Paperless Transaction Corporation

E-Chex User Guide

This tool does not include custom donor information, nor does it include specific financial settlement information about credit card processing. It only captures information for check processing and is primarily used for bank statement reconciliation purposes for check processing.

1.) Check your email for a login link to E-Chex

2.) Follow the link and log in

3.) Click on the "Ledger" Tab

4.) Select "Detail" View (rather than "Summary")

5.) Make sure your terminal selection is set at "All"

6.) Choose your desired "Date Range" to see all of the check transactions over that period of time

7.) You will notice that each transaction is listed twice, the first being when the transaction "posted" and the second when the transaction is "settled"

8.) Transactions that are "returned" will show up in red with one of the following reason codes:

Common ACH Return Codes

R01 Insufficient Funds - available balance is not sufficient to cover the dollar amount of the debit entry

R02 Account Closed - previously active account has been closed by customer or customer's bank

R03 No Account/Unable to Locate Account - account structure is valid and passes editing process, but does not correspond to individual or is not an open account (this can also be because the account type is wrong)

R04 Invalid Account Number - unauthorized debit to consumer account using corporate SEC Code (CCD, CTX, CBR)

R05 Unauthorized Debit Entry - account number structure not valid: entry may fail check digit validation or may contain an incorrect number of digits

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R06 Returned Per ODFI's Request - ODFI has requested RDFI to return the ACH entry (optional to RDFI); ODFI indemnifies RDFI

R07 Authorization Revoked by Customer - consumer, who previously authorized ACH payment, has revoked authorization from Originator (must be returned no later than 60 days from settlement date and customer must sign affidavit)

R08 Payment Stopped - Receiver of a recurring debit transaction has stopped payment on a specific ACH debit. (RDFI should verify the Receiver's intent when a request for stop payment is made to insure this is not intended to be a revocation of authorization)

R09 Uncollected Funds - sufficient book or ledger balance exist to satisfy dollar value of the transaction in process of collection brings available or cash reserve balance below dollar value of the debit entry

R10 Customer Advises Not Authorized - customer has authorized RDFI that Originator of transaction is not authorized to debit account (must be returned no later than 60 days from settlement date of original entry and customer must sign affidavit)

R11 Check Safekeeping Entry Return - used when returning a check safekeeping entry, RDFI should use appropriate field in addenda to specify reason for return (i.e, "exceeds dollar limit," "stale date," etc)

R12 Branch Sold To Another DFI - financial institution receives entry destined for an account at a branch that has been sold to another financial institution

R13 RDFI Not Qualified to Participate - financial institution is not qualified to participate in ACH or the routing number is incorrect

R14 Account Holder Deceased - account-holder is deceased (used in the event of a Representative Payee, Guardian or trustee.)