ACH Return Reason Codes

Please refer to the Nacha ACH Rules for a comprehensive list of Return Codes and instructions on use of these codes.

Code	Description	Explanation	Account Type	Timeframe
R01	Insufficient Funds	Receiver's account balance is not sufficient to cover the dollar value of the debit	Consumer or Non-consumer	2 Banking Days
R02	Account Closed	Previously active account has been closed by customer or Receiving bank	Consumer or Non-consumer	2 Banking Days
R03	No Account / Unable to Locate Account	Account structure is valid, but does not correspond to individual identified in the entry or is not open	Consumer or Non-consumer	2 Banking Days
R04	Invalid Account Number	Account number structure is not valid (incorrect number of digits, etc.)	Consumer or Non-consumer	2 Banking Days
R05	Unauthorized Debit to Consumer Account using Corporate SEC Code	A CCD, CTX or CBR debit entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver	Consumer	60 Calendar Days
R06	Returned per ODFI's Request	Originating Bank has requested that the Receiving bank return the ACH entry	Consumer or Non-consumer	Not defined; determined by ODFI and RDFI
R07	Authorization Revoked by Customer	Receiver has revoked the authorization previously provided to the Originator for this particular transaction	Consumer	60 Calendar Days
R08	Payment Stopped	Receiver of a debit transaction has stopped payment on this specific ACH debit	Consumer or Non-consumer	2 Banking Days
R09	Uncollected Funds	Receiver may have sufficient ledger or book balance to satisfy the amount of an ACH transaction, but has uncollected funds and cannot cover the amount on this date	Consumer or Non-consumer	2 Banking Days
R10	Customer Advises Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document	Receiver has advised their bank that Originator is not properly authorized to debit their account. Note: May be used to return an unauthorized debit entry to a non-consumer account if the debit Entry contains a consumer SEC code	Consumer for ARC, BOC, IAT, POP. Entries may also be a Non-consumer, but not CCD or CTX entries for consumers or Non-consumers	60 Calendar Days

R11	Customer Advised Entry Not in Accordance with the Terms of the Authorization	Receiver has advised their bank that Originator and Receiver have a relationship and an authorization exists, but there is an error or defect in the payment such that the entry does not conform to the terms of the authorization (e.g. amount authorized is different, date authorized is incorrect, etc.)	Consumer or Non-consumer	60 Calendar Days
R12	Account Sold to Another DFI	Receiving account has been sold to another bank	Consumer or Non-consumer	2 Banking Days
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification that is not a valid ACH routing number	Consumer or Non-consumer	Next file delivery time following processing
R14	Representative Payee Deceased or Unable to Continue in that Capacity	Representative payee authorized to accept entries on behalf of one or more other persons is no longer able to act in that capacity	Consumer or Non-consumer	2 Banking Days
R15	Beneficiary or Account Holder Deceased	Beneficiary or account holder is deceased	Consumer	2 Banking Days
R16	Account Frozen	Funds unavailable due to specific action by the Receiving bank or by legal action	Consumer or Non-consumer	2 Banking Days
R17	File Record Edit Critiera / Entry with invalid Account Number initiated under questionable circumstances	Processing / format error causes the ACH entry to be un-posted at the Receiving bank	Consumer or Non-consumer	2 Banking Days
R20	Non-Transaction Account	Entry is destined for a non-transaction account, as defined by Regulation D, where transactions may be limited or prohibited	Consumer or Non-consumer	2 Banking Days
R21	Invalid Company Identification	ID number used in the Company ID field is not valid	Non-consumer	2 Banking Days
R22	Invalid Individual ID Number	Receiver reports that the number by which the Originator is identified is incorrect on either a CIE or MTE entry	Consumer or Non-consumer	2 Banking Days
R23	Credit Entry Refused by Receiver	Receiver refuses credit (for invalid amount, not authorized, litigation, etc.)	Consumer or Non-consumer	2 Banking Days from receiver notice
R24	Duplicate Entry	Receiving bank has identified what appears to be a duplicate (same amount, date, trace #, etc.)	Consumer or Non-consumer	2 Banking Days
R26	Mandatory Field Error	Erroneous data or missing data in mandatory field	Consumer or Non-consumer	Next file delivery time following processing

R28	Routing number Check Digit Error	Check digit for a routing number is not valid	Consumer or Non-consumer	Next file delivery time following processing
R29	Corporate Customer Advised Not Authorized	Non-consumer receiver has advised their bank that a specific entry is not authorized	Non-consumer	2 Banking Days
R31	Permissable Return Entry (CCD & CTX only)	Bank agreed to accept a corporate return beyond the normal return deadline	Non-consumer	Not defined; determined by ODFI and RDFI
R32	RDFI Non-settlement	RDFI is not able to settle the entry	Consumer or Non-consumer	Next file delivery time following processing
R33	Return of XCK Entry	Receiving bank has sole discretion to return XCK	Consumer or Non-consumer	60 Calendar Days
R37	Source Document Presented for Payment	Original source document (check) for an ARC, BOC or POP entry has been presented for payment	Consumer or Non-consumer	60 Calendar Days
R38	Stop Payment on Source Document	Receiving bank determines that a stop payment order has been placed on the source document to which the ARC or BOC entry relates	Consumer or Non-consumer	60 Calendar Days

