

ACH Payment and Validation Response Codes

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An ACH sale or verification request will return a validation response from the NACHA-approved third party in the *auth code* field of the transaction. Details of the ACH auth response codes are available in the **Authorization Response Codes** table below.

Some **Authorization Response Codes** will cause a transaction decline with a reason code (rcode) of 119/ACH payment data is invalid. Additional descriptive information will be appended to each decline. The table below lists which **Authorization Response Codes** are acceptable and which will cause a transaction decline.

Details of the declines with reason code 119 and their descriptions can be found in the [ACH Payment Failure Code 119](#) article.

Authorization Response Codes

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

ACH Auth Response Codes	Description	Definition	Response Accepted?
GS04	Invalid Amount	The amount supplied did not match the format of a valid amount.	No - 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.	Yes
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.	Yes
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.	yes
RT01	Declined	This account should be returned based on the risk factor being reported.	No - Decline
RT02	Reject Item	This item should be returned based on the risk factor being reported.	Yes
RT03	Accept With Risk	Current negative data exists on this account. Accept transactions with risk. (Example: Checking or savings accounts in NSF status, recent returns, or outstanding items).	Yes
RT04	Non-Demand Deposit Account	This is a Non-Demand Deposit Account (post no debits), Credit Card Check, Line of Credit, Home Equity, or Brokerage Check.	No - Decline
RT05	Accept With Risk	Recent negative data exists on this account. Accept transactions with risk. (Example: Checking or savings accounts in NSF status, recent returns, or outstanding items).	Yes