RDFI Return Reason Codes

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

R02: ACCOUNT CLOSED - Available balance is not sufficient to cover the dollar value of the debit entry.

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: Unauthorized debit to consumer account [coded as business account debit]

R06: RETURNED PER ODFIs REQUEST - ODFI has requested RDFI to return the ACH entry (optional to RDFI - ODFI indemnifies RDFI).

R07: AUTHORIZATION REVOKED BY CUSTOMER - (adjustment entries)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 - UCF - UFH - UF, items are returned because funds available in the account are not yet available. This can happen when a deposit into the account holder's bank has not yet cleared. For example, the account holder deposits a paycheck for $1,000 into his bank on Monday, and the check is set to be clear on Wednesday, making $1,000 pending, but not available. The account holder then writes a check on Monday night to a merchant that deposits the item on Tuesday. The merchant's bank presents the check on Tuesday and the bank returns the item, Uncollected Funds, because the money is there on paper, but not available. If a check has been stamped Uncollected Funds Hold, Uncollected Funds, or a similar message, the item is eligible for redeposit. Just deposit the item again, and the hold may have been lifted"

R10: CUSTOMER ADVISES NOT AUTHORIZED (adjustment entries) - 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 SAFEKEEPING ENTRY RETURN - 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.

R14: ACCOUNT-HOLDER DECEASED - account-holder is deceased (used in the event of death of a Representative Payee. guardian, or trustee).

R15: BENEFICIARY 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.

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 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).

R29: CORPORATE CUSTOMER ADVISES NOT AUTHORIZED - RDFI has been notified by Receiver (non-consumer) that entry was not authorized.

R31: PERMISSIBLE RETURN ENTRY - (CCI and CTX only) RDFI has been notified by ODFI that ODFI agrees to accept a return entry beyond normal return deadline.

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.

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, SIGNATURE NOT GENUINE, OR ITEM ALTERED

R52: STOP PAYMENT ON ITEM - 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.