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 [mail to: emailbot@acchdirect.com]
To: jill@samplecompany.com
Cc:
Subject: Returned Payment Notification

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.

PaymentsGateway
Returned Transaction Summary Notification

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

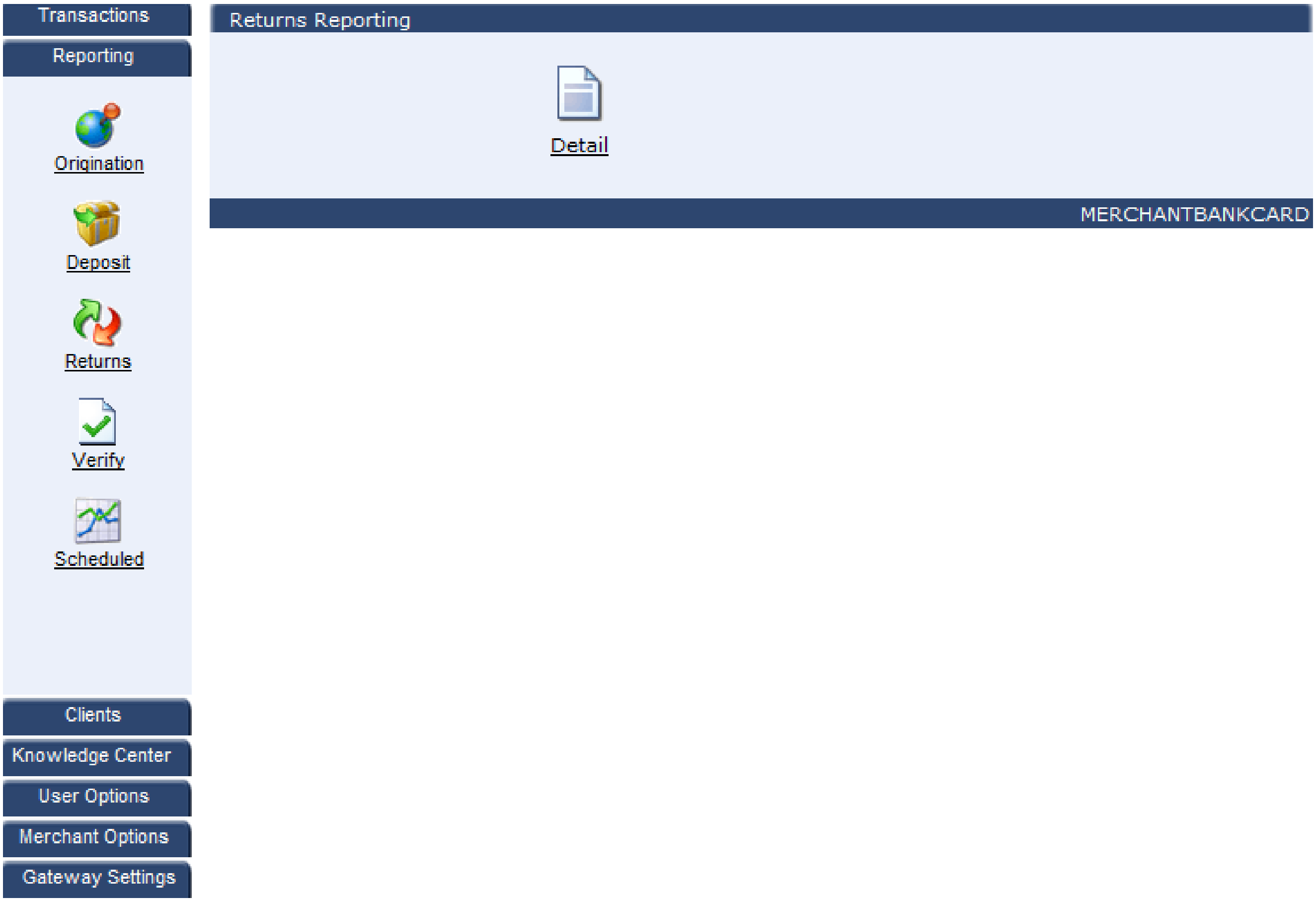
QTY	Reject Amount	Funding Adjust	Reject Reason
1	$-200.00 D	$0.00	R01 – Insufficient Funds
1	$-200.00	$0.00	

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.

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 To edit your e-mail preferences, go to:
https://www.paymentsgateway.net/

