

E-Code Block Declines

If you submitted a payment via our online portal that was returned for one of the reasons below, your bank account may have been blocked, preventing future payments.

All processors, banks, and financial institutions which process ACH (Automated Clearing House) transactions on the NACHA network will now be subject to closer monitoring of the transactions they return.

This increased scrutiny means that banks are/will be less willing to process transactions on payment accounts that have previously had returned transactions and will instead block transactions from those accounts.

For your reference, here is a list of the return codes which are likely to trigger an account E-code block (Electronic code block).

E-Return Code	Reason	E-Code Decline
R02	Closed Account	E02
R03	Refer to Item/No Account/Unable to Locate Account	E03
R04	Invalid Account Number - enter correct account number, easy fix	E04
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	E05
R07	Authorization Revoked by Customer	E07
R08	Payment Stopped	E08
R10	Customer Advises Not Authorized	E10
R14	Representative Payee Decreased or Unable to Continue in that Capacity	E14
R15	Beneficiary or Account Holder Deceased	E15
R29	Corporate Customer Advises Not Authorized	E29

Bank accounts that have a return for one of these reasons will be blocked from making further payments using that bank account until the block is cleared.

It is important that customers monitor their payments and watch for any returns, in order to make sure that automatic and other payments are processing correctly. It would be preferential that you work with us to cancel or refund payments, rather than putting a stop payment or similar action on the account. Again, a stop payment will prevent you from using that account in the future without further action.

You will need to obtain a letter from your bank's ACH (Automated Clearing House) department to clear the E-code block (see letter requirements and example below). You also want to be sure to make a request to your bank to allow ACH transactions from these two processing IDs #4460522024 and #3383693141 to allow the payment processor to process payments for you in the future.

While we work together through this issue please be aware of our other payment options. You can pay via cash, check or money order in your local division office or pay with a credit card through our online portal at [arizonawc.Login\(onlinebillr.com\)](http://arizonawc.Login(onlinebillr.com)).

Letter Requirements

1. Written by consumer's bank and on bank letterhead
2. Consumer Name and ACH Account Number
3. Merchant Name and statement indicating the account is active and/or the stop payment has been removed.

Example of an approved bank letter

[REDACTED]

October 9, 2024
[REDACTED]

RE: [REDACTED] (the "Company")

Dear [REDACTED]

This letter is being delivered to you to provide information on the Company's banking relationship with [REDACTED] Bank, N.A (the "Bank").

We can hereby confirm that the Company has maintained accounts at the Bank since 10-Sep-2021 and has operated the accounts in a satisfactory manner.

This letter confirms the ACH information for the below active account:

- Account Name: [REDACTED]
- Account Number: [REDACTED]
- ACH Routing Number: [REDACTED]

We have accepted an instruction from you to post future ACH debits to the account.

- Merchant Name: [REDACTED]
- ACH Company identification number 338369314 [REDACTED]
- ACH Company identification number 4460522024 [REDACTED]

Please be advised that this letter refers only to facts as they exist as of the date of this letter and the Bank shall have no duty or obligation to inform the addressee hereof of any future changes in such facts. This letter is solely for the benefit of the addressee hereof for the referenced purpose, and may not be relied on by any other person or for any other purpose.

Sincerely,
[REDACTED]

Client Service Associate
[REDACTED] Bank, N.A.
[REDACTED]

IMPORTANT INFORMATION: [REDACTED] are marketing names for certain businesses of [REDACTED] and its subsidiaries worldwide. Products and services may be provided by banking affiliates, securities affiliates or other affiliates or entities. Any examples used are generic, hypothetical and for illustration purposes only. Prior to making any financial or investment decisions, a client or prospect ("Client" or "you" as the context may require) should seek individualized advice from financial, legal, tax and other professional advisors that take into account all of the particular facts and circumstances of the Client's own situation. In no event shall [REDACTED] or any of its directors, officers, employees or agents be liable for any use of, for any decision made or action taken in reliance upon or for any inaccuracies or errors in, or omissions from information in this content. We are not acting as any Client's agent, fiduciary or advisor, including, without limitation, as a Municipal Advisor under the Securities and Exchange Act of 1934. [REDACTED] assumes no responsibility or liability whatsoever to any Client with respect to such matters, and nothing herein shall amend or override the terms and conditions in the agreement(s) between [REDACTED] and any Client or other person.

©2023 [REDACTED] All rights reserved. [REDACTED] N.A. Member FDIC. All services are subject to applicable laws and regulations and service terms.

ABOUT THIS MESSAGE: This letter gives you updates and information about your [REDACTED] relationship.