

ACH Payment Failure Code 119

Last Modified on 12/04/2023 12:27 pm PST

Go to **Transactions**.

To identify all the ACH payment transactions with response code 119:

1. Click the **filter** button
2. Select **Payment Gateway Response Code**
3. Enter 119 in the text box
4. Click **Add Filter**

After adding the filter, you can click on any listed transaction to view the failure details.

The 119 Response Code is the primary failure code. An ACH payment transaction can fail with response code 119 for three reasons. Each has a detailed message with more information that tells you what must be changed or added to make the information valid.

Reason 1: Missing or Invalid Information

Message format:

The routing and account numbers must both be present

or

The account name is required

What happened: One or more pieces of required information are missing or invalid. Required information to run an ACH payment transaction includes the Account Owner's Name, Routing Number, and Bank Account Number.

How to resolve: Update the information as requested and try the transaction again.

Reason 2: Validation Response Code

Message format:

Bank routing/account combo is invalid: Auth Reject (<4-digit Response Validation Code>)

What happened: The customer's bank account information returned a **Validation Response Code** that told the Payment Gateway not to continue with the transaction.

How to resolve: Contact your customer for updated bank account information or an alternative payment method.

Reason 3: Account Block Due to ACH Return (or Invalid Account)

Message format:

Bank routing/account combo is invalid: Clearing Reject (<3-digit ACH Return Code>)

What happened: The transaction was blocked because the bank account has a previous associated [ACH Return for Not Authorized](#) or an ACH Return for Invalid Account and is blocked from subsequent debits.

How to resolve: Depending on the [ACH Return Code](#), you may take different actions.

You can contact your customer for an alternative payment method for either type of Return Code and key a new transaction. The account will remain blocked if you choose this resolution.

If the ACH Return Code is 'Not Authorized', you can [obtain a new authorization from your customer](#) and provide it to our [Support Team](#) for the transaction to be unblocked.
