

# ANR and ACH

## ACH EXCEPTION HANDLING: AN EVENT THAT GOT US THINKING

- What happens when the world changes and your processes don't?
- A changing ACH environment is a perfect reason to rethink our network's approach to courtesy pay income and CU\*BASE ANR configurations
  - Channel pricing – should the ANR fee be different for ACH, checks, debit cards, etc.?
  - Add a no-fee transaction amount to ANR processing (today we have no-fee available balance tolerance)
  - Redesign ACH re-post process (see the Kitchen)

**News**

May 22, 2019

### Action Required: ANR/ACH Refund Processing

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

Action Required: ANR/ACH Refund Processing

On Friday, May 17, we made two reports available to your credit union for review in your HOLDxx OUTQ (LSTANR, which provides a listing in order of account number with totals at the bottom, and LSTANRS, which provides a listing in order of year/month with totals at the bottom). After your credit union has reviewed these reports, please follow one of the links below, based on whether your credit union has determined a need for automated refunds.

CU\*ANSWERS
Products Solutions Resources Events Shop

In the Kitchen: ACH Exception Processing Enhancements

**ACH Exception Processing Enhancements**

We'll use this recipe to keep you up to date on ideas we're discussing around ACH Exceptions processing, specifically as it relates to charging NSF and ANR (automated non-returns/courtesy pay) fees. This work was prompted by a series of communications with credit unions asking them to review their NSF and ANR procedures related to CU\*BASE Tool #985 Work Daily ACH Exceptions.

- Read the announcement sent to CEOs 4/29/2019: Are Your ACH Procedures Letting Double Fees Slip Through the Cracks?
- Read the announcement sent to CEOs 5/16/2019: Have you reviewed your disclosures yet? Or will you be refunding fees to your members?
- Read the announcement sent to all CUs 5/17/2019: ANR/ACH Reports Now Available for Your Credit Union to Review
- Read the announcement sent to all CUs 5/17/2019: Action Required: ANR/ACH Refund Processing

**Potential Enhancements to CU\*BASE Tools**

On 5/9/2019, a CU\*Answers design team met to brainstorm on ideas for changes to

In This Section

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- Freddie Mac: Char
- RDC Projects in the
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- CFCI and CHARACT

Click Here for ANR/ACH Refund Processing Options

Click Here if you Do Not Need ANR/ACH Refund Processing

If your credit union wishes to perform automated refunds, follow the link below. After following the link, select the parameters for processing your refunds, including date to indicate how far back into your transaction history you'd like us to go when posting the refunds. Remember that *individual refund transactions will be posted*, one for each of the identified ANR fees incurred by the member. You can choose whether or not to include the date of each original transaction in the secondary description of the refund transaction.

If your credit union is choosing not to perform automated refunds, please follow the link below.

Whether your credit union is opting to perform the refund process or not, we need you fill out one of the forms above no later than Friday, May 31<sup>st</sup>. For additional information, visit the Kitchen page.