



Procedures for Requesting an ACH Transaction or Batch Reversal/ Deletion

Step-by-Step Guide for Customers

Introduction

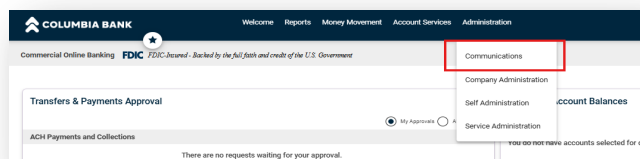
Automated Clearing House (ACH) batch reversals or deletions are critical processes that allow customers to correct or remove erroneous ACH transactions before they are processed. The following procedures outline the steps customers should follow to request an ACH batch reversal or deletion.

1. Review Eligibility and Timing

- Confirm that the ACH batch/transaction in question has not yet been processed or settled by the bank. Deletions are only possible before the batch/transaction has been released to the ACH Network.
- Nacha requires originators to make a reasonable effort to notify receivers of reversals.
- Reversing entries must be requested by the fifth business day following settlement of the erroneous entry.
- Valid reversal reasons: Duplicate payment, Incorrect recipient or amount, Incorrect payment date.
- By submitting the ACH Reversal or Delete request form you acknowledge the Nacha regulations.
- A reversal entry is not a guarantee of the return of funds. Provisional credit may be revoked if the request is declined by the receiving financial institution.

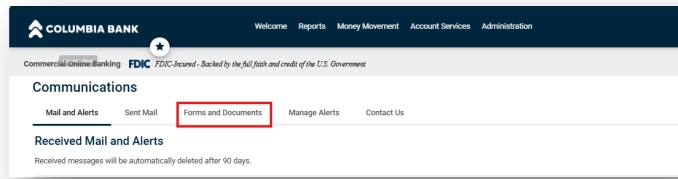
2. Gather Required Information

- Log into Commercial Online Banking
- Select **Administration and Communications**

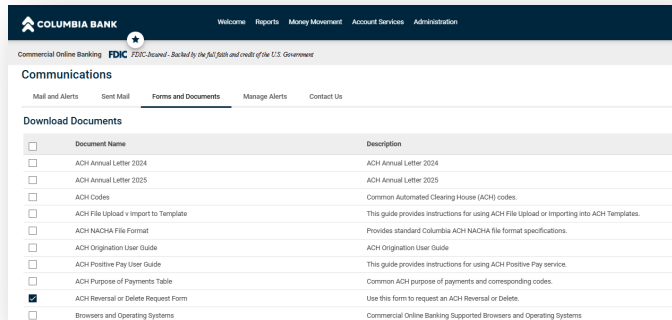




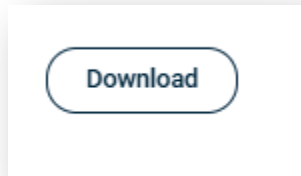
- Select **Forms and Documents**



- Select the check box next to **ACH Reversal or Delete Request Form**.



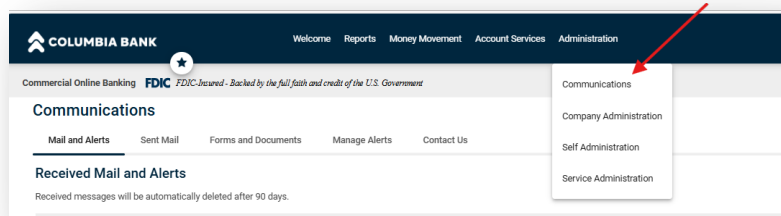
- Select Download at the bottom of the page.



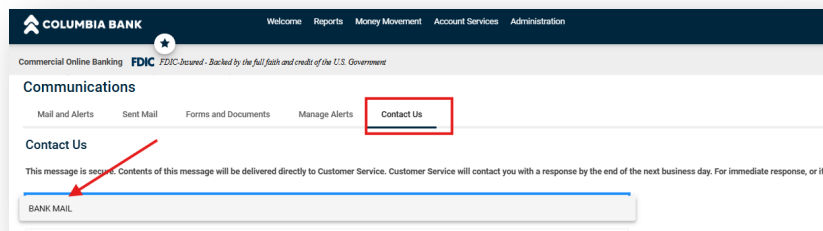
- Complete the form and save it to a safe location on your computer.
****This form must be completed by an authorized ACH Initiator and /or approver within Commercial Online Banking**

3. Submitting the ACH Reversal or Delete Request to Columbia Bank

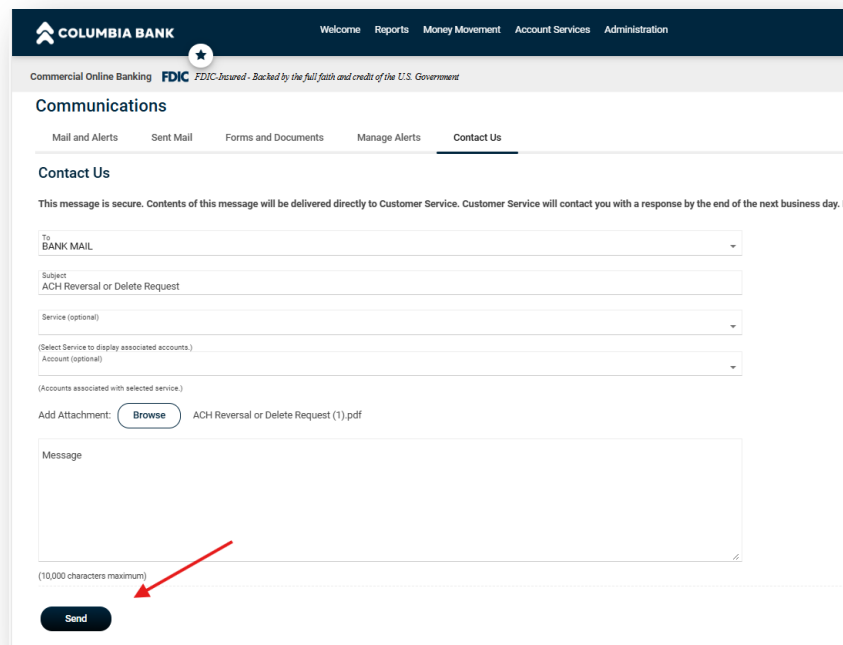
- In Commercial Online Banking, go to **Administration** and select **Communication**.



- Select **Contact Us** and **Bank Mail** from the To Dropdown Menu.



- Type **ACH Reversal or Delete Request** into the Subject Line.
- Attach the completed ACH Reversal or Delete Request form, click **Send**.





5. Confirmation and Track Status

- Once processed, the requester will be sent confirmation. At that time a new transaction or batch may be submitted with the corrected information.

6. Support Contact Information

- For **FRAUD**-related transactions please contact Treasury Management Support at 1-866-486-7782.
- For assistance completing this form, 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.