



Direct Deposit Returns Guide

*This user guide
discusses:*

- *Managing returns online*

Returns

GENERAL INFORMATION

The Returns functionality of the system allows you to redirect your credit returns, and shows you all of your withdrawal returns and correction notices within the system. You may communicate with NatPay about returns by emailing us at: returns@nationalpayment.com, or by selecting option 6 if contacting us by phone.

To access returns, log into my.directdeposit.com, and click on the Returns menu item to begin.

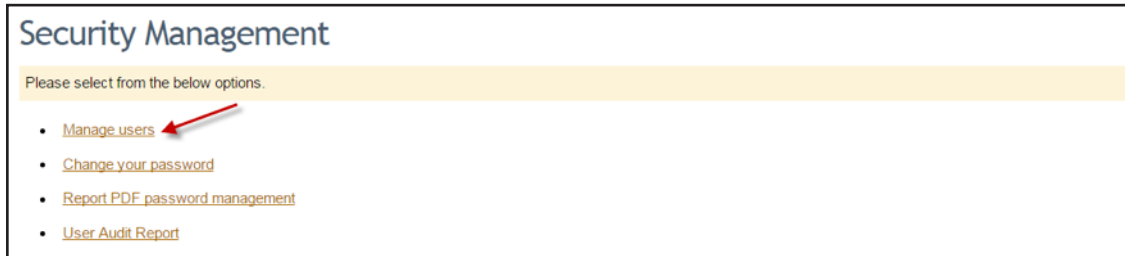
RETURN DEADLINES /DETAILS

1. All credit re-directs must be completed by 3:30 PM EST.
2. All withdrawal returns must be settled by 3:30 PM EST, for payroll NSF's we either need to have a wire or a wire confirmation number by 3:30 PM EST or we will recall the payroll.
3. Once we are required to recall a payroll due to a return, that account will automatically become a wire only account – meaning the only funding option available for any payrolls from that company will be either a Client-Initiated wire or a reverse wire.
4. Accounts are monitored for excessive returns. Excessive returns on an account may result in additional fees, or funding restrictions.
5. If a debit return gets approval for a re-debit, and there is another NSF's, a wire MUST BE submitted to settle the return. We will not re-debit a 3rd time. There will be no exceptions.
6. Please keep in mind that you always have the option of giving us a return settlement account that we can debit for all NSF returns. For the customers who have chosen to do this there is never a concern of missing our deadline and having a payroll recalled.

SETTING UP USERS FOR RETURNS ACCESS

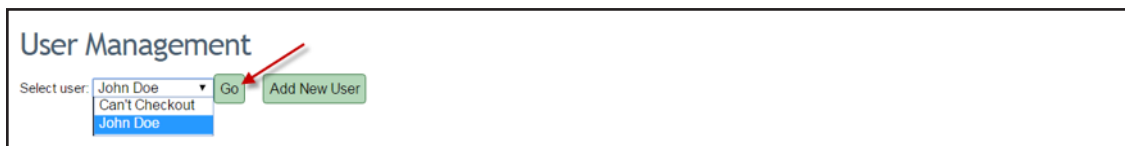
Only master users will have the ability to see the Returns screen. If you would like to give other users access to the Returns screen, you may do so by following the steps below:

1. From the Security screen click on the "Manage Users" link.



The screenshot shows the "Security Management" page. At the top, it says "Please select from the below options." Below this, there is a list of links: "Manage users", "Change your password", "Report PDF password management", and "User Audit Report". A red arrow points to the "Manage users" link.

2. Select the user you'd like to give returns permissions, and then click on the "Go" button.



The screenshot shows the "User Management" page. It has a "Select user:" dropdown menu with "John Doe" selected. Below the dropdown, there are two buttons: "Go" and "Add New User". A red arrow points to the "Go" button.

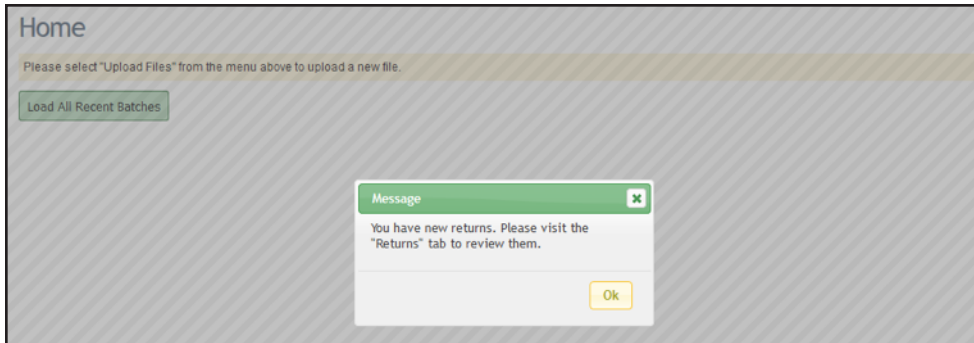
3. Click on the check box next to "Allow user to manage returns," and then click the "Save Button." (Do this for each user you'd like to have access to Returns.)



