Financial Institution Support Resource Guide

At iPay Solutions, we speak your language and understand your needs. How? Our Financial Institution Support team has years of banking experience and will be happy to assist you.

Services

We are your first point of contact. We handle all financial institution questions or concerns regarding:

- MASTER Site
- Settlement Accounts
- Payment Services
- Back-Office Support
- Information Requests
- New Product Information
- Enhancement Requests

Contact Us

To speak to a member of our Financial Institution Support Team, contact them at 866-255-5606. Methods of Communication include:

- Phone
  - Use option 1 for assistance with a consumer bill pay account or,
  - Use option 2 for assistance with a business bill pay account or,
  - Remain on the line for a Financial Institution Support representative
- Chat
- Submit a case through *For Clients*

Hours of Support

Monday - Friday, 7:30 a.m. until 8:30 p.m. ET

Payment Operations – Tier 2 Support

Payment Methods

iPay Solutions strives to deliver subscriber payments as efficiently as possible. Electronic payments can be delivered by ACH or sent using a single-use, pre-paid card. When payments are sent using a single-use prepaid card, the processor is creating and funding the single-use card. Because of this, subscribers may not recognize card numbers within payment confirmation communications received by their merchant/payee.

The payees are onboarded based on their acceptance of credit card payments. If a payment is sent using a single-use, pre-paid card, but the card is not processed, there are additional payment methods in place to ensure the payment is posted efficiently. Transactions returned to iPay Solutions are refunded back to the subscriber.

Payments

iPay's Payment Operations department provides quality customer service to subscribers by meeting their individual payment needs. Payment Operations monitors outbound payments and returned payments. All returned payments are reviewed for opportunities to convert to electronic payments.

Returned Payments Process

Tier 2 Support

- The financial institution provides first-line direct support for subscribers.
- Electronic and good funds checks are automatically refunded to the financial institution's
- settlement account unless the financial institution advises iPay to refund the subscriber's
- account.
- Draft checks are voided from the returns queue within one business day from the day they were received.
- iPay follows the handling provided by the financial institution when contacting the subscriber via secure message.

iPay Check Payments

The subscriber should use the most recent billing statement to verify this information. Returned check payments worked within one business day. To prevent any future payment issues, the payee is deactivated.

Electronic Payments

In some instances, the payment can be resubmitted, provided the returned payment was processed the previous business day.

MASTER Site Report for Returned Payments

You can view all returns within the report offered via the MASTER Site platform.

ACH MACH Exceptions Report

This report allows you to view payment returns (check and electronic), ACH (MACH) transfers, and all monetary movement. The report shows the reason for return and if the payments were

refunded or resubmitted. Examples of return reasons for checks listed on the report are *Undeliverable as Addressed* and *No Such Address.*

ACH Return Codes

In the event an ACH transaction is rejected or returned, a code is assigned. The table contains the most common return codes.

Return Code	Description	Why it happens
R01	Insufficient Funds (NSF)	Payee has returned the credit as NSF
R02	Account Closed	Subscriber paid a closed account Incorrect Account Number/Invalid Payee/Invalid
R03	Biller cannot locate account	Account Holder Name/Type
R04	Invalid Account Number	Incorrect Account Number
R06	Returned per Originator's Request	Subscriber or iPay requested funds back
R07	Revoke Authorization	Subscriber advised payment previously allowed no longer permitted--Treat as an R06
R08/ OTC	Payment Stopped	Subscriber or Payee stopped payment
R09	Uncollected Funds	Payee refuses to accept funds/incorrect payment amount
R10	Customer Advises Unauthorized Payment	Payee deems payment unauthorized
R12	Branch sold to another DFI	Account sold to another Financial Intuitions
R14	Customer Deceased	Subscriber is deceased
R15	Individual (Beneficiary) Deceased	Account holder is deceased, or beneficiary is deceased
R16	Account Frozen	Account has been frozen/account has a hold
R17	File Record Edit Criteria	Field in return is incorrect (treat as R03)
R18	Improper Effective Entry Date	Eff. entry date for credit is more than 2 banking days after the banking day of processing as established by ACH Operator
R19	Amount Field Error	Amount field is non-numeric in ACH file

