



# Reconciliation

## For Chase Paymentech Training Guide

August 2022



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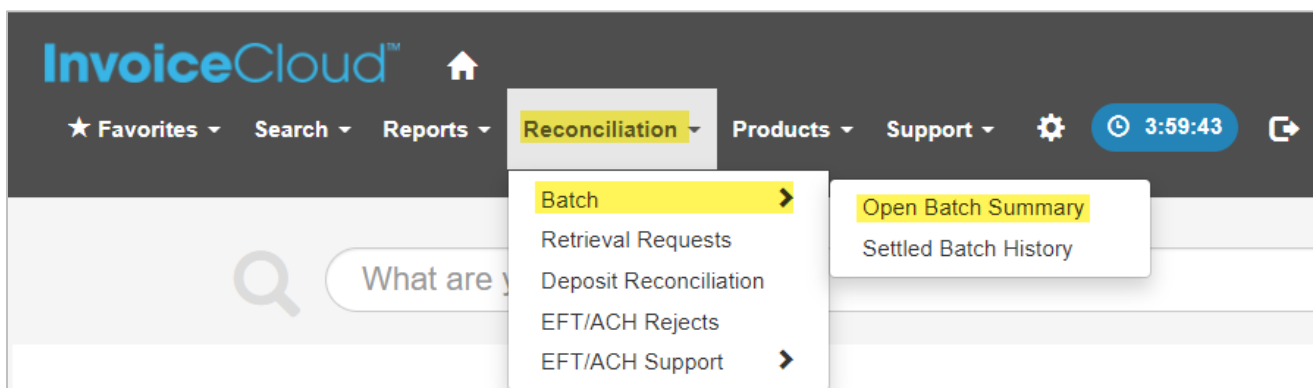
## Introduction

This manual will detail the process of reconciliation for billers who process with Chase Paymentech. It will explain how to reconcile bank statements with the reports available from Invoice Cloud. This will not review how the Invoice Cloud reports reconcile to the client's software. Throughout this manual, debit, credit and prepaid cards are referred to as credit cards.

## Batch Close Process

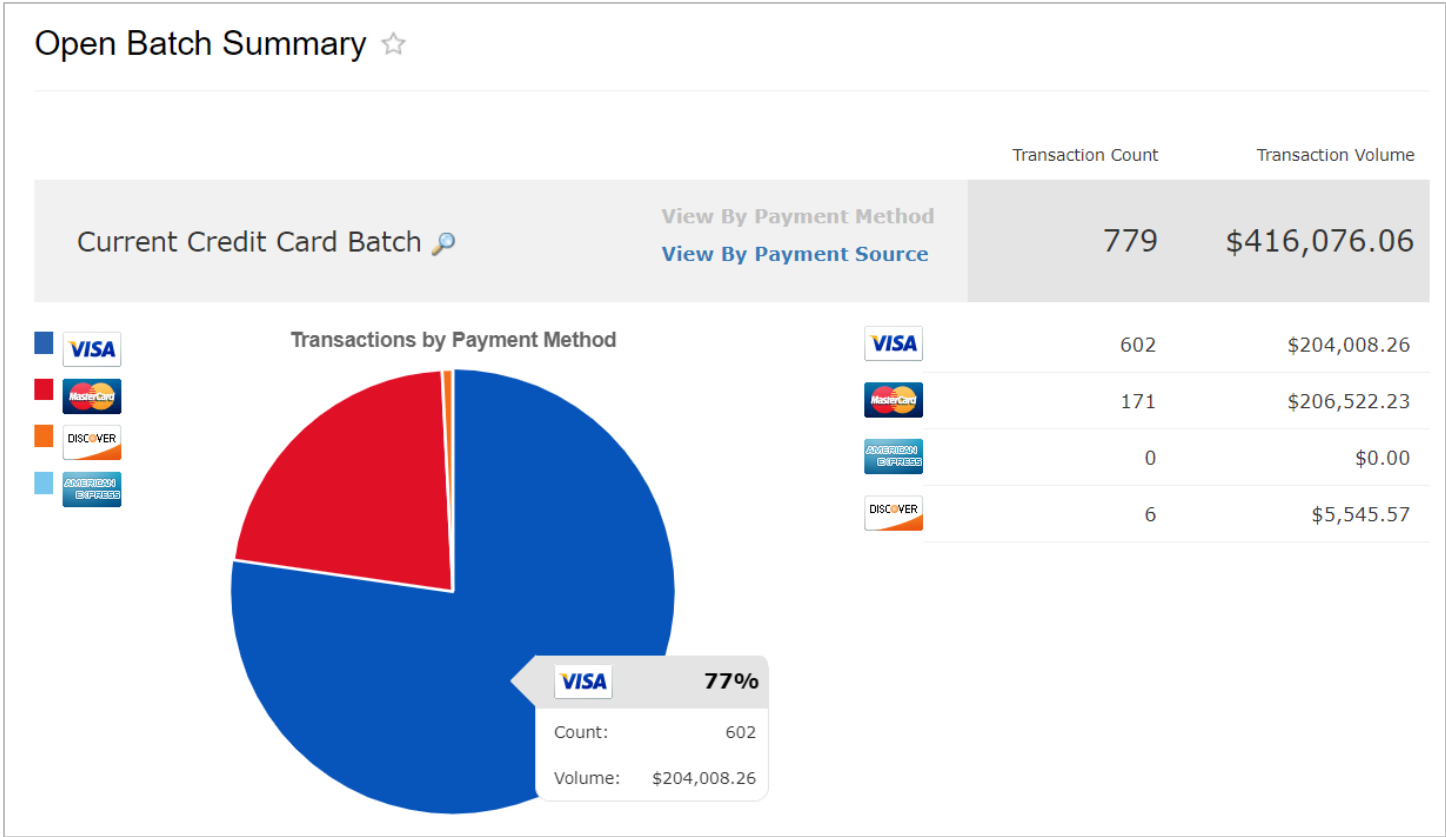
Throughout the day, all of the payments coming through Invoice Cloud are captured in the Open Batch Summary. These include payments made through the IVR, Customer Portal, virtual site, Biller Portal, Pay by Text, etc. The payments are separated by credit card transactions and ACH transactions. The report provides an item count as well as the transaction volume (revenue totals) for each card type and for the ACH transactions. Pie charts break down payment source for both categories and for card transactions, a pie chart displays payment method by card type. As you mouse over the area on the chart an information box displays the count and volume of the category and a percentage of the total volume. Click on the magnifying glass to view a list of the transactions in each category. During your implementation you were provided with a batch close time or timeframe. Your batch will close each day at the designated time. Those transactions will be sent to Chase Paymentech for processing. The Open Batch Summary is reset to zero and the transactions are captured in the Settled Batch History for that processing day.

To access the Open Batch Summary, select Reconciliation, select Batch and select Open Batch Summary.

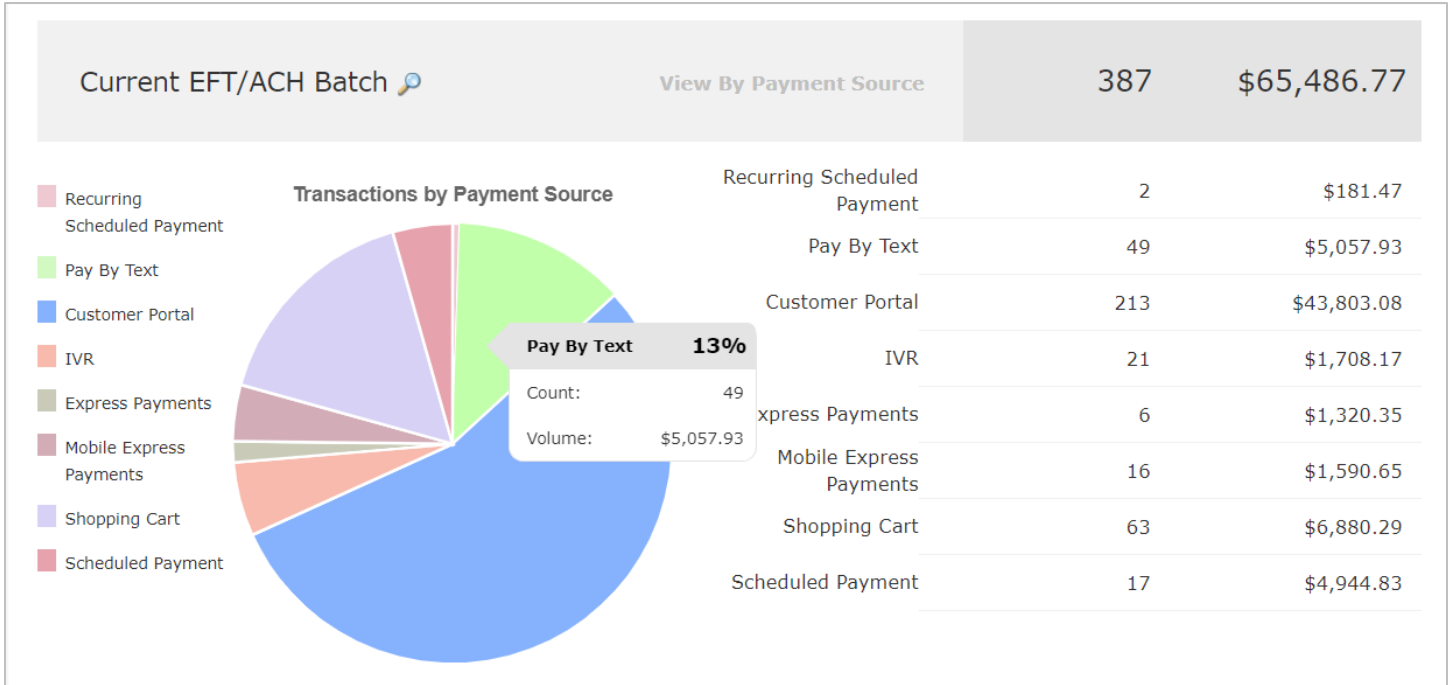


The report provides an item count as well as the transaction volume (revenue totals) for each card type and for the ACH transactions. Pie charts break down payment source for both categories and for card transactions, a pie chart displays payment method by card type. As you mouse over the area on the chart an information box displays the count and volume of the category and a percentage of the total volume. Click on the magnifying glass to view a list of the transactions in each category.

The Open Batch Summary report appears. This example displays card transactions by payment method.



Below is an example of an EFT/ACH Batch displaying the payments by payment source.








Click on the magnifying icon to the right of Current Credit Card Batch to view all the credit card transactions that have come through any of the Invoice Cloud payment channels. Each payment and any fees charged are listed in order by transaction date and time, with the most recent time at the top of the report. Transaction date and time, Customer Name, Invoice Number, Amount, Transaction Type (sale or credit), Credit card Type Icon and Approval Message display for each line item.

### Current Open Batch, Credit/Debit Card Transactions

Transaction Date	Customer	Invoice #	Amount	Trx Type	Message	Options
12/30/2021 10:58:45 AM	Lance Lex	1156- 2221	\$1.00	Sale	 APPROVED 524166	   
12/30/2021 10:58:45 AM	Lance Lex	1157- 1112	\$25.00	Sale	 APPROVED 887748	   
12/30/2021 10:58:45 AM	Lance Lex	1156- 2221	\$10.00	Sale	 APPROVED 887748	   
12/30/2021 10:58:44 AM	Lance Lex	1157- 1112	\$1.00	Sale	 APPROVED 524166	   
12/30/2021 10:56:58 AM	Jake Sly	1156- 2221	\$20.67	Sale	 APPROVED 888478	   
12/30/2021 10:56:58 AM	Jake Sly	1156- 2221	\$700.80	Sale	 APPROVED 881682	   































There are options to select to take further action or get additional information on a specific transaction.

Icon	Function
	Allows the user to void (cancel) the transaction. If voided, the transaction will not be in the batch to be processed by Chase Paymentech.
	Allows the user to process an additional transaction using the same payment type used in the original transaction.
	<p>Allows the user to view the transaction detail.</p> <div> <p><b>Credit Card Detail for Invoice: 2016080</b></p> <hr/> <p> <b>Transaction Date:</b> 8/20/2019 4:16:32 PM  <b>Account Number:</b> PP-20  <b>Invoice Number:</b> 2016080020745-2  <b>Auth Order Number:</b> A9I20P1631623  <b>Invoice Type:</b> Personal Property  <b>Customer:</b> GREGG ANDREA (SV)  <b>Address:</b> JAMES STREET  <b>City, State, Zip:</b> FAIRFIELD, CT 06824  <b>Email Address:</b>  <b>Card number:</b>  4111XXXXXXXX1111, Exp: 8/2019  <b>Transaction Code:</b> Sale  <b>Transaction Amount:</b> \$257.04  <b>Convenience Fee:</b> \$0.00  <b>Total Amount:</b> \$257.04  <b>Reference:</b> J4Y3W3N3  <b>Message:</b> APPROVED 387443  <b>Biller Reference:</b>  <b>WSReportID:</b> 0  <b>Payment Source:</b> Shopping Cart  <b>Payment Processed By:</b> N/A  <b>Remote IP:</b> 73.177.13.51         </p> </div>
	Resends the payment receipt for the displayed transaction to the email address on file.

## Voiding a Transaction

If a transaction needs to be cancelled and not be sent for processing, it can be voided. Transactions can only be voided in the same day. If a fee was part of the transaction it will also be voided. If the transaction is identified as a Pinless Debit, the void must be completed within 90 minutes of the payment. For all others, voids can be completed before the batch closes at the end of that processing day. Transactions can only be voided when they are in the open batch. Once the batch closes and the transactions are sent to Chase Paymentech, the void function is no longer available. If a transaction needs to be cancelled after the batch is closed, a credit will have to be issued. For ACH/EFT transactions, it is a good practice to wait 5 days to ensure there are no rejects from the customer's bank prior to issuing a credit. For credit card transactions, it is best practice to wait 48 hours for the payment to process before issuing a refund.

To void a transaction in the open batch, select the transaction by clicking on the light blue \$ sign with the circular arrow to the right of the transaction. If there is a gray X rather than the \$ sign with the circular arrow, the transaction cannot be voided.

Transaction Date	Customer	Invoice #	Amount	Trx Type	Message	Options
12/30/2021 10:58:45 AM	Lance Lex	1156- 2221	\$1.00	Sale	 APPROVED 524166	   
12/30/2021 10:58:45 AM	Lance Lex	1157- 1112	\$25.00	Sale	 APPROVED 887748	   
12/30/2021 10:58:45 AM	Lance Lex	1156- 2221	10.00	Sale	 APPROVED 887748	   
12/30/2021 10:58:44 AM	Lance Lex	1157- 1112	\$1.00	Sale	 APPROVED 524166	   
12/30/2021 10:56:58 AM	Jake Sly	1156- 2221	20.67	Sale	 APPROVED 888478	   
12/30/2021 10:56:58 AM	Jake Sly	1156- 2221	\$700.80	Sale	 APPROVED 881682	   

After selecting the light blue \$ sign with the circular arrow, the void confirmation screen appears. The alert note lets the user know that by voiding the payment amount they will also be voiding the fee which was part of the transaction. If multiple bills were paid as part of a single transaction, those will also be voided. User clicks on Process Void Transaction and the transaction along with any fee is cancelled from the open batch and will not be sent for processing.

