

Item Code	Description	Risk Level	Property Message	Decision Description
1	Invalid Bank Routing #	F	Invalid Bank Routing	DECLINE
2	Invalid Account #	F	Invalid Account	DECLINE
3	Customer did not pass their "ABC Test" Account Bank Confirmation	F	Invalid Account Confirmation	DECLINE
4	Customer passed their "ABC Test" Account Bank Confirmation	L	ABC Test OK	ACCEPT
5	Customer has unpaid item(s) with at least one item reported as R02, R03, or R04	H	Consumer Affairs 888-222-7621	DECLINE
6	Customer has unpaid item(s) with at least one item reported as R05, R07, R10, R29, or R51	H	Consumer Affairs 888-222-7621	DECLINE
7	Customer has recent unpaid return item(s). The reason for the return is suspicious.	H	Consumer Affairs 888-222-7621	DECLINE
8	Customer has unpaid return item(s). Returns are not recent but the return is suspicious.	H	Consumer Affairs 888-222-7621	DECLINE
9	Customer's checking account balance is NOT sufficient to cover the amount of the Check22 requested.	H	Insufficient Balance	DECLINE
10	Customer's checking account balance verified and is sufficient to cover the amount of the Check22 requested.	L	Balance OK	ACCEPT
11	eSign, Customer specifically authorized to electronically add "signature on file" as their signature when creating a Check22 with	L	By clicking on the Authorized button	ACCEPT
12	NO Chargebacks, Customer agrees to waive all chargeback rights and to resolve disputes directly with the merchant	L	By clicking on the Authorized button	ACCEPT

13	Customer has multiple unpaid items. Account is not known to be closed.	H	Consumer Affairs 888-222-7621	DECLINE
14	Invalid DL format	F	Invalid DL format	As Applicable
15	Invalid Telephone Number	F	Invalid Telephone Number	Format Error
16	Amount exceeds limits set in rule set	R	Merchant -Over Maximum Dollar Amount	DECLINE
17	# or \$ amount exceeds limits set in rule set for the last 24 hours	R	Merchant-Exceeds Day Velocity Limits	DECLINE
18	# or \$ amount exceeds limits set in rule set for the window of days.	R	Merchant - Exceeds Window Velocity Limits	DECLINE
19	Check # is lower than the minimum check number allowed in the rule set	R	Merchant -Check # too low	ACCEPT
20	Duplicate transaction detected	R	Duplicate Check22	DECLINE
21	Reported history of R02 (Account closed. A previously active account has been closed by action of the customer or the RDFI)	W	Risk Warning	DECLINE
22	Reported history of R03 in the last 12 months (No account/Unable to Locate Account. The account number structure is valid and it passes the check digit validation, but the account number does not correspond to the individual identified in the entry.	W	Risk Warning	DECLINE
23	Reported history of R04 in the last 12 months (Invalid account number. The account number structure is not valid. The entry may fail the check digit validation or may contain an incorrect number of digits.	W	Risk Warning	DECLINE
24	Reported history of R05 in the last 12 months (Unauthorized Debit to Consumer Account Using Corporate SEC Code	W	Risk Warning	DECLINE
25	Reported history of R07 in the last 12 months (Authorization revoked. The customer revoked the authorization previously provided.	W	Risk Warning	DECLINE
26	Reported history of R10 in the	W	Risk Warning	DECLINE

	authorization. Customer has notified the bank that this payment is not authorized to your company.			
27	Reported history of R29 in the last 12 months (Corporate customer advises not authorized. RDFI has been notified by the Receiver that the Originator of a given transaction has not been authorized to debit the Receiver's account.	W	Risk Warning	DECLINE
28	Reported history of R51 in the last 12 months (Ineligible item. Item is Ineligible, Notice Not Provided, Signature Not Genuine, Item Altered, or Amount of Entry Not Accurately Obtained from Item (adjustment entries)	W	Risk Warning	DECLINE
29	History of Returns. No current unpaid items	W	Risk Warning	DECLINE
30	Possible NON DDA account	W	Risk Warning	N/A
31	Customer has no unpaid returns. Account is not known to be closed.	L		ACCEPT
32	Customer has recently paid an item and is no longer has an unpaid debt in the database	L		ACCEPT
33	Customer has no unpaid items with limited positive history	L		ACCEPT
34	Customer has no unpaid items with strong positive history	L		ACCEPT