

CHART OF ACH CODES

Standard Entry Class (SEC) Codes - Section 1



Code	Application Title	Application Description	Consumer / Business	Debit / Credit
ARC	Accounts Receivable Check	Converted checks received via the US mail or at a dropbox location	Consumer accounts only	Single debit only
BOC	Back Office Conversion	Converted checks received by merchant at the point-of-purchase or at manned bill payment locations, and processed during back office operations	Consumer accounts only	Single debit only
CCD	Cash Concentration or Disbursement	Transfer of funds between business accounts or to consolidate funds from several accounts of the same business	Business accounts only	Debit or credit
CIE	Customer Initiated Entry	Credit entry initiated by an individual (usually through a bill payment service) used to pay some sort of obligation	Consumer or business accounts	Credit only
CTX	Corporate Trade Exchange	Payment or collection of obligations between separate businesses	Business accounts only	Debit or credit
DNE	Death Notification Entry	Notice initiated by an agency of the Federal government to advise an RDFI of the death of an individual (Includes addenda record with details)	Consumer accounts only	Credit only (Non dollar amount entry)
ENR	Automated Enrollment Entry	Entry submitted by Financial Institution to enroll member in direct deposit of Federal government benefit payment	Consumer accounts only	Credit only (Non dollar amount entry)
IAT	International ACH Transaction	Transaction involving a financial agency's office that is not located in the territorial jurisdiction of the United States	Consumer or business accounts	Debit or credit
POP	Point-of-Purchase Entry	Converted checks received by merchant at the point-of-sale	Consumer accounts only	Single debit only
POS	Point-of-Sale Entry	Entry initiated by individual at a merchant location using a merchant-issued card for payment of goods or services	Consumer accounts only	Single debit only
PPD	Prearranged Payment and Deposit Entry	Recurring entry for direct deposit of payroll, pension, etc., or for direct payment of recurring bills such as utilities, loans, insurance, etc.	Consumer accounts only	Debit or credit
RCK	Represented Check Entry	Merchant collection of checks that had been returned as NSF or Uncollected Funds	Consumer accounts only	Single debit only
TEL	Telephone Authorized Entry	Entry submitted pursuant to an oral authorization obtained solely via the telephone	Consumer accounts only	Single debit only
WEB	Internet Authorized Entry	Entry submitted pursuant to an authorization obtained solely via the Internet	Consumer accounts only	Debit only
XCK	Destroyed Check Entry	Replacement entry for check that is lost or destroyed while within the check clearing system	Consumer or business accounts	Single debit only

Transaction Codes - Section 2

Transaction Codes	Return/NOC	Normal Forward Entry	Prenotification
Checking Account Credit	21	22	23
Checking Account Debit	26	27	28
Savings Account Credit	31	32	33
Savings Account Debit	36	37	38
Financial Institution General Ledger Credit	41	42	43
Financial Institution General Ledger Debit	46	47	48
Loan Account Credit	51	52	53

Notification of Change (NOC) Codes - Section 3

Change Code	Field(s) Needing Correction
C01	Account Number
C02	Routing/Transit Number
C03	Account Number AND Routing/Transit Number
C05	Transaction Code
C06	Account Number AND Transaction Code
C07	Account Number AND Routing/Transit Number AND Transaction Code

Return Entry Codes - Section 4

Return Code	Reason / Description	Applicable SEC Codes	Return Deadline
R01	Insufficient Funds - Available balance is not sufficient to cover the dollar amount of the debit entry	ALL	24 HOURS
R02	Account Closed - A previously open account is now closed	ALL	24 HOURS
R03	No Account / Unable to Locate - The account number does not correspond to the individual identified in the entry or a valid account.	ALL	24 HOURS
R04	Invalid Account Number - The account number fails the check digit validation or may contain an incorrect number of digits	ALL	24 HOURS
R05	Unauthorized Debit to Consumer Account using Corporate SEC Code - A business (corporate) debit entry was transmitted to a member's consumer account, and the member had not authorized the entry	CCD, CTX	60 Days - WRITTEN STATEMENT UNDER PENALTY OF PERJURY REQUIRED
R06	Returned per ODFI's Request - The ODFI has requested that the RDFI return the entry	ALL	Not Applicable

Return Entry Codes - Section 4 (Continued from other side)

