ACH Return Reason Code Definitions

R01 Insufficient Funds

The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit entry.

R02 Account Closed

A previously active account has been closed by action of the customer or the RDFI.

R03 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, or the account number designated is not an open account. (Note: This Return Reason Code may not be used to return POP entries that do not contain an Individual Name.)

R04 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.

R05 Unauthorized Debit to Consumer Account Using Corporate SEC Code
(adjustment entries)

A CCD, CTX, or CBR debit entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver. The Receiver may request immediate credit from the RDFI for an unauthorized debit. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information pertaining to that debit entry. The Receiver must also provide the RDFI with a Written Statement Under Penalty of Perjury, pursuant to subsection 8.6.5 (Receiver's Written Statement Under Penalty of Perjury), that the debit entry was not authorized by the Receiver. For purposes of this code and related Operating Rules provisions, a debit entry was not authorized by a Receiver if (1) the authorization requirements of Article Two, subsection 2.1.2 (Receiver Authorization and Agreement) have not been met; (2) the debit entry was initiated in an amount greater than that authorized by the Receiver; or (3) the debit entry was initiated for settlement earlier than authorized by the Receiver. An unauthorized debit entry does not include a debit entry initiated with fraudulent intent by the Receiver or any person acting in concert with the Receiver. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the original entry.

R06 Returned per ODFI's Request

The ODFI has requested that the RDFI return the ACH entry. If the RDFI agrees to return the entry, the ODFI must indemnify the RDFI according to Article Five (Return, Adjustment, Correction, and Acknowledgment of Entries and Entry Information) of these Rules.

R07 Authorization Revoked by Customer (adjustment entries)

The RDFI's customer (the Receiver) has revoked the authorization previously provided to the Originator for this particular transaction. The Receiver may request immediate credit from the RDFI for an unauthorized debit. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information pertaining to that debit entry. The Receiver must also provide the RDFI with an executed affidavit declaring and swearing under oath that the authorization for the debit entry has been revoked by the Receiver. [The Receiver must also provide the RDFI with a Written Statement Under Penalty of Perjury that the authorization for the debit entry has been revoked by the Receiver.] The RDFI must return the rescinded transaction to its ACH Operator by its deposit deadline for the adjustment entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the original entry. This code and related Operating Rule provisions apply to Consumer entries only. (Note: This Return Reason Code may not be used for POP entries, Single- Entry WEB entries, or TEL entries.)

R08 Payment Stopped

The Receiver of a debit transaction has the right to stop payment on any specific ACH debit. A stop payment request should be handled in accordance with the provisions of Article Eight (Recall, Stop Payment, Recredit, and Adjustment) of these Rules. The RDFI should verify the Receiver's intent when a request for stop payment is made to ensure this is not intended to be a revocation of authorization (R07). A stop payment order shall remain in effect until the earliest of the following occurs: a lapse of six months from the date of the stop payment order, payment of the debit entry has been stopped, or the Receiver withdraws the stop payment order.

R09 Uncollected Funds

Sufficient book or ledger balance exists to satisfy the dollar value of the transaction, but the dollar value of transactions in the process of collection (i.e., uncollected checks) brings the available and/or cash reserve balance below the dollar value of the debit entry.

R10 Customer Advises Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document (adjustment entries)

For entries to Consumer Accounts that are not ARC entries, POP entries, or RCK entries, the RDFI has been notified by its customer, the Receiver, that the Originator of a given transaction has not been authorized to debit his account. The Receiver may request immediate credit from the RDFI for an unauthorized debit. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information pertaining to that debit entry. The Receiver must also provide the RDFI with an Written Statement Under Penalty of Perjury, pursuant to subsection 8.6.5 (Receiver's Written Statement Under Penalty of Perjury), that the debit entry was not authorized by the Receiver. For purposes of this code and related Operating Rules provisions, a debit entry was not authorized by the Receiver if (1) the authorization requirements of Article Two, subsection 2.1.2 (Receiver Authorization and Agreement) have not been met; (2) the debit entry was initiated in an amount greater than that authorized by the Receiver; or (3) the debit entry was initiated for settlement earlier than authorized by the Receiver. An unauthorized debit entry does not include a debit entry initiated with fraudulent intent by the Receiver or any person acting in concert with the Receiver. The RDFI must return the rescinded transaction to its ACH Operator by its deposit deadline for the adjustment entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the original entry. This code and related Operating Rule provisions apply to Consumer entries only.