Confirm Void for Invoice: 1156- 2221

**NOTE:** The following Service Fee(s) were charged separately as part of this transaction. Voiding this Transaction will Void these Service Fee(s) as well.

Transaction Date: 12/30/2021 10:56:58 AM  
 Invoice Number: 1156- 2221  
 Customer: Jake Sly  
 Address: 64 Madison Circle  
 City, State, Zip: Leesburg, FL 34748  
 Card number:  4111XXXXXXXX1111, Exp: 12/2023  
 Transaction Code: Sale  
 Amount: 700.80  
 Message: APPROVED 881682  
 Biller Reference:

Process Void Transaction

Cancel

The voided transaction is removed from the open batch but can be viewed by going to Search Payments, leaving the date range at the default and clicking on Submit. The voided transaction will be displayed showing a message of Voided.

### Search Payments ☆

**Customer Name**  
*(This field supports partial matches)*

**Account Number**  
*(This field supports partial matches)*

**Invoice Number**  
*(This field supports partial matches)*

**Bill Reference**  
*(This field supports partial matches)*

**Payment Amount Range**  
*(0.00 for all amounts)*

**Card Number:**  
*(example: 4111XXXXXXXX1111)*

**Credit/Debit Card Type:**

**Digital Wallet:**

**Invoice Type**

**Approval Status**

**Payment Type**

**Payment Source**

**Transaction Type**

**Date Range:**

**Bill Username:**

**Include Service Fees:**
☒

**Output Options**

Row Limit	Availability	Retrieval
<input checked="" type="radio"/> 1000 rows	Immediate	Screen
<input type="radio"/> All rows	Scheduled	Download

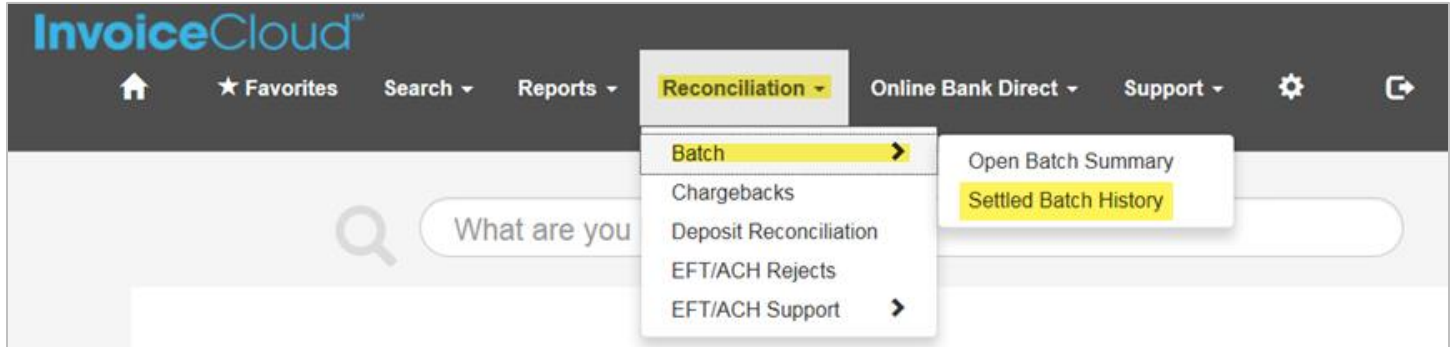
Invoice #	Account #	Customer	Amount	Paid Via	Paid On	Message	Approved	Options
1156- 2221	RE-1156	Lance Lex	\$1.00	Credit/Debit Card	12/30/2021	APPROVED 524166	<input checked="" type="checkbox"/>	
1157- 1112	UTIL-1157	Lance Lex	\$25.00	Credit/Debit Card	12/30/2021	APPROVED 887748	<input checked="" type="checkbox"/>	
1156- 2221	RE-1156	Lance Lex	\$10.00	Credit/Debit Card	12/30/2021	APPROVED 887748	<input checked="" type="checkbox"/>	
1157- 1112	UTIL-1157	Lance Lex	\$1.00	Credit/Debit Card	12/30/2021	APPROVED 524166	<input checked="" type="checkbox"/>	
1156- 2221	RE-1156	Jake Sly	\$20.67	Credit/Debit Card	12/30/2021	Voided	<input type="checkbox"/>	
1156- 2221	RE-1156	Jake Sly	\$700.80	Credit/Debit Card	12/30/2021	Voided	<input type="checkbox"/>	

**Note:** Transactions can also be voided from this Payments screen. If the transaction cannot be voided the light blue \$ sign with the circular arrow is replaced with a gray X.



## Settled Batch History

The Settled Batch History Report represents all transactions that were listed in the Open Batch Summary. This report lists all of those transactions transmitted to Chase Paymentech for processing at the Biller's batch close time. To access the Settled Batch History, select Reconciliation, select Batch and select Settled Batch History.



Enter the desired date range. The date range represents the transaction date. For example, if the batch closes at 1:30 AM Central Time, the transaction date will be one day prior to the Settle Date. The report below has more than 2 entries for each settlement date. This is based upon how the Biller is set up with Chase Paymentech. There is always a batch for Credit Card and another for EFT (Check). Additional batches could be a result of the Biller having two distinct merchant IDs, such as one for sewer and another for taxes. There may also be a separate batch for Interactive Voice Response (IVR). There is additional detail when the arrow to the left of the line is extended to show the [payment source](#) for the transactions.

### Settled Batch History ☆

Start Date:

End Date:


Output Options:
 













☒ 150 rows  
☐ All rows

Availability  
 Immediate  
 Scheduled

Retrieval  
 Screen  
 Download



Submit ✓



Expand All | Collapse All | 


Settle Date	Batch Volume	Item Count	Type	Details
> 11/21/2020 12:59:59 AM	\$8,603.49	3	Credit/Debit Card	 
> 11/21/2020 12:59:59 AM	\$22,975.15	8	EFT (Check)	 
> 11/20/2020 12:59:59 AM	\$30,510.54	10	Credit/Debit Card	 
> 11/20/2020 12:59:59 AM	\$40,373.14	10	EFT (Check)	 
> 11/20/2020 12:59:16 AM	\$18,507.66	12	EFT (Check)	 
> 11/20/2020 12:59:15 AM	\$16,368.36	20	Credit/Debit Card	 

When expanded, the Settled Batch History report displays the [payment source](#) (where the transaction took place), the payment volume for each payment source and the payment count for that payment source.


### Settled Batch History ☆


Start Date:  11/19/2020 













End Date:  11/20/2020 

Output Options  ☒ 150 rows ☐ All rows





































































































Row Limit	Availability	Retrieval
<input checked="" type="radio"/> 150 rows	Immediate	Screen
<input type="radio"/> All rows	Scheduled	Download

 Submit ✓

Expand All | Collapse All | 

Settle Date	Batch Volume	Item Count	Type	Details
> 11/21/2020 12:59:59 AM	\$8,603.49	3	Credit/Debit Card	 
> 11/21/2020 12:59:59 AM	\$22,975.15	8	EFT (Check)	 
▼ 11/20/2020 12:59:59 AM	\$30,510.54	10	Credit/Debit Card	 
Payment Source	Payment Volume	Payment Count		
Customer Portal	\$12,605.92	4		
Express Payments	\$5,679.38	2		
IVR	\$12,225.24	4		
▼ 11/20/2020 12:59:59 AM	\$40,373.14	10	EFT (Check)	 
Payment Source	Payment Volume	Payment Count		
Customer Portal	\$16,397.87	4		
Express Payments	\$11,281.88	3		
IVR	\$12,693.39	3		
> 11/20/2020 12:59:16 AM	\$18,507.66	12	EFT (Check)	 
> 11/20/2020 12:59:15 AM	\$16,368.36	20	Credit/Debit Card	 

There are options to take further action or get additional information on a specific line item.

Icon	Function																																																																																					
	<p>Allows the user to view the individual transactions that make up the batch.</p> <div><p>Return to previous page</p><p>EFT Batch Detail, Settled 11/20/2020 12:59:59 AM</p><table><tr><th>Transaction Date</th><th>Customer</th><th>Invoice #</th><th>Amount</th><th>Trx Type</th><th>Message</th><th>Options</th></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Constant Albano</td><td>1234- 2226</td><td>\$4,815.38</td><td>Sale</td><td>APPROVED 981823</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Bodhi Sinclair</td><td>1225- 2225</td><td>\$4,507.42</td><td>Sale</td><td>APPROVED 978613</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Johnathon Willard</td><td>1201- 2228</td><td>\$4,769.63</td><td>Sale</td><td>APPROVED 979273</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Pierino Andie</td><td>1162- 2224</td><td>\$3,829.16</td><td>Sale</td><td>APPROVED 980413</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Gray Newton</td><td>1157- 2224</td><td>\$3,234.23</td><td>Sale</td><td>APPROVED 979733</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Neely Shirley</td><td>1155- 2224</td><td>\$4,123.93</td><td>Sale</td><td>APPROVED 981573</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Hammond Jordon</td><td>1148- 2221</td><td>\$3,245.91</td><td>Sale</td><td>APPROVED 978073</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Elihu Micheal</td><td>1121- 2225</td><td>\$3,508.23</td><td>Sale</td><td>APPROVED 983683</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Rodge Rudy</td><td>1088- 2226</td><td>\$3,923.72</td><td>Sale</td><td>APPROVED 979303</td><td>  </td></tr><tr><td>11/19/2020 8:20:09 AM</td><td>Trace Sigmund</td><td>1057- 2224</td><td>\$4,415.53</td><td>Sale</td><td>APPROVED 980533</td><td>  </td></tr></table></div> <p>For each individual transaction there are icons the user can select to view additional information.</p> <table><tr><th>Icon</th><th>Function</th></tr><tr><td></td><td>Allows the user to process an additional transaction using the same payment type used in the original transaction.</td></tr><tr><td></td><td><p>Allows the user to view the transaction detail.</p><div><p>EFT/ACH Detail for Invoice: 1234- 2226</p><p>Transaction Date: 11/19/2020 8:20:09 AM</p><p>Account Number: RE-1234</p><p>Invoice Number: 1234- 2226</p><p>Auth Order Number: 164582566489</p><p>Invoice Type: Real Estate Tax</p><p>Customer: Constant Albano</p><p>Address: 49 East Drive</p><p>City, State, Zip: Orlando, FL 34748</p><p>Email Address:</p><p>RTE / Account: 056008849 / XXXXXXXXXXXXX8182</p><p>Account Type: Checking</p><p>Transaction Code: Sale</p><p>Transaction Amount: \$4,815.38</p><p>Convenience Fee: \$0.00</p><p>Total Amount: \$4,815.38</p><p>Reference: DP8182X3</p><p>Message: APPROVED 981823</p><p>Billor Reference:</p><p>WSReportID: 0</p><p>Payment Source: Customer Portal</p><p>Payment Processed By: N/A</p><p>Remote IP: 127.0.0.1</p></div></td></tr><tr><td></td><td>Resends the payment receipt for the displayed transaction to the email address on file. User has the ability to change the email address prior to sending.</td></tr></table>	Transaction Date	Customer	Invoice #	Amount	Trx Type	Message	Options	11/19/2020 8:20:09 AM	Constant Albano	1234- 2226	\$4,815.38	Sale	APPROVED 981823	  	11/19/2020 8:20:09 AM	Bodhi Sinclair	1225- 2225	\$4,507.42	Sale	APPROVED 978613	  	11/19/2020 8:20:09 AM	Johnathon Willard	1201- 2228	\$4,769.63	Sale	APPROVED 979273	  	11/19/2020 8:20:09 AM	Pierino Andie	1162- 2224	\$3,829.16	Sale	APPROVED 980413	  	11/19/2020 8:20:09 AM	Gray Newton	1157- 2224	\$3,234.23	Sale	APPROVED 979733	  	11/19/2020 8:20:09 AM	Neely Shirley	1155- 2224	\$4,123.93	Sale	APPROVED 981573	  	11/19/2020 8:20:09 AM	Hammond Jordon	1148- 2221	\$3,245.91	Sale	APPROVED 978073	  	11/19/2020 8:20:09 AM	Elihu Micheal	1121- 2225	\$3,508.23	Sale	APPROVED 983683	  	11/19/2020 8:20:09 AM	Rodge Rudy	1088- 2226	\$3,923.72	Sale	APPROVED 979303	  	11/19/2020 8:20:09 AM	Trace Sigmund	1057- 2224	\$4,415.53	Sale	APPROVED 980533	  	Icon	Function		Allows the user to process an additional transaction using the same payment type used in the original transaction.		<p>Allows the user to view the transaction detail.</p> <div><p>EFT/ACH Detail for Invoice: 1234- 2226</p><p>Transaction Date: 11/19/2020 8:20:09 AM</p><p>Account Number: RE-1234</p><p>Invoice Number: 1234- 2226</p><p>Auth Order Number: 164582566489</p><p>Invoice Type: Real Estate Tax</p><p>Customer: Constant Albano</p><p>Address: 49 East Drive</p><p>City, State, Zip: Orlando, FL 34748</p><p>Email Address:</p><p>RTE / Account: 056008849 / XXXXXXXXXXXXX8182</p><p>Account Type: Checking</p><p>Transaction Code: Sale</p><p>Transaction Amount: \$4,815.38</p><p>Convenience Fee: \$0.00</p><p>Total Amount: \$4,815.38</p><p>Reference: DP8182X3</p><p>Message: APPROVED 981823</p><p>Billor Reference:</p><p>WSReportID: 0</p><p>Payment Source: Customer Portal</p><p>Payment Processed By: N/A</p><p>Remote IP: 127.0.0.1</p></div>		Resends the payment receipt for the displayed transaction to the email address on file. 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	<p>Allows the user to view the transaction detail.</p> <div><p>EFT/ACH Detail for Invoice: 1234- 2226</p><p>Transaction Date: 11/19/2020 8:20:09 AM</p><p>Account Number: RE-1234</p><p>Invoice Number: 1234- 2226</p><p>Auth Order Number: 164582566489</p><p>Invoice Type: Real Estate Tax</p><p>Customer: Constant Albano</p><p>Address: 49 East Drive</p><p>City, State, Zip: Orlando, FL 34748</p><p>Email Address:</p><p>RTE / Account: 056008849 / XXXXXXXXXXXXX8182</p><p>Account Type: Checking</p><p>Transaction Code: Sale</p><p>Transaction Amount: \$4,815.38</p><p>Convenience Fee: \$0.00</p><p>Total Amount: \$4,815.38</p><p>Reference: DP8182X3</p><p>Message: APPROVED 981823</p><p>Billor Reference:</p><p>WSReportID: 0</p><p>Payment Source: Customer Portal</p><p>Payment Processed By: N/A</p><p>Remote IP: 127.0.0.1</p></div>																																																																																					
	Resends the payment receipt for the displayed transaction to the email address on file. User has the ability to change the email address prior to sending.																																																																																					

### Resend Payment Receipt

 Recipient Email  
Address

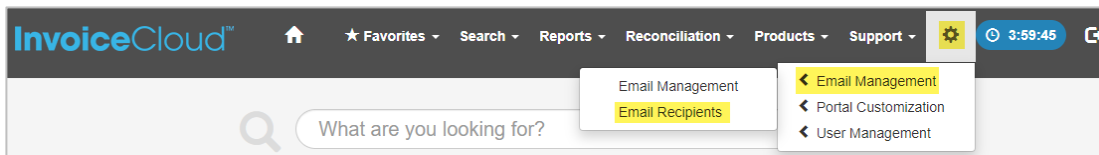

customer@mail.com

Send ✓






Cancel



Clicking on this icon automatically resends the Batch Close Notification to anyone in your organization who is listed as an email recipient for this notification. To add additional users, select the gear icon, Email Management and Email Recipients.



