



From our Member Service Department



ACH Processing FAQs

Here are some of the most common questions we receive regarding ACH processing procedures and our APEX ACH System:

I returned an incoming entry in error. Can I retrieve or reverse the return?

Once a return entry has been submitted into the ACH Network, it cannot be retrieved with any automated method by the RDFI (Receiving Depository Financial Institution). We recommend that you telephone the ODFI (Originating Depository Financial Institution) and request that they dishonor the return....rather than sending the returned entry back to the Originator.

If you have created or imported the return in our APEX System but not yet submitted the file, you can use the Modify Batch function under the ACH button to delete the return within the batch.

Where can I find information about another financial institution in order to contact them regarding an erroneous or disputed entry?

The telephone number of most financial institutions' ACH department can be found in several directories. The ABA Lookup function under the ACH button in our APEX System is one source. The Federal Reserve's www.frbervices.org site also contains ACH participant information. Accuity maintains and publishes the official ACH Participant Directory in conjunction with NACHA.

The ODFI for any transaction can be obtained from the entry's Trace Number. The first 8 characters in a Trace Number represent the Routing Number of the ODFI for the entry.

Contact information on Company Originators may be obtained from their ODFI, but we recommend that credit unions deal directly with participating financial institutions to resolve most issues.



I have closed the APEX System's browser window without logging off, or my Internet connection has disconnected me from APEX. Now when I try to log in to APEX again, I receive the "Already Logged On" message. What should I do?

APEX disallows multiple logons from the same user in order to prevent system errors and security breaches. Your APEX Security Administrators can log off users with the User Logoff function in the Security section of the system. The automatic "log off due to inactivity" feature in APEX will also take effect after 15 minutes of inactivity. So if you can't contact one of your APEX Security Administrators, you can just wait the 15 minutes for the system to log you off.



Can I obtain a copy of a converted member share draft?

Maybe. As an RDFI, your credit union can request a copy of a converted share draft from the ODFI. However, it is probably easier and faster for your member to obtain these copies directly from the Originator who is the Company originating the check conversion entry. This Company probably has an established relationship with your member already, and is usually willing and able to quickly provide check copies as a matter of good customer service.

Keep in mind that only ARC and BOC check conversion entries would involve the merchant retaining a copy of the original share draft. Merchants are required to retain a digital copy of the draft for at least two years. For POP entries, the merchant returns the voided, original draft back to your member at the point of sale, so the merchant would probably not retain a copy of the share draft.

What are the deadlines for returning incoming entries?

In most cases, normal returns of NSF, Uncollected, Closed Account, Stop Payment and similar entries must be submitted within one day from the date of settlement. For example, entries received and settled on Tuesday would need to be submitted for return no later than Wednesday. These types of returns probably constitute more than 95% of all your return entries.

For consumer entries that are disputed as Unauthorized, Authorization Revoked, or Improper, credit unions can return them up until 60 days from settlement of the original entry. RDFIs need to obtain a completed Affidavit / Written Statement Under Penalty of Perjury form before returning the entry. These types of returns can be pursued by the RDFI after the normal 60 day deadline, but only by the time-consuming and usually difficult process of contacting the ODFI directly for resolution.

For corporate or business entries (Standard Entry Class Codes of CCD or CTX) that are disputed as being unauthorized, the one day return deadline still applies and the Return Reason Code R29 must be used. The 60 day time limit only applies to consumer entries. Credit unions can contact the ODFI and attempt to obtain their permission to return these entries after the one day deadline. If the ODFI agrees to a late return (hopefully in writing), the Return Reason Code R31 must be used.

What are the special rules for returning entries after a member's death?

Federal government benefit payments (Social Security, military retirement, SSI, etc) are the only entries with special return rules regarding death of the beneficiary. Within a few days after the government learns of a beneficiary's death, credit unions usually receive Death Notification Entries (DNEs) that contain details on the death. Credit unions are required to return benefit payments received after the beneficiary's date of death – regardless of how they learned of the beneficiary's death. The disbursing government agency will then determine who if anyone is entitled to the funds.



Where do I find more information on ACH processing and the APEX ACH System?

Our [ACH News & Information](#) web page has a variety of ACH resources available at no charge, and you can always contact our Member Services Department at 1-877-786-2677 with any questions you might have.