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## Return Reason Codes for ACH Transactions

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**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 - Reserved**

**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 Ineligible, No Notice, No Signature, Item Altered**

**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**

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## **Dishonored Return Codes for ODFIs**

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**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**

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## **Correction Codes**

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**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**

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## **Internal Codes for Rejected Transactions**

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**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**

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

**I41 - RCK Over 120 days old**

### **SpeedCHEX ATMVerify Response Codes**

**Response Status, Response Code, Response Text (with Description) – “key”**

POS

P70

VALIDATED

The account is in the SpeedCHEX ATM Verify™ network, the account is open and no other status codes are reported.

POS

P71

ATTACHED

The account is in the SpeedCHEX ATM Verify™ network, but the account is subject to levy, garnishment, lien, court order or other restriction of limited amount.

NEG

P00

ACCOUNT NOT LOCATED

The financial institution participates in the SpeedCHEX ATM Verify™ network, but the account is not located.

NEG

P01

ACCOUNT CLOSED

The account is located in the ATM Verify™ network, but is closed.

NEG

P02

STOP PAYMENT

The account is located in the SpeedCHEX ATM Verify™ network , but has a Stop Payment applied against it.

NEG

P03

NO DEBITS

The account is located in the SpeedCHEX ATM Verify™ network, but is unable to accept ACH debits. Deposit check or paper draft normally rather than performing an ACH debit.

NEG

P04

NO CHECKS

The account is located in the SpeedCHEX ATMVerify™ network, but is unable to accept MICR check activity.

NEG

P05

NSF

The account is located in the SpeedCHEX ATMVerify™ network, but available balance is less than zero.

NEG

P06

UNCOLLECTED FUNDS

The account is located in the SpeedCHEX ATMVerify™ network, but has a collected balance of less than or equal to zero. Collected balance takes uncollected funds and “holds” into account.

NEG

P07

NON DDA ACCOUNT

The account is located in the SpeedCHEX ATMVerify™ network, but electronic debits are not permitted to this account. Deposit check or paper draft normally rather than performing an ACH debit

NEG

V02

ACCOUNT NOT APPROVED

This is a known bad account that has already been rejected once before by the customer’s bank.

NEG

V10

INVALID ROUTING NUMBER

The routing number is not valid and is not located in the SpeedCHEX ATMVerify™ network

UNK

P50

NON PARTICIPANT

The account is not in the SpeedCHEX ATMVerify™ network and the account status cannot be obtained.

UNK

V90

PREAUTH VENDOR UNAVAILABLE

Access to SpeedCHEX ATMVerify™ is not currently available.

UNK

V91

PREAUTH VENDOR ERROR

There was a transmission error or other failure.