Return Code	Description	Why it happens
R20	Non-Transaction Account	Account cannot be paid electronically
R21	Invalid Biller ID	Biller no longer processing under MID associated with payment; possibly dropped to check
R22	Invalid Account Number	Incorrect Account Number
R23	Biller Refused Payment	Biller refuses payment with no reason given
R24	Duplicate Payment	Subscriber sent duplicate payments
R25	Invalid Fair Share Amount	Addenda Record Indicator value invalid per ACH Operator
R26	Mandatory Field Error	Erroneous data or missing data in mandatory field
R29	Corporate Customer Advised Not Authorized	Payee deems payment unauthorized
R31	Permissible Return Entry	Permissible late return entry (CCD & CTX only)
R40	Return of ENR Entry by Federal Government	Return by Federal Government
R41	Invalid Tran Code	Tran code does not conform to the ACH record format
R42	Routing Number/check digit error	Routing number or check digit in addenda record not valid
R43	Invalid DFI Account Number (ENR Only)	Invalid account number provided
R44	Invalid Individual Identification Number (ENR Only)	Individual ID # in entry detail of return is different than that of original item
R45	Invalid Individual Name/Company Name (ENR Only)	Company ID # used in return different than original item
R46	Invalid Representative Payee Indicator (ENR Only)	Representative Payee Indicator used in return different than original item
R47	Duplicate Enrollment (ENR Only)	Duplicate Enrollment
R61	Misrouted Return	FI preparing return used wrong routing # in the RFI field
R62	Incorrect Trace Number	Trace number in return does not match trace number of original entries
R63	Incorrect Dollar Amount	Dollar amount of return item different than original item
R64	Incorrect Individual Identification	The Individual ID # in entry deal of return is different than that of original item
R65	Incorrect Transaction Code	Tran code of return different than original item

Return Code	Description	Why it happens
R66	Incorrect Company Identification	Company ID # used in return different than original item
R67	Duplicate Return Received by ODFI	ODFI has received more than one return for the same Entry
R68	Untimely Return	Return not sent within timeframe established by rules
R69	Multiple Field Errors	Multiple Errors (2 or more of Original entry: Trace #, Amount, Individual ID #, Company ID # and/or Tran Code)
R70	Permissible Return Entry Not Accepted/Not Requested by ODFI	Only used to dishonor R31 return reason code
R71	Misrouted Dishonored Return	ODFI of original entry dishonoring returned, used wrong routing # in RDFI field
R72	Untimely Dishonored Return	Dishonored Return Entry has not been sent within the designated timeframe
R73	Timely Original Return	RDFI certifying that original return sent within the designated timeframe
R74	Corrected Return	RDFI correct a previous return entry that was dishonored due to incomplete or inaccurate info
R80	Cross-Border payment coding error	Invalid country code/ID # qualifier
R81	Non-Participant in cross-border program	Gateway does not have agreement with ODFI or to transmit IAT entries
R82	Invalid foreign receiving DFI Identification	Reference to ID foreign receiving DFI is invalid
R83	Foreign Receiving DFI unable to settle	Settlement problems in the foreign payment system
R84	Entry Not Processed by Gateway	Outbound IAT entries returned at Gateway's discretion due to excessive risk or functions not in place to process payment
049 (MCRPPS)	Biller cannot locate account	Incorrect Account Number/Invalid Payee
090 (MCRPPS)	Invalid Account Number	Incorrect Account Number
219 (MCRPPS)	No Account/Unable to Locate	No Account/Unable to Locate
234 (MCRPPS)	Biller Refused Payment	Biller refuses payment with no reason given
J23 (ORCC)	Invalid account number	Incorrect Account Number

Return Code	Description	Why it happens
B21	Invalid Biller ID (AKA Deleted Biller)	Biller no longer processing under MID associated with payment; possibly dropped to check
B22	Invalid Biller ID (AKA Deleted Biller)	Biller no longer processing under MID associated with payment; possibly dropped to check
I02	Invalid Biller ID	Biller Deleted/Dropped to Check
I03	Invalid Account Number/Mask for Biller	Account number provided has additional characters not needed for processing electronically/account number is incomplete for processing electronically
I09	Circular Return	2 returns previously returned for same MID & Account Number

Transaction Return Codes

Check Return Codes

In the event a check is returned a code is assigned. The table contains the most common return codes.

Return Code	Description	Why it happens
P00	Stop Payment Requested	Payment not accepted with no other reason given
P01 (K1)	Undeliverable Address	Incorrect or invalid address
P02 (K1)	Insufficient Address	Incorrect address or need more info
P03 (K1)	P.O. Box Closed	Post Office Box no longer valid.
P04 (K2)	Forwarding Time Expired	Too much time has passed, cannot forward to new address
P05 (K1)	Address - Check Cannot be Mailed	Issue with address, cannot mail
P06 (R23)	Refused	Recipient refused
P07 (K1)	No Such Number	P.O. Box or House number does not exist