ACH RETURN REASON CODES

NACHA Return Reason Codes

(For additional information on return reason codes, please see the NACHA Rules.)

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required
R01	Insufficient Funds	The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R02	Account Closed	A previously active account has been closed by action of the customer or the RDFI	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
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 existing account.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R04	Invalid Account Number Structure	The account number structure is not valid.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	CCD or CTX debit Entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	RDFI	Extended Return	Consumer	60 Calendar Days	Yes
R06	Returned per ODFI's Request	The ODFI has requested that the RDFI return an Erroneous Entry.	RDFI	Return	Consumer or Non-consumer	Not defined, determined by ODFI and RDFI	No
R07	Authorization Revoked by Customer	The RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.	RDFI	Extended Return	Consumer	60 Calendar Days	Yes
R08	Payment Stopped	The Receiver has placed a stop payment order on this debit Entry.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R09	Uncollected Funds	A sufficient ledger balance exists to satisfy the dollar value of the transaction, but the available balance is below the dollar value of the debit Entry.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R10	Customer Advises Not Authorized, Improper, Ineligible, or Part of an incomplete transaction.	The RDFI has been notified by the Receiver that the Entry is unauthorized, improper, ineligible, or part of an incomplete transaction.	RDFI	Extended Return	Consumer; for ARC, BOC, IAT, or POP, Entries may also be a Non-consumer.	60 Calendar Days	Yes
R11	Check Truncation Entry Return	Used when returning a Check Truncation Entry	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R12	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R14	Representative Payee Deceased or Unable to Continue in that Capacity	The representative payee is either deceased or unable to continue in that capacity. The beneficiary is NOT deceased.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	(1) The beneficiary is deceased, or (2) The account holder is deceased.	RDFI	Return	Consumer	2 Banking Days ("24 hours")	No

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Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement
R16	Account Frozen/Entry Returned per OFAC Instruction	1) Access to the account is restricted due to specific action taken by the RDFI or by legal action; or (2) OFAC has instructed the RDFI or Gateway to return the Entry.	RDFI or Gateway	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R17	File Record Edit Criteria	Field(s) cannot be processed by RDFI.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R20	Non-Transaction Account	ACH Entry to a Non-Transaction Account	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R21	Invalid Company Identification	The identification number used in the Company Identification Field is not valid.	RDFI	Return	Non-consumer	2 Banking Days ("24 hours")	No
R22	Invalid Individual ID Number	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R23	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RDFI.	RDFI	Return	Consumer or Non-consumer	RDFI must transmit the Return Entry to the ACH Operator by the 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 second Banking Day following the RDFI's receipt of the Entry from its Receiver.	No
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.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R29	Corporate Customer Advises Not Authorized	The RDFI has been notified by the Receiver (non-consumer) that a specific Entry has not been authorized by the Receiver.	RDFI	Return	Non-consumer	2 Banking Days ("24 hours")	No
R31	Permissible Return Entry (CCD and CTX only)	The RDFI may return a CCD or CTX Entry that the ODFI agrees to accept.	RDFI	Return	Non-consumer	Not defined, determined by the ODFI and RDFI.	No
R33	Return of XCK Entry	This Return Reason Code may only be used to return XCK Entries and is at the RDFI's sole discretion.	RDFI	Extended Return	Consumer or Non-consumer	60 Calendar Days	No
R37	Source Document Presented for Payment	The source document to which an ARC, BOC, or POP Entry relates has been presented for payment.	RDFI	Extended Return	Consumer or Non-consumer	60 Calendar Days	Yes
R38	Stop Payment on Source Document	The RDFI determines a stop payment order has been placed on the source document to which the ARC or BOC Entry relates.	RDFI	Extended Return	Consumer or Non-consumer	60 Calendar Days	No
R39	Improper Source Document/ Source Document Presented for Payment	The RDFI determines that (1) the source document used for an ARC, BOC, or POP Entry to its Receiver's account is improper, or (2) an ARC, BOC, or POP Entry and the source document to which the Entry relates have both been presented for payment and posted to the Receiver's account.	RDFI	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No

