

# RETURN NOTIFICATION

- If an eCheck is ever returned you will receive a return email notification to the primary contact email address you provided to us on your application.
- The return email notification will list the date, amount, and reason for the return.

**From:** emailbot@achdirect.com [mailto:emailbot@achdirect.com]  
**To:** jill@samplecompany.com  
**Cc:**  
**Subject:** Returned Payment Notification

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NOTE: This e-mail was sent from an unattended mailbox, so please do not reply to it. You can find our contact information at the end of this e-mail.  
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PaymentsGateway  
Returned Transaction Summary Notification

Effective Date: NOV 27, 2009  
Merchant ID: 123456 – Sample Company

QTY	Reject Amount	Funding Adjust	Reject Reason
1	\$-200.00 D	\$0.00 R01	Insufficient Funds

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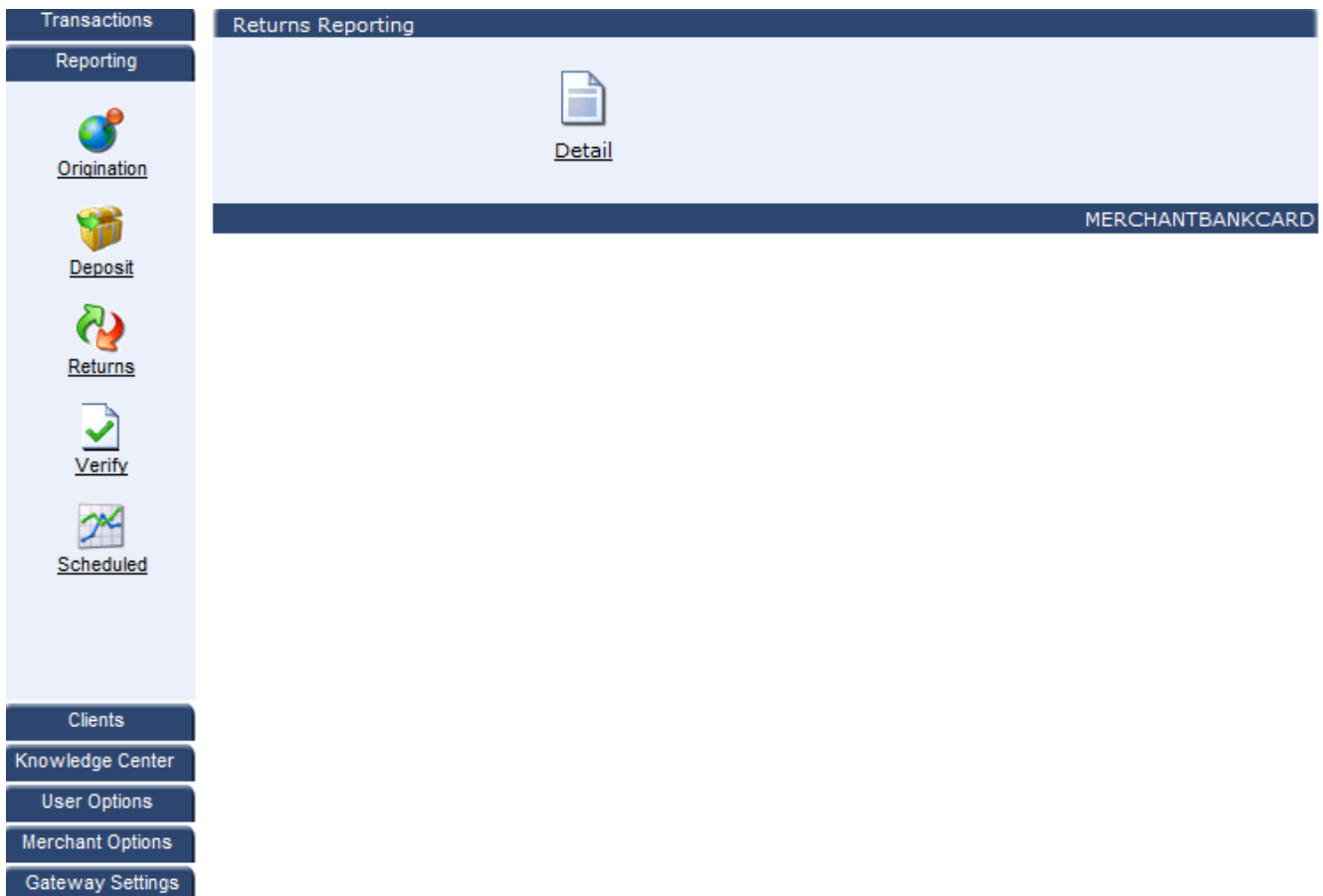
1	\$-200.00	\$0.00	
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to get the details of these return items, simply login to the PaymentsGateway and pull a returned items report for the merchant and effective date specified above.