Below is an example of the Batch Close Notification. To set up Batch Close Notifications, go to the gear icon, select Email Management and Email Recipients.

<b>InvoiceCloud™</b>		
<b>City of Lake Mary:</b>		
Your current batch has been closed. The details of this batch are below:		
<b>PRIMARY DEPOSIT ITEMIZED VOLUMES</b>		<b>Net Amount</b>
	MasterCard Volume	\$2,791.81
	Visa Volume	\$3,509.21
	Electronic Check Volume	\$383.83
<b>ITEMIZED BANK DEPOSITS</b>		<b>Net Amount</b>
	Primary Deposit	\$6,684.85
	American Express Deposit	\$0.00
	Discover Deposit	\$0.00
<b>TOTAL DEPOSITS</b>		<b>\$6,684.85</b>
<b>INVOICE TYPE BREAKDOWN</b>		
	Item Count	Net Amount
Building/Community Development	10	\$1,857.35
Events Center	3	\$4,670.00
Local Business Tax Receipts	1	\$57.50
Parks & Recreation	1	\$100.00
<b>TOTAL VOLUME</b>	<b>15</b>	<b>\$6,684.85</b>

## Transaction Funding

Approximately two to three business days after your batch closes you will receive the funds for those transactions deposited into your bank account(s) for the payments made through Invoice Cloud. Chase Paymentech deposits both ACH and credit card transactions in one deposit. If you are accepting American Express, those deposits will be deposited separately and labeled American Express. Please note that if the American Express deposit does not match the American Express total on the Deposit Reconciliation Report, it could be a combination of several days of processing. Deposits from PayPal transactions will be deposited separately and clearly identified as 'Invoice Cloud BillPay'.

Each deposit you receive will be labeled with a deposit descriptor. Deposit descriptors will help identify Invoice Cloud deposits on the bank statement. Listed below are variations of bank deposit descriptors used by the following processors.

### CHASE PAYMENTECH

- ACH Credit PAYMENTECH TRANSFER
- ACH DEPOSIT PAYMENTECH
- TRANSFER PAYMENTECH
- PAYMENTECH TRANSFER ACH
- TRANSFER PAYMENTECH CCD

### PayPal

- INVOICE CLOUD BILLPAY

### American Express

- ACH DEPOSIT AMERICAN EXPRESS
- SETTLEMENT AMERICAN EXPRESS

For Online Bank Direct Deposits (OBD), expect to see deposits from 2 sources: FISERV and MasterCard RPPS.

### FISERV

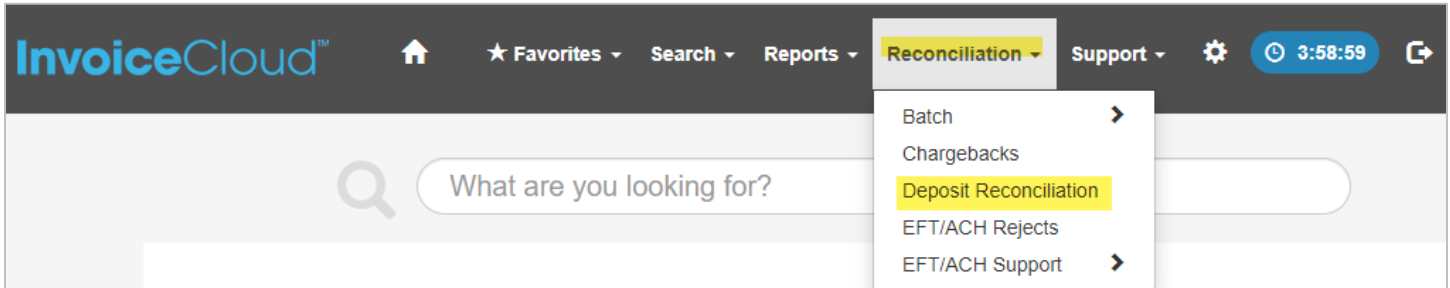
- CHECKFREE
- Biller Name CHECKFREE
- ACH Deposit CHECKFREE

### MasterCard RPPS

- E PAYMENT MASTERCARD
- MASTERCARD E PAYMENT
- ACH DEPOSIT MASTERCARD



## Deposit Reconciliation Report



The Deposit Reconciliation Report is located under the Reconciliation Menu in the Biller Portal. This report displays revenue amounts by payment type, along with the total deposit amount for each settled date displayed on the report. To access this report, select Reconciliation, select Deposit Reconciliation.




Enter the desired date range. The date range represents the transaction date. For example, if the batch closes at 1:30 AM Central Time, the transaction date will be one day prior to the Settle Date. The report below has more than 1 entry for each settlement date. This is based upon how the Biller is set up with Chase Paymentech. The bank deposit received for that day's processing should match the amount in the Total Deposits column for the associated date.

Deposit Reconciliation ☆

Start Date:   

End Date:   


Search ✓


Expand All | Collapse All | 


Settled Date	Total Items	Visa Volume	Visa Count	MC Volume	MC Count	EFT Volume	EFT Count	Disc Volume	Discover Count	Amex Volume	Amex Count	OBD Volume	OBD Count	Total Deposits
> 11/21/2020 12:59 AM	8	\$0.00	0	\$0.00	0	\$22,975.15	8	\$0.00	0	\$0.00	0	\$0.00	0	\$22,975.15
> 11/21/2020 12:59 AM	3	\$0.00	0	\$2,216.84	1	\$0.00	0	\$0.00	0	\$6,386.65	2	\$0.00	0	\$8,603.49


The entries on the Settled Batch History will correspond to the amounts on the Deposit Reconciliation Report. In the example below there are four batches displaying for the settlement date of November 20<sup>th</sup>, matching the entries on the Settled Batch History report.


### Settled Batch History

Start Date:
 



End Date:
 



Output Options
 


Row Limit
 ☒ 150 rows
 ☐ All rows

Availability
 

☐ Immediate
 ☐ Scheduled


Retrieval
 





☐ Screen
 ☐ Download

Submit 

Expand All

Collapse All



Settle Date	Batch Volume	Item Count	Type	Details
> 11/21/2020 12:59:59 AM	\$8,603.49	3	Credit/Debit Card	 
> 11/21/2020 12:59:59 AM	\$22,975.15	8	EFT (Check)	 



The corresponding Deposit Reconciliation Report displays two lines for the settlement date of November 21<sup>st</sup>.



Settled Batch History	Deposit Reconciliation
Credit Card = \$ 8,603.49	Credit Card = \$ 8,603.49
EFT(check) = <u>\$22,975.15</u>	EFT(check) = <u>\$22,975.15</u>
<b>Total \$31,578.64</b>	<b>Total \$31,578.64</b>


Note: Use the [Payment Reconciliation](#) report to reconcile your bank deposits with your payments coming through Invoice Cloud.


Based upon setup and the complexity of your invoice types and payment types, there could be several line items on the Deposit Reconciliation Report for one settlement day as seen in the example below. Click on Expand All to view the detail.

### Deposit Reconciliation ☆

**Start Date:**  7/9/2018 



**End Date:**  7/9/2018 






**Expand All** | **Collapse All** | 


Settled Date	Total Items	Visa Volume	MC Volume	EFT Volume	Disc Volume	Amex Volume	OBD Volume	Total Deposits
> 7/9/2018 1:49 AM	2	\$0.00	\$0.00	\$180.00	\$0.00	\$0.00	\$0.00	\$180.00
> 7/9/2018 1:49 AM	4	\$160.00	\$130.00	\$0.00	\$0.00	\$0.00	\$0.00	\$290.00
> 7/9/2018 1:49 AM	8	\$1,344.30	\$0.00	\$5,445.58	\$0.00	\$0.00	\$0.00	\$6,789.88

When expanded, the user can view the details for each entry. All three deposit amounts should equal the amount of money deposited into your bank account.

**Start Date:**  7/9/2018 

**End Date:**  7/9/2018 





**Expand All** | **Collapse All** | 



Settled Date	Total Items	Visa Volume	MC Volume	EFT Volume	Disc Volume	Amex Volume	OBD Volume	Total Deposits
▼ 7/9/2018 1:49 AM	2	\$0.00	\$0.00	\$180.00	\$0.00	\$0.00	\$0.00	\$180.00
Invoice Type		Payment Count					Payment Volume	
Sanitation		2					\$180.00	
▼ 7/9/2018 1:49 AM	4	\$160.00	\$130.00	\$0.00	\$0.00	\$0.00	\$0.00	\$290.00
Invoice Type		Payment Count					Payment Volume	
High School Athletic Fees		2					\$100.00	
Online Mooring Permits		1					\$110.00	
Summer Sports Camp		1					\$80.00	
▼ 7/9/2018 1:49 AM	8	\$1,344.30	\$0.00	\$5,445.58	\$0.00	\$0.00	\$0.00	\$6,789.88
Invoice Type		Payment Count					Payment Volume	
Motor Vehicle Excise Taxes		3					\$105.42	
Real Estate Taxes		5					\$6,684.46	




If you have the product add-on Online Bank Direct, the deposit volume will be listed in a separate column on the Deposit Reconciliation Report for that settlement day.

### Deposit Reconciliation ☆

Start Date:  8/1/2019 

End Date:  8/5/2019 



**Search** ✓



Expand All | Collapse All | 




Settled Date	Total Items	Visa Volume	MC Volume	EFT Volume	Disc Volume	Amex Volume	OBD Volume	Total Deposits
> 8/5/2019 12:00 AM	17	\$1,414.72	\$596.18	\$194.80	\$0.00	\$0.00	\$0.00	\$2,205.70
> 8/4/2019 12:00 AM	19	\$1,075.88	\$369.81	\$630.82	\$0.00	\$0.00	\$0.00	\$2,076.51
> 8/3/2019 12:00 AM	1	\$255.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$255.38
> 8/3/2019 12:00 AM	96	\$6,752.44	\$2,239.46	\$2,951.14	\$216.16	\$0.00	\$0.00	\$12,159.20
> 8/3/2019 12:00 AM	3	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$260.04	\$260.04
> 8/2/2019 12:00 AM	18	\$1,059.28	\$138.22	\$1,062.29	\$0.00	\$0.00	\$0.00	\$2,259.79
> 8/2/2019 12:00 AM	3	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$287.66	\$287.66
> 8/1/2019 12:00 AM	11	\$701.66	\$256.78	\$376.74	\$0.00	\$0.00	\$0.00	\$1,335.18
> 8/1/2019 12:00 AM	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$130.31	\$130.31

The deposit from Online Bank Direct will also appear as a combined total from both vendors on the Settled Batch History Report.

### Settled Batch History ☆

Start Date:  8/2/2019 


End Date:  8/3/2019 















Output Options   150 rows  All rows

Availability: Immediate | Scheduled

Retrieval: Screen | Download

**Submit** ✓



| 



Settle Date	Batch Volume	Item Count	Type	Details
8/3/2019 12:00:11 AM	\$255.38	1	Credit Card	 
8/3/2019 12:00:08 AM	\$9,208.06	71	Credit Card	 
8/3/2019 12:00:08 AM	\$2,951.14	25	EFT (Check)	 
8/3/2019 12:00:04 AM	\$260.04	3	Online Bank Direct	 
8/2/2019 12:00:09 AM	\$1,197.50	12	Credit Card	 
8/2/2019 12:00:09 AM	\$1,062.29	6	EFT (Check)	 
8/2/2019 12:00:04 AM	\$287.66	3	Online Bank Direct	 


For those Billers who have Online Bank Direct, there are additional reconciliation reports in the Online Bank Direct menu. The reports that should be referenced for reconciliation are:

- Reconciliation Report** – This report displays the total of imported payments sent in the payment file to Invoice Cloud for processing by Fiserv (Checkfree) and Mastercard RPPS. The amount deposited on the Biller's bank statement should correspond with the amount listed on the Deposits Report for each individual vendor. The Online Bank Direct amount displayed on the Settled Batch History Report is a combination of both vendors: Fiserv and Mastercard RPPS payments processed. If all pending payments are not processed from the daily deposit, the Online Bank Direct settled batch total will not match the daily deposit total.





























Online Bank Direct Reconciliation Report ☆

Start Date  10/2/2019 

End Date  10/2/2019 



Payment Source  All Payment Sources ▼



**Submit** ✓


Deposit Date	Processed Date	Amount	Invoice #	Inv. Date	Account #	Options
10/2/2019 5:03:01 AM	10/2/2019 5:14:52 AM	\$9,160.27	202	10/1/2019	-00019	   
10/2/2019 5:06:51 AM	10/2/2019 7:34:36 AM	\$408.89	2020	10/1/2019	-00228	   
10/2/2019 5:06:51 AM	10/2/2019 7:34:37 AM	\$4,429.73	2020	10/1/2019	-00019-0002	   
10/2/2019 5:06:51 AM	10/2/2019 7:34:38 AM	\$73.06	2020	10/1/2019	-00142	   
10/2/2019 5:06:51 AM	10/2/2019 7:34:38 AM	\$618.93	2020	10/1/2019	-00029	   
10/2/2019 5:06:51 AM	10/2/2019 7:34:39 AM	\$1,152.18	2020	10/1/2019	-00009-0003	   
10/2/2019 5:06:51 AM	10/2/2019 7:34:39 AM	\$746.97	2020	10/1/2019	-00007	   

- Deposit Report** – This report will show the payment details received from both vendors separately. It can be used to quickly identify the amounts received on your bank statement for Online Bank Direct.




Online Bank Direct Deposits Report ☆

Start Date  10/1/2019 

End Date  10/4/2019 

Payment Source  All Payment Sources ▼

**Submit** ✓

Deposit Date	Deposit From	Item Count	Deposit Amount	Options
10/03/2019	Fiserv	4	\$1,499.73	
10/02/2019	Mastercard RPPS	1	\$9,160.27	
10/02/2019	Fiserv	6	\$7,429.76	

- **Returned Payments Report** – This report will display any returns that are processed and will be debited from the Biller's bank account. Returned transactions will prevent the settled batch from matching the Online Bank Direct deposit total.