OR

For ARC Entries, the RDFI has been notified by its customer, the Receiver, that (1) the required notice was not provided by the originator in accordance with Article Three, subsection 3.7.1 (Notice obligation), (2) the source document used for the debit entry is improper pursuant to subsection 3.7.2 (source documents), or (3) the amount of the ARC entry was not accurately obtained from the source document. The Receiver may request immediate credit from the RDFI for an ARC entry for the reasons described above. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information relating to that debit entry. The Receiver must also provide the RDFI with a Written Statement Under Penalty of Perjury, pursuant to subsection 8.6.5.1 (Receiver's Written Statement Under Penalty of Perjury for ARC Entries), that (1) the required notice was not provided, (2) the source document used for the debit entry is improper, or (3) the amount of the ARC entry was not accurately obtained from the source document. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the ARC entry.

OR

For POP entries, the RDFI has been notified by its customer, the Receiver, that (1) the Originator of a given transaction has not been authorized to debit his account, or (2) the source document for the debit entry is improper pursuant to subsection 3.8.1 (source documents). The Receiver may request immediate credit from the RDFI for a POP entry for the reasons described above. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information relating to that debit entry. The Receiver must also provide the RDFI with a Written Statement Under Penalty of Perjury, pursuant to subsection 8.6.5.2 (Receiver's Written Statement Under Penalty of

Perjury for POP Entries), that (1) the entry was not authorized, or (2) the source document for the entry is improper. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the entry.

R11 Check Truncation Entry Return (Specify)

To be used when returning a check truncation entry. This reason for return should be used only if no other Return Reason Code is applicable. The RDFI should use the appropriate field in the addenda record to specify the reason for return (i.e., "exceeds dollar limit," "no match on ARP," "stale date," etc.).

R12 Account Sold to Another DFI

A financial institution may continue to receive entries destined for an account that has been sold to another financial institution. Because the RDFI no longer maintains the account and is unable to post the entry, it should return the entry to the ODFI.

R14 Representative Payee Deceased or Unable to Continue in that Capacity

The representative payee is a person or institution authorized to accept entries on behalf of one or more other persons, such as legally incapacitated adults or minor children. The representative payee is either deceased or unable to continue in that capacity. The beneficiary is not deceased.

R15 Beneficiary or Account Holder (Other than the Representative Payee) Deceased

(1) The beneficiary is the person entitled to the benefits and is deceased. The beneficiary may or may not be the account holder; or
(2) The account holder (acting in a non-representative payee capacity) is an owner of the account and is deceased.

R16 Account Frozen

The funds in the account are unavailable due to specific action taken by the RDFI or by legal action.

R17 File Record Edit Criteria (Specify)

Some fields that are not edited by the ACH Operator are edited by the RDFI. If the entry

cannot be processed by the RDFI, the field(s) causing the processing error must be identified in the addenda record information field of the return.

R20 Non-Transaction Account

The ACH entry destined for a non-transaction account, as defined in Regulation D, would include either an account against which transactions are prohibited or limited or a pass-through where the entry is for a credit union or thrift organization and Regulation E descriptive requirements cannot be met.

R21 Invalid Company Identification

The identification number used in the Company Identification Field is not valid. This Return Reason Code will normally be used on CIE transactions.

R22 Invalid Individual ID Number

In CIE and MTE entries, the Individual ID Number is used by the Receiver to identify the account. The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.

R23 Credit Entry Refused by Receiver

The Receiver may return a credit entry because one of the following conditions exists: (1) a minimum amount required by the Receiver has not been remitted; (2) the exact amount required has not been remitted; (3) the account is subject to litigation and the Receiver will not accept the transaction; (4) acceptance of the transaction results in an overpayment; (5) the Originator is not known by the Receiver; or (6) the Receiver has not authorized this credit entry to this account.

R24 Duplicate Entry

The RDFI has received what appears to be a duplicate entry; i.e., the trace number, date, dollar amount and/or other data matches another transaction. This code should be used with extreme care. The RDFI should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle the situation.

R29 Corporate Customer Advises Not Authorized

The RDFI has been notified by the Receiver (non- consumer) that the Originator of a given transaction has not been authorized to debit the Receiver's account.

R31 Permissible Return Entry (CCD and CTX only)

The RDFI has been notified by the ODFI that the ODFI agrees to accept a CCD or CTX return entry in accordance with Article Seven, section 7.3 (ODFI Agrees to Accept CCD or CTX Return).

R33 Return of XCK Entry

The RDFI determines at its sole discretion to return an XCK entry. This Return Reason Code may only be used to return XCK entries. An XCK entry may be returned up to sixty days after its Settlement Date.

R37 Source Document Presented for Payment

The source document to which an ARC entry or a POP entry relates has been presented for payment. The Receiver may request immediate credit from the RDFI for an ARC entry or a POP entry for the reason described above. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information relating to that debit entry. The Receiver must also provide the RDFI with a Written Statement Under Penalty of Perjury that the source document was presented for payment. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the ARC entry or the POP entry.

