

# gVerify Response Codes

## gVerify Account Codes and Descriptions

### **1111** - Pass AV

Account Verified – The checking account was found to be an open and valid account.

*This code could also return if an account has just been opened and there is no activity on it yet.*

**GIACT advice:** Accept

### **5555** - Pass SAV

Savings Account Verified – The savings account was found to be an open and valid account.

**GIACT advice:** Accept

### **RT01** - Declined

This account should be declined based on the risk factor being reported.

*An account that returns this code is either closed, pending closure or frozen or fraudulent items have been found on the account. This will be non-transacting account. We're unable to provide the return reason; the client can contact GIACT directly to dispute the information.*

**GIACT advice:** Decline

### **RT02** - Reject Item

This item should be returned based on the risk factor being reported.

*This code indicates that an attempt to collect funds from this account may not be successful. If a check number has been entered in the inquiry, this could indicate that there has been a stop payment or similar issued on that check number or on a range which includes that check number. If there was no check number, the situation is likely caused by a post no debits status on the account such as a temporary hold on the account for various reasons. In either scenario, the account is not a bad account, and the situation is usually temporary.*

**GIACT advice:** Decline

### **RT03** - Accept With Risk

Current negative data exists on this account. Accept transaction with risk.

(Example: Checking or savings accounts in NSF status, recent returns, or outstanding items)

*The client should make a judgement call on how to handle this based on use case whether to decline or accept accounts returning this code with the described risks (ie, NSF status, outstanding items), if client is collecting we recommend to decline because they will likely not be able to pull funds, if disbursing we recommend to pass because the funds being disbursed may bring the account out of this negative status and the recipient may be counting on them*

**GIACT advice:** Company decision based on business model

## [Jump to Use Case Specific Recommendations](#)

### **RT04** - Non Demand Deposit Account

This is a Non Demand Deposit Account (post no debits), Credit Card Check, Line of Credit, Home Equity or a Brokerage check.

*Even if it is a legit account such as a mortgage account, the client will not be able to run ACH from this type of account; we recommend that you decline accounts that return this code.*

**GIACT advice:** Company decision based on business model

### **RT00** - No Information Found

The routing number appears to be accurate however no positive or negative information has been reported on the account. Please contact customer to ensure that the correct account information was entered.

*There are a few scenarios that could result in this code:*

1. *an invalid account number*
2. *a miskeyed account number*
3. *a wire routing number instead of ACH routing number*
4. *the routing # is valid but not connected to this account (ie a valid routing number at the same financial institution)*

*We advise clients to check with the customer to confirm the account information provided.*

**GIACT advice:** Company decision based on business model

### **ND01** - No Data - US Government Only

This routing number can only be valid for US Government financial institutions.

*Merchants will not be able to pull funds or ACH from this type of account.*

**GIACT advice:** Decline

### **GP01** - Private Bad Checks List - Variable

The value for Details will vary depending on the value set for CheckReject reason in the Private Bad Checks List.

*This code will return if any transactions run contain data that the client has added to the their own internal Private Bad Checks list in the back office. The Private Bad Checks list serves as an internal blacklist for merchants to add known fraudulent/bad accounts.*

**GIACT advice:** Decline

### **Non-Reporting Provider**

The majority of the credit unions and some of the small regional banks do not have the funds or the resources to report the data in real time. One of these codes will return when the account being verified is at a bank that does not participate in our real-time reporting network.

*Note: if the following three codes return when gVerify is run, the transaction will not graduate to gAuthenticate because we are not able to receive any information on these accounts from the bank.*

### **ND00** - No Data

No positive or negative information has been reported on the account. This could be a small or regional bank that does not report.

