

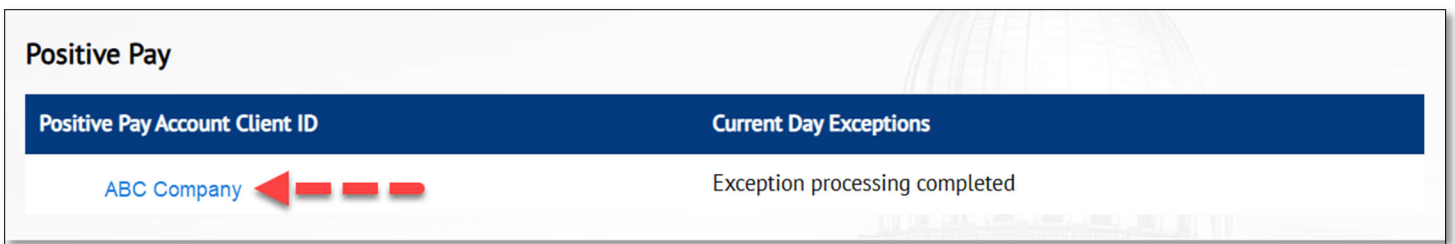
## ARS

### ACH - Return Notification System


ARS is used to help clients retrieve ACH returns and Notices of Change (NOCs)

#### HOW TO RETRIEVE REPORTS

- ACH Returns or ACH Notifications of Change (NOC) will generate an email notification
- Login to your Lake Ridge Bank Business Online Banking
  - From your homepage you will see the image below



**Positive Pay**

Positive Pay Account Client ID	Current Day Exceptions
ABC Company 	Exception processing completed

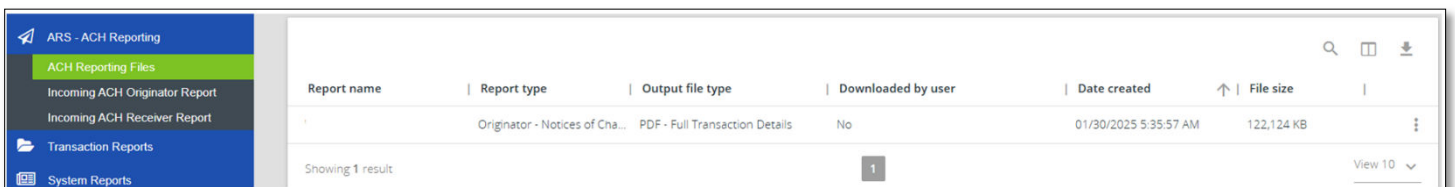
- Click the Link
- This will take you to the Lake Ridge Bank ACH Return Notification System
- On the left side of the screen go to ARS – ACH Reporting



Welcome to  
  
**Lake Ridge Bank™**

- ☰
- ★
- Collapse All -
- ! Exception Processing
- 🔄 Transaction Processing
- 📁 **ARS - ACH Reporting** 
- ACH Reporting Files
- Incoming ACH Originator Report
- Incoming ACH Receiver Report
- 📁 Transaction Reports
- 📄 System Reports

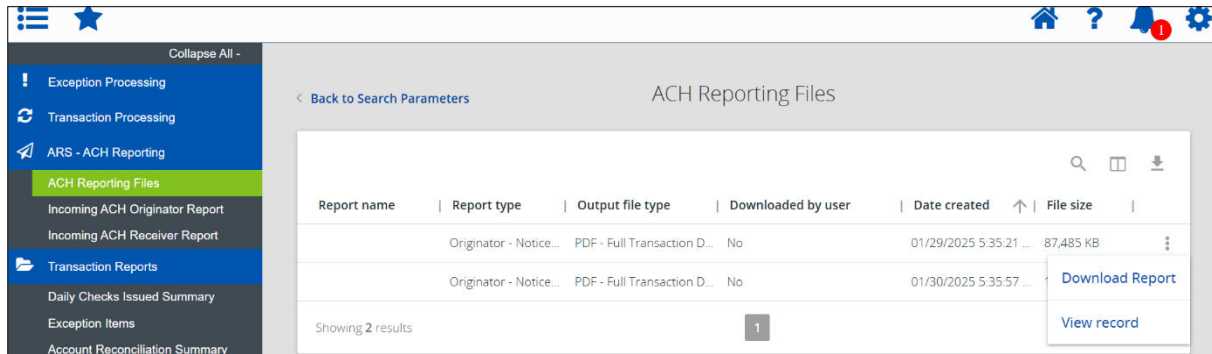
- Click - ACH Reporting Files
- You will see your ACH Returns or NOCs listed



Report name	Report type	Output file type	Downloaded by user	Date created	File size
Originator - Notices of Cha...	PDF - Full Transaction Details	No	01/30/2025 5:35:57 AM	122,124 KB	

Showing 1 result View 10

- Click the 3 dots on the right to download the report or view record



- The downloaded report will be a PDF
- If you need to retrieve a previous day's reports Click Back to Search Parameters
- Choose your dates and click Search

**REMINDER!**

- **ACH RETURNS**
  - An ACH return is an ACH entry that the RDFI is unable to post for reasons defined by the return codes
- **NOC (NOTIFICATION OF CHANGE)**
  - A Notification of Change (NOC) is a non-dollar entry transmitted by an RDFI to notify you that information contained within an entry is erroneous and/or has become outdated and must be changed.
  - The ACH Rules require your company to make the requested changes within 6 banking days of the receipt of the NOC or prior to the initiation of another ACH entry