R38 Stop Payment on Source Document

The RDFI determines that a stop payment order has been placed on the source document to which the ARC entry relates. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the ARC entry to which the source document relates.

Codes to be Used by Federal Government Agencies Returning ENR Entries

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R40 Return of ENR Entry by Federal Government Agency (ENR only)

The Federal Government Agency determines at its sole discretion to return an ENR entry. This Return Reason Code may be used only to return ENR entries.

R41 Invalid Transaction Code (ENR only)

Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Two (ACH Record Format Specifications) or it is not appropriate with regard to an automated enrollment entry.
Example:
Transaction Code "28," Prenotification of Demand Debit Authorization, for an ENR sent to Social Security Administration pertaining to a direct deposit enrollment.

R42 Routing Number/Check Digit Error (ENR only)

The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula.

R43 Invalid DFI Account Number (ENR only)

The consumer's or company's account number included in Field 3 of the Addenda Record must include at least one alphameric character.

R44 Invalid Individual ID Number/Identification Number (ENR only)

The Individual ID Number/Identification Number provided in Field 3 of the Addenda Record does not match a corresponding ID number in the Federal Government Agency's records.

R45 Invalid Individual Name/Company Name (ENR only)

The name of the consumer or company provided in Field 3 of the Addenda Record either does not match a corresponding name in the Federal Government Agency's records or fails to include at least one alphameric character.

R46 Invalid Representative Payee Indicator (ENR only)

The Representative Payee Indicator Code included in Field 3 of the Addenda Record has been omitted or it is not consistent with the Federal Government Agency's records.

Examples:
The Representative Payee Indicator Code is "zero," and Social Security's records indicate that payments should be sent to a representative payee on behalf of an entitled beneficiary; or

The Representative Payee Indicator Code is "one," and Social Security's records indicate that there is no representative payee and the beneficiary may receive payments directly.

R47 Duplicate Enrollment (ENR only)

The entry is a duplicate of an automated enrollment entry previously initiated by a participant in the ENR automated enrollment program.

Codes to be Used for the Return of RCK Entries

R50 State Law Affecting RCK Acceptance

The RDFI is located in a state that has not adopted Revised Article 4 of the Uniform Commercial Code (1990 Official Text) and has not revised its customer agreements to allow for electronic presentment.

OR

The RDFI is located within a state that requires all canceled checks to a specific type of account to be returned to the Receiver within the periodic statement.
An RCK entry that is returned using this Return Reason Code must be transmitted by the RDFI to its ACH Operator no later than midnight of the second banking day following the banking day of receipt of the presentment notice.

R51 Item is Ineligible, Notice Not Provided, Signature Not Genuine, Item Altered, or Amount of Entry Not Accurately Obtained from Item (adjustment entries)

An RCK entry may be considered to be ineligible if (1) the item to which the RCK entry relates is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text); (2) the item is not a negotiable demand draft drawn on or payable through or at a Participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank; (3) the item does not contain a pre-printed serial number; (4) the item is in an amount of $2,500 or more; (5) the item does not indicate on the face of the document that it was returned due to "Not Sufficient Funds," "NSF," "Uncollected Funds," or comparable language; (6) the item is dated more than 180 days from the date the entry is being transmitted to the RDFI (i.e., the item to which the RCK entry relates is stale dated); (7) the item is drawn on a non-Consumer Account; or (8) the item has been previously presented more than two times in its physical form, or more than one time in its physical form and more than one time as an RCK entry.

OR

The Originator did not provide notice as provided for within Article Three, subsection 3.5.2 (Notice Obligation).

OR

All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item to which the RCK entry relates has been altered.

OR

The amount of the RCK entry was not accurately obtained from the item.
An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later

than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the RCK entry to which the item relates.

R52 Stop Payment on Item (adjustment entries)

The RDFI determines that a stop payment order has been placed on the item to which the RCK entry relates. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the RCK entry to which the item relates.

R53 Item and ACH Entry Presented for Payment (adjustment entries)

In addition to an RCK entry, the item to which the RCK entry relates has also been presented for payment. The Receiver may request immediate credit from the RDFI for an RCK entry for the reason described above. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information relating to that debit entry. The Receiver must also provide the RDFI with a Written Statement Under Penalty of Perjury, pursuant to subsection 7.6.5.3 (Receiver's Written Statement Under Penalty of Perjury for RCK Entries), that both the RCK entry and the item to which it relates were presented for payment. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the RCK entry.

Codes to be Used by the ODFI for Automated Dishonored Return Entries

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R61 Misrouted Return

The financial institution preparing the return entry (the RDFI of the original entry) has placed the incorrect Routing Number in the Receiving DFI Identification field (positions 04-12, including Check Digit, of the Entry Detail Record).