### Online Bank Direct Returns ☆

Customer Name

(This field supports partial matches)

Customer Name

Payment Source

All Payment Sources ▼

Start Date

10/1/2019

End Date

10/4/2019

Submit ✓

Return Requested	Customer	Account #	Payment Amount	Status	Options
10/3/2019 8:26:08 AM	LUIGINA	19	\$958.48	Return Processed	✕
10/1/2019 9:05:01 AM	ELIZABETH	01	\$450.00	Return Processed	✕
10/1/2019 9:04:48 AM	SOUSA	02	\$25.00	Return Processed	✕
10/1/2019 9:05:01 AM	MARK	00	\$35.00	Return Processed	✕

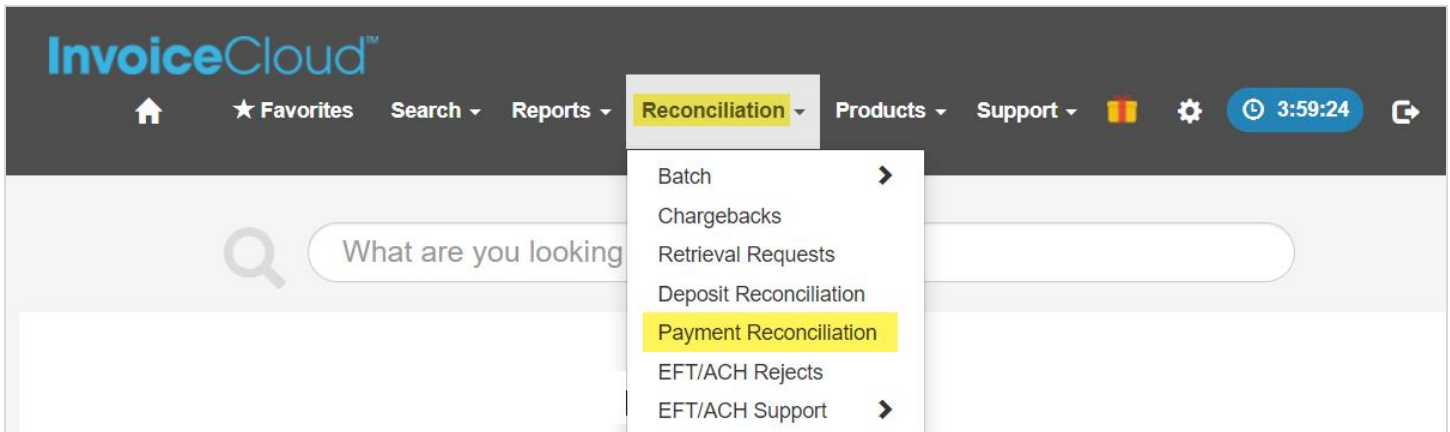
- **Reversal Report** – This report displays transactions returned from the customer's financial institution and will be debited from the Biller's bank account. Items on this report do not affect the daily Online Bank Direct settled batch total.

### Reversals ☆

Reversal From	Individual Name	Account # / Invoice #	Amount	Reversal Date
Fiserv	CARL	76	\$841.57	5/4/2018
Fiserv	MATTHEW	01	\$613.04	11/14/2016

## Payment Reconciliation Report

The Payment Reconciliation Report is located under the Reconciliation Menu in the Biller Portal. This report is designed to use to reconcile your bank deposits to your customers' payments. It will sync up with bank statements where the Deposit Reconciliation shows totals by settlement date which does not typically correspond with deposits on your bank statement. This report is available to Billers who use Chase Paymentech exclusively as their payment processor. There is a link from the Deposit Reconciliation report to jump to this report or you can select it directly from the Reconciliation menu. To access this report, select Reconciliation, select Payment Reconciliation.



Enter the desired date range. The date range represents the deposit date of the funds into your bank account. A message on the report indicates that: *Information for today is not considered final until 01:00 PM.* (that represents the time zone you are in). Checking the box in the top right-hand corner will include [Chase 700 rejects](#). The report can also be filtered by a bank account if you have more than one account where your funds are deposited. If you have more than one bill or invoice type, this report can display all or you can filter by invoice type. The transaction category allows you to select all or filter deposits by some of or all of the following categories:

- AMEX
- EFT, Discover, Mastercard, Visa
- Online Bank Direct – Mastercard RPPS
- Online Bank Direct – Fiserv (CheckFree)

### Payment Reconciliation ☆

Indicate Chase 700 Rejects ☐

For a report overview, [click here](#).

Start Date

End Date

Transaction Account

Transaction Category

Invoice Type

Submit ✓

After the selections are made and the user clicks on Submit, the following information is returned. The shaded gray area under the Submit button displays a total top-level view of the deposits for the date range selected.

### Payment Reconciliation ☆

For a report overview, click [here](#).

Indicate Chase 700 Rejects ☐

Start Date

11/5/2020

End Date

11/6/2020

Transaction Account

All Accounts

Transaction Category


All Categories

Invoice Type

All Invoice Types

Submit

Credit Items 7	Credit Total \$14,646.50	Debit Items 1	Debit Total \$54.00	Total Items 8	Net Total \$14,592.50
-------------------	-----------------------------	------------------	------------------------	------------------	--------------------------

Expand All | Collapse All | 

Date	Account	Credit Total	Debit Total	Balance
> 11/05/2020	Bank 7268	Credits \$9,319.73	Debits \$0.00	Balance \$9,319.73
> 11/06/2020	Bank 7268	Credits \$5,326.77	Debits \$54.00	Balance \$5,272.77

The following fields are defined below:

Field	Description
Credit Items	Number of payments for the selected date range
Credit Total	Sum of the deposits for the selected date range
Debit Items	Number of rejects, chargebacks or refunds for the selected date range. Note: American Express chargebacks or refunds are not included in these totals.
Debit Total	Sum of all deductions for the selected date range
Total Items	Sum of credit and debit items
Net Total	Balance for the selected date range. Credits minus Debits = Net Total

If your deposits match the totals in the shaded area, you may not need to drill down any further into the detail in this report.

The detail on the report displays below the grey shaded area. Below the aggregate section, the daily totals are displayed with the filters selected. The daily breakdown of the figures is loaded in a collapsed view. The line items display the date (deposit date), the bank account, credits(deposits), debits (deductions) and the net balance. Each line can be expanded to show the detail of the debit and credit totals.

### Payment Reconciliation ☆

For a report overview, click [here](#).

Indicate Chase 700 Rejects ☐

Start Date

End Date

Transaction Account

Transaction Category

Invoice Type

Credit Items 7	Credit Total \$14,646.50	Debit Items 1	Debit Total \$54.00	Total Items 8	Net Total \$14,592.50
-------------------	-----------------------------	------------------	------------------------	------------------	--------------------------

Date	Account	Credit Total	Debit Total	Balance
> 11/05/2020	Bank 7268	Credits \$9,319.73	Debits \$0.00	Balance \$9,319.73
> 11/06/2020	Bank 7268	Credits \$5,326.77	Debits \$54.00	Balance \$5,272.77

The user can click on the arrow to the left of each line or they can click on Expand All. The expanded view displays on the following page.

Credit Items 7	Credit Total \$14,646.50	Debit Items 1	Debit Total \$54.00	Total Items 8	Net Total \$14,592.50
-------------------	-----------------------------	------------------	------------------------	------------------	--------------------------

Date	Account	Credit Total	Debit Total	Balance
▼ 11/05/2020	Bank 7268	Credits \$9,319.73	Debits \$0.00	Balance \$9,319.73
Credits		Debits		
	AMEX	\$173.52	Chargebacks	\$0.00
	AMEX	\$0.00	EFT/ACH Rejects	\$0.00
	AMEX	\$0.00	Mastercard RPPS Returns	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Mastercard RPPS Reversals	\$0.00
	EFT, Discover, Mastercard, Visa	\$295.43	Refunds (credit)	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00		
	EFT, Discover, Mastercard, Visa	\$0.00		
	EFT, Discover, Mastercard, Visa	\$0.00		
	EFT, Discover, Mastercard, Visa	\$7,938.32		
	Mastercard RPPS	\$912.46		
▼ 11/06/2020	Bank 7268	Credits \$5,326.77	Debits \$54.00	Balance \$5,272.77
Credits		Debits		
	AMEX	\$0.00	Chargebacks	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	EFT/ACH Rejects	\$54.00
	EFT, Discover, Mastercard, Visa	\$4,902.30	EFT/ACH Rejects	\$0.00
	EFT, Discover, Mastercard, Visa	\$207.42	EFT/ACH Rejects	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Mastercard RPPS Returns	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Mastercard RPPS Reversals	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Refunds (credit)	\$0.00
	Mastercard RPPS	\$217.05		

The following fields are defined below:

Field	Description	
Credits	Credits are made up of these totals.	
	Credit Type	Description
	AMEX	Deposit total for American Express payments
	EFT, Discover, Mastercard, Visa	Deposit for combined EFT, Discover, Mastercard and Visa payments. There could be more than one line of totals in this category. This is determined by the Biller's configuration and how many merchant IDs they have setup for Chase Paymentech. For example, if the Biller has two invoice types: taxes and utilities, they may have 2 merchant IDs.
	Mastercard RPPS	Deposit from the OBD (Online Bank Direct) vendor.
	Fiserv	Deposit from the OBD (Online Bank Direct) vendor.
Debits	Debits are made up of these categories.	
	Debit Type	Description
	Chargebacks	Disputes for card transactions sent from the card association. American Express chargebacks will not be listed on this report, only Visa, Mastercard and Discover.
	EFT/ACH Rejects	EFT/ACH rejects by the payer's financial institution
	Fiserv Returns	Fiserv return that has not had any action taken on it by the Biller within a 7-day period. This category could also include a payment sent back by the Biller.
	Fiserv Reversals	Fiserv return initiated by the Biller. An amount that cannot be associated with an invoice or bill.
	Mastercard RPPS Returns	Mastercard RPPS return that has not had any action taken on it by the Biller within a 7-day period. This category could also include a payment sent back by the Biller.
	Mastercard RPPS Reversals	Mastercard RPPS return initiated by the Biller. An amount that cannot be associated with an invoice or bill.
	Returns (credit)	Credit issued by the Biller.

The totals in blue for each category are links to the detail of the transactions included in that deposit amount. The user clicks on the blue total to view the detail.

Credit Items  
7

Credit Total  
\$14,646.50

Debit Items  
1

Debit Total  
\$54.00

Total Items  
8

Net Total  
\$14,592.50

Expand All

Collapse All

Date	Account	Credit Total	Debit Total	Balance
11/05/2020	Bank 7268	Credits \$9,319.73	Debits \$0.00	Balance \$9,319.73
Credits		Debits		
	AMEX	\$173.52	Chargebacks	\$0.00
	AMEX	\$0.00	EFT/ACH Rejects	\$0.00
	AMEX	\$0.00	Mastercard RPPS Returns	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Mastercard RPPS Reversals	\$0.00
	EFT, Discover, Mastercard, Visa	\$295.43	Refunds (credit)	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00		
	EFT, Discover, Mastercard, Visa	\$0.00		
	EFT, Discover, Mastercard, Visa	\$7,938.32		
	Mastercard RPPS	\$912.46		
11/06/2020	Bank 7268	Credits \$5,326.77	Debits \$54.00	Balance \$5,272.77
Credits		Debits		
	AMEX	\$0.00	Chargebacks	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	EFT/ACH Rejects	\$54.00
	EFT, Discover, Mastercard, Visa	\$4,902.30	EFT/ACH Rejects	\$0.00
	EFT, Discover, Mastercard, Visa	\$207.42	EFT/ACH Rejects	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Mastercard RPPS Returns	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Mastercard RPPS Reversals	\$0.00
	EFT, Discover, Mastercard, Visa	\$0.00	Refunds (credit)	\$0.00
	Mastercard RPPS	\$217.05		

At the top of the detail report the total number of items and the total amount display. The payment detail shows the following categories for each payment: invoice number, account number, customer name, amount, payment type, transaction date and processed return message. A box shows whether the payment was approved. Use the *Return to previous page* to return to the Payment Reconciliation report. This detail can be exported to Excel by select the Excel icon.

Return to previous page							
EFT, Discover, Mastercard, Visa							
November 6, 2020							
Total Items: 51							
Total Amount: \$4,902.30							
Invoice #	Account Number	Customer	Amount	Paid Via	Paid On	Message	Approved
123	1020	VICTOR	\$98.35	Credit/Debit Card	11/04/2020	Approved 615193	✓
124	1125	THOMAS	\$5.69	Credit/Debit Card	11/04/2020	Approved 089814	✓
125	1080	ASHLEY	\$130.02	Credit/Debit Card	11/04/2020	Approved 079288	✓
126	1125	THOMAS	\$200.71	Credit/Debit Card	11/04/2020	Approved 089814	✓
127	1360	Candace	\$54.00	Credit/Debit Card	11/04/2020	Approved 006946	✓



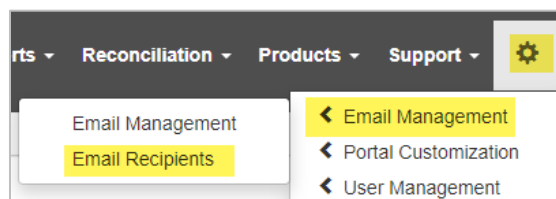
## ACH/EFT Rejects

Payments made by electronic check can be rejected from the payer's bank or from the payment processor. Depending on the type of reject, a debit to your deposit/bank account will occur. There are 3 types of rejects:

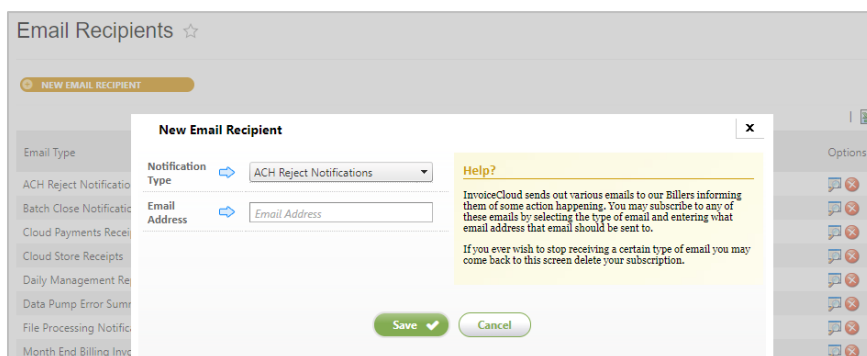
- Correction Notices
- Reject Notices
- Chase Paymentech 700 Series Rejects

Each of these types of rejects are handled differently and could affect your reconciliation for that reject date.

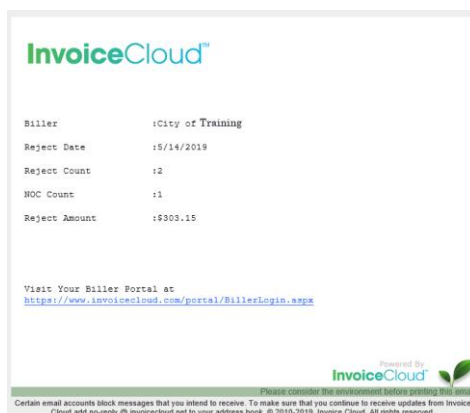
Users responsible for reconciliation should be signed up to receive the ACH Reject Notification email. This will alert the user that there could be a discrepancy between the deposits and the settlement amount on the Deposit Reconciliation Report. To sign up for this notification email in the Biller Portal, select the gear icon, Email Management and Email Recipients.



Select New Email Recipient and enter the email address for the user to receive this notification. There can be multiple users signed up for this notification. For each recipient, enter the user's email address and click on Save.



This notification will alert the user that there is a reject for a specific deposit day and there could be a discrepancy in the bank deposit and the reconciliation report. The ACH Reject Notification will display the number and types of rejects, and a total volume amount. Below is an example.



