COLUMBIA BANK

Procedures for Accessing Notification of Change (NOC), and Return Notices Through Commercial Online Banking.

Step-by-Step Guide for Customers

Introduction

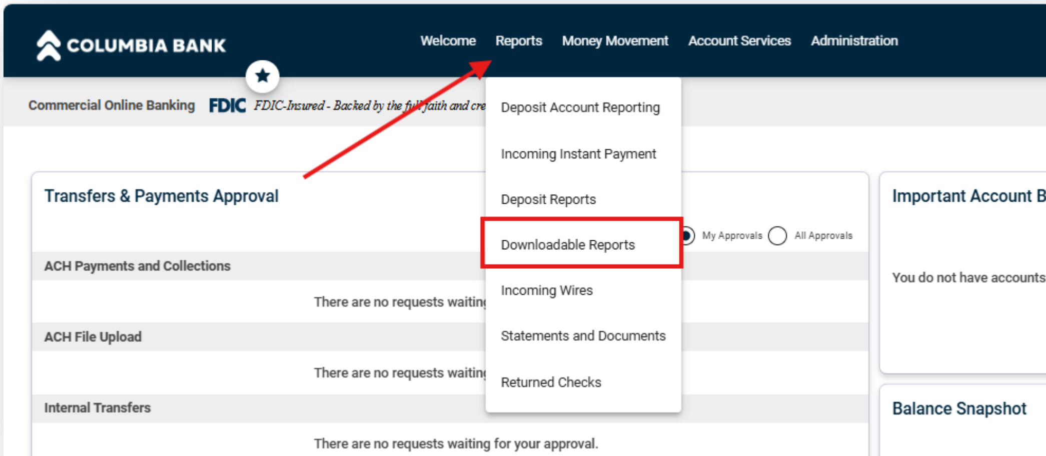
An NOC (Notification of Change) is a message from a receiving bank that an error was found in a transaction, but the transaction was processed successfully. It informs the sender that future payments may fail unless the transaction record is corrected with the information provided in the NOC. An ACH Return is a message indicating that an entire transaction failed to post and was sent back to the Originator, often due to insufficient funds, a closed account, or an invalid account number. The following procedures outline the steps customers should follow to access their NOC and Return notices through Commercial Online Banking.

1. NOC/Return Release Timing

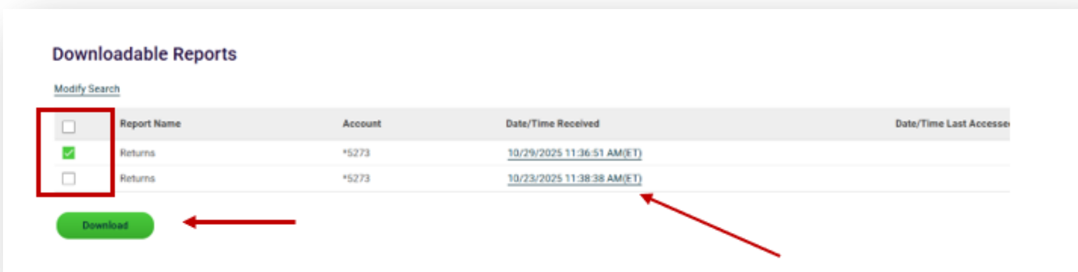
- Commercial Online Banking NOC and Return PDFs are generated and released at 8:30 AM PT and 4:45 PM PT.
- Returns are aggregated per return release, per ACH Originator Company ID.
- Email/SFTP NOC and Return PDFs are generated and released at 3:00 AM PT and 3:00 PM PT.

2. Accessing NOC and Return Notifications Through Commercial Online Banking.

- Log into **Commercial Online Banking**.
- Select **Reports** and **Downloadable Report** from the To **Dropdown Menu**.



- Select displayed reports for current date if any have been received
  - Select the check box next to the report and select Download
  - OR select the Date/Time Received link to download the report.



- Searching Historical Repot: Select **Modify Search**

- Select the appropriate search criteria.
  - Report Name: All, Returns, or NOC
  - Date: Previous Business Day, Current Day or a Date Range
- Select **Submit**
  - Select the check box next to the report and select Download

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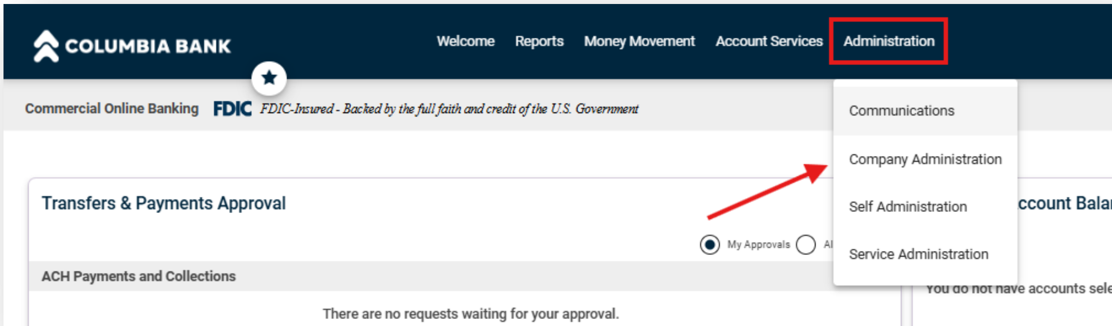
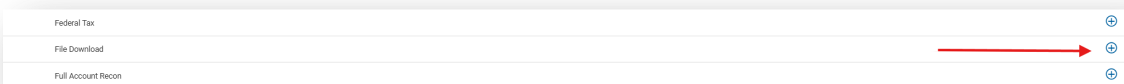
- OR select the Date/Time Received link to download the report.

4. Entitling Users to File Download

- Select Administration and Company Administration



- Select user to modify
- Select the edit icon for Services and Accounts
- Select the plus sign on the row for File Download



- Select the appropriate Report Name for the user

- Select Save Changes

3. Support Contact Information

- For assistance establishing downloading NOC and Return within Commercial Online Banking, please contact Treasury Management Support at 1-866-563-1010 or through Columbia Bank's Go-To live chat available within Columbia Commercial Online Banking under the "Help and Live Chat" pop-up, M-F from 7:30 a.m. – 5:30 p.m. PT.