Common ACH Return Codes

Return Codes

RDFI - Receiving Depository Financial Institution - customer's bank
ODFI - Originating Depository Financial Institution - merchants originating bank

R01 Insufficient Funds - available balance is not sufficient to cover the dollar amount of the debit entry

R02 Account Closed - previously active account has been closed by customer or customer's bank

R03 No Account/Unable to Locate Account - account structure is valid and passes editing process, but does not correspond to individual or is not an open account (this can also be because the account type is wrong)

R04 Invalid Account Number - unauthorized debit to consumer account using corporate SEC Code (CCD, CTX, CBR)

R05 Unauthorized Debit Entry - account number structure not valid: entry may fail check digit validation or may contain an incorrect number of digits

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 on 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 exist to satisfy dollar value of the transaction in process of collection brings available or cash reserve balance below dollar value of the debit entry

R10 Customer Advises Not Authorized - customer has authorized 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 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 - financial institution is not qualified to participate in ACH or the routing number is incorrect

R14 Account Holder Deceased - account-holder is deceased (used in the event of a Representative Payee, Guardian, or trustee.)

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 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** - 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

Notification of Change Codes
C01 **Incorrect DFI Account Number** - Customer's account number is Incorrect

C02 **Incorrect Routing Number** - Customer's routing number is incorrect

C03 **Incorrect Routing Number and DFI Account Number** - Customer's routing number and DFI account numbers are incorrect

C04 **Incorrect Individual/Company Name** - Customer's name is incorrect

C05 **Incorrect Transaction Code** - Customer's account type (Savings/Checking) is incorrect

C06 **Incorrect Account Number and Transaction Code** – Account number is incorrect and transaction is being routed to the wrong type of account.