

## **INSTRUCTION FOR R01 ACH RETURN REASON CODE**

**R01 code means– Insufficient Funds**

### **WHAT TO DO NEXT:**

1. A check can be made out to First Data Merchant Services, including the MID NUMBER in the memo and it should be sent to the below address:

First Data Merchant Services  
Building 2, 2nd floor  
1 Western Maryland Pkwy  
Hagerstown, MD 21740  
ATTN: Sherry Bontrager or Deanna Flook

2. A bank letter that states that the account is in good standing should be requested to the merchant. See a sample letter in the next page. The letter should include the following: “the account is open, active and in good standing”. The letter has to be signed by a bank representative and have the business' name and bank account number shown (or last few digits of account number).

Bank Letterhead

Date

Business Name/ Account Holder:

Business' Address/ Account Holder's Address:

Account Number:

RE: Good Standing Letter

To Whom It May Concerns:

My name is (name of bank representative) and I am (position of bank representative) at (bank name). This letter is in regard to our valued client (business name) and to notify that the account is open and in good standing and there is enough funds to ACH the account of (ACH amount that was returned).

Please update your records, and if you have any questions feel free to contact me at the number below.

Regards,

Signature

Name of the bank representative

Position of the bank representative

Bank Name

Phone number