



ACH Return Codes

Return Reason Codes for RDFIs

R01 - Insufficient Funds - Available balance is not sufficient to cover the dollar value of the debit entry.

R02 - Account Closed - Previously active account has been closed by customer or RDFI.

R03 - No Account/Unable to Locate Account - Account number structure is valid and passes editing process, but does not correspond to individual or is not an open account.

R04 - Invalid Account Number - Account number structure not valid; entry may fail check digit validation or may contain an incorrect number of digits.

R05 - Improper Debit to Consumer Account - A CCD, CTX, or CBR debit entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.

R06 - Returned per ODFI's Request - ODFI has requested RDFI to return the **ACH** entry (optional to RDFI - ODFI indemnifies RDFI).

R07 - Authorization Revoked by Customer - Consumer, who previously authorized **ACH** payment, has revoked authorization from Originator (must be returned no later than 60 days from settlement date and customer must sign affidavit).

R08 - Payment Stopped - Receiver of a recurring debit transaction has stopped payment to a specific **ACH** debit. RDFI should verify the Receiver's intent when a request for stop payment is made to insure this is not intended to be a revocation of authorization.

R09 - Uncollected Funds - Sufficient book or ledger balance exists to satisfy dollar value of the transaction, but the dollar value of transaction is in process of collection (i.e., uncollected checks) or cash reserve balance below dollar value of the debit entry.

R10 - Customer Advises Not Authorized - Consumer has advised RDFI that Originator of transaction is not authorized to debit account (must be returned no later than 60 days from settlement date of original entry and customer must sign affidavit).

R11 - Check Truncation Entry Returned - used when returning a check safekeeping entry; RDFI should use appropriate field in addenda record to specify reason for return (i.e., "exceeds dollar limit," "stale date," etc.).

R12 - Branch Sold to Another DFI - Financial institution receives entry destined for an account at a branch that has been sold to another financial institution.

R13 - RDFI Not Qualified to Participate

R14 - Account-holder Deceased [Representative Payee Deceased or Unable to Continue in that Capacity] - Account-holder is deceased (used in the event of death of a Representative Payee, guardian, or trustee).

R15 - Beneficiary Deceased [Beneficiary or Account Holder (Other Than a Representative Payee) Deceased] - Beneficiary entitled to payments is deceased.

R16 - Account Frozen - Funds unavailable due to specific action by the RDFI or by legal action.

R17 - File Record Edit Criteria - Fields not edited by the **ACH** Operator are edited by the RDFI; field(s) causing processing error must be identified in the addenda record of return.

R18 - Improper Effective Entry Date

R19 - Amount Field Error

R20 - Non Transaction Account - **ACH** entry is destined for a non-transaction account (i.e., an account against which transactions are prohibited or limited).

R21 - Invalid Company Identification - number used in the Company ID field in error.

R22 - Invalid Individual ID Number - in CIE entry the Individual ID Number is used by the Receiver to identify the account; Receiver has indicated to RDFI that number Originator identified is not correct.

R23 - Credit Entry Refused by Receiver - Receiver refuses credit entry because of one of the following conditions: (1) minimum amount required by Receiver has not been remitted, (2) exact amount required has not been remitted, (3) account subject to litigation and Receiver will not accept transaction, (4) acceptance of transaction results in overpayment, (5) Originator is not known by Receiver, or (6) Receiver has not authorized the credit entry.

R24 - Duplicate Entry - RDFI has received what appears to be a duplicate entry (i.e., trace number, date, dollar amount and/or other data matches another transaction).

R25 - Addenda Error

R26 - Mandatory Field Error

R27 - Trace Number Error

R28 - Routing Number Check Digit Error

R29 - Corporate Customer Advises Not Authorized - RDFI has been notified by Receiver (non-consumer) that entry was not authorized.

R30 - RDFI Not Participant in Check Truncation Program

R31 - Permissible Return Entry (CCD and CTX only) - RDFI has been notified by ODFI that ODFI agrees to accept a return entry beyond normal return deadline.

R32 - RDFI Non-Settlement

R33 - Return of XCK Entry - RDFI, at its discretion, returns an XCK entry (code only used for XCK returns) XCK entries may be returned up to 60 days after settlement date.

R34 - Limited Participation DFI

R35 - Return of Improper Debit Entry

R36 - Reserved

R37 - Reserved - The source document to which an **ACH** entry relates has been presented for payment.

R38 - STOP PAY (ARC) - STOP PAY (ARC)

R39 - Reserved

R40 - Non-Participant in ENR Program (ENR only) [Return of ENR Entry by Federal Government Agency (ENR only)]

R41 - Invalid Transaction Code (ENR only)

R42 - Routing Number/Check Digit Error (ENR only)

R43 - Invalid DFI Account Number (ENR only)

R44 - Invalid Individual ID Number (ENR only)[Invalid Individual ID Number/Identification Number (ENR only)]

R45 - Invalid Individual Name (ENR only) [Invalid Individual Name/Company Name (ENR only)]

R46 - Invalid Representative Payee Indicator (ENR only)

R47 - Duplicate Enrollment (ENR only)

R48 - Reserved

R49 - Reserved

R50 - State Law Affecting RCK Acceptance - RDFI is in one of the states that have not accepted the Uniform Commercial Code and hasn't revised its consumer agreements to allow for electronic presentment, OR the RDFI is in a state that requires all canceled checks to be returned in the consumer statement.

