

ACH Payment NACHA WEB Debit Account Validation Rule

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On March 19, 2022, Qualpay implemented changes to support [NACHA's WEB Debit Account Validation Rule](#). The rule states that when your customers make an ACH payment to you over the Internet (a WEB transaction), your customer's bank account information must be screened for fraud.

To support this rule, Qualpay has integrated with a NACHA-certified provider to validate first-use account information per NACHA's requirements. ACH customer account information (routing and account number) collected via the internet for tokenization, verification, or transaction will be sent for validation through our third-party NACHA-certified provider. For each validation, a fee of \$0.25 will be assessed along with your other monthly fees on your statement.

ACH payments that do not meet the validation standards set by NACHA will receive a failure with a reason code (rcode) of 119 / Bank routing/account combo is invalid: Auth Reject (<[4-digit Response Validation Code](#)>). Any sale or authorization requests will return the response from the third party in the *auth code* field.

To view transactions that received a 119 response code, log in to Qualpay Manager, select **Transactions**, and add the *Payment Gateway Response Code* filter equal to 119. To view all ACH requests with an ACH verification, choose **Reports** and **ACH Validation Report**. For additional information on the validation responses, visit the [ACH Payment and Validation Response Codes](#) knowledge base article.

A benefit of account validation is that you can ask your customers to correct the account information or provide a different form of payment before they leave your website if the account they provided fails to validate. You will not have to wait several days for the customer's bank to decline the transaction for invalid account data, and you will not incur an ACH Return for Invalid Account fee.

The validation process is not a guarantee of payment. It does not guarantee that you will not receive an ACH Return on a payment. Not all banks participate in the validation tool. This NACHA program is a tool for alleviating fraud in ACH transactions done via the Internet.
