

ACH Returns

WHAT ARE ACH RETURNS?

An ACH (Automated Clearing House) Return is essentially a bounced eCheck payment. It happens when a registrant enters their bank information to make a payment but the payment is returned by the bank due to a variety of reasons such as insufficient funds, a stop payment, incorrect account information, etc.

NOTE: It is important to note that when an ACH Return occurs the transaction will still show as "Successful" under Order Details. This is because the transaction was successfully authorized and later returned by the bank. Returns are left in this status assuming successful repayment of the order by the registrant after notification is sent.

WHAT HAPPENS IN THE EVENT OF AN ACH RETURN?

Upon receiving notice of an ACH Return from the bank, SportsEngine immediately notifies both the Contact listed in your Financial Settings and the registrant from whom the payment originated. The order is updated accordingly with a chargeback being opened on the order, then the chargeback is immediately closed. There is no action that can be taken in these circumstances; the registrant never successfully paid the organization and no funds were debited from or paid to the organization.

NOTE: When viewing payout details for your organization you should see both the failed ACH payment and, on the following line, a charge reversal. This is to indicate that there is a net fee of \$0.

HOW TO VIEW AN ACH RETURN

NOTE: You must have "Financial Admin" or "Webmaster" [permissions](#) to view ACH Returns.

1. Sign in and click on the gray Admin "HQ" icon located in the top-left corner of your site.
2. Once in "SportsEngine HQ", click on the Registration tab then choose Financial Summary.
3. Under the Financial Summary header, choose the Chargebacks sub tab.
4. Under the Order Number column, click one of the orders to view the ACH returns.

HOW TO VIEW YOUR ORGANIZATION'S ACH RETURNS

NOTE: You must have "Financial Admin" or "Webmaster" permissions to view chargebacks.

1. Sign in and click on the gray Admin "HQ" icon located in the top-left corner of your site.
2. Once in "SportsEngine HQ", click on the Registrations tab then choose Financial Summary.
3. Under the Financial Summary header, choose the Chargebacks sub tab.

FREQUENTLY USED ACH RETURN/CHARGEBACK TERMS

Chargeback Date: The date upon which the organization and “Account Holder” were notified of the existence of the ACH Return/chargebacks.

Tender:

- Value of “**C**” denotes a credit card-related dispute.
- Value of “**A**” denotes an Automated Clearing House (ACH) Return, which is a bounced eCheck payment or ACH-related dispute.

Status: The status field represents the current condition of the ACH Return/chargeback.

- **Open:** The notification has been sent out and the chargeback can still be contested with high quality evidence.
- **Closed:** The dispute was dropped or otherwise found in favor of the organization. No further action is needed.
- **Closed - Account Debited:** The evidence submission period has passed and the chargeback has been found in favor of the card holder. The funds will be debited from the organization.
- **Closed - Payment Received:** The registrant has reimbursed SportsEngine for the amount of the ACH Return and no further action is necessary on the order.