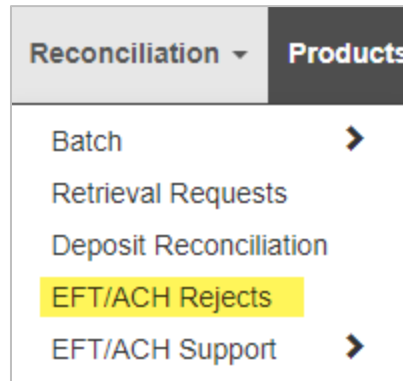
Billor	:City of Training
Reject Date	:10/14/2019
Reject Count	:2
NOC Count	:1
Reject Amount	:\$300.15

Visit Your Biller Portal at  
<http://www.invoicecloud.com/portal/BillerLogin.aspx>

InvoiceCloud  
 Powered by InvoiceCloud

Certain email accounts block messages that you intend to receive. To make sure that you continue to receive updates from Invoice Cloud add no-reply@invoicecloud.net to your address book. © 2010-2019, Invoice Cloud. All rights reserved.

If this notification is received it is important to pull the EFT/ACH Rejects Report to view the details of each type of reject. To access the EFT/ACH Rejects Report from the Biller Portal, select Reconciliation, select EFT/ACH Rejects.



This report will display all types of rejects and will default to display all rejects for today and yesterday. The report can be filtered by various search options such as: Customer Name, Account Number, Invoice Numbers, Notification Type and Start and End Date.

## EFT/ACH Rejects Report ☆

---

Invoice Type

➡

All Invoice Types ▼

---

Customer Name

(This field supports partial matches)

➡

Customer Name

---

Account Number

(This field supports partial matches)

➡

Account Number

---

Invoice Number

(This field supports partial matches)

➡

Invoice Number

---

Notification Type

➡

Reject and Change Notifications ▼

---

Start Date / End Date

➡

9/9/2019

9/10/2019

## Change Notifications or Notice of Change (NOC)

A change notification is a message from the customer's bank to notify you that either the routing number or the account number for a customer is incorrect. It is also called a Notice of Change or NOC. A NOC lets you know that information sent is either inaccurate or something has changed requiring either the routing or account number to be updated. Funds are not debited for this correction. This NOC will detail the change. For any subsequent transactions that contain the incorrect information, Invoice Cloud will correct the incorrect information from this Notice of Change, and it will process the payment with the corrected information. Filtering by Change Notifications only will display a list of only C codes/NOCs.

### EFT/ACH Rejects Report ☆

Invoice Type

➡ All Invoice Types ▼

Customer Name

(This field supports partial matches) ➡ Customer Name

Account Number

(This field supports partial matches) ➡ Account Number

Invoice Number

(This field supports partial matches) ➡ Invoice Number

Notification Type

➡ Change Notifications Only ▼

Payment Source

➡ All Payment Sources ▼

Start Date / End Date

➡ 5/1/2020 📅 11/20/2020 📅

Output Options

➡

Row Limit	Availability	Retrieval
<input checked="" type="radio"/> 250 rows	Immediate	Screen
<input type="radio"/> All rows	Scheduled	Download

Submit ✓

Tran Date	Reject Date	Account #	Customer	Invoice #	Invoice Type	Amount	Code	Options
5/12/2020	5/16/2020	10200	DONALD	10200	Sewer	\$0.00	C02	🔍 🔄 ✉️

The report displays the change notifications for the search criteria requested. The transaction date is the date the payment was processed, and the reject date is the date the rejected transaction was returned to Invoice Cloud and imported into the Biller Portal. The amount will always be zero because there is no debit for change notifications. There are three options, however two are grayed out. Your customer is **not** notified of this error, so you are not able to assess a fee using the circular icon 🔄 nor are you able to resend the reject notification ✉️ to the customer. Click on the magnifying glass 🔍 to get additional information about this NOC.

The EFT/ACH Correction Detail is displayed.

[◀ Return to previous page](#)

## EFT/ACH Reject Detail for Invoice: 10200

**Reject Date:** 5/16/2020

**Customer:** DONALD

**Account #:** 10200

**Invoice #:** 10200

**Transaction Type:** Debit

**Receiving Bank RTE:** 021200339

**Receiving Bank DDA:** XXXX3896

**Amount:** 0.00

**Reject Code:** C02 - Incorrect Routing Transit Number (RTE)

**Correction Info:** 031202084



Correction info was supplied by the customer's bank following a transaction using incorrect data. In accordance with NACHA rules, future EFT/ACH payments with the same incorrect data will be automatically changed to corrected data upon submittal to the bank.  
NO ACTION IS REQUIRED

(Optional) Instruct customer to edit the saved payment method accordingly and/or to contact the Receiving Bank for any questions regarding correction details.

The correction code is described. In this case the correction code is a C2 which indicated 'Incorrect Routing Transit Number'. The receiving bank may send back the correct information. In this example, the correction information is provided.

### Optional Action to be Taken:

- ✓ Instruct customer to edit the saved payment method accordingly and/or to contact the Receiving Bank for any questions regarding correction details.

An explanation of the NOC and a listing of the codes and the action needed can be found in the Biller Portal. To access the EFT/ACH correction information from the Biller Portal, select Reconciliation, select EFT/ACH Support, select EFT/ACH Reject Codes. This information is also provided in the Appendix section of the manual.

## Reject Notification

Reject Notices begin with the letter 'R' and indicate that the transaction was not accepted by the customer's bank. Depending on the reason for the reject code, some of these transactions may be corrected and re-submitted by the customer.

Transactions that trigger a "Reject Notice" have **not** been processed by the customer's bank and payment was **not** collected from or credited to your customer's account. Your deposit is debited for the amount of the reject and the customer's invoice or bill has not been paid. Filtering the EFT/ACH Rejects Report by Reject Notifications only will display a list of only R codes.

EFT/ACH Rejects Report ☆

Invoice Type

➡ All Invoice Types ▼

Customer Name  
(This field supports partial matches)

➡ Customer Name

Account Number  
(This field supports partial matches)

➡ Account Number

Invoice Number  
(This field supports partial matches)

➡ Invoice Number

Notification Type

➡ Rejects Only ▼

Start Date / End Date

➡ 9/9/2019 9/10/2019

Output Options

➡

Row Limit

Availability










Retrieval

☒ 250 rows
 ☐ All rows
 


Immediate  
Scheduled

Screen  
Download

Submit ✓

Tran Date	Reject Date	Account #	Customer	Invoice #	Invoice Type	Amount	Code	Options
9/3/2019	9/9/2019	127	CLARISSA	08152	Electric, Natural Gas, Water, Wastewater	\$288.00	R01	  
9/3/2019	9/9/2019	159	DEDARAH	08142	Electric, Natural Gas, Water, Wastewater	\$111.00	R01	  
9/4/2019	9/9/2019	275	CHRISTOPHER	0827	Electric, Natural Gas, Water, Wastewater	\$47.00	R03	  

The rejects for the selected time period are listed. Note the transaction date (original date of the payment) and the date the financial institution rejected the payment. The numerical reject code is listed in the Code column to the right of the report. Use the options icons to get more information or perform additional tasks.

Icon	Function
	<p>Allows the user to view the reject detail. The reason for the reject is listed to the right of the code. In this example, Insufficient Funds.</p> <div data-bbox="245 386 1151 968"> <h3>EFT/ACH Reject Detail for Invoice: 0815</h3> <p><b>Reject Date:</b> 9/9/2019  <b>Customer:</b> CLARISSA  <b>Account #:</b> 127  <b>Invoice #:</b> 08152019-00012777-08  <b>Transaction Type:</b> Debit  <b>Receiving Bank RTE:</b> 061000  <b>Receiving Bank DDA:</b> XXXXXX8620  <b>Amount:</b> 288.00  <b>Reject Code:</b> R01 - Insufficient Funds  <b>Correction Info:</b></p> </div>



Clicking on the yellow envelope resends the reject notification for the displayed reject. The email address on file is listed in the email field. The email displayed can be edited. Additional emails can be added but must be separated by a semicolon.

**Resend Reject Notification**

Please enter the email address you would like to send this email to. If sending to multiple recipients please separate with a semi-colon character.

Recipient Email  
Address

**Send****Cancel**

An explanation of the rejects and a listing of the codes and the action needed can be found in the Biller Portal. To access the EFT/ACH reject information from the Biller Portal, select Reconciliation, select EFT/ACH Support, select EFT/ACH Reject Codes. This information is also provided in the [Appendix](#) section of the manual.

## 700 Series Rejects

The third type of EFT/ACH reject is the 700 series rejects. These rejects are initiated by Chase Paymentech, your payment processor. Chase maintains a national negative file of ACH/EFT transactions that have rejected in the past for transactions processed from one of their merchants. Transactions with a 700 reject are rejected by Chase prior to being transmitted to the customer's bank. It is important to note that the Biller has never received payment/funding for any 700 series rejects. These transactions will reject very quickly, usually within a couple of days after the batch closes.

To view the 700 series rejects, filter the EFT/ACH Rejects Report by Reject Notifications only. The report will display a list of 700 series rejects as well as R codes.

### EFT/ACH Rejects Report ☆

Invoice Type

➡ All Invoice Types ▼

Customer Name

(This field supports partial matches) ➡ Customer Name

Account Number

(This field supports partial matches) ➡ Account Number

Invoice Number

(This field supports partial matches) ➡ Invoice Number

Notification Type

➡ Rejects Only ▼

Start Date / End Date













➡ 9/7/2019 9/10/2019

Output Options

➡


Row Limit	Availability	Retrieval
<input checked="" type="radio"/> 250 rows	Immediate	Screen
<input type="radio"/> All rows	Scheduled	Download

Submit ✓

Tran Date	Reject Date	Account #	Customer	Invoice #	Invoice Type	Amount	Code	Options
9/3/2019	9/10/2019	903	ALFONSO	2018-RE-	Real Estate Taxes	\$87.93	R01	  
9/7/2019	9/9/2019	802	JAMES	2018-RE-	Real Estate Taxes	\$159.28	757	  
9/5/2019	9/7/2019	903	FRANK WILLIAM	2018-RE-	Real Estate Taxes	\$103.05	754	  
9/5/2019	9/7/2019	901	LARRY K	2018-RE-	Real Estate Taxes	\$200.00	765	  

The rejects for the selected time period are listed. Note the transaction date (original date of the payment) and the date Chase Paymentech rejected the payment. The numerical reject code is listed in the Code column to the right of the report. Use the Options icons to get more information or perform additional tasks.



Icon	Function
	<p>Allows the user to view the transaction detail. The reason for the reject is listed to the right of the code. In this example, Customer Advises Not Authorized.</p> <div data-bbox="245 338 1414 968"> <h3>EFT/ACH Reject Detail for Invoice: 2018-RE</h3> <p>Reject Date: 9/7/2019</p> <p>Customer: LARRY ..</p> <p>Account #: 901</p> <p>Invoice #: 2018-RE-</p> <p>Transaction Type: Debit</p> <p>Receiving Bank RTE: 074014</p> <p>Receiving Bank DDA: XXXXXX2649</p> <p>Amount: 200.00</p> <p>Reject Code: 765 - Customer Advises Not Authorized</p> <p>Correction Info:</p> </div>

The 700 series rejects can be reversed, and your customer's account can be removed from Chase's National Negative file. A request from your customer or the customer's bank can be submitted through Invoice Cloud Customer Support to Chase and the routing and account number associated with your customer will be removed if the status no longer applies.

**To have your customer removed from the Negative File at Chase Paymentech:**

Send a request to Invoice Cloud at [helpdesk@invoicecloud.com](mailto:helpdesk@invoicecloud.com) and you will be notified once the customer has been removed from the Negative File. *The request to have the customer removed from the Negative File must come from Invoice Cloud. Processing time frame: 2-3 business days.*

**To bypass the Negative File verification at Chase Paymentech for all of your customers:**

Send a request to Invoice Cloud at [helpdesk@invoicecloud.com](mailto:helpdesk@invoicecloud.com) requesting that all EFT/ACH payments be exempt from the Chase Paymentech negative file verification process.

## Chargebacks

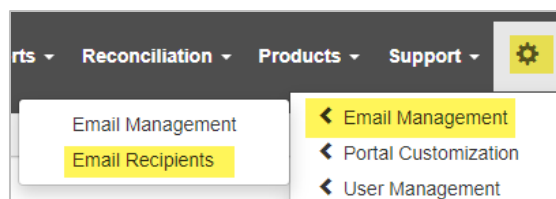
A chargeback results from a dispute of a transaction made with a credit, debit or even a prepaid card. When a customer files a chargeback with their credit card issuer, it means that they are disputing a charge and asking the credit card issuer for a refund.

A customer might file a chargeback because they:

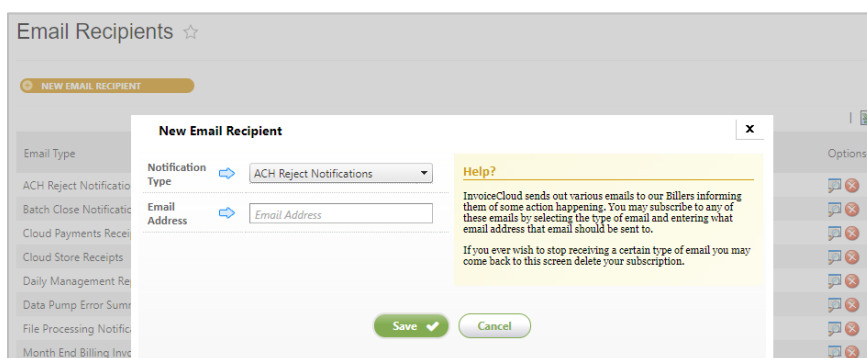
- ✓ Don't recognize a credit card charge
- ✓ Were charged more than once for something
- ✓ Didn't authorize a payment

The chargeback process is initiated outside of Invoice Cloud, between the card issuer and their cardholder (your customer). In a dispute over a chargeback, the decision is ultimately made by the card issuer. Neither Invoice Cloud nor Chase Paymentech decide the outcome. Many Billers just chose to debit their customer for the amount of the chargeback.

Users responsible for reconciliation should be signed up to receive the ACH Reject Notification email. This notification will be used for any chargebacks received from the issuing bank. This will alert the user that there could be a debit affecting their deposit total. This debit amount will show up on the Payment Reconciliation report if the chargeback card type is Visa, MasterCard or Discover. Currently American Express chargebacks do not display on the Payment Reconciliation report. To sign up for this notification email in the Biller Portal, select the gear icon, Email Management and Email Recipients.



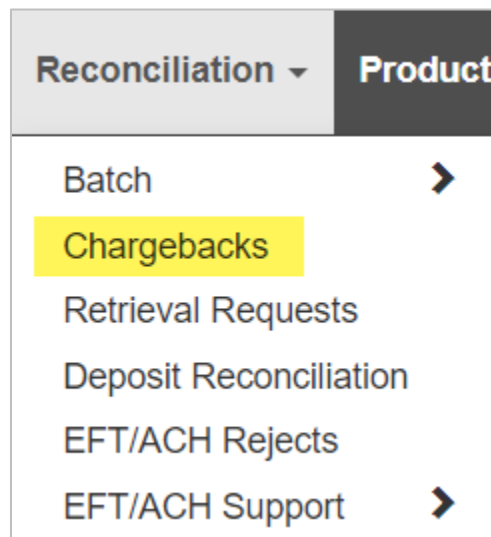
Select New Email Recipient, select ACH Reject Notification and enter the email address for the user to receive this notification. There can be multiple users signed up for this notification. For each recipient, enter the user's email address and click on Save.



This notification will alert the user that there is a chargeback for a specific deposit day and there could be a discrepancy between the bank deposit and the reconciliation report. The Chargeback Notification will display the number and volume amount for the chargeback(s). Below is an example.






If this notification is received it is important to pull the Chargebacks Report to view the details of the chargeback. To access the Chargebacks Report from the Biller Portal, select Reconciliation, select Chargebacks.






This report will display any chargebacks and will default to any chargebacks for today and yesterday. The report can be filtered by various search options such as: Invoice Type, Start and End Date and Amount.


### Chargebacks ☆


Invoice Type  All Invoice Types ▼



Start Date  12/9/2020 

End Date  12/14/2020 

Amount  \$0.00  
*(0.00 for all amounts)*


Submit 



Expand All | Collapse All | 



Invoice Type	Account Number	Chargeback Date	Transaction Date	Card Number	Activity Date	Amount	Source	Options
UTILITIES		12/10/2020	11/30/2020	473703XXXXXX9642	12/10/2020	\$200.00	ChasePaymentech	
UTILITIES	261900	12/10/2020	10/5/2020	400022XXXXXX6578	12/10/2020	\$290.23	ChasePaymentech	


To identify the customer and determine the reason for the chargeback, click on the magnifying glass symbol under options. Note the transaction date (original date of the payment) and the date the issuing bank charged the item back, represented by the Chargeback date. After clicking on the magnifying glass, the chargeback detail is displayed.


### Chargebacks ☆


Invoice Type  All Invoice Types ▼

Start Date  12/9/2020 

End Date  12/14/2020 

Amount  \$0.00  
*(0.00 for all amounts)*

Close 

Collapse All | 

Invoice Type  
 HRSD/HRUBS UTILITIES

Account Number  
 3359407380

Chargeback Date  
 12/3/2020


Transaction Date  
 11/29/2020

Card Number  
 400023XXXXXX2652



Activity Date  
 12/3/2020



Amount  
 \$22.11



Source  
 ChasePaymentech



Options  




#### Chargeback Detail View



Invoice Number  86048
 Account Number  261900



File Name  20201211102039743.txt
 Entity Type  TD



Entity Number  322761
 Sequence Number  504369235

Status Flag 
 Reason Code  13.7

Merchant Order Number  E0K05M1115183
 Card Number  400022XXXXXX6578

Original Transaction Date  10/5/2020
 Chargeback Date  12/10/2020

Activity Date  12/10/2020
 Chargeback Amount  \$290.23

Usage Code  1
 Chargeback Count  0







From the chargeback detail, the invoice number or account number can be used in a Payment Search to verify the card type and the transaction detail. To find the reason for the chargeback, the user should access the payment detail, find the card type used for payment, and search for the chargeback reason code for that card type.

When using the Payment Search, it is important to extend the date range to include the transaction date which could be some time prior to the chargeback date.

### Search Payments ☆


<b>Customer Name</b> <i>(This field supports partial matches)</i> <input type="text" value="Customer Name"/>	<b>Invoice Type</b> <input type="text" value="All Invoice Types"/>									
<b>Account Number</b> <i>(This field supports partial matches)</i> <input type="text" value="261900"/>	<b>Approval Status</b> <input type="text" value="Approved and Declined"/>									
<b>Invoice Number</b> <i>(This field supports partial matches)</i> <input type="text" value="Invoice Number"/>	<b>Payment Type</b> <input type="text" value="All Payment Types"/>									
<b>Bill Reference</b> <i>(This field supports partial matches)</i> <input type="text" value="Bill Reference"/>	<b>Payment Source</b> <input type="text" value="All Payment Sources"/>									
<b>Payment Amount Range</b> <i>(0.00 for all amounts)</i> <input type="text" value="0.00"/> to <input type="text" value="0.00"/>	<b>Transaction Type</b> <input type="text" value="All Transaction Types"/>									
<b>Card Number:</b> <i>(example: 4111XXXXXXXX1111)</i> <input type="text" value="Card Number"/>	<b>Date Range:</b> <input type="text" value="10/1/2020"/> to <input type="text" value="12/14/2020"/>									
<b>Credit/Debit Card Type:</b> <input type="text" value="All Card Types"/>	<b>Bill Username:</b> <input type="text" value="All Biller Users"/>									
<b>Digital Wallet:</b> <input type="text" value="Include All Wallets"/>	<b>Include Service Fees:</b> <input checked="" type="checkbox"/>									
<b>Output Options</b> <table border="0"> <thead> <tr> <th>Row Limit</th> <th>Availability</th> <th>Retrieval</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="radio"/> 1000 rows</td> <td>Immediate</td> <td>Screen</td> </tr> <tr> <td><input type="radio"/> All rows</td> <td>Scheduled</td> <td>Download</td> </tr> </tbody> </table>		Row Limit	Availability	Retrieval	<input checked="" type="radio"/> 1000 rows	Immediate	Screen	<input type="radio"/> All rows	Scheduled	Download
Row Limit	Availability	Retrieval								
<input checked="" type="radio"/> 1000 rows	Immediate	Screen								
<input type="radio"/> All rows	Scheduled	Download								

**Submit** ✓

Invoice #	Account Number	Customer	Amount	Paid Via	Paid On	Message	Approved	Options
6048	261900	CRAIG J	\$290.23	Credit/Debit Card	10/5/2020	Approved 459382	<input checked="" type="checkbox"/>	     

Once the transaction has been located in the Payment Search, click on the magnifying glass to obtain the transaction detail. Information on the transaction detail can be an important piece of information if the chargeback is disputed.

## Credit/Debit Card Detail for Invoice: 119311286048

**Transaction Date:** 10/5/2020 1:11:16 PM  
**Account Number:** 261900  
**Invoice Number:** 6048  
**Auth Order Number:** E0K05M1115183  
**Invoice Type:** HRSD/HRUBS UTILITIES  
**Customer:** CRAIG J  
**Address:** 168 '  
**City, State, Zip:** Virginia beach, VA  
**Email Address:** motocraig1@gmail.com  
**Card number:**  4000XXXXXXXXX6578, Exp: 5/2022  
**Digital Wallet:** None  
**Transaction Code:** Sale  
**Transaction Amount:** \$290.23  
**Convenience Fee:** \$0.00  
**Total Amount:** \$290.23  
**Reference:** 5F7B53B3710D259C0027BFAA18B96955A2635396  
**Message:** Approved 459382  
**Biller Reference:**  
**WSReportID:** 0  
**Payment Source:** Mobile Express Payments  
**Payment Processed By:** N/A  
**Remote IP:** 68.131.55.106

From the transaction detail, obtain the card type, the approval code and the payment source. The chargeback reason code in this example was 13.7 and that is a Visa Chargeback reason code. Google 'Visa chargeback reason code 13.7' to find out why the transaction is being disputed. The search returned an explanation from <https://chargeback.com>.

## 13.7 Cancelled Merchandise/Services

### Description of Reason Code

Cancelled Merchandise/Services

### Insights from Rules and Regulations

The cardholder claims that the merchant had charged him or her for a merchandise/service that was cancelled.

### How to Win Reason Code

Provide proof that the disputed transaction was not cancelled, and that the cardholder did not give any demand to cancel said transaction.

If you have any questions or want to pursue this dispute further, contact Customer Support for assistance. Many billers will just debit their customer for the transaction in question.

If you have multiple chargebacks in one processing day from the same card number, the report will show a parent row with a sideways arrow (>). This row can be expanded to display the breakdown for each payment record that was included in the total chargeback. The expand arrow will only appear for chargeback amounts that are made up of 2 or more invoices.

Chargebacks ☆

Invoice Type

➡ All Invoice Types ▾

Start Date

➡ 11/18/2018 📅

End Date

➡ 11/19/2020 📅

Amount

➡ \$0.00

(0.00 for all amounts)

Submit ✓

Expand All | Collapse All | 📄






Invoice Type	Account Number	Chargeback Date	Transaction Date	Card Number	Activity Date	Amount	Options
Frosty Water Tax	N/A	6/24/2019	10/24/2019	4111111111111111	10/24/2019	\$10.00	📄
Electric	4100194	6/24/2019	6/13/2019	4111111111111111	6/24/2019	\$35.00	📄
> -	-	6/24/2019	10/24/2019	4111111111111111	10/24/2019	\$3.05	
▼ -	-	11/11/2020	11/11/2020	4111111111111111	11/11/2020	\$10.00	
Invoice Type	Account Number	Payment Amount				Options	
Sewer Test	AccountTotalAmountDueDisplay4	\$4.00				📄	
Sewer Test	AccountTotalAmountDueDisplay2	\$6.00				📄	
Frosty CloudStore Parking Tickets	N/A	6/24/2019	10/24/2019	4111111111111111	10/24/2019	\$3.05	📄



## Retrieval Requests

A retrieval request is a request for additional information for a transaction appearing on your customer's billing statement. Providing the transaction detail for the payment in question is usually sufficient. The additional information is requested by the issuing bank usually on behalf of your customer. Requests are also identified by specific Retrieval Reason Codes. You will not be debited for a retrieval request. If the retrieval request is not answered in a specific time frame or if the information provided is not legible or not valid, the transaction in question could result in a chargeback at which time you will be debited.

### Retrieval Requests ☆

Retrieval Date	Transaction Date	Card Number	Activity Date	Amount	Options
10/28/2020	9/23/2020	5XXXXXXXXXX8449	10/5/2020	\$177.63	
10/28/2020	9/17/2020	2XXXXXXXXXX3583	9/29/2020	\$40.30	
10/28/2020	9/21/2020	3XXXXXXXXXX6835	10/3/2020	\$177.63	
10/28/2020	9/16/2020	5XXXXXXXXXX2745	9/28/2020	\$40.30	
10/28/2020	9/17/2020	2XXXXXXXXXX4234	9/29/2020	\$177.63	
10/28/2020	9/16/2020	5XXXXXXXXXX2867	9/28/2020	\$40.30	
10/28/2020	9/18/2020	4XXXXXXXXXX4908	9/30/2020	\$177.63	

The invoice number or account number are not displayed on the Retrieval Requests report or the detail but copy the entire card number including the xxxs. This number along with the transaction date can be used in a Payment Search to verify the card type and the transaction detail. To find the reason for the retrieval request, the user should access the payment detail, find the card type used for payment.

### Search Payments ☆

Customer Name  
(This field supports partial matches)

Account Number  
(This field supports partial matches)

Invoice Number  
(This field supports partial matches)

Billor Reference  
(This field supports partial matches)

Payment Amount Range  
(0.00 for all amounts)

0.00 to 0.00

Card Number:  
(example: 4111XXXXXXXX1111)

Credit/Debit Card Type:

Digital Wallet:

Invoice Type

Approval Status

Payment Type

Payment Source

Transaction Type

Date Range:

9/1/2020 to 9/30/2020

Billor Username:

Include Service Fees:

☒

Output Options

Row Limit

☒ 1000 rows  
☐ All rows

Availability

☐ Immediate  
☐ Scheduled


Retrieval

☐ Screen  
☐ Download

Submit

The payment detail clearly displays the card type to the left of the encrypted card number.

## Credit/Debit Card Detail for Invoice: 7004-3782

**Transaction Date:** 9/16/2020 8:20:09 AM  
**Account Number:** UTIL-7004  
**Invoice Number:** 7004-3782  
**Auth Order Number:** 705046519709  
**Invoice Type:** Utility Services  
**Customer:** Kelly Clark  
**Address:** 32 Summerhouse Street  
**City, State, Zip:** Orlando, FL 34748  
**Email Address:**  
**Card number:**  5XXXXXXXXXX2867, Exp: 9/2021  
**Digital Wallet:** None  
**Transaction Code:** Sale  
**Transaction Amount:** \$39.15  
**Convenience Fee:** \$1.15  
**Total Amount:** \$40.30  
**Reference:** DP2867X3  
**Message:** APPROVED 928673  
**Biller Reference:**  
**WSReportID:** 0  
**Payment Source:** Customer Portal  
**Payment Processed By:** N/A  
**Remote IP:** 127.0.0.1

Back on the Retrieval Requests report, click on the magnifying glass to the right of the retrieval request to display the detail.

**Retrieval Request Detail View**
X

File Name	➡	RetrievalProcessing.xml	Entity Type	➡	TD
Entity Number	➡	983762932455	Sequence Number	➡	97485787
Merchant Order Number	➡	7004-3782	Card Number	➡	5XXXXXXXXXXXX2867
Authorization Code	➡	01888B	Retrieval Reason Code	➡	23
Original Transaction Date	➡	9/16/2020	Retrieval Received Date	➡	10/3/2020
Response Due Date	➡	10/3/2020	Retrieval Amount	➡	40.3000
Terminal Number	➡		Batch Number	➡	
Fulfillment Attribute	➡	RESP	AuthorizationDate	➡	9/28/2020
Acquirer Ref Num	➡	26201449019020204146292			

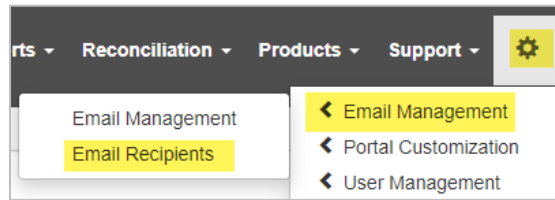
Close ✓

With the retrieval reason code and the card type (Visa, MasterCard or Discover), do a Google search to locate the reason for the retrieval request. In this example, the search was conducted for 'MasterCard retrieval request code 23'. Our search results displayed a list of MasterCard retrieval reason codes as follows:

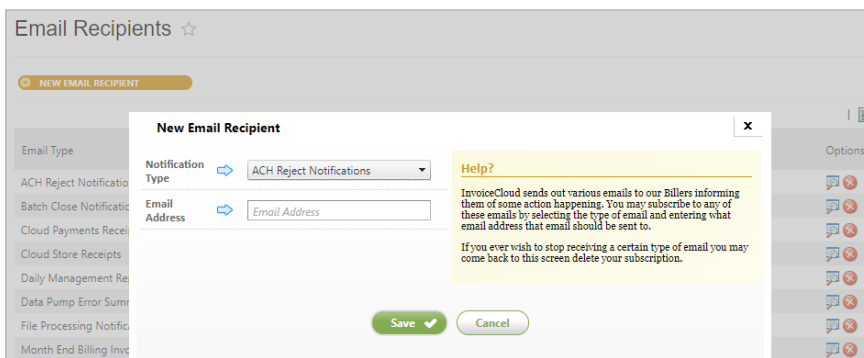
MASTERCARD	
Code	Reason
05	Cardholder Dispute - Card Holder Does Not Agree with Amount Billed
21	Unrecognized Transaction
22	Cardholder Inquiry - Disagrees With Billing
23	Cardholder Requires Proof for Personal Records
24	Cardholder Inquiry - No Reason Code
41	Signature Verification - Required for Legal/Fraud Investigation
42	Potential Chargeback or Compliance Documentation
43	Legal/Fraud - Imprint Verification

Contact Customer Support to provide the required detail to Chase Paymentech if desired.

