches that are highlighted in red cannot be reversed. All \$0 amount batch items will be skipped in the reversal batches. Other batches can be reversed. Click on 'Send Reversal File to FI' to request reversals for these batches.

#### Reversal Confirmation

Effective Date	Batch Name	SEC Code	Tracking #	Net Settlement	Settlement Type	Warnings/Errors
03/06/2023	Expenses	PPD	15557976	\$119.34 - 6 items	Summary	
03/03/2023	Catering	CCD	15557582	\$12.00 - 1 items	Summary	
03/03/2023	Reimburse	PPD	15557576	\$7.99 - 1 items	Summary	

Send Reversal File to FI

Back to ACH Payments

**Note:** If there are payments highlighted in red, they cannot be reversed for the reasons given in the Warnings/Errors column. Payments in black can be reversed.

- Users can click **Send Reversal File to FI** if they are reversing an entire batch or batches. If a user has elected to **Reverse Items**, they will go to the recipient page of the transaction where they can select specific recipients to reverse:

# PPD Credit ACH Batch

Step 1  
Batch Header

Step 2  
Batch Items

Step 3  
Review & Submit

Export Batch Items

**Batch Type:** PPD Credit  
**Company Name:** Buffalo Mountain  
**Tax ID:** 123456789  
**Settlement Account:** Basic Biz Checking \*0058  
**Balance:** \$1,800.65  
**Settlement Type:** Summary Settlement

**Batch Name:** Expenses  
**Description:** Office Supplies  
**Frequency:** Variable Recurring Payment  
**Period:** Weekly  
**Effective Date:** 03/06/2023

Settlement: CR \$119.34 - 6 item(s)

<input type="checkbox"/>	Trace #	R&T Number	Account Number	Account Type	Consumer Name	ID	Hold	Amount	Prenote	Reversal
<input checked="" type="checkbox"/>	Item 1 9228528	123123123	4195384709	Checking	Eula M		Active	\$25.00	Prenote Submitted	
Addenda: dfahkl*dafhjakfa*dsfada										
<input checked="" type="checkbox"/>	Item 2 9228530	021000018	495837907	Checking	Teri B	TB1234	Active	\$54.00	Prenote Submitted	
<input type="checkbox"/>	Item 3 9228532	123123123	31749780	Checking	Sam Woods		Active	\$17.47	Prenote Submitted	
<input type="checkbox"/>	Item 4 9228534	021000018	948304709	Savings	Maria Jones		Active	\$13.25	Prenote Submitted	
<input type="checkbox"/>	Item 5 9228536	051000017	392014880977	Checking	Jerome Lane	JL3948708	Active	\$4.32	Prenote Submitted	
<input type="checkbox"/>	Item 6 9228538	123456780	32870197707	Checking	Paulie Kazik		Active	\$5.30	Prenote Submitted	

Cancel

Reverse

6. Once the reversal request is submitted, the status of the original batch and the new reversed batch is dependent on whether the user reversed an entire batch, reversed specific items, or the timing of reversal:

- **Reversal Request Submitted** - when a payment is reversed, the new reversal payment is created with this status.
- **Partially Reversed** - when a payment is reversed, the original payment is set to this status when not all items in the payment are reversed.
- **Reversed** - when a payment is reversed, the original payment is set to this status when all items in the payment are reversed.
- **Canceled** - payment has been reversed before the transaction(s) were sent to the financial institution.

Once the FI receives and processes the reversal, the status will be updated to Reversed if the entire payment is reversed or all of the items in the payment are chosen; or Partially Reversed if one or some of the items in the payment were reversed, but not all of them.