

	Code	Description	Definition
Standard Return Codes	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	A CCD or CTX debit entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver. The Consumer Account was not a Business / Corporate Account.
	R06	Returned per ODFI 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 of the ACH Rules.
	R07	Authorization Revoked by Customer	The RDFI's customer (the Receiver) has revoked the authorization previously provided to the Originator for the 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the RDFI with an executed affidavit declaring the swearing under oath that the authorization for the debit entry has been revoked by the Receiver. The RDFI must return the rescinded transaction to its ACH operator by its deposit deadline for the adjustment entry to be made available to the ODFI no later than the opening of business on the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)
	R08	Payment Stopped	The Receiver of a recurring 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 Seven of the ACH Rules. 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. OR The RDFI determines that a stop payment order has been placed on the item to which the PPD Accounts Receivable Truncated Check Debit Entry relates. An RDFI using the 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 PPD debit entry to which the item relates.
	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 Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account	The RDFI (Receiving Bank) has been notified by the Receiver that the entry is unauthorized, improper, or ineligible. Under the new definition the consumer is advising that no relationship or authorization exists. Originator (Merchant) is required to obtain a new authorization.
	R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	The RDFI (Receiving Bank) has been notified by the Receiver that the entry is unauthorized, improper, or ineligible. Under the new definition the consumer is advising that a relationship and authorization do exist, but the transaction did not conform to the authorization. Originator (Merchant) is permitted to re-send a new transaction after correcting the error to match the original authorization.
	R12	Branch Sold to Another DFI	A financial institution may continue to receive entries destined for an account at a branch 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.
	R13	RDFI Not Qualified to Participate	Receiving bank does not participate in ACH processing
	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.

* Updated 2020

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	Code	Description	Definition
	R15	Beneficiary or Account Holder 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.

	Code	Description	Definition
Standard Return Codes (continued)	R17	File Record Edit Criteria / Entry with Invalid Account Number Initiated Under Questionable Circumstances.	If the entry cannot be processed by the RDFI for invalid account information AND when the RDFI suspects the transaction was initiated under questionable circumstances, which will be indicated if the RDFI used the description "QUESTIONABLE" in the Addenda Information field of the return to differentiate returns with errors, versus suspicious to the RDFI.
	R18	Improper Effective Entry Date	The effective entry date for a credit entry is more than two banking days after the banking day of processing as established by the Originating ACH Operator; or The effective entry date for a debit entry is more than one banking day after the processing date.
	R19	Amount Field Error	Amount field is non-numeric, or is not zero in a Prenotification, Notification of Change, or applicable return.
	R20	Non-Transaction Account	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.
	R22	Invalid Individual ID Number	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct. Only applicable for CIE and MTE transactions.
	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.
	R25	Addenda Error	Addenda record indicator value is incorrect, invalid, out of sequence, or missing. Number of Addenda records exceeds allowable maximum.
	R26	Mandatory Field Error	Erroneous data or missing data in a mandatory field.
	R27	Trace Number Error	Original entry trace number is not present in the addenda record on a return or notification of change, or trace number of an addenda record is not the same as the trace number of the preceding entry detail record.
	R28	Routing Number Check Digit Error	The Check digit for a routing number is not valid.
	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.
	R30	RDFI Not Participant in Check Truncation Program	The RDFI does not participate in check truncation.
	R31	Permissible Return Entry	The RDFI may return a CCD or CTX entry that the ODFI agrees to accept.
	R32	RDFI Non-Settlement	The RDFI is not able to settle the entry.
	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.
	R34	Limited Participation DFI	The RDFI's participation has been limited by a federal or state supervisor.
	R35	Return of Improper Debit Entry	Debit entries (with the exception of Reversing entries) are not permitted for CIE entries or to a loan account.
	R36	Return of Improper Credit Entry	ACH credit entries (with the exception of Reversing entries) are not permitted for use with ARC, BOC, POP, RCK, TEL, WEB, and XCK.
R37	Source Document Presented for Payment	The source document to which an ARC, BOC, or POP entry relates has been presented for payment.	
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.	
R39	Improper Source Document	The RDFI determines that: (1) the source document used for an ARC, BOC, or POP entry to the 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.	

	Code	Description	Definition
Used by Federal Government Agencies for ENR Entries	R40	Return of ENR Entry by Federal Government Agency	The return reason codes may only be used to return ENR entries and is a the Federal Government Agencies sole discretion.
	R41	Invalid Transaction Code	Either the Transaction Code included in field 3 of the Addenda Record does not conform to the ACH Record format specifications or is not appropriate with regard to an Automated Enrollment Entry.
	R42	Routing Number/Check Digit Error	The Routing Number and the Check Digit included in field 3 of the Addenda Record is either not a valid number or does not conform to the Modulus 10 formula.
	R43	Invalid DFI Account Number	The receiver's account number included in field 3 of the Addenda Record must include at least one alphameric character.
	R44	Invalid Individual ID Number/Identification	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	The name of the consumer or company provided in tfield 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	The representative payee indicator code included in field 3 of the Addenda Record has been omitted or is not consistent with the Federal Government Agency's records.
	R47	Duplicate Enrollment	The entry is a duplicate of an Automated Enrollment Entry previously initiated by a DFI.
Used for return of RCK Entries	R50	State Law Affecting RCK Acceptance	The RDFI is located in a states that has not adopted Revised Article 4 of the Uniform Commercial Code and has not revised its customer agreements to allow for Electronic presentment, or the RDFI is located within a state that requires all cancelled checks to a specific type of account to be returned to the receiver within the periodic statement.
	R51	Item is Ineligible, Notice Not Provided, etc.	An RCK entry considered to be ineligible or improper.
	R52	Stop Payment on Item (adjustment entries)	A stop payment order has been placed on the item to which the RCK entry relates.
	R53	Item and ACH Entry Presented for Payment	In addition to an RCK entry, the item to which the RCK entry relates has also been presented for payment.
Used by the ODFI to Dishonor (Dispute) a returned entry.	R61	Misrouted Return	The financial institution preparing the Return entry has placed the incorrect routing number in the receiving DFI identification field.
	R62	Incorrect Trace Number	The 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	The dollar amount in the Entry Detail Record of the Return is different from the dollar amount of the original entry.
	R64	Incorrect Individual Identification	The 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	The 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	The 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	The ODFI has received more than one return for the same entry.
	R68	Untimely Return	The Return entry 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	Permissible Return Entry Not Accepted