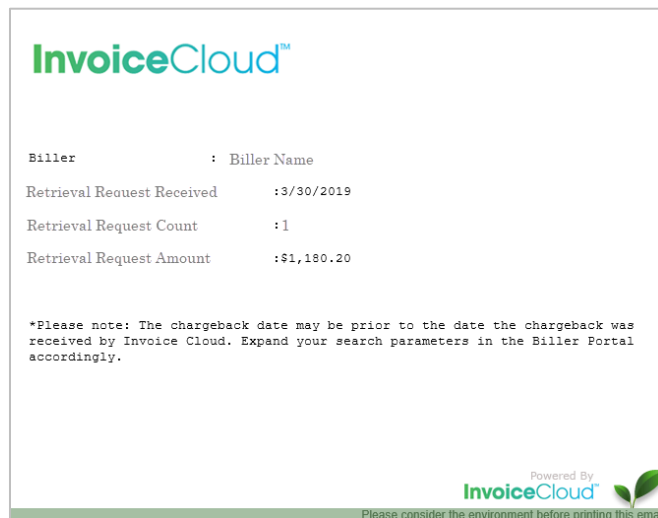
Users responsible for reconciliation should be signed up to receive the ACH Reject Notification email. This notification will be used for any retrieval requests received from the issuing bank. This will alert the user that there is a time sensitive retrieval request. Retrieval requests will not affect your deposit. To sign up for this notification email in the Biller Portal, select the gear icon, Email Management and Email Recipients.



Select New Email Recipient, select ACH Reject Notifications and enter the email address for the user to receive this notification. There can be multiple users signed up for this notification. For each recipient, enter the user's email address and click on Save.



This notification will alert the user that there is a retrieval request. The Notification will display the number and volume amount for the retrieval request(s). Below is an example.



If this notification is received it is important to pull the Retrievals Report to view the details of the request. To access the Retrieval Request Report from the Biller Portal, select Reconciliation, select Retrieval Requests.

Reconciliation ▾

Products

Batch >

Chargebacks

Retrieval Requests

Deposit Reconciliation

EFT/ACH Rejects

EFT/ACH Support >

The report will pull any retrieval requests received for this biller. Refer to the beginning of this section for [details](#).

Retrieval Requests ☆

Retrieval Date	Transaction Date	Card Number	Activity Date	Amount	Options
10/28/2020	9/23/2020	5XXXXXXXXXX8449	10/5/2020	\$177.63	
10/28/2020	9/17/2020	2XXXXXXXXXX3583	9/29/2020	\$40.30	
10/28/2020	9/21/2020	3XXXXXXXXXX6835	10/3/2020	\$177.63	
10/28/2020	9/16/2020	5XXXXXXXXXX2745	9/28/2020	\$40.30	
10/28/2020	9/17/2020	2XXXXXXXXXX4234	9/29/2020	\$177.63	
10/28/2020	9/16/2020	5XXXXXXXXXX2867	9/28/2020	\$40.30	
10/28/2020	9/18/2020	4XXXXXXXXXX4908	9/30/2020	\$177.63	

## American Express Reconciliation Overview

### American Express Deposits

American Express payments are settled and batched with the other payment types sent to the payment processor, but because American Express would like to settle and fund their transactions, you will see a separate deposit. The deposit can be identified by the descriptor and depending on the information your financial institution displays it will look like one of the examples shown. American Express deposits are clearly identified.

#### American Express

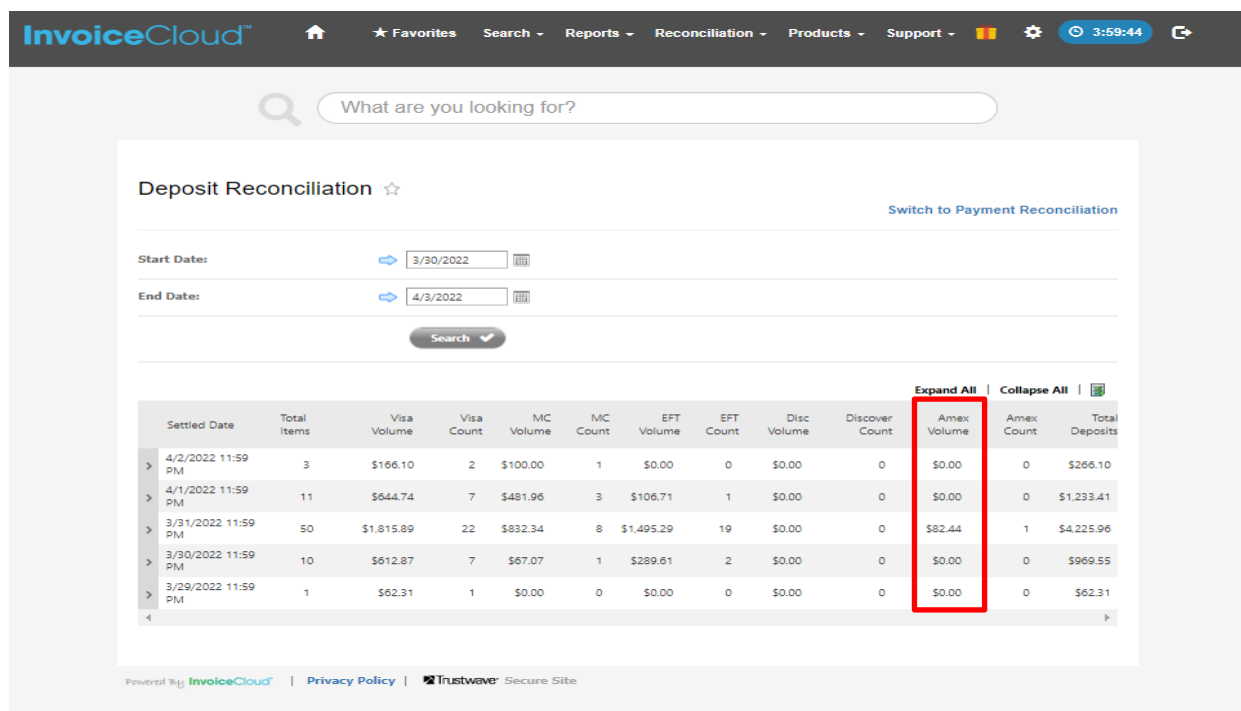
- ACH DEPOSIT AMERICAN EXPRESS
- SETTLEMENT AMERICAN EXPRESS

Mar 02    Preauthorized Credit AMERICAN EXPRESS SETTLEMENT 220302  
2202352472


843.47


### Deposit Reconciliation Report

Invoice Cloud Reporting will easily identify the American Express Transaction total for each settled date in the Amex Volume Column on the individual settled date row.





**Deposit Reconciliation** ☆ [Switch to Payment Reconciliation](#)

Start Date:  

End Date:  

Settled Date	Total Items	Visa Volume	Visa Count	MC Volume	MC Count	EFT Volume	EFT Count	Disc Volume	Discover Count	Amex Volume	Amex Count	Total Deposits
> 4/2/2022 11:59 PM	3	\$166.10	2	\$100.00	1	\$0.00	0	\$0.00	0	\$0.00	0	\$266.10
> 4/1/2022 11:59 PM	11	\$644.74	7	\$481.96	3	\$106.71	1	\$0.00	0	\$0.00	0	\$1,233.41
> 3/31/2022 11:59 PM	50	\$1,815.89	22	\$832.34	8	\$1,495.29	19	\$0.00	0	\$82.44	1	\$4,225.96
> 3/30/2022 11:59 PM	10	\$612.87	7	\$67.07	1	\$289.61	2	\$0.00	0	\$0.00	0	\$969.55
> 3/29/2022 11:59 PM	1	\$62.31	1	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$62.31

Powered by:  | [Privacy Policy](#) |  [Trustwave](#) Secure Site

Payment Reconciliation Report

The American Express Deposit total is listed on the Payment Reconciliation Report with the deposit for the settled date being posted

Payment Reconciliation ☆

Provide Feedback!

Indicate Chase 700 Rejects ☐

For a report overview, click [here](#).

Information for today is not considered final until 10:00 AM

Start Date

4/1/2022

End Date

4/6/2022

Transaction Account

All Accounts

Transaction Category

All Categories

Invoice Type

All Invoice Types

Submit

Credit Items

78

Credit Total

\$7,418.89

Debit Items

0

Debit Total

\$0.00

Total Items

78

Net Total

\$7,418.89

Expand All

Collapse All

04/01/2022

Credits \$62.31

Debits \$0.00

Balance \$62.31

Credits

Debits

AMEX

\$0.00

Chargebacks

\$0.00

EFT, Discover, Mastercard, Visa

\$62.31

EFT/ACH Rejects

\$0.00

Refunds (credit)

\$0.00

04/04/2022

Credits \$1,051.99

Debits \$0.00

Balance \$1,051.99

Credits

Debits

AMEX

\$82.44

Chargebacks

\$0.00

EFT, Discover, Mastercard, Visa

\$969.55

EFT/ACH Rejects

\$0.00

Refunds (credit)

\$0.00

45

12/30/21


## Chargebacks

### Absorbed Fee Model

- You will receive an email notification from American Express for Chargebacks.
- You can request access to the American Express Merchant Website, which gives you the ability to view and manage chargebacks and monitor their status. Contact [helpdesk@invoicecloud.com](mailto:helpdesk@invoicecloud.com) to get started.

From: American Express <AmericanExpress@welcome.aexp.com>  
 Sent: Tuesday, April 19, 2022 9:22 AM  
 To: Vicki Jennings <vjennings@invoicecloud.com>  
 Subject: Inquiry Reminder: Response needed within 7 days

[EXTERNAL E-MAIL]: This email originated from outside of the organization. Do not click on links or open attachments unless you recognize the sender and know the content is safe.



# AMERICAN EXPRESS

Hello Vicki Jennings

Important – Inquiry Reminder

Please respond to this inquiry within 7 days to avoid a chargeback.

Manage Disputes Online

Summary of Urgent Inquiries

Case Number	Merchant Account	Merchant Name	Respond By	Type	Reason	Transaction Amount	Dispute Amount
D-H0uk8	2172264228	SWBNO UTILITY	04/28/22	Non-Fraud	No knowledge (127)	\$ 602.95	\$ 602.95

To view all disputes please log into [Merchant Website](#).


Thank you for managing your American Express Merchant Account online.

American Express Merchant Care

DON'T do business WITHOUT IT™

Privacy Statement | Update Your Email

Please do not reply to this e-mail. This customer service e-mail was sent to you by American Express. You may receive customer service e-mails even if you have unsubscribed from marketing e-mails from American Express. To learn more about e-mail security or report a suspicious e-mail, please visit us at [www.americanexpress.com/privacy](https://www.americanexpress.com/privacy). © 2021 American Express Company. All rights reserved.



INTUNOMSINQ0031



## Chargebacks Continued:

### Submitter Fee Model

Invoice Cloud receives notification from American Express for Chargebacks The bank of Invoice Cloud will receive the debit for the chargeback.

Invoice Cloud will send an email to your location notifying you of the Chargeback and invoice the amount of the chargeback. Invoice Cloud will also inquire whether they need to challenge the chargeback on your behalf through the American Express Merchant Website which gives us the ability to view manage and monitor the chargeback status.

#### Disputes for AMEX – Only applies to Billers accepting AMEX cards and using Chase

- ✓ Customer initiates a dispute. Bank sends a notification of Dispute/Chargeback to Chase, the Payment Processor. Customer immediately receives a temporary credit.
- ✓ Chase forwards the transaction to AMEX for processing. Chase is not involved at all with AMEX chargebacks.
- ✓ Invoice Cloud will fight the chargeback by submitting supporting documentation to AMEX.
- ✓ If the dispute is won by Invoice Cloud, then the temporary credit is reversed from the customer's account. The Biller does not get impacted/debited.
- ✓ If the dispute is lost, then it becomes a Chargeback (usually after 30 days). Billers have recourse to the money since most of the payments are for taxes or utilities. Next:

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- The chargeback is finalized.
- Customer's initial temporary credit is now final.
- The money comes out of the Invoice Cloud account rather than the Biller's account *if the chargeback amount is more than the AMEX charges for that day*. If this happens, Invoice Cloud sends an email to the Biller notifying them of AMEX Chargeback Details. The email includes an invoice.
- Please note that AMEX Chargebacks are not automatically debited/net settled from the Biller's bank account. AMEX chargebacks are not posted on Invoice Cloud's Biller Portal.

**Email Message Example:**

From: Sudha Krishnaswamy <[skrishnaswamy@invoicecloud.com](mailto:skrishnaswamy@invoicecloud.com)>  
 Sent: Thursday, March 31, 2022 2:34 PM  
 To:  
 Subject: FW: Amex Chargeback-

Good Afternoon,  
 The funds were debited from Invoice Cloud Bank Account. Please provide the last four digits for the debit.  
 Thank you,  
 Sudha Krishnaswamy  
 Billing Specialist

**Invoice**

30 Braintree Hill Office Park, Suite 303  
 Braintree, MA 02184

Date 3/8/2022  
 Invoice # IC620171470  
 Due Date  
 PO #

**Bill To**

City of Any Town  
 City, State, Zip code

Balance Due : \$106.50

PLEASE DETACH AND RETURN TOP PORTION WITH YOUR PAYMENT

CHECKS SHOULD BE MAILED TO:  
 (via US Postal Service)  
 Invoice Cloud, Inc.  
 PO Box 8044  
 Carol Stream, IL 60197-8044

Item	Description	Units	Quantity	Rate	Amount	Tax Rate
Chargeback	123 City of Any Town Chargeback-106.50 John Smith		1	106.50	106.50	

## Appendix

### Payment Source Codes

**Auto Pay-** When payments are automatically drafted from a customer's bank account or charged to their credit card.

**Biller Portal-** A payment is made on behalf of the customer by someone in the biller's office.

**Biller Portal-EasyPay-** An option within the biller portal under virtual terminal, to scan credit cards through the card reader.

**Cloud Payments-** payments that are made for goods or services that do not have associated invoices.

**Cloud Store-Customer Initiated-** customer makes a payment for goods/services that do not have associated invoices.

**Cloud Store-Biller Initiated-** A biller makes a payment on behalf of the customer for good/services that do not have associated invoices.

**Cloud Store-Consumer Initiated-** A customer makes a payment for good/services that do not have associated invoices.

**CSR-One Time Pay-** Customer Support Representative makes a One Time Payment for a customer.

**Customer Portal-** When a registered customer makes a payment logging into their account.

**Express Payments-** This payment source is when a biller makes a One Time payment.

**IVR-** Customer makes a payment using the Biller's IVR (toll free number) towards an invoice.

**Kiosk-** Town Clerks offices offer kiosks to allow customer to make payments who may not have internet access.

**Mobile Express Payments-** Payment made by a customer cell phone, using the mobile site to make a One Time Payment.

**Online Bank Direct-** Checks that are scanned from the biller's office that is applied to a customer's account or invoice.

**Pay by Text-** Customer uses the pay by text option to make a payment towards their invoice using the link from the text message they received from Invoice Cloud.

**POS-** Point of Sale machine that is used to make the payment Recurring scheduled payments- customer schedules a payment to be made toward their invoice on the same date every month/quarter.

**Scheduled Payments-** customer schedules a payment to be made toward their invoice on a specific date and with a specific amount.

**Shopping Cart-** means the customer has added invoices to the shopping cart to make a payment on 1 or more invoices with 1 transaction.