R62 Incorrect Trace Number

The Trace Number found in positions 07-21 in the Addenda Record of the return entry is different from the trace number of the original entry.

R63 Incorrect Dollar Amount

The dollar amount in the Entry Detail Record of the return entry is different from the dollar amount of the original entry.

R64 Incorrect Individual Identification

The Individual Identification Number reflected in the Entry Detail Record of the return entry is different from the Individual Identification Number/Identification Number used in the original entry.

R65 Incorrect Transaction Code

The Transaction Code in the Entry Detail Record of the return entry is not the return equivalent of the Transaction Code in the original entry. (See list of Transaction Codes in Appendix Two (ACH Record Format Specifications). All entries must be returned as received: e.g., credit as credit, debit as debit, demand as demand, savings as savings.)

R66 Incorrect Company Identification

The Company Identification number used in the Company/Batch Header Record of the return entry is different from the Company Identification number used in the original entry.

R67 Duplicate Return

The ODFI has received more than one return for the same entry.

R68 Untimely Return

The return entry has not been sent within the timeframe established by these rules.

R69 Multiple Errors

Two or more of the following fields -- Original Entry Trace Number, Amount, Individual Identification Number/Identification Number, Company Identification, and/or Transaction Code -- are incorrect.

R70 Permissible Return Entry Not Accepted

The ODFI has received a CCD or CTX return entry identified by the RDFI as being returned with the permission of the ODFI, but the ODFI has not agreed to accept the entry. This code may be used only to dishonor a return containing an R31 Return Reason Code.

Codes to be Used by the RDFI for Automated Contested Dishonored Return Entries:

R71 Misrouted Dishonored Return

The financial institution preparing the dishonored return entry (the ODFI of the original entry) has placed the incorrect Routing Number in the Receiving DFI Identification field (positions 04-12, including Check Digit, of the Entry Detail Record).

R72 Untimely Dishonored Return

The dishonored return entry has not been sent within the designated timeframe.

R73 Timely Original Return

The RDFI is certifying that the original return entry was sent within the timeframe designated in these rules.

R74 Corrected Return

The RDFI is correcting a previous return entry that was dishonored because it contained incomplete or incorrect information.
Corrected data will be in its defined position in the Company/Batch Header, Entry Detail Record, or Addenda Record, as follows:
Original Entry Trace (Dishonored Return Reason Code R62) is in the Return Addenda Record positions 7 - 21;
Dollar amount (Dishonored Return Reason Code R63) is in the Entry Detail Record, positions 30 - 39;

- Individual Identification Number/Identification Number (Dishonored Return Reason Code R64) is in the Entry Detail Record, positions 40 - 54 for CCD, POS, PPD, and TRC entries, or positions 55 - 76 for CIE and MTE entries;
- Company Identification (Dishonored Return Reason Code R66) is in the Company/Batch Header Record, positions 41 - 50.

R75 Original Return Not a Duplicate

The original return entry was not a duplicate of an entry previously returned by the RDFI. This code may be used by the RDFI to contest an entry dishonored by the ODFI using Return Reason 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 Reason Code R69 (Field Errors).

Codes to be Used for the Return of CBR and PBR Entries

R80 Cross-Border Payment Coding Error

The cross-border entry is being returned due to one or more of the following conditions: invalid Foreign Exchange Indicator; invalid ISO Originating Currency Code; invalid ISO Destination Currency Code; invalid ISO Destination Country Code; or invalid Transaction Type Code.

R81 Non-Participant in Cross-Border Program

The cross-border entry is being returned because the Originating Gateway Operator does not have an agreement with the ODFI to process cross-border entries.

R82 Invalid Foreign Receiving DFI Identification

The reference used to identify the Foreign Receiving DFI of an outbound cross-border entry is invalid.

R83 Foreign Receiving DFI Unable to Settle

The cross-border entry is being returned due to settlement problems in the foreign payment system.

R84 Entry Not Processed by OGO

The cross-border entry has not been processed and is being returned at the OGO's discretion because the processing of such entry may expose the OGO to excessive risk.

Codes to be Used by ACH Operator

R13 RDFI Not Qualified to participate [Invalid ACH Routing Number]

R18 Improper Effective Entry Date

R19 Amount Field Error

R25 Addenda Error

R26 Mandatory Field Error

R27 Trace Number Error

R28 Routing Number Check Digit Error

R30 RDFI Not Participant in Check Truncation Program

R32 RDFI Non-Settlement

R34 Limited Participation DFI

R35 Return of Improper Debit Entry

R36 Return of Improper Credit Entry