ACH Payment Reinitiation

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To view your ACH Returns, go to **Reports** and select ***ACH Returns***.

Some ACH Returns may be retried, specifically:
- R01 / Insufficient Funds
- R09 / Uncollected Funds
- R08 / Stop payment (*Note the payment account will be blocked and requires a new authorization to unblock and allow for re-processing.*)

When you receive these ACH Returns, it is a best practice to contact your customer and determine that funds will be available in their account before you attempt a debit transaction again. At the same time, collect a new authorization to debit your customer's bank account.

We suggest collecting a [written authorization,](#) but you may collect the applicable authorization according to how your customer will be debited (over the phone, over the internet, through the mail, recurring billing, etc).

In the case of R08 / Stop payment, send the written authorization to [Support](#) so that they can unblock the account before you try a new transaction.

> *If you attempt to charge the customer's bank account before obtaining a new authorization, the payment will fail with the [reason code 119.](#)*

In the case of R01 and R09, keep the authorization for your records (authorizations must be stored for two years from the original transaction date) and try a new transaction.

The amount that you debit for the new transaction must be the same as the originally returned amount.