Return Code	Reason / Description	Applicable SEC Codes	Return Deadline
R07	Authorization Revoked - Member who previously authorized recurring entry has revoked authorization with the Originator	PPD & Recurring WEB	60 DAYS - WRITTEN STATEMENT UNDER PENALTY OF PERJURY REQUIRED
R08	Payment Stopped - Member requests stop payment of a single entry not intending to stop all future payments	ALL	24 HOURS
R09	Uncollected Funds - Available balance is sufficient, but collected balance is not sufficient to cover the entry	ALL	24 HOURS
R10	Member advises not authorized, Notice not provided, Improper source document, or amount of entry not accurately obtained from source document	ARC, POP, PPD, TEL, WEB BOC	60 DAYS - WRITTEN STATEMENT UNDER PENALTY OF PERJURY REQUIRED
R13	Invalid ACH Routing Number - An Origination entry is returned by the ACH Operator due to the use of an invalid ACH routing number for the designated RDFI (Receiving Depository Financial Institution) in the entry	ALL	24 HOURS
R14	Representative Payee Deceased - Representative payee is deceased or unable to continue in that capacity, beneficiary is not deceased	ALL except CCD & CTX	24 HOURS
R15	Beneficiary or Account Holder Deceased	ALL except CCD & CTX	24 HOURS
R16	Account Frozen - Access to account is restricted due to specific action taken by the RDFI or by legal action	ALL	24 HOURS
R20	Non-Transaction Account - Policies or regulations (such as Regulation D) prohibit or limit activity to the account indicated	ALL	24 HOURS
R29	Corporate Entry Unauthorized - RDFI has been notified by business account holder that a specific transaction is unauthorized	CCD & CTX	24 HOURS
R31	Permissible Return Entry - ODFI agrees to accept a return of an unauthorized corporate entry after the 24 hour deadline	CCD & CTX	Not Applicable
R37	Source Document Presented for Payment - Check used for an ARC, BOC or POP entry has also been presented for payment	ARC, POP, BOC	60 DAYS - WRITTEN STATEMENT UNDER PENALTY OF PERJURY REQUIRED
R38	Stop Payment on Source Document - Stop payment has been placed on a check used for an ARC entry	BOC, ARC	60 DAYS
R39	Improper Source Document - RDFI determines that the source document used for an ARC, BOC or POP entry is improper	ARC, POP, BOC	24 HOURS

Dishonored Return Entry Codes - Section 5

Dishonored Return Code (Submitted by ODFI)	Code Explanation	Possible Action by RDFI
R61	Misrouted Return - Return entry was sent by RDFI to an incorrect ODFI routing/transit number	RDFI should resubmit return to the correct ODFI routing/transit number
R67	Duplicate Return - ODFI has received more than one return entry for the same original entry	RDFI should research returns, and contest with return code R75 if no duplication can be found
R68	Untimely Return - Return entry did not meet the return deadline	RDFI should verify timeliness of return entry, and submit contested dishonored return if necessary (R73)
R69	Field Errors - One or more of the following fields contains incorrect information. Addenda Record Information Field Codes: 01 Incorrect DFI Account Number 02 Incorrect Original Entry Trace Number 03 Incorrect Dollar Amount 04 Incorrect Individual Identification Number 05 Incorrect Transaction Code 06 Incorrect Company Identification Number 07 Invalid Effective Entry Date	RDFI should submit corrected return with the correct information (R74)

Contested Dishonored / Corrected Return Entry Codes - Section 6

Dishonored Return Code (Submitted by RDFI)	Code Explanation
R71	Misrouted Dishonored Return - ODFI misrouted the Dishonored Return entry to the wrong RDFI using an incorrect routing/transit number
R72	Untimely Dishonored Return - ODFI did not submit the Dishonored Return entry within the 5 day deadline
R73	Timely Original Return - RDFI certifies that the original return entry was submitted within the applicable deadline
R74	RDFI is correcting a previous return entry that was dishonored using Retrun Code R69 because it contained incomplete or incorrect information
R75	Original Return Not a Duplicate - The original return entry was not a duplicate of an entry previously returned by the ODFI. This code may be used by the RDFI to contest an entry dishonored by the ODFI using Return Code R67 (Duplicate Return)
R76	No Errors Found - The original return entry did not contain the errors indicated by the ODFI in the Dishonored Return Entry bearing Return Code R69 (Field Errors)