*We will not be able to obtain data on these accounts from the bank because they do not report on our network. We advise to pass these types of accounts for collections. An account that returns this code is not necessarily a bad account, we just cannot provide a confirmation one way or another. We advise caution when disbursing funds, especially large amounts because there is no way to authenticate type of account.*

*This code will return for prepaid accounts which have been commonly found to be belonging to parties attempting to commit fraud. if this is the case The BankAccountType result for these is always "Prepaid Debit ABA Number".*

**GIACT advice: Company decision based on business model**

#### **GN01 - Negative Data**

Negative information was found.

*This code means that there has been an unsuccessful ACH attempt or similar, however it had to have been reported by a processor, otherwise there would be no data. This code will result if the report was recently or long time ago. We advise clients to treat this code similarly to an RT01.*

**GIACT advice: Company decision based on business model**

#### **3333 - Pass NPP**

Non-Reporting Provider – This account was reported with acceptable, positive data found in recent or current transactions.

*This code will return if there was a successful payment in the last few days or positive data reported in the last 3-4 days. Because the look back time period for this code is small, accounts in good standing at non-reporting providers can fluctuate between 3333 and ND00 from week to week.*

**GIACT advice: Accept**

[Jump to Use Case Specific Recommendations](#)

#### **gVerify Extended**

The majority of merchants will not see these Extended codes. These codes apply to businesses like pay day lenders which use a 36+% interest rate. The status of the account is a real-time status, however the codes are not returned immediately upon inquiry.

#### **7777 - Pass AV**

Account Verified – The checking account was found to be open and have a positive history.

**GIACT advice: Accept**

#### **8888 - Pass SAV**

Savings Account Verified – The savings account was found to be open and have a positive history.

**GIACT advice: Accept**

#### **9999 - Pass NPP**

Non-Reporting Provider – This account was reported with acceptable, positive data found in recent transactions. Positive history exists for multiple transactions.

**GIACT advice: Accept**

**RT05 - Accept With Risk**

Recent negative data exists on this account. Accept transaction with risk. (Example: Checking or savings accounts in NSF status, recent returns, or outstanding items)

**GIACT advice: Company decision based on business model**

**Invalid Data**

The following codes are built in to our system which check the format of the data entered to catch invalid data. Transactions resulting in these codes are processed through the system and are billed.

**GS01 - Invalid Routing Number**

The routing number supplied did not match the format of a valid routing number.

*Format must be exactly 9 digits*

**GS02 - Invalid Account Number**

The account number supplied did not match the format of a valid account number.

*Format must be between 4 and 17 digits*

**GS03 - Invalid Check Number**

The check number supplied did not match the format of a valid check number.

*Format for this field has a 15 digit maximum*

**GS04 - Invalid Amount**

The amount supplied did not match the format of a valid amount.

*Numeric value and decimal-formatted without \$ symbol. (Ex: 1.00)*

**No Longer in Use****2222 - Pass AMEX**

AMEX Cheque – The account was found to be an open and valid American Express account.

**GIACT advice: Accept**

# gAuthenticate Response Codes

## gAuthenticate Customer Codes and Descriptions

Verification Responses for gAuthenticate codes are based on primary data points and secondary data points.

- Primary data points include Name and Social Security Number.
- Secondary data points include Address, Phone, Date of Birth, and Drivers License number.

**CA01 - Decline**

Information submitted failed customer authentication.

*This code will return when multiple data points fail, including at least one primary data point. Possible combinations of data points which failed to match to the customer information at the bank level include: Name + one secondary data point, SSN + one secondary data point, both Name and SSN, Name or SSN + more than one secondary data point.*

**GIACT advice:** Decline

**CA11 - Pass**

Customer authentication passed.

*All data entered matched back to the customer information on record at the bank.*

**GIACT advice:** Accept

**CA21 - Risk Alert**

The customer's individual name or business name data entered did not match authentication data.

*Risk Alert is the verification returned when there is a mismatch in primary data.*

**GIACT advice:** Company decision based on business model

**CA22 - Risk Alert**

The customer's TaxId (SSN/ITIN) data entered did not match authentication data.

