

ACH Payment "Not Authorized" Returns

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Go to **ACH Returns** and then select **New Not Authorized** to review new "Not Authorized" ACH Returns.

ACH Returns with a [Return Type](#) of "Not Authorized" indicate that your customer does not recognize or authorize the payment and requires that you follow a unique response process to rectify the return.

Obtain New Written Authorization and Retry the Transaction

1. Contact your customer to obtain explicit authorization via a newly signed, written [authorization letter](#).
2. Request the customer contact their bank and ensure they will allow payments to your business' name (DBA) and Company ID 1874757528.
3. Forward the completed authorization letter to our [Support Team](#). Once we have it, we will start the unblocking process. This process usually takes about one business day.
4. Our Support Team will notify you when the account is unblocked. After unblocking, you or the customer can try the transaction again.

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

Obtain New Bank Account Information from your Customer

If your customer gives you a new bank account and routing number to debit instead, you should obtain authorization for the payment that will be debited to the new account. Once received, run the transaction. You do not have to send the authorization information to Maast.

Cannot Obtain New Authorization or New Bank Account Information from your Customer

If no written authorization can be obtained and the customer does not have a different bank account to debit, request the customer pay by an alternate method.