Return Reason Codes to be used by Federal Government Agencies returning ENR entries

Code	Description	Explanation	Account Type	Timeframe
R40	Return of ENR Entry by Federal Government	A Federal Government Agency determined at its sole discretion to return an ENR entry	Return-ENR only	n/a
R41	Invalid Transaction Code (ENR only)	Transaction code in ENR entry does not conform to ACH Record Format Specifications	Return-ENR only	n/a
R42	Routing Number / Check Digit Error (ENR only)	Routing number in the ENR addenda record is not valid	Return-ENR only	n/a
R43	Invalid DFI Account Number (ENR only)	Consumer's or Company's account number in the ENR addenda record must contain at least one alphanumeric character	Return-ENR only	n/a
R44	Invalid Individual ID Number / Identification Number (ENR only)	Individual ID Number / Identification Number in the ENR addenda record does not match the ID Number ni the Federal Government Agency's records	Return-ENR only	n/a
R45	Invalid Individual Name / Company Name (ENR only)	Indvidual Name / Cmopany Name in the ENR addenda record does not match the Name in the Federal Government Agency's records	Return-ENR only	n/a
R46	Invalid Representative Payee Indicator (ENR only)	Representative Payee Indicator Code in the ENR addenda record has been omitted or is not consistent with the Federal Government Agency's records	Return-ENR only	n/a
R47	Duplicate Enrollment (ENR only)	The entry is a duplicate of an automated enrollment previously initiated	Return-ENR only	n/a
R50	State Law Affecting RCK Acceptance	RDFI is located in a state that has not adopted Revised Article 4 of UCC or does not permit RCK entries	Return	n/a
R51	Item is Ineligible, Notice Not Provided, Signature Not Genuine, Item Altered, or Amount of Entry Not Accurately Obtained from Item	See Nacha rules for RCK eligible items, etc.	Extended Return	n/a
R52	Stop Payment on Item	Applies to RCK only – the RDFI has determined that a stop payment exists on the item that the RCK entry relates	Extended Return	n/a
R53	Item and ACH Entry Presented for Payment	Applies to RCK only – the item to which the RCK entry relates has also been presented for payment	Extended Return	n/a

Codes used by Gateway Operators for the Return of IAT Entries

Code	Description	Explanation	Account Type	Timeframe
R80	Cross-Border Payment Coding Error	Cross-Border entry is being returned due to a code or indicator error	Consumer or Non-consumer	n/a
R81	Non-Participant in Cross-Border Program	Cross-Border entry is being returned because the Originating Gateway Operator does not have an agreement with the ODFI to process cross-border entries	Consumer or Non-consumer	n/a
R82	Invalid Foreign Receiving DFI Identification	Reference used to identify the Foreign receiving DFI of an outbound cross-border entry is invalid	Consumer or Non-consumer	n/a
R83	Foreign Receiving DFI Unable to Settle	Cross-Border entry is being returned due to settlement problems in the foreign payment system	Consumer or Non-consumer	n/a
R84	Entry Not Processed by OGO	Cross-Border entry was not processed and is being returned by Originating Gateway Operator due to possible excessive risk	Consumer or Non-consumer	n/a

NOTIFICATIONS OF CHANGE (NOC) Reason Codes

Code	Description	Explanation	Entry Type	Timeframe
C01	Incorrect DFI Account Number	Account number is incorrect or formatted incorrectly	NOC (COR)	2 Banking Days from original Entry Settlement date
C02	Incorrect Routing Number	Due to merger or consolidation, a once valid TRN must be changed	NOC (COR)	2 Banking Days from original Entry Settlement date
C03	Incorrect Routing Number and Incorrect DFI Account Number	Due to merger or consolidation, both the TRN and account number need to be changed	NOC (COR)	2 Banking Days from original Entry Settlement date
C05	Incorrect Transaction Code	Wrong account type used (e.g. a savings item should be checking)	NOC (COR)	2 Banking Days from original Entry Settlement date
C06	Incorrect DFI Account Number and Incorrect Transaction Code	Account number is incorrect or formatted incorrectly and wrong account type used	NOC (COR)	2 Banking Days from original Entry Settlement date
C07	Incorrect Routing Number, Incorrect DFI Account Number and Incorrect Transaction Code	Due to merger or consolidation, a once valid TRN must be changed, account number is incorrect or is formatted incorrectly and wrong account type used.	NOC (COR)	2 Banking Days from original Entry Settlement date
C08	Incorrect Foreign Receiving DFI Identification	CBR and PBR only – incorrect Foreign Receiving DFI Identification	NOC (COR)	2 Banking Days from original Entry Settlement date
C09	Incorrect Individual Identification Number	Individual's Identification Number is incorrect in Company's records	NOC (COR)	2 Banking Days from original Entry Settlement date
C13	Addenda Format Error	Monetary entry was posted, but addenda record was unclear or formatted incorrectly	NOC (COR)	2 Banking Days from original Entry Settlement date