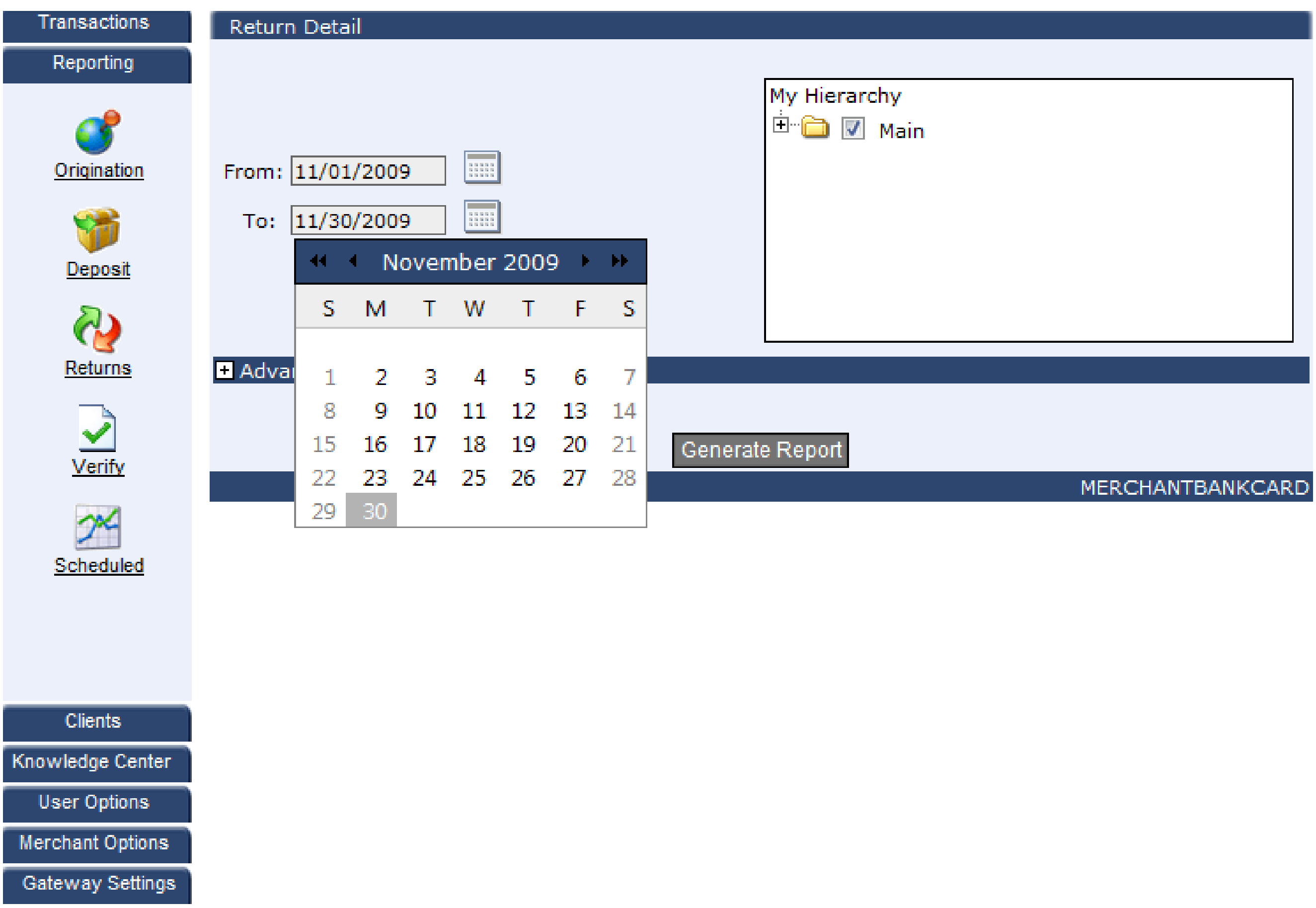
RETURN NOTIFICATION

- 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



RETURN NOTIFICATION

- 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



RETURN NOTIFICATION

- 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

Return Item Detail

November 1, 2009 to December 24, 2009

Details for Friday, November 27, 2009

R01 - Insufficient Funds

SAMPLE COMPANY NAME (123456)