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Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement
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Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement
	Codes to be used for 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.	RDFI	Return	Consumer	2 Banking Days ("24 hours")	No
R51	Item related to RCK Entry is Ineligible or RCK Entry is Improper	An RCK Entry is considered to be ineligible or improper.	RDFI	Extended Return	Consumer	60 Calendar Days	Yes
R52	Stop Payment on Item Related to RCK Entry	A stop payment order has been placed on the item to which the RCK Entry relates.	RDFI	Extended Return	Consumer	60 Calendar Days	No
R53	Item and RCK Entry Presented for Payment	In addition to an RCK Entry, the item to which the RCK Entry relates has also been presented for payment.	RDFI	Extended Return	Consumer	60 Calendar Days	Yes
Codes to be used by Gateway Operators for the Return of IAT Entries						
R80	IAT Entry Coding Error	The IAT Entry is being returned due to one or more of the following conditions: Invalid DFI/Bank Branch Country Code; Invalid DFI/Bank Identification Number Qualifier; Invalid Foreign Exchange Indicator; Invalid ISO Originating Currency Code; Invalid ISO Destination Currency Code; Invalid ISO Destination Country Code; Invalid Transaction Type Code.	Gateway	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R81	Non-Participant in IAT Program	The IAT Entry is being returned because the Gateway does not have an agreement with either the ODFI or the Gateway's customer to transmit IAT Entries.	Gateway	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R82	Invalid Foreign Receiving DFI Identification	The reference used to identify the Foreign Receiving DFI of an Outbound IAT Entry is invalid.	Gateway	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R83	Foreign Receiving DFI Unable to Settle	The IAT Entry is being returned due to settlement problems in the foreign payment system.	Gateway	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R84	Entry Not Processed by Gateway	For Outbound IAT Entries, the Entry has not been processed and is being returned at the Gateway's discretion because either (1) the processing of such Entry may expose the Gateway to excessive risk or (2) the foreign payment system does not support the functions needed to process the transaction.	Gateway	Return	Consumer or Non-consumer	2 Banking Days ("24 hours")	No
R85	Incorrectly Coded Outbound International Payment	The RDFI/Gateway has identified the Entry as an Outbound international payment and is returning the Entry because it bears an SEC Code that lacks information required by the Gateway for OFAC compliance.	Gateway	Return	Consumer or Non-Consumer	2 Banking Days ("24" hours")	No

ACH Return & NOC Codes

NACHA Dishonored Return Reason Codes

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required
<td colspan="8" align="center" style="color:red">Codes to be used by the ODFI for Dishonored Return Entries</td>
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.	ODFI	Dishonored Return – Must be used for all Entries except IAT	Consumer or Non-consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No
R67	Duplicate Return	The ODFI has received more than one Return for the same Entry.	ODFI	Dishonored Return – Must be used for all Entries except IAT	Consumer or Non-consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No
R68	Untimely Return	The Return Entry has not been sent within the timeframe established by these Rules.	ODFI	Dishonored Return – Must be used for all Entries except IAT	Consumer or Non-consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No
R69	Field Error(s)	One or more of the field requirements are incorrect. 01 – Return Contains Incorrect DFI Account Number 02 – Return Contains Incorrect Original Entry Trace Number 03 – Return Contains Incorrect Dollar Amount 04 – Return Contains Incorrect Individual Identification Number/ Identification Number 05 – Return Contains Incorrect Transaction Code 06 – Return Contains Incorrect Company Identification Number 07 – Return Contains an Invalid Effective Entry Date	ODFI	Dishonored Return – Must be used for all Entries except IAT	Consumer or Non-consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No
R70	Permissible Return Entry Not Accepted/ Return Not Requested by ODFI	The ODFI has received a Return Entry identified by the RDFI as being returned with the permission of, or at the request of, the ODFI, but the ODFI has not agreed to accept the Entry or has not requested the return of the Entry.	ODFI	Dishonored Return – Must be used for all Entries except IAT.	Consumer or Non-consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No

NACHA Notification of Change Codes

Code	Description	Initiated By	Corrected Data	Entry Type	Time Frame
C01	Incorrect DFI Account Number	RDFI	Correct DFI Account Number appears in first 17 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C02	Incorrect Routing Number	RDFI	Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C03	Incorrect Routing Number and Incorrect DFI Account Number	RDFI	Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field – Correct DFI Account Number appears in the 13th through 29th position of the same field with a space in the 10th, 11th, and 12th positions.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C04	Incorrect Individual Name/Receiving Company Name	RDFI	Correct Individual Name/ Receiving Company Name appears in first 22 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C05	Incorrect Transaction Code	RDFI	Correct Transaction Code appears in first two positions of the Corrected Data Field	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C06	Incorrect DFI Account Number and Incorrect Transaction Code	RDFI	Correct DFI Account Number appears in the first 17 positions of the Corrected Data Field – Correct Transaction Code appears in the 21st and 22nd positions of the same field with spaces in the 18th, 19th, and 20th positions.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C07	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code	RDFI	Correct Routing Number (including Check Digit) appears in the first nine positions of the Corrected Data Field – Correct DFI Account Number appears in the 10th through 26th positions of the same field – and Correct Transaction Code appears in the 27th and 28th positions of the same field.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C08	Incorrect Receiving DFI Identification (IAT only)	RDFI	The correct Receiving DFI Identification appears in the first 34 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C09	Incorrect Individual Identification Number/Incorrect Receiver Identification Number	RDFI	Correct number appears in the first 22 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C13	Addenda Format Error	RDFI	Information in the Entry Detail Record was correct and the Entry was able to be processed and posted by the RDFI. However, information found in the Addenda Record was unclear or was formatted incorrectly.	NOC (COR)	2 Banking Days from original Entry's Settlement Date
C14	Incorrect SEC Code for Outbound International Payment	Gateway	The RDFI/Gateway has identified the Entry as an Outbound international payment and is requesting that future Entries be identified as IAT Entries and convey information required by the Gateway for OFAC compliance. The value "IAT" must appear within the first 3 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date