

Understanding the ACH Processing General Workflow

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This guide discusses the stages of ACH processing. It is intended for general users.

An ACH transaction is an electronic money transfer made between banks and credit unions across a network called the Automated Clearing House (ACH). When aACE processes an ACH request, the process generally takes 3-5 days to clear. To track the status of your ACH request, there are multiple statuses that populate the ACH Status field in the aACE receipt.

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Pending Status

aACE assigns new transactions the status of PENDING. The receipt status is also still PENDING.

Processing Status

aACE labels receipts as PROCESSING when transactions within the ACH network contain

certain statuses:

- **At Service Bureau** — The funds are in the network but have not reached the receiving bank
- **Service Bureau Remit** — The receiving bank is now funded.

The transaction typically remains in these statuses for 2-4 days.

Cleared Status

When the transaction is complete and funds have been verified, aACE posts the receipt and assigns the status of CLEARED. This also means the funds are deposited into the receiving bank account. This status appears on the 4th or 5th day of processing.

Returned Status

If an error occurs during processing, the ACH payment displays as RETURNED. An error can include a bad account number, insufficient funds, payment stopped, or more.

If you receive a RETURNED ACH request, you must take action immediately. You can access reports on your transaction activity and related email notifications through the [ACH Processing Company portal](https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports) (<https://aace6.knowledgeowl.com/help/ach-processing-co-portal-and-reports>). For more information on specific return codes and recommended actions, refer to Vericheck ACH return code explanations for [R01-R33](https://www.vericheck.com/ach-return-codes/) (<https://www.vericheck.com/ach-return-codes/>) and [R34-R84](https://www.vericheck.com/ach-return-codes-r34-r84/) (<https://www.vericheck.com/ach-return-codes-r34-r84/>).