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If the information in this e-mail is incorrect, please contact customer service immediately at: (888) 235-4635 Option #2 or e-mail them at: [custserv@achdirect.com](mailto:custserv@achdirect.com) To edit your e-mail preferences, go to: <https://www.paymentsgateway.net/>  
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- To view the details of the returned transaction you will have to login to your virtual terminal.
- From the left hand navigation pane select Reporting then Returns



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- Select the date range by clicking on the calendar icon then selecting the From and To date listed in the return notification email.
- Then click Generate Report

The screenshot displays a software interface for managing return notifications. On the left, a sidebar contains navigation links: Transactions, Reporting, Origination, Deposit, Returns, Verify, and Scheduled. The main area is titled 'Return Detail' and features a date range selection interface. The 'From' date is set to 11/01/2009 and the 'To' date is 11/30/2009. A calendar icon is present next to each date field. A calendar pop-up is open, showing the month of November 2009. The calendar grid shows the days of the week (S, M, T, W, T, F, S) and the dates from 1 to 30. A 'Generate Report' button is located below the calendar. To the right of the date selection, there is a 'My Hierarchy' box showing a folder structure with a folder icon and a checked box next to 'Main'. The text 'MERCHANTBANKCARD' is visible in the bottom right corner of the interface.

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- The Return Item Detail report lists the details of the returned transaction including: the origination date, customer name, customer and/or invoice number (if any), amount, and the reason for the returned item.
- It also lists all the available return codes and the definitions of the codes at the bottom of the report.

							Parameters Used	
							123456 only	
<b>Return Item Detail</b>								
November 1, 2009 to December 24, 2009								
Details for Friday, November 27, 2009								
R01 - Insufficient Funds								
<b>SAMPLE COMPANY NAME (123456)</b>								
Orig Date	Customer Information	Entry/Item Description	Transaction Info	Method	Debit Credit	Tran #	Amount	
11/24/2009	Barry White (98765)			EFT	D	1	\$200.00	\$0.00
Total for SAMPLE COMPANY NAME (123456):								\$0.00
Total R01 - Insufficient Funds:								\$0.00
Totals for Friday, November 27, 2009								
Type	Quantity	Amount	Funded Amount	% of Rejects	Description			
R01	1	\$200.00	\$0.00	100.00%	R01-Insufficient Funds			
R02	0	\$0.00	\$0.00	0.00%	R02 - Account Closed			
R03	0	\$0.00	\$0.00	0.00%	R03 - No Account			
R04	0	\$0.00	\$0.00	0.00%	R04 - Invalid Account Number			
R07	0	\$0.00	\$0.00	0.00%	R07 - Auth Revoked			
R08	0	\$0.00	\$0.00	0.00%	R08 - Payment Stopped			
R09	0	\$0.00	\$0.00	0.00%	R09 - Uncollected Funds			
R10	0	\$0.00	\$0.00	0.00%	R10 - Customer not Authorized			
R24	0	\$0.00	\$0.00	0.00%	R24 - Duplicate Entry			
R29	0	\$0.00	\$0.00	0.00%	R29 - Corporate Not Authorized			
R*	0	\$0.00	\$0.00	0.00%	Other			
Totals	1	\$200.00	\$0.00					

# RETURN NOTIFICATION

- Before contacting your client you may want to check their client record for an additional payment method.
- From the left hand navigation pane select the Clients tab then Search.
- Choose the criteria you wish to search for this client by from the Selection drop down list.
- Enter the Value of your selection
- Then Click Search
- Click the edit icon next to the clients name to view the client record.

The screenshot displays the 'Client Search' interface. On the left is a navigation pane with the following options: Transactions, Reporting, Clients (selected), Add, Search, Export, and Import. Below the navigation pane are links for Knowledge Center, User Options, Merchant Options, and Gateway Settings.

The main search area is titled 'Client Search' and contains the following fields:

- Merchant Name: 2163 DEMO
- Selection: Consumer Id (dropdown menu with options: First Name, Last Name, Company Name, Consumer Id)
- Value: 98765
- Status: Active
- Schedule: All
- Records: 50

A 'Search' button is located below the search fields.

Below the search area is a table with the following columns: First Name, Last Name, Consumer ID, Merchant ID, Next Trans, Amount, Status, Schdl, Edit, and Delete.

First Name	Last Name	Consumer ID	Merchant ID	Next Trans	Amount	Status	Schdl	Edit	Delete
Barry	White	98765	2163						

At the bottom right of the table area, the text 'MERCHANTBANKCARD' is visible.

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- From here you can access the customers phone number (if on file)

Update a Client

Client | Payment Methods | All Trans | Scheduled Trans | Single Trans

Merchant: 2163 DEMO      Status: Active

First Name: Barry      Last Name: White

Company Name:      Address 2:      Address: 156 Champion Circle

Postal Code: 23456      State: LA

City: New Orleans      Phone Number: 235-564-8995      Fax Number:      Consumer ID: 98765

Email Address: barryw@yahoo.com      Client ID: 13386      Allow duplicate Consumer ID

- Or by clicking the Payments Methods tab at the top of the customer database you can view all of this clients available payment methods.

Payment Methods

Client | Payment Methods | All Trans | Scheduled Trans | Single Trans

White Barry

[Add eCheck](#) | [Add Credit Card](#)

Default	CC/eCheck	Last 4	Edit	Delete	New Trans
Yes	Checking	4555			

\* Default Payment Method is used for the sale page and has no effect on scheduled transactions.

MERCHANTBANKCARD

- And That's It!