	Code	Description	Definition
Used by the RDFI to Contest a Dishonor (Dispute) of a returned entry.	R71	Misrouted Dishonored Return	The financial institution preparing the dishonored Return entry has placed the incorrect routing number in the receiving DFI identification field.
	R72	Untimely Dishonored Return	The dishonored Return entry was not sent within the designated time frame established by the rules.
	R73	Timely Original Return	The RDFI is certifying that the original Return entry was sent within the time frame designated by the rules.
	R74	Corrected Return	The RDFI is correcting a previous Return entry that was dishonored using Return Reason Code R69 because it contained incomplete or incorrect information.
	R75	Return Not a Duplicate	The Return entry was not a duplicate of an entry previously returned by the RDFI.
	R76	No Errors Found	The original Return entry did not contain the errors indicated by the ODFI in the dishonored return entry.
Used by Gateways for the return of International (IAT) Payments	R80	IAT Entry Coding Error	The IAT entry being returned due to one of more errors in coding.
	R81	Non-Participant in IAT Program	The IAT entry being returned because the gateway does not have an agreement with either the ODFI or the Gateway's customer to transmit IAT entries.
	R82	Invalid Foreign Receiving DFI Identification	The reference used to identify the Foreign Receiving DFI of an Outbound IAT entry is invalid.
	R83	Foreign Receiving DFI Unable to Settle	The IAT entry being returned due to settlement problems in the foreign payment system.
	R84	Entry Not Processed by Gateway	The Outbound IAT 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.
	R85	Incorrectly Coded Outbound Internationals 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.
Check 21 / ICL ONLY	X01	Misc Check21 Return	No Longer Used
	X02	Invalid Check21 Image	Invalid Check21 Image
	X03	Check21 Waiting For Collections	No Longer Used
	X04	Invalid Image	Image was not accepted by Processing Bank as the image does not conform to specifications.
	X05	Breach of Warranty / RCC Warranty Breach	Bank and/or Customer claims the Depositor is in Breach of Warranty.
	X06	Counterfeit / Forgery / Forged / Count Breach	Bank and/or Customer claims the check presented is Counterfeit/Forgery.
	X07	Refer to Maker	Depositor needs to contact the person/company who issued the check to be given the reason.
	X08	Maximum Payment Attempts / Cannot Represent	Paying bank will not accept any additional attempts
	X09	Item Cannot be Re-presented	Paying bank will not accept any additional attempts
	X10	Not Our Item	The check image received is not from the Paying bank.
	X11	Refer to Image	Depositor needs to review Image Replacement Document (IRD) for the return reason.
	X12	Retired/Bad Routing Number	Routing number is bad or retired.
	X21	Pay None	Paying Bank elects not to pay on any checks in an overdraft situation.
	X22	Pay All	Paying Bank elects to pay on all checks in an overdraft situation.
	X23	Non-Negotiable	The Paying Bank claims the check received in Non-Negotiable.
	X29	Stale date	The check is being presented to the paying bank six months or more after the original issue date.
	X45	Misc	Misc Return
	X71	RCK - 2nd Time	RCK - 2nd Time
X72	RCK Reject - ACH	RCK Reject - ACH	
X73	RCK Reject - Payer	RCK Reject - Payer	

	Code	Description	Definition	
Expedited Return	E02	Account Closed	Same as R02 - Account number needs to be updated / corrected to an open account.	
	E03	No Account/Unable to Locate Account	Same as R03 - Account number needs to be updated / corrected	
	E04	Invalid Account Number	Same as R04 - Account number needs to be updated / corrected	
	E05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	Same as R05 - Customer needs to remove stop payment and /or unauthorized claim at the bank.	
	E07	Authorization Revoked by Customer	Same as R07 - Customer needs to remove stop payment and /or unauthorized claim at the bank.	
	E08	Payment Stopped	Same as R08 - Customer needs to remove stop payment and /or unauthorized claim at the bank.	
	E10	Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account.	Same as R10 - Customer needs to remove stop payment and /or unauthorized claim at the bank.	* Updated 2020
	E11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	Same as R11 - Merchant needs to correct the transaction to conform to authorization.	* Updated 2020
	E13	RDFI Not Qualified to Participate	Same as R13 - Cannot process ACH. A physical check needs to be manually deposited.	* Updated 2020
	E14	Representative Payee Deceased or Unable to Continue in that Capacity	Same as R14 - Account number needs to be updