ACH Payment and Validation Response Codes

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Any ACH sale or authorization request will return the response from the NACHA-approved third-party in the *auth code* field. Details of the ACH auth codes are available in the **Authorization Code Responses** table.

ACH payment and verification requests can receive a failure with a reason code (rcode) of 119 ACH payment data is invalid. Additional descriptive information will be appended at the end of "ACH payment data is invalid." Details of the invalid detailed codes and descriptions are in the **ACH Response Code 119 Detailed Code and Descriptions** table.

Authorization Code Responses

ACH Auth Codes	Description	Definition	Response Is Considered
2222	Pass AMEX	AMEX Cheque – The account was found to be an open and valid American Express account.	Ok
3333	Pass NPP	Non-Participant Provider – This account was reported with acceptable, positive data found in recent or current transactions.	Ok
5555	Pass SAV	Savings Account Verified – The savings account was found to be an open and valid account.	Ok
7777	Pass AV	Account Verified – The checking account was found to be open and have a positive history.	Ok
8888	Pass SAV	Savings Account Verified – The savings account was found to be open and have a positive history.	Ok
9999	Pass NPP	This account was reported with acceptable, positive data found in recent transactions. Positive history exists for multiple transactions.	Ok
GN01	Negative Data	Negative information was found.	Ok
GN05	Unassigned Routing Number	The routing number supplied is reported as not assigned to a financial institution.	Decline
GP01	Private Bad Checks List - Variable	The value for Details will vary depending on the value set for CheckReject reason in the Private Bad Checks List.	Ok
GS01	Invalid Routing Number	The routing number supplied did not match the format of a valid routing number.	Decline
GS02	Invalid Account Number	The account number supplied did not match the format of a valid account number.	Decline
GS03	Invalid Check Number	The check number supplied did not match the format of a valid check number.	Decline
GS04	Invalid Amount	The amount supplied did not match the format of a valid amount.	Decline
ND00	No Data	No positive or negative information has been reported on the account. This could be a small or regional bank that does not report.	Ok

ACH Auth Codes	Description	Definition	Response Is Considered
ND01	No Data - US Government Only	No positive or negative information has been reported on the account. This routing number can only be valid for US Government financial institutions. Please verify this item with its issuing authority.	Ok
RT00	No Information Found	The routing number appears to be accurate however no positive or negative information has been reported on the account. Please contact the customer to ensure that the correct account information was entered.	Ok
RT01	Declined	This account should be returned based on the risk factor being reported.	Decline
RT02	Reject Item	This item should be returned based on the risk factor being reported.	Ok
RT03	Accept With Risk	Current negative data exists on this account. Accept transaction with risk. (Example: Checking or savings accounts in NSF status, recent returns, or outstanding items).	Ok
RT04	Non Demand Deposit Account	This is a Non Demand Deposit Account (post no debits), Credit Card Check, Line of Credit, Home Equity or a Brokerage check.	Decline
RT05	Accept With Risk	Recent negative data exists on this account. Accept transaction with risk. (Example: Checking or savings accounts in NSF status, recent returns, or outstanding items).	Ok

ACH Response Code 119 Detailed Code and Descriptions

ACH Response Code 119 Detailed Code	ACH Response code 119 Detailed Description
C01	Incorrect bank account number
C02	Incorrect transit/routing number
C03	Incorrect transit/routing number and bank account number
C06	Incorrect bank account number and transit code
C07	Incorrect transit/routing number, bank account number and payment code
I08	Invalid routing number
I24	Previously received R02, R03, R04, R20 on this account
R02	Bank account closed
R03	No bank account/unable to locate account
R04	Invalid bank account number
R12	Branch sold to another RDFI
R13	RDFI not qualified to participate
R14	Representative payee deceased or unable to continue in that capacity
R15	Beneficiary or bank account holder deceased

ACH Response Code 119 Detailed Code	ACH Response code 119 Detailed Description
R16	Bank account frozen
R20	Non-payment bank account
R28	Transit routing number check digit error