

ACH Payment Returns Dashboard

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When something goes wrong with an ACH transaction, your customer's bank will send an [ACH Return](#) with a reason code that tells you what went wrong. Funding for the returned ACH transaction will be removed from your bank account to cover the return of funds to your customer. The **ACH Returns Dashboard** gives you aggregated data and links to details about the ACH returns on your merchant account.

ACH Returns can be initiated by your customer's bank 1 to 2 days after payment for business transactions and 1 to 60 days after payment for consumer transactions. The amount of the ACH Return will be debited (reversed) from your depository account after it funds to your account. However, we may notify you of an ACH Return before it is funded and reversed.

ACH Returns occur for many of the same reasons that credit card declines and disputes occur, including insufficient funds, wrong account numbers, restricted or blocked accounts, unauthorized transactions, and consumer disputes. Unlike credit card disputes, there is no resolution process for ACH Returns. However, you may need to take action before being allowed to debit a consumer's account again.

It is essential to track your ACH Returns rate and modify your business product or processes to keep Return rates at a reasonable level.

Review and Work ACH Returns Quick Links

This section provides quick links and counts for New (not-yet-addressed) [ACH Returns by type](#), [ACH Return Statistics](#), and [New NOCs](#).

ACH Activity to Date Table

Aggregated ACH Transaction sale count, sale volume, refund volume, return count, return volume, return rate, and NOC count for the last three months. If one or more of the numbers in the ACH Return Rates row appear in red text, it indicates that your general return rate is near or above an [ACH Return Risk Threshold](#).

Day Selector and Graphs

The Day Selector (60, 90, or 180 days) affects the ACH data displayed in the three graphs at the bottom of the dashboard.

Days to Return Graph

Use this graph to view the Days to Return for ACH transactions with an original transaction date within 60, 90, or 180 days. "Days to Return" refers to the number of days between an ACH transaction and the receipt of an ACH Return. Most ACH Returns occur within a week of the original transaction date. Still, consumers may return an ACH transaction as Not Authorized up to 60 days after the original transaction.

Returns by Type Graph

Track the ratio of [ACH return types](#) for ACH returns received within the last 60, 90, or 180 days. For example, a higher number of returns for Insufficient Funds than for Not Authorized is expected, but a

higher number of returns for Not Authorized than for Insufficient Funds would suggest that some additional scrutiny of policy and procedure is needed.

Returns in Progress Graph

Track which returns received within the last 60/90/180 days are New, In Progress, and Completed. This graph is particularly helpful for [Not Authorized](#) returns, where it can take some time to obtain a new authorization from your customer, submit it for approval, and try a new transaction.
