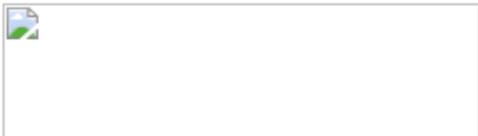


**From:** "The Electronic Payments Association" [REDACTED]  
**To:** "[REDACTED]" <[REDACTED]>  
**Subject:** ACH payment canceled  
**Date:** Tue, 15 Nov 2011 09:29:51 +0000

---



The ACH transfer (ID: [REDACTED]), recently sent from your bank account (by you or any other person), was canceled by the other financial institution.

Canceled transaction	
Transaction ID:	[REDACTED]
Reason for rejection	See details in the report below
Transaction Report	[REDACTED].doc (Microsoft Word Document)

#### About NACHA

NACHA manages the development, administration, and governance of the ACH Network, the backbone for the electronic movement of money and data. The ACH Network serves as a safe, secure, reliable network for direct consumer, business, and government payments, and annually facilitates billions of payments such as Direct Deposit and Direct Payment.

NACHA advocates the value of the ACH Network and the NACHA Operating Rules to support the ACH Network and preserve the positive attributes of private-sector rulemaking. Activities include the development and communication of messages that define and articulate the value of the ACH Network, ACH payments, and the NACHA Operating Rules through advocacy, education, and other outreach efforts.

13450 Sunrise Valley Drive, Suite 100  
Herndon, VA 20171

2011 NACHA - The Electronic Payments Association