



IntelliPay[®]

Developer Guide

Testing ACH Payment Outcomes

How to make a test ACH payment complete, return, void, refund, or post an account correction — just by choosing the amount. Everything here is simulated and happens only on the test server.

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For developers testing ACH on test.cpteller.com. This is a test-server behavior only; it is unrelated to test-mode transactions on the live server, where an amount or account number has no special effect.

How it works in one line: on test.cpteller.com, the outcome of a test ACH payment is decided by the last four digits of the bank account number you pay from — read as [mode][status][code][code]. It's all simulated: no bank, no money.

1 The four digits

Take the last four digits of the account number and read them left to right. The first digit sets the speed and switches scripting on; the second picks the outcome; the last two pick the reason code.

Digit 1 — mode

Use mode 9 (standard) for essentially all testing — it behaves like real ACH, which is what you normally want to reproduce. Modes 1 and 5 only speed things up for occasional special cases and are rarely needed

Mode digit	Behavior
9 — standard	The normal choice. Mirrors real ACH: the payment transmits on the evening run (~5 PM MT), sits overnight, and resolves on the morning run (~6 AM MT).
1 — medium (special case)	Advances about once an hour instead of overnight.
5 — fast (special case)	Advances about every 5 minutes.
any other digit	Not a scripted account — the payment just completes



This digit is also the safety switch. A scripted outcome (a return, void, refund, or NOC) only happens when the first digit is 9, 1, or 5. Any other first digit means an ordinary account, and the payment simply completes — so you never get a surprise return on an account you didn't set up on purpose.

Whichever mode you use, the effective and disbursement dates recorded on the payment are calculated on the real banking-day calendar, so they're production-accurate.

Digit 2 — outcome

Status digit	Behavior
3	Returned — the last two digits are the return code
6	Voided
7	Refunded
8	Completes, then a NOC correction — the last two digits are the change code
9	Amount-driven — the amount decides the outcome instead (section 2)
any other digit	Completes normally

Digit 3-4 — reason code

For a return, they are the number in R *NN* (01 -> R01, 10 -> R10); for a NOC, the number in C *NN*. 00 or an unknown code falls back to R01/C01. They're ignored for voids, refunds, and completions. Full code lists are in sections 4 and 5.

Examples

Account ends in...	Result
9000	Completes normally
9301	Returned R01 (insufficient funds)
9310	Returned R10 (unauthorized) — settles first, then reverses as a chargeback
9600	Voided
9700	Refunded
9803	Completes, then a C03 correction (fix routing + account)
9900	Amount-driven (section 2)
7412	Completes — first digit isn't 9/1/5, so it's an ordinary account



If you tested before this change: old 99xx accounts now read as amount-driven, not returns. Use a 93xx ending for a return (e.g. 9310 -> R10). Old 98xx NOC accounts are unaffected

2 One account, many outcomes (amount-driven)

By default an account maps to a single outcome, so exercising several scenarios means several accounts. To avoid that, set the account's second digit to 9 — e.g. an account ending 9900. Then the payment amount chooses the outcome, and you can drive many outcomes from that one account by changing the amount. The first digit still sets the mode (use 9).

How the amount splits

Only two parts of the amount matter: the ones digit of the dollars picks the outcome, and the cents pick the code. Everything to the left of the ones digit is ignored. Reading \$13.10:

- the **ones digit of the dollars** is 3 -> outcome = **Returned**;
- the **cents** are 10 -> code = **R10**;
- the higher dollar digits (the 1 in 13) are ignored — so \$13.10, \$3.10, and \$1,003.10 all mean the same thing: a return, code R10.

So to build an amount: choose the outcome with the last whole-dollar digit, and the code with the cents. The full mapping:

Dollars ones digit	Outcome	Cents	Example
3	Returned	.NN -> R NN	\$13.10 -> R10
6	Voided	ignored	\$46.00 -> void
7	Refunded	ignored	\$27.00 -> refund
8	NOC	.NN -> C NN	18.02 -> C02
0,1,2,4,5,9	Completed	ignored	\$15.00 _> success

3 What the outcomes mean

Completed — clears, settles, and disburses; a normal successful payment.

Returned — the bank couldn't complete it, so treat the customer as unpaid. Everyday codes like R01 bounce before settlement; unauthorized codes (R05, R07, R10, R11, R29, and R33/R37/R38/R51/R52/R53) settle first and then reverse as a chargeback, exactly as in production.

Voided — canceled before it's processed; never transmitted.

Refunded — completes, then a separate refund returns the money; you'll see both.

NOC — the payment completes, and the bank returns a "update the account/routing for next time" notice; the code says what to fix.

4 ACH return codes (status digit 3)

Put the two-digit number in the last two positions — e.g. 9316 for R16. The * rows are the ones most people test. Any code that isn't recognized (or 00) falls back to R01.

