

ACH Payment Returns Report

Last Modified on 01/12/2024 5:23 pm PST

Go to **Reports** and select **ACH Returns**.

Use the **ACH Returns Lookup** report to review and take action on your ACH Returns. The report loads with a default [filter](#) of 'Incoming Date was in the last 90 Days' by default. Clicking on an ACH Return displays its details, including [advice about handling the ACH Return](#) and a link to view the original ACH transaction.

View the **ACH Returns Lookup** table below for a definition of the column headings.

Field	Description
Merchant ID	Your Qualpay Merchant ID.
DBA Name	The "Doing Business As Name." Listed on your Qualpay Account.
Control Number	The unique number associated with each ACH Return. Use this number when referencing an ACH Return with Qualpay Support .
Return Code	The Return Code and Description of the ACH Return. See a complete list of ACH Return Codes here . Mouse over the Return Code to see the description of the code.
Return Type	The ACH Return Type . <ul style="list-style-type: none">• <i>Not Authorized</i> - Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.• <i>Insufficient Funds</i> - Confirm with your customer that they have funds in their account, then try a new transaction.• <i>Invalid Account</i> - Contact your customer for updated account information, then try a new transaction.• <i>Transaction Error</i> - Error in the transaction setup. Try a new transaction.• <i>Internal Error</i> - Something went wrong on the platform, and we are taking care of it for you.
Status	The Status of the ACH Return. <ul style="list-style-type: none">• <i>New</i> - ACH Return has been added to your list, but nothing has been done.• <i>In Progress</i> - Used with ACH Returns for Not Authorized indicates that your authorization is being reviewed.• <i>Complete - Merchant Accepted</i> - Indicates that you, the merchant, reviewed the ACH Return and took action to address it.• <i>Complete - Fulfilled by System</i> - Indicates that the platform took action to address the ACH Return.
Status Date	The date of the most recent status change of the ACH Return.
Incoming Date	The date the ACH Return was added to the file sent to Qualpay. The date you first see the ACH Return may be 1 day after the ACH Return's Incoming Date because different banks send ACH Returns at different times.
Account Number	Masked account number. The format for ACH payments is xxxxxxxxxxxx1234.

Field	Description
Acquirer Reference Number	A unique number is generated for each deposit made to your checking account. For ACH Returns, this reference number is the acquirer reference number. You can use the acquirer reference number to search the ACH Returns and Transactions reports for correlating ACH Returns or original transactions.
Transaction Date	The date of the original transaction.
Transaction Amount	The amount of the original transaction.
Purchase ID	The purchase ID, sometimes called the invoice ID, is input by you during transaction processing. The value may appear on the customer's statement and can be used for reconciliation. This value is system generated when the Qualpay Recurring Billing engine and Qualpay Invoicing initiate transactions.
Merchant Reference	A value created and input by you at the time of the transaction that can be used for reconciliation purposes.
Action	<ul style="list-style-type: none"> • Accept • Add New Authorization <p>Scroll to the right as far as possible to use the Action buttons.</p>

*Note: If you do not have access to the **ACH Returns** report or the **Action** buttons and would like access, please see the administrator for your account.*