*Risk Alert is the verification returned when there is a mismatch in primary data.*

**GIACT advice:** Company decision based on business model

**CA23 - Accept with Risk**

The customer's address data entered did not match authentication data.

*Accept with Risk is the verification returned when there is a mismatch in secondary data.*

**GIACT advice:** Accept

**CA24 - Accept with Risk**

The customer's phone data entered did not match authentication data.

*Accept with Risk is the verification returned when there is a mismatch in secondary data.*

**GIACT advice:** Accept

**CA25 - Accept with Risk**

The customer's date of birth or identification data entered did not match authentication data.

*Accept with Risk is the verification returned when there is a mismatch in secondary data.*

**GIACT advice:** Accept

**CA30 - Risk Alert**

Multiple secondary data points did not match authentication data.

*There is a mismatch in two or more secondary data points. Possible combinations of data points which failed to match to the customer information at the bank level include: address + phone number, address + DOB, phone number + DOB, or all three.*

**GIACT advice:** Company decision based on business model

**ND02 - No Data**

No customer data was found for the information submitted.

*This code will return when the customer opted to protect their info at the bank level. We will not be able to authenticate the customer information in this case because the information is private.*

**GIACT advice:** Company decision based on business model

# gIdentify Response Codes

## gIdentify Customer Codes and Descriptions

Verification Responses for gIdentify codes are based on primary data points and secondary data points.

- Primary data points include Name and Social Security Number.
- Secondary data points include Address, Phone, Date of Birth, and Drivers License number.

It is important that the merchant understands that

### **CI01** - Decline

Information submitted failed customer identification.

*This code will return when multiple data points fail, including at least one primary data point. Possible combinations of data points which failed to match against the customer data include: Name + one secondary data point, SSN + one secondary data point, both Name and SSN, Name or SSN + more than one secondary data point.*

**GIACT advice:** Decline

### **CI02** - Decline

OFAC Alert - Information submitted was found on the OFAC list.

*When this code is returned, the entity has a match or potential match in OFAC. The OFAC alert will be included in the response. If the merchant also has access to gOFAC, we would advise them to run the name through gOFAC to get more details about the OFAC hit.*

**GIACT advice:** Decline

### **CI11** - Pass

Customer identification passed.

*All data entered matched back to the customer data.*

**GIACT advice:** Accept

### **CI21** - Risk Alert

The customer's individual name or business name data entered did not match Identification data.

*Risk Alert is the verification returned when there is a mismatch in primary data.*

**GIACT advice:** Company decision based on business model

**CI22** - Risk Alert

The customer's TaxId (SSN/ITIN) data entered did not match identification data.

*Risk Alert is the verification returned when there is a mismatch in primary data.*

**GIACT advice:** Company decision based on business model

**CI23** - Accept With Risk

The customer's address data entered did not match identification data.

*Accept with Risk is the verification returned when there is a mismatch in secondary data.*

**GIACT advice:** Accept

**CI24** - Accept With Risk

The customer's phone data entered did not match identification data.

*Accept with Risk is the verification returned when there is a mismatch in secondary data.*

**GIACT advice:** Accept

**CI25** - Accept With Risk

The customer's date of birth or identification data entered did not match identification data.

*Accept with Risk is the verification returned when there is a mismatch in secondary data.*

**GIACT advice:** Accept

**CI30** - Risk Alert

Multiple secondary data points did not match identification data.

*Risk Alert is returned with this code when there is a mismatch in two or more secondary data points.*

*Possible combinations of data points which failed to match to the customer data include: address + phone number, address + DOB, phone number + DOB, or all three.*

**GIACT advice:** Company decision based on business model

**ND02** - No Data

No customer data was found for the information submitted. No Data Found

*This code will return when the customer opted to protect their info at the bank level. We will not be able to authenticate the customer information in this case because the information is private.*

**GIACT advice:** Company decision based on business model