

> Return Item Notifications

RECEIVABLES MANAGEMENT SOLUTIONS

TREASURY MANAGEMENT SERVICES

Sound Advice and Powerful Solutions

We'll help you achieve your goals with management tools that maximize your cash flow, accelerate your receivables and easily adapt to your evolving needs.



Accelerate return notifications with electronic delivery options from Mutual of Omaha Bank. We offer solutions for:

Automated Clearing House (ACH) Return Items

The Automated Clearing House (ACH) process allows a receiving financial institution to return entries for specific reasons such as closed accounts or insufficient funds (NSF).

Return entries are voided transactions – either debits or credits – that have not been applied to the receiver's account. Every ACH returned item or notification of change will be assigned a reason code with information on the original transaction. As the originator, it's your responsibility to determine how to settle the voided transaction with the intended receiver of the funds.

Check Return Items

During the check clearing process, deposited checks may be returned by the paying bank for a variety of reasons: NSF, uncollected funds, stop payment, stale dated and account closed. This process applies to checks deposited through all methods, including remote deposit capture, image cash letter, banking center, vault and lockbox.

We Deliver

Mutual of Omaha Bank can help you accelerate return notification by leveraging one of our electronic delivery methods:

- ACH and Check Return Item Notification via email
- ACH and Check Return Item Notification via Doc Portal
- Electronic NACHA Formatted Returns via SFTP

With these options, you can improve your return management process and minimize potential financial losses by reducing repeat occurrences from the same source. We can also help you manage your business funds more effectively by consolidating all returns to any account of your choice.

Your Commercial Banking Partner

Mutual of Omaha Bank is a commercial bank. We're devoted to meeting the needs of business – whether you're a family-owned entrepreneurial venture, a professional practice or an emerging leader in your industry. Our teams work hand-in-hand with you to find the right solutions for managing your business more efficiently.

Mutual of Omaha Bank 

mutualofomahabank.com