The screenshot shows the "User Management" form. It has fields for "First Name" (John), "Last Name" (Doe), "Email" (john.doe@gmail.com), and "Login ID" (john.doe@gmail.com). There is a "Change Password" link and a "Disable user?" dropdown menu set to "No". Under "Permissions", there are several checkboxes: "Allow user to communicate with NatPay over the phone" (checked), "Allow user to perform manual entry" (unchecked), "Allow user to upload/release files" (unchecked), "Allow user to view reports" (checked), "Allow user to view the forms library (for updating accounts)" (checked), "Allow user to manage bank accounts" (checked), and "Allow user to manage returns" (checked). A red arrow points to the "Allow user to manage returns" checkbox. At the bottom, there is an "IP Address Restrictions" field and "Save" and "Cancel" buttons.

WORKING WITH RETURNS

If your account has new returns, the first time a user (who has Returns permissions) logs into my.directdeposit.com they will see a message letting them know they have new returns for the day.



Once the user clicks OK, they can then select the "Returns" menu option. The Returns screen will show deposit returns, withdrawal returns, and notice of change returns. Withdrawal and notice of change returns are informational only. You are only allowed to edit the resolution for deposit returns.

Returns							
Showing returns for 1/9/2017 thru 1/9/2017 Change							
Monday, January 9th, 2017 Monday, January 9th, 2017							
Deposit (Credit) Returns							
Amount	NameID	NPC Account	Return Date	Return Code	Original Transaction Information	Current Return Instruction	
Edit \$3,014.37	JESSE JOHNSTON 44794	81507504 - Demo Client 1	01/09/2017	R03 - No Account/Unable to Locate Account	RT: 123456780 AN: 9999999999 TY: Checking	NatPay Default	
Edit \$1,614.83	ERIC GALLEGOS 67768	81507504 - Demo Client 1	01/09/2017	R03 - No Account/Unable to Locate Account	RT: 123456780 AN: 9999999999 TY: Checking	NatPay Default	
Withdrawal (Debit/Funding) Returns							
There are no withdrawal returns for the selected date(s).							
Correction Notices							
There are no correction notices for the selected date(s).							
Item Deletions							
COMING SOON							

If you would like to re-direct a deposit return, you may do so by clicking on the "Edit" button next to the return. You can re-direct the deposit until 3:30 PM EST. Deposit returns without redirected information will be deposited into the default account the next business day.

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Monday, January 9th, 2017 Monday, January 9th, 2017							
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Once you click the "Edit" link a box will pop up that will allow you to put in the new account information for the returned deposit. Once you enter the information, click the "Save" button to finalize your changes.

Returns

Showing returns for 1/9/2017 thru 1/9/2017

Deposit (Credit) Returns

Amount	Name/ID	NPC Account
Edit \$3,014.37	JESSE JOHNSTON 44794	81507504 - Demo Client 1
Edit \$1,514.83	ERIC GALLEGOS 67768	81507504 - Demo Client 1

Withdrawal (Debit/Funding) Returns

There are no withdrawal returns for the selected date(s).

Correction Notices

There are no correction notices for the selected date(s).

Item Deletions

Update Return

Amount : \$3,014.37

Name/ID : JESSE JOHNSTON
44794

NPC Account : 81507504 - Demo Client
1

Return Date : 01/09/2017

Return Code : R03 - No Account/Unable to Locate Account

Original Transaction Information : RT: 123456780
AN: 999999999
TY: Checking

Current Return Instruction : NatPay Default

New Instructions

Routing Number:

Bank Account Number:

Account Type:

[Cancel](#) [Save](#)

Once you have changed and saved the updated information, you will notice the "Current Return Instructions" are shown in blue, and the information is noted as "Client Updated." Mistakes can be corrected until 3:30 PM EST by clicking the "Edit" button and going through the update process again.

Returns

Showing returns for 1/9/2017 thru 1/9/2017 [Change](#)

Deposit (Credit) Returns

Amount	Name/ID	NPC Account	Return Date	Return Code	Original Transaction Information	Current Return Instruction
Edit \$3,014.37	JESSE JOHNSTON 44794	81507504 - Demo Client 1	01/09/2017	R03 - No Account/Unable to Locate Account	RT: 123456780 AN: 999999999 TY: Checking	RT: 123456780 AN: 555555555 TY: Savings Client Updated
Edit \$1,514.83	ERIC GALLEGOS 67768	81507504 - Demo Client 1	01/09/2017	R03 - No Account/Unable to Locate Account	RT: 123456780 AN: 999999999 TY: Checking	NatPay Default

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