Eastern Treasury and Eastern Business Banking ACH Reversal/Deletion Overview

There may be situations that require an entry within a batch or a complete batch to be reversed or deleted. Batch and transaction reversals or deletions are requested by using the interactive Eastern Bank ACH Payment Reversal Request Form.

Eastern Business Banking customers, please note that Batch name is Multi for purposes of completing the form below.

Reversal requests are allowed for only 4 clearly defined reasons: wrong dollar amount, wrong account number, duplicate transaction or in the case of a PPD (payroll transaction), the recipient has left the Company.

Once a payment is released the only way to get it back is to request a reversal within 5 business days of the effective date of the original payment. There may be instances where the receiving bank may not honor the reversal request.

A deletion can be requested for a future dated batch/transaction as early as the same day the batch/transaction has been released or up to 2 days prior to the effective date.

Please note for reversals related to ACH files uploaded using Eastern Treasury or files directly transmitted, the preferred reversal process is to create a NACHA formatted REVERSAL file and submit using the originating system. Refer to your software (or vendor) for instructions.

Procedure for ACH Batch and Transaction Reversals/Deletions

To request a reversal use this link which is also available at easternbank.com: ACH Payment Reversal Request Form

1. Complete and submit the request online
   a. **Deletions** can be requested up to 2 days prior to the effective date to delete an entire batch or a single transaction within a batch. If more than one transaction within a batch needs to be deleted, separate requests are required.
   b. **Reversals** can be requested within 5 business days after the original effective date to reverse an entire batch or a single transaction within a batch. If more than one transaction within a batch needs to be reversed, separate requests are required.
   c. After the form is submitted, a submission confirmation message, including a confirmation # is displayed in the event you have questions
      i. Maintain a copy of this confirmation

2. The ACH Payment Reversal Request Form must be transmitted to and received by Eastern Bank by 4:00 pm ET to be processed the same day.
   a. the offsetting transaction will post to your account within one business day

3. A confirmation of the deletion or reversal will be emailed from achgroup@easternbank.com to the requestor once the request is processed.

4. If you have not received an email confirmation by next business day, please contact the Business Service Team at 1-800-333-8000 and provide the original confirmation number.

   *Note: Fees apply for this request*

Click this link to access the ACH Payment Reversal Request Form:

https://www.easternbank.com/form/ach-payment-reversal-request

A sample form is included below.
Transaction Reversal Request

Batch Reversal Request

Online Customer Receipt

ACH Payment Reversal Request

Thank you for submitting your ACH Reversal Request. This transaction is subject to bank rules and regulations governing such electronic transactions as described in our services agreement. If you have questions, please contact the Business Service Team at 1-800-333-8000.

Before you submit your form, you may copy this confirmation ID for your records. Please have this ID ready when inquiring about your reversal submission.

ID: 06520678

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