Standard returns (R01 - R39)

Code	Title	Description
R01*	Insufficient Funds	The available and/or cash reserve balance is not sufficient to cover the debit entry.
R02*	Account Closed	A previously active account has been closed by the customer or the RDFI.
R03*	No Account/Unable to Locate Account	Account number structure is valid, but it doesn't correspond to an open account for the named individual.
R04	Invalid Account Number	Account number structure is invalid — fails check digit validation or has wrong number of digits.
R05	Unauthorized Debit to Consumer Account (Corporate SEC Code)	A corporate-coded debit hit a consumer account without proper authorization.
R06	Returned per ODFI's Request	ODFI asked the RDFI to return the entry; RDFI compliance is optional.
R07	Authorization Revoked by Customer	Consumer previously authorized the debit but has since revoked it.
R08	Payment Stopped	Receiver placed a stop payment on a specific debit entry.
R09	Uncollected Funds	Ledger balance is sufficient, but funds in collection bring available balance below the debit amount.
R10*	Customer Advises Not Authorized	RDFI notified by the receiver that the originator was not authorized to debit the account, or the item is ineligible, notice wasn't provided, signature isn't genuine, or item was altered.
R11	Customer Advises Entry Not per Authorization Terms	Authorization exists, but entry has an error (wrong amount, wrong date, etc.).
R12	Branch Sold to Another DFI	Account now resides at a different institution after a branch sale.
R13	RDFI Not Qualified to Participate	Financial institution can't receive this entry type, or routing number is invalid.
R14	Representative Payee Deceased/Unable to Act	The payee managing funds on someone else's behalf is deceased or incapacitated.
R15	Beneficiary or Account Holder Deceased	The account owner or benefits recipient is deceased.
R16	Account Frozen	Funds are unavailable due to RDFI or legal action.
R17	File Record Edit Criteria	RDFI-level field edit failure; also used for suspected fraud returns.
R18	Improper Effective Entry Date	Effective date is invalid or outside the allowed processing window.
R19	Amount Field Error	Amount is non-numeric, zero, or exceeds allowable limits.
R20	Non-Transaction Account	Entry sent to an account type that can't accept ACH transactions (e.g., certain savings accounts).

Code	Title	Description
R21	Invalid Company Identification	Company ID field is not valid.
R22	Invalid Individual ID Number	Receiver disputes the individual ID used to identify the account.
R23	Credit Entry Refused by Receiver	Receiver declines the credit (wrong amount, litigation hold, unknown originator, etc.).
R24	Duplicate Entry	Trace number, date, and amount match another transaction already processed.
R25	Addenda Error	Addenda record indicator, type code, count, or sequence number is invalid.
R26	Mandatory Field Error	A required field is missing or incorrect.
R27	Trace Number Error	Trace number missing or mismatched between entry and addenda.
R28	Routing Number Check Digit Error	Check digit on the routing number is invalid.
R29*	Corporate Customer Advises Not Authorized	RDFI notified by a non-consumer receiver that the originator was not authorized to debit the account.
R30	RDFI Not Participant in Check Truncation Program	RDFI can't accept the entry without the physical source check.
R31	Permissible Return Entry (CCD/CTX)	ODFI has agreed to accept a late CCD/CTX return.
R32	RDFI Non-Settlement	RDFI failed to settle for the entry.
R33	Return of XCK Entry	RDFI discretionary return of an XCK (destroyed check) entry, within 60 days.
R34	Limited Participation DFI	RDFI has limited participation status in the ACH network.
R35	Return of Improper Debit Entry	Debit entry type isn't permitted to the receiving account.
R36	Return of Improper Credit Entry	Credit entry type isn't permitted to the receiving account.
R37	Source Document Presented for Payment (ARC)	The original paper check was also presented for payment.
R38	Stop Payment on Source Document	Stop payment placed on the original check underlying the entry.
R39	Improper Source Document	Source document is unusable (e.g., unreadable when scanned).

Specialized returns (rarely used in merchant testing)

These belong to niche programs; most integrations never test them, and any code not configured in the test system falls back to R01.

Range	Codes
Automated enrollment (ENR)	R40 return of ENR entry · R41 invalid transaction code · R42 routing/check-digit error · R43 invalid account number · R44 invalid individual ID · R45 invalid name · R46 invalid rep-payee indicator · R47 duplicate enrollment
Represented check (RCK)	R50 state law affecting RCK · R51 item ineligible / RCK improper · R52 stop payment on the item · R53 item and RCK both presented
International (IAT)	R80 IAT coding error · R81 non-participant in IAT · R82 invalid foreign DFI ID · R83 foreign DFI can't settle · R84 entry not processed by gateway · R85 incorrectly coded outbound international
Sanctions (forward-dated 2028)	R90 returned due to the RDFI's sanctions-compliance obligations
Interbank only (not a merchant outcome)	Dishonored/contested returns R61 - R77 are exchanged between banks, not sent to the originator — listed for completeness, not for testing.

5 NOC (correction) codes (status digit 8)

Put the two-digit number in the last two positions — e.g. 9802 for C02. The rows* are the common ones; an unrecognized code (or 00) falls back to C01. The payment still completes — the code just says what to fix for next time.

Code	What to fix
C02	Incorrect routing number
C03	Incorrect routing and account number
C04	Incorrect individual/company name (retired 2015)
C05	Incorrect transaction code (e.g. checking vs. savings)
C06	Incorrect account number and transaction code
C07	Incorrect routing, account, and transaction code
C08	Incorrect receiving DFI identification (IAT)
C09	Incorrect individual identification / receiver ID
C10	Incorrect company name
C11	Incorrect company identification
C12	Incorrect company name and identification
C13	Addenda format error
C14	Incorrect SEC code for an outbound international payment

Refused-NOC codes C61–C69 also exist, but they’re used between banks (to reject a correction) and aren’t a merchant facing outcome.

*IntelliPay Knowledge Base · Testing ACH Payment Outcomes. Questions? Call **855-872-6632 Option 2** or email **support@intellipay.com**.*