R51 - Item is Ineligible, Notice Not Provided, Signatures Not Genuine, Item Altered or Amount of RCK Entry not Accurately Obtained From the Item

R52 - Stop Payment - RDFI determines that a stop payment has been placed on the item to which the RCK entry relates. RDFI has 60 days following settlement to return.

R53 - Paper backup missing or not in agreement - In addition to an RCK entry, the item to which the RCK entry relates has also been presented for payment.

R54 - Reserved

R55 - Reserved

R56 - Reserved

R57 - Reserved

R58 - Reserved

R59 - Reserved

Dishonored Return Codes for ODFIs

R60 - Reserved

R61 - Misrouted Return - RDFI of the original entry has placed the incorrect transit/routing number in the Receiving DFI Identification field.

R62 - Incorrect Trace Number - Trace Number found in positions 07-21 in the addenda record of the Return is different from the trace number of the original entry.

R63 - Incorrect Dollar Amount - Dollar amount in the Entry Detail Record of the Return is different from the dollar amount of the original entry.

R64 - Incorrect Individual Identification - Individual ID number reflected in the Entry Detail Record of the Return is different from the Individual ID number used in the original entry.

R65 - Incorrect Transaction Code - Transaction Code in the Entry Detail Record of the Return is not the return equivalent of the Transaction Code in the original entry. (All entries must be returned as received: i.e., credit as credit, debit as debit, demand as demand, savings as savings.)

R66 - Incorrect Company Identification - Company ID number used in the Company/Batch Header Record of the Return is different from the ID number used in the original entry.

R67 - Duplicate Return - ODFI has received more than one return for the same entry.

R68 - Untimely Return - Return was not sent within the time frame established by the rules.

R69 - Multiple Errors - Two or more fields are incorrect (i.e. original entry trace number, amount, individual ID number, company ID and/or Transaction Code).

R70 - Permissible Return Entry Not Accepted

R71 - Misrouted Dishonored Return

R72 - Untimely Dishonored Return

R73 - Timely Original Return

R74 - Corrected Return

R80 - CROSS BORDER CODING ERROR

R81 - NON-PARTICIPANT IN CROSS-BORDER PROGRAM

R82 - INVALID FOREIGN RECEIVING DFI IDENTIFICATION

R83 - FOREIGN RECEIVING DFI UNABLE TO SETTLE

Correction Codes

C01 - Corrected Account

C02 - Corrected Routing

C03 - Corrected Routing and Account

C04 - Corrected Name

- C05 - Corrected Tran Code
- C06 - Corrected Account and Tran Code
- C07 - Corrected Routing, Account, and Tran Code
- C08 - Corrected Foreign Routing
- C09 - Corrected Individual ID Number
- C10 - Corrected Company Name
- C11 - Corrected Company ID
- C12 - Corrected Company Name and Company ID
- C13 - Addenda Format Error
- C61 - Misrouted Notification Of Change
- C62 - Incorrect Trace Number
- C63 - Incorrect Company Identification Number
- C64 - Incorrect Individual Identification Number
- C65 - Incorrectly formatted Corrected Data
- C66 - Incorrect Discretionary Data
- C67 - Routing Number not from Original Entry Detail Record
- C68 - DFI Account Number not from Original Entry Detail Record
- C69 - Incorrect Transaction Code

Internal Codes for Rejected Transactions

- I00 - PREVIOUSLY RECEIVED R02,R03,R04,R20 ON THIS ACCOUNT (RCK)
- I01 - Invalid Amount
- I02 - Transaction Still Pending
- I03 - Check Represented Maximum Times
- I04 - Max Check Amount Exceeded
- I05 - Max Fee Exceeded
- I06 - Invalid Date
- I07 - Transaction Too Old

I08 - Invalid Routing Number

I09 - Duplicate in Batch

I10 - Duplicate from Other Customer

I11 - Fee Rejected for Invalid Check

I12 - Duplicate in POS Batch

I13 - VOIDED POS Transaction

I14 - Invalid Account Number

I15 - Invalid Check Number

I16 - Missing Amount

I17 - Invalidated per Request

I18 - Item PAID

I19 - Reserved

I20 - Item Refunded

I23 - PREVIOUSLY RECEIVED ARC/LBX TRANSACTION

I24 - PREVIOUSLY RECEIVED R02,R03,R04,R20 ON THIS ACCOUNT (RCK)

I25 - PREVIOUSLY RECEIVED R02,R03,R04,R20 ON THIS ACCOUNT (EFT)

I26 - EFT Received within Window

I27 - EFT Too old

I28 - Void Transaction Successful

I29 - Void Could Not Be Matched

I30 - POS Batch Duplicated (re-processed)

I31 - LOCKBOX AMT OVER 5000

I32 - RCK NAME MISSING

I33 - REMOTE DEPOSIT AMOUNT OVER LIMIT

I40 - PREV RECVD R07,R08,R10 ON THIS ACCOUNT

I41 - RCK Over 120 days old

I60 - RCK Fee Sent as Paper Draft