

Eastern Treasury ACH Reversal/Deletion Procedures

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

Reversal requests are allowed for only 3 clearly defined reasons: **wrong dollar amount, wrong account number or duplicate transactions**. 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. 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. Although unlikely, the receiving Bank may not honor the reversal request.

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.

Request a reversal/deletion using this link which is also available at easternbank.com: [ACH Reversal Request Form](#)

Procedure for ACH Batch and Transaction Reversals/Deletions

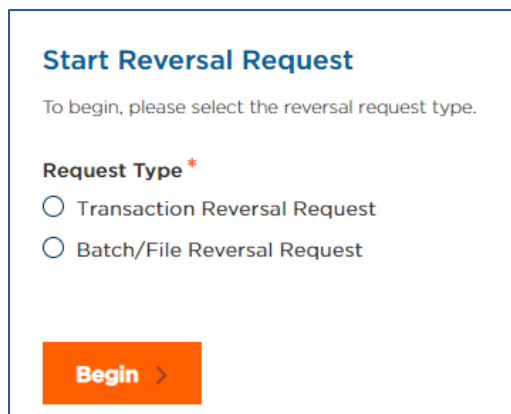
To request a reversal use this link which is also available at easternbank.com: [ACH Reversal Request Form](#)

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 to the requestor once the request is processed
 4. If you have not received an email confirmation by end of the same 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

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



Customer Information*

Company Name*

Requester Name*

Online Banking ID*

Requester Email*

ACH Payment Reversal Request Information

Request Type*

Transaction Reversal Request Batch/File Reversal Request

Transaction Reversal Request

Transaction Reversal Request

ACH CO ID*

Enter ten digit alpha numerical ID

10 character(s) remaining

ACH CO Name*

Enter up to sixteen characters.

16 character(s) remaining

Destination Bank ABA*

Enter nine digit Destination Bank ABA number.

9 character(s) remaining

Destination Account #*

Enter up to seventeen digits.

17 character(s) remaining

Payee Name*

Enter up to seventeen characters.

22 character(s) remaining

Transaction Amount* \$

Please enter an amount between ".01" and "999999999.99". Only numbers with no commas. Two decimal points required.

Effective Date*

e.g. YYYY-MM-DD

Creation Date*

e.g. YYYY-MM-DD

Reason for Reversal

Batch Reversal Request

Batch/File Reversal Request

ACH CO ID*
Enter ten digit alpha numerical ID

10 character(s) remaining

ACH CO Name*
Enter up to sixteen characters.

16 character(s) remaining

Batch Name*
Enter up to ten characters.

10 character(s) remaining

Total Debits (Item Ct)*
Enter up to six digits.

6 character(s) remaining

Total Credits (Item Ct)*
Enter up to six digits.

6 character(s) remaining

Effective Date*
e.g. YYYY-MM-DD

Batch/File Amount* \$
Please enter an amount between ".01" and "9999999999.99". Only numbers with no commas. Two decimal points required.

File creation Date*

e.g. YYYY-MM-DD

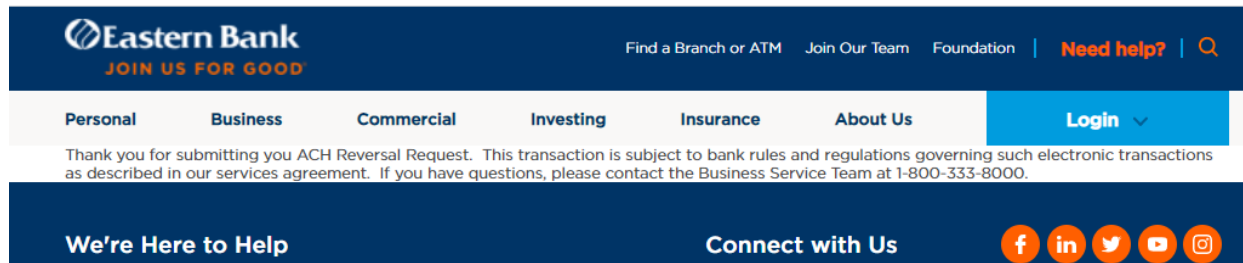
Reason for Reversal

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.

87959bfb-5aebdc1b

Submit

Online Confirmation the Customer receives



The screenshot shows the Eastern Bank website header and a confirmation message. The header includes the Eastern Bank logo with the tagline "JOIN US FOR GOOD", navigation links for "Find a Branch or ATM", "Join Our Team", "Foundation", "Need help?", and a search icon. Below the header is a menu with "Personal", "Business", "Commercial", "Investing", "Insurance", and "About Us", and a "Login" button with a dropdown arrow. The main content area displays a confirmation message: "Thank you for submitting you 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." At the bottom of the screenshot, there is a dark blue footer with the text "We're Here to Help" and "Connect with Us" followed by social media icons for Facebook, LinkedIn, Twitter, YouTube, and Instagram.

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