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

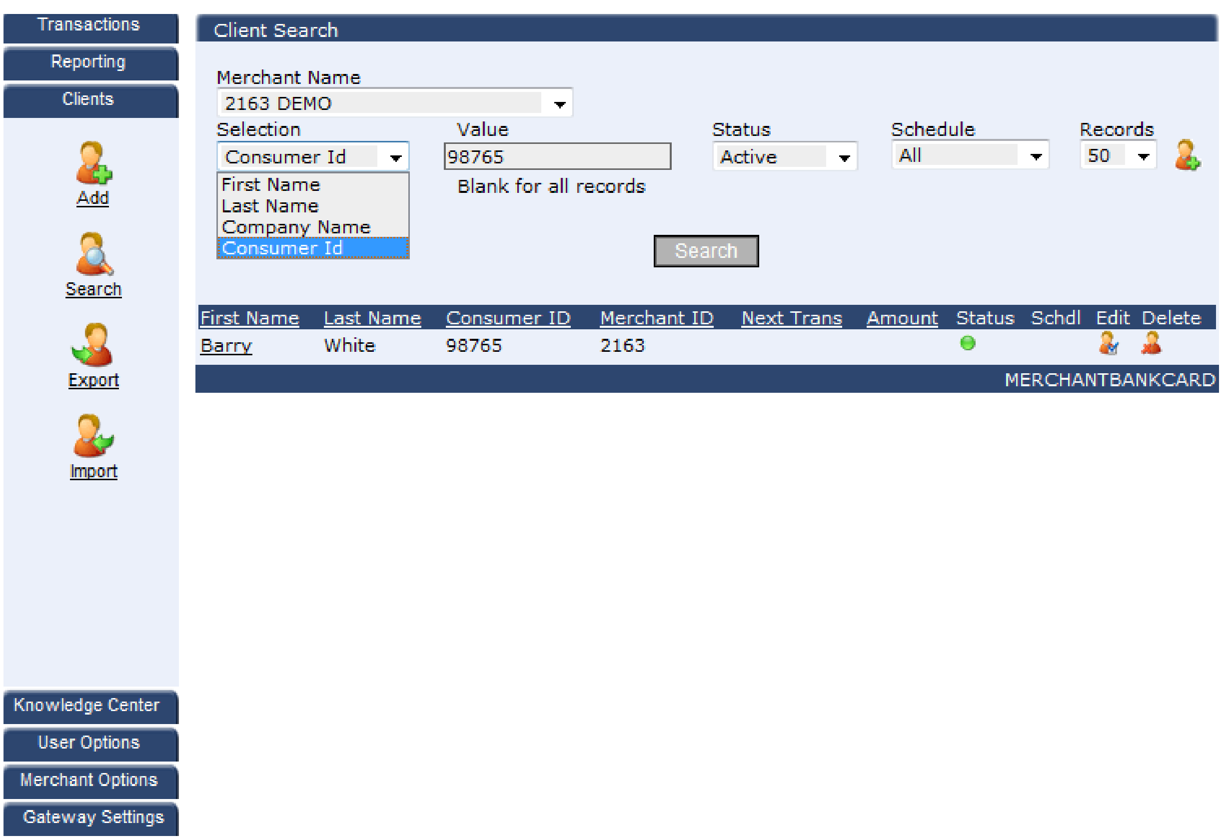
Total R01 - Insufficient Funds: $0.00

Totals for Friday, November 27, 2009

Type	Quanity	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		

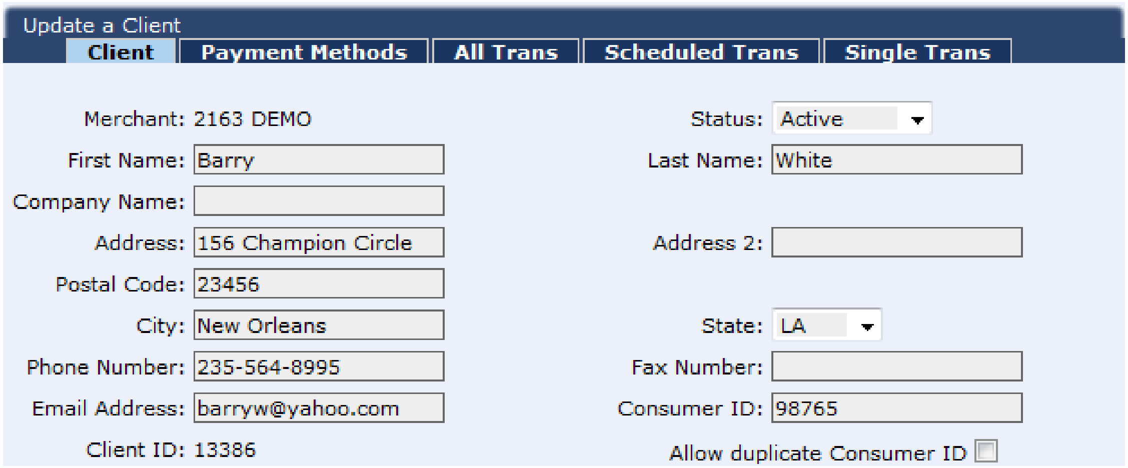
RETURN NOTIFICATION

- 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.



RETURN NOTIFICATION

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

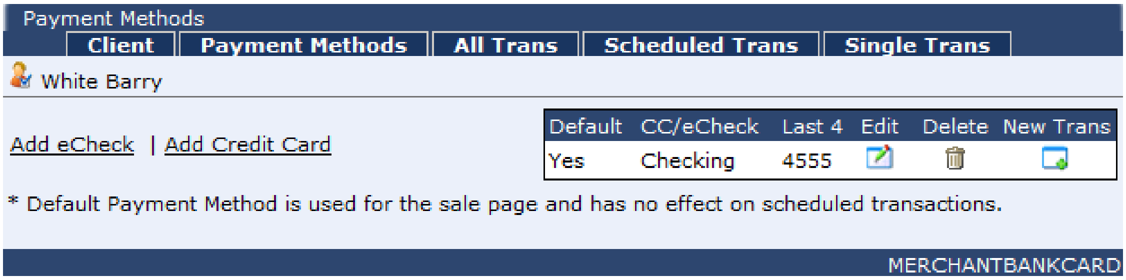


Update a Client

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

Merchant: 2163 DEMO
Status: Active
First Name: Barry
Last Name: White
Company Name:
Address: 156 Champion Circle
Address 2:
Postal Code: 23456
City: New Orleans
State: LA
Phone Number: 235-564-8995
Fax Number:
Email Address: barryw@yahoo.com
Consumer ID: 98765
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!