**WebServices-** this is a real time payment made by the customer towards an invoice.

## ACH/EFT - Correction Notices

**Correction Notices begin with the letter 'C's:** Correction notices (or notifications of change - NOC) are created by the Receiver's financial institution (your customer's bank) and sent back via your financial institution to your company. The NOC system allows the Receiver's financial institution to send correcting information to you without having to stop the transaction. The NOC tells you that your information is either inaccurate or that something has changed requiring your files to be updated; and it tells you which information to change. You must make these changes so that subsequent entries will process properly.

Transactions that receive a "Correction Notice" have been processed by the customer's bank. **Do not resubmit this transaction.** Please use the corrected information to update your records. Typically, correction notices require a corrected 9-digit Bank Routing/Transit Number (RTE) or a corrected Bank Account Number for your customer.

Reject Code	Description	Action
C01	Incorrect Account Number	The account number is incorrect or is formatted incorrectly. Change the customer's bank account number in your records and virtual terminal recurring transaction entry (if applicable) – do not resubmit this transaction
C02	Incorrect Routing Transit Number (RTE)	A once valid transit routing number must be changed. Change the customer's financial institution routing number record. Correct the bank Routing Transit Number in your records and virtual terminal recurring transaction entry (if applicable) – do not resubmit this transaction.
C03	Incorrect Routing Transit Number (RTE) / Account	The transit routing number and the account number are incorrect. Change the customer's bank transit routing number and their bank account number in your records and virtual terminal recurring transaction entry (if applicable) – do not resubmit this transaction.
C04	Incorrect Account Holder Name	The customer has changed the name on the account, or the Company has submitted the name incorrectly. Change the customer's (Individual or Company) Name in your records and virtual terminal recurring transaction entry (if applicable) – do not resubmit this transaction.
C05	Incorrect Transaction Code	The transaction type code (a 2-digit number meaning checking or savings account) is wrong. Consumer initiated transactions (WEB) must use checking accounts. If this is a recurring transaction, be sure to update the bank account number in your virtual terminal recurring entry file. Contact customer support if clarification is needed - do not resubmit this transaction.
C06	Account Number and Transaction Code	The customer's bank account number is incorrect, and the type of transaction code is wrong. Change both the customer's bank account number and the type of transaction code in your records and virtual terminal recurring transaction entry (if applicable) – do not resubmit this transaction.
C07	Transit/Routing Number, Account Number & Transaction Code	The transit/routing number and the account number and the transaction type code are all incorrect. (Three corrections.) Change the customer's account number, financial institution transit/routing number and the type of transaction code in your records and virtual terminal recurring transaction entry (if applicable) – do not resubmit this transaction.

C10	Company Name	Due possibly to a merger or consolidation, the Company name is no longer valid (applies only to consumer initiated/WEB transactions). The processor has already responded to this correction notice. No merchant action is required – do not resubmit this transaction.
C13	Addenda Record Error	The Entry Detail Record is correct, but information in its Addenda Record is unclear or formatted incorrectly. This correction must be made by the processor. The processor will automatically correct the addenda record format – no merchant action is required – do not resubmit this transaction.

**\*Take extreme precautions upon receipt of a Return that indicates a dispute of authorization (R07, R08, R10, R14 & R29). Initiation of the entry should stop immediately. The RDFI (customer's bank) is required to obtain a signed Affidavit from the Receiver, which details the consumer's claim. You may request a copy of this Affidavit, through your processor, for up to one year from the settlement date of the Return.**

## ACH/EFT - Reject Notices

**Reject Notices begin with the letter 'R'** and indicate that the transaction was not accepted. Depending on the reason for the reject code (see below), some of these transactions may be corrected and re-submitted.

Transactions that trigger a "Reject Notice" **have not been processed** by the customer's bank and payment was not collected from or credited to your customer's account.

Reject Code	Description	Action
R01	Insufficient Funds	The customer's bank account did not contain enough money to process the transaction. The merchant may initiate a new entry (up to 2 times including the original transaction).
R02	Account Closed	Contact your customer and explain that this account was closed; does he or she wish to use a different account? Then correct the info and resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Do not resubmit this transaction without updated account information from your customer. Be sure to update recurring transaction entry data if applicable.
R03	Unable to Locate	Contact your customer and confirm billing information. Then correct the info and resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Do not resubmit this transaction without updated account information from your customer. Be sure to update recurring transaction entry data if applicable.
R04	Invalid Account	Contact your customer and confirm bank account information. Then correct the info and resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Do not resubmit this transaction without updated account information from your customer. Be sure to update recurring transaction entry data if applicable.
R05	Reserved	
R06	Returned Per ODFI's Request	The ODFI has requested that the RDFI return the ACH entry. If the RDFI agrees to return the entry, the ODFI must indemnify the RDFI according to Article Five (Return, Adjustment, Correction, and Acknowledgement of Entries and Entry Information) of these Rules.

R07	Authorization Revoked	Your customer has instructed their bank not to accept or process this payment. You must contact the customer to obtain new authorization before initiating a new entry. *
R08	Payment Stopped	Your customer has instructed their bank not to accept or process this payment. Contact your customer for an explanation. You must contact the customer to obtain new authorization before initiating a new entry. *
R09	Uncollected Funds	Merchant may initiate new entry to process this payment.
R10	Not Authorized	Your customer has not authorized this payment. You must contact the customer to obtain new authorization before initiating a new entry. *
R11	Check Transaction Entry Return or State Law Affecting Acceptance of PPD Debit Entry Constituting Notice of Presentment or PPS Accounts Receivable Truncated Check Debit Entry	To be used when returning a check truncation entry. This reason for return should be used only if no other return reason code is applicable.
R12	Account at Other Branch	Contact your customer and confirm bank account information. Do not resubmit this transaction without updated account information from your customer. You may then resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Be sure to update recurring transaction entry data if applicable.
R13	RDFI Not Qualified To Participate	The customer's bank account is not set up to accept ACH transactions. Contact your customer to obtain updated account information before initiating a new transaction. You may then resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Be sure to update recurring transaction entry data if applicable.
R14	Holder Deceased	The bank account holder is deceased. It is possible that this is a fraudulent transaction. Contact your customer for clarification and correct bank account information. Do not resubmit this transaction without updated account information from your customer. You may then resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Be sure to update recurring transaction entry data if applicable. *
R15	Beneficiary or Account Holder (Other than a Representative Payee) Deceased	(1) The beneficiary is the person entitled to the benefits and is deceased. The beneficiary may or may not be the account holder; (2) The account holder (acting in a non-representative payee capacity) is an owner of the account and is deceased.
R16	Account Frozen	Contact your customer and confirm bank account information. Do not resubmit this transaction without updated account information from your customer. You may then resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Be sure to update recurring transaction entry data if applicable.
R17	File Record Edit Criteria (Specify)	Some fields that are not edited by the ACH Operator are edited by the RDFI. If the entry cannot be processed by the RDFI, the field(s) causing the processing error must be identified in the addenda record information field of the return.
R18	Improper Effective Entry Date	
R19	Amount Field Error	

R20	Non-Transaction Account	This bank account is not set up to accept ACH transactions. Contact your customer to obtain updated account information before initiating a new transaction. You may then resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction. Be sure update recurring transaction entry data if applicable.
R21	Invalid Company Identification	The identification number used in the Company Identification Field is not valid. This Return Reason Code will normally be used on CIE transactions.
R22	Invalid Individual ID Number	In CIE and MTE entries, the Individual ID Number is used by the Receiver to identify the account. The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.
R23	Credit Entry Refused by Receiver	Contact your customer and obtain authorization before initiating a new entry.
R24	Duplicate Entry	Review your batch and confirm that this was a duplicate entry. If so, no further action is required. If this transaction was not a duplicate entry, then it may be resubmitted for payment.
R25	Addenda Error	
R26	Mandatory Field Error	
R27	Trace Number Error	
R28	Routing Number Check Digit Error	
R29	Not Authorized	Your customer has not authorized this payment. You must contact the customer to obtain new authorization before initiating a new entry. *
R30	RDFI Not Participant In Check Truncation Program	
R31	Permissible Return Entry (CCD and CTX only)	The RDFI has been notified by the ODFI that the ODFI agrees to accept a CCD or CTX return entry in accordance with Article Seven, section 7.3 (ODFI Agrees to Accept CCD or CTX Return).
R32	RDFI Non-Settlement	
R33	Return of XCK Entry	The RDFI determines at its sole discretion to return an XCK entry. This return reason code may only be used to return XCK entries. An XCK entry may be returned up to sixty days after its Settlement Date.
R34	Limited Participation DFI	
R35	Return of Improper Debit Entry	
R36	Return of Improper Credit Entry	
R40	Return of ENR Entry By Federal Government Agency (ENR only)	The Federal Government Agency determines at its sole discretion to return an ENR entry. This return reason code may be used only to return ENR entries.
R41	Invalid Transaction Code	Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Two (ACH Record Format Specifications) or it is not appropriate with regard to an automated enrollment entry.



R42	RTE Error	A once valid transit routing number must be changed. Contact your customer or their financial institution to obtain correct information before initiating a new transaction. You may then resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if this was a WEB transaction. Correct the bank Routing Transit Number in the virtual terminal recurring transaction entry if applicable.
R43	Invalid Account	Check the Account number again; especially if this number was keyed in, it may simply be a typographical error. If so, it may be resubmitted. Otherwise, contact your customer for updated information and authorization. You may then resubmit merchant-initiated transactions or ask the customer to re-initiate the transaction with the correct account information if it was a WEB transaction.
R44	Invalid Individual ID Number / Identification Number (ENR only)	The Individual ID Number/Identification Number provided in Field 3 of the Addenda Record does not match a corresponding ID number in the Federal Government Agency's records.
R45	Invalid Individual Name / Company Name (ENR only)	The name of the consumer or company provided in Field 3 of the Addenda Record either does not match a corresponding name in the Federal Government Agency's records or fails to include at least one alphanumeric character.
R46	Invalid Representative Payee Indicator (ENR only)	The Representative Payee Indicator Code included in Field 3 of the Addenda Record has been omitted or it is not consistent with the Federal Government Agency's records.
R47	Duplicate Enrollment (ENR only)	The entry is a duplicate of an automated enrollment entry previously initiated by a participant in the ENR automated enrollment program.
R50	State Law Affecting RCK Acceptance	The RDFI is located in a state that has not adopted Revised Article 4 of the Uniform Commercial Code (1990 Official Text) and has not revised its customer agreements to allow for electronic presentment. The RDFI is located within a state that requires all canceled checks to a specific type of account to be returned to the Receiver within the periodic statement.
R51	Item Ineligible, Notice Not Provided, Signature Not Genuine, or Item Altered	An entry may be considered to be ineligible if (1) the item to which the RCK entry relates is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text); (2) the item is not a negotiable demand draft drawn on or payable through or at a Participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank; (3) the item is in an amount of \$2,500 or more; (4) the item does not indicate on the face of the document that it was returned due to "Not Sufficient Funds, "NSF", Uncollected Funds," or comparable language; (5) the item is dated more than 180 days from the date the entry is being transmitted to the RDFI (i.e., the item to which the RCK entry relates is stale dated); (6) the item is drawn on a non-Consumer Account; (7) the item has been previously presented more than two times in its physical form, or more than one time in its physical form and more than one time as an RCK entry.
R52	Stop Payment On Item	The RDFI determines that a stop payment order has been placed on the item to which the RCK entry relates. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the RCK entry to which the item relates.
R61	Misrouted Return	The financial institution preparing the return entry (the RDFI of the original entry) has placed the incorrect Routing Number in the Receiving DFI Identification field (positions 04-12, including Check Digit, of the Entry Detail Record).
R62	Incorrect Trace Number	The Trace Number found in positions 07-21 in the Addenda Record of the return entry is different from the trace number of the original entry.



R63	Incorrect Dollar Amount	The dollar amount in the Entry Detail Record of the return entry is different from the dollar amount of the original entry.
R64	Incorrect Individual Identification	The Individual Identification Number reflected in the Entry Detail Record of the return entry is different from the Individual Identification Number/Identification Number used in the original entry.
R65	Incorrect Transaction Code	The Transaction Code in the Entry Detail Record of the return entry is not the return equivalent of the Transaction Code in the original entry. (See list of Transaction Codes in Appendix Two (ACH Record Format Specifications). All entries must be returned as received: e.g., credit as credit, debit as debit, demand as demand, savings as savings.)
R66	Incorrect Company Identification	The Company Identification number used in the Company/Batch Header Record of the return entry is different from the Company Identification number used in the original entry.
R67	Duplicate Return	The ODFI has received more than one return for the same entry.
R68	Untimely Return	The return entry has not been sent within the timeframe established by these rules.
R69	Multiple Errors	Two or more of the following fields—Original Entry Trace Number, Amount, Individual Identification Number/Identification Number, Company Identification, and/or Transaction Code—are incorrect.
R70	Permissible Return Entry Not Accepted	The ODFI has received a CCD or CTX return entry identified by the RDFI as being returned with the permission of the ODFI, but the ODFI has not agreed to accept the entry. This code may be used only to dishonor a return containing an R31 return reason code.
R80	Cross-Border Payment Coding Error	The cross-border entry is being returned due to one or more of the following conditions: <ul style="list-style-type: none"> <li>• invalid Foreign Exchange Indicator;</li> <li>• invalid ISO Originating Currency Code;</li> <li>• invalid ISO Destination Currency Code;</li> <li>• invalid ISO Destination Country Code;</li> <li>• invalid Transaction Type Code.</li> </ul>
R81	Non-Participant In Cross-Border Program	The cross-border entry is being returned because the Originating Gateway Operator does not have an agreement with the ODFI to process cross-border entries.
R82	Invalid Foreign Receiving DFI ID	The reference used to identify the Foreign Receiving DFI of an outbound cross-border entry is invalid.
R83	Foreign Receiving DFI Unable To Settle	The cross-border entry is being returned due to settlement problems in the foreign payment system.

## Chase Paymentech 700 Series Rejects

A reject code with a 700 number indicates that the customer's account has been flagged in a Negative File that is verified by Chase Paymentech on ACH/EFT Transactions. The ACH/EFT transaction is never sent to the customer's bank. It is returned to the biller with a 700 series reject code. To have the customer removed from the Negative File, a written authorization is required from either the customer or the issuing bank. The reject code determines who must submit the written authorization.

Reject Code	Description	Action
764	Authorization Revoked	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal
765	Consumer advises not authorized	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal

765	Corporate Customer advises not authorized	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal
754	Account closed	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal
755	No account/Unable to Locate account	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal
763	Invalid account number	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal
757	Payee Deceased	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal
756	Beneficiary or Acct. Holder deceased	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal
758	Account Frozen	Email to <a href="mailto:helpdesk@invoicecloud.com">helpdesk@invoicecloud.com</a> to request reversal

**To have your customer removed from the Negative File at Chase Paymentech:**

Send a request to Invoice Cloud at [helpdesk@invoicecloud.com](mailto:helpdesk@invoicecloud.com) and you will be notified once the customer has been removed from the Negative File. ***The request to have the customer removed from the Negative File must come from Invoice Cloud. Processing time frame: 2-3 business days.***

**To bypass the Negative File verification at Chase Paymentech for all of your customers:**

Send a request to Invoice Cloud at [helpdesk@invoicecloud.com](mailto:helpdesk@invoicecloud.com) requesting that all EFT/ACH payments be exempt from the Chase Paymentech negative file verification process.