## HOME FEDERAL

## ACH Correction or Return Reason Guide

Occasionally, account information for ACH recipients change or a piece of information in the ACH file was input incorrectly. When this occurs, it is important to update that information in the ACH file before processing it again.

Home Federal will receive a notification from the receiving financial institution instructing us of the incorrect information. A notice will then be produced and shared with you, showing the error. Below is a list of some of the common changes and what they mean.

 Transaction Code – Checking, savings, and loan accounts all have unique numbers called transaction codes which enable financial institutions to identify them. If an account is coded as a checking but is actually a savings, then a correction notice may be sent so the account can be properly identified. The correct transaction code will be included in the notice under corrected data.

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<ul> <li>ACH CHANGE NOTIF:</li> </ul>	ICATION *
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PLEASE UPDATE YOUR ACH FILE WITH	H THE CHANGES BELOW WITHIN
SIX BANKING DAYS OR PRIOR TO SEN	NDING THE NEXT LIVE FILE
	REASON
TRANSA	ACTION CODE
COMPANY NAME:	and the second se
COMPANY IDENT:	1.01.00.00.00
COMPANY DESCRIPTION:	www.iii
EFFECTIVE ENTRY DATE:	140,700,700
DFI ACCOUNT NUMBER:	10.018
INDIVIDUAL IDENT NUMBER:	1000000000
INDIVIDUAL NAME/COMPANY NAME:	terry, terrareter of
CHANGE CODE:	100
ORIGINAL ENTRY TRACE NUMBER:	Contraction of the second s
ORIGINAL RECEIVING DFI IDENT:	The 32 in the corrected data field
CORRECTED DATA:	32 dindicates that the account is a savings
	account. Your records should be changed to indicate the account is a
	savings and not a checking.

The following is a list of tran codes for reference

Indicates:

**Checking Account – 22, 27** (If the Corrected Data field contains either of these numbers your file should be changed to indicate a checking account)

**Savings Account – 32, 37** (If the Corrected Data field contains either of these numbers your file should be changed to indicate a savings account)

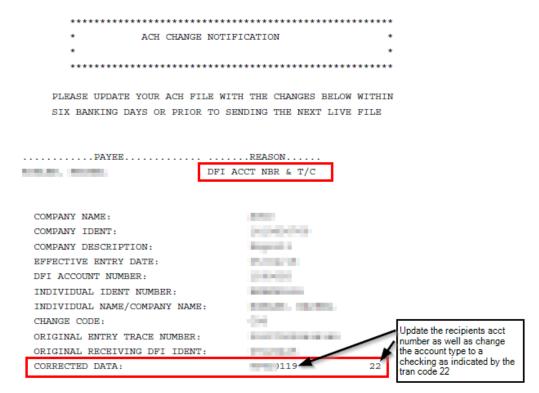
DFI Account Number – DFI stands for Depository Financial Institution (recipient's bank.) This message
indicates that the account number, which was used in the ACH file, is incorrect. The specified
recipient's account number will need to be updated before sending another file. The correct account
number will be included in the notice under corrected data.

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* ACH CHANGE NOTIN	FICATION	*
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PLEASE UPDATE YOUR ACH FILE WIT	TH THE CHANGES BELO	OW WITHIN
SIX BANKING DAYS OR PRIOR TO SH	ENDING THE NEXT LI	VE FILE
PAYEE	REASON	
DFI 1	ACCOUNT NUMBER	
COMPANY NAME:	CONTRACTOR DESIGN	
COMPANY IDENT:		
COMPANY DESCRIPTION:	A CONTRACTOR OF	
EFFECTIVE ENTRY DATE:	ALC: NOT THE OWNER OF THE OWNER OWNER OF THE OWNER OWNE	
DFI ACCOUNT NUMBER:	1000	
INDIVIDUAL IDENT NUMBER:	6 Y 10 Y	
INDIVIDUAL NAME/COMPANY NAME:	and the second	
CHANGE CODE:	100	
ORIGINAL ENTRY TRACE NUMBER:	100000000000000000000000000000000000000	
ORIGINAL RECEIVING DFI IDENT:	and the second second	Update the recipients account number to match the information in
CORRECTED DATA:	25	the Corrected Data field.

• **R/T Number** – R/T stands for the routing number. The routing number is how a financial institution is identified. The specified recipient's routing number will need to be updated before sending another file. The correct routing number will be included in the notice under corrected data.

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* ACH CHANGE NOTI	IFICATION *				
*	*				
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PLEASE UPDATE YOUR ACH FILE WI	PLEASE UPDATE YOUR ACH FILE WITH THE CHANGES BELOW WITHIN				
SIX BANKING DAYS OR PRIOR TO S	SENDING THE NEXT LIVE FILE				
PAYEE	REASON				
R/T	NUMBER				
COMPANY NAME:	APR. 01031 (34)				
COMPANY IDENT:					
COMPANY DESCRIPTION:	- 10 Ballion				
EFFECTIVE ENTRY DATE:	B-1018-101				
DFI ACCOUNT NUMBER:					
INDIVIDUAL IDENT NUMBER:	510.0				
INDIVIDUAL NAME/COMPANY NAME:	low freedoming inc.				
CHANGE CODE:	114				
ORIGINAL ENTRY TRACE NUMBER:	Contraction of the second				
ORIGINAL RECEIVING DFI IDENT:	Update the recipients rout	ina			
CORRECTED DATA:	091000019 number to match the information of the				
	the Corrected Data field.				

Special note – There may be times when multiple items need to be updated; when this happens, the items will all be listed under the reason. For example, the depository financial institution account number and tran code may both be incorrect and require updating. When this happens, both of the corrected numbers will appear in the corrected data field.



If an item is returned, an ACH Charge Back Notice or Credit Back Notice will be produced which you will be able to view within online banking.