

ACH Exception Handling: Your Quick Reference Lifesaver

ACH payments are a convenient and efficient way to move money, but exceptions can and do happen. It's like unexpected potholes on the road to smooth payment processing. You're cruising along, and suddenly, you hit a pothole that can bring your day to a sudden stop — a return, a stop payment, or a reversal throws things off course. In the case of a pothole, you hope your spare tire is still in your trunk. For ACH Exceptions, PaymentsFirst offers Quick Reference Cards for Exception Handling are like that lifesaving spare tire. You may not need it, but when you do, you will be glad it's there. Having these Quick Reference Cards on hand will help financial institutions navigate those bumps in the road with confidence!

What Are ACH Exceptions?

ACH exceptions happen when a payment cannot be processed as intended. These include:

- **Returns** – When the receiving financial institution (RDFI) is unable to deposit the funds (e.g., closed account, insufficient funds, incorrect account number).
- **Reversals** – When the originator (ODFI) needs to correct an erroneous or duplicate entry.
- **Stop Payments** – When a consumer or business wants to prevent an ACH debit from coming through, either for a single payment or indefinitely.

Why Quick Reference Cards Matter

Quick Reference Cards provide a snapshot of critical ACH exception rules, which can help you determine:

- The appropriate return reason codes
- Deadlines for handling each exception type
- Required documentation or consumer notifications
- Key differences between consumer and corporate transactions

Examples of Quick Reference Card Information

- Our Quick Reference Cards for Exception Handling include:
 - A list of return reason codes
 - Timelines for processing exceptions
 - Reversal rules to correct duplicate or incorrect entries

Quick Reference Cards are a must-have for financial institutions. They assist in handling ACH exceptions efficiently while staying compliant with the Nacha Rules.

Want to make sure your team is ready for anything? Our Quick Reference Cards for Exception Handling are available under Publications on the PaymentsFirst website. Make sure to check them out so you're ready the next time an ACH exception comes your way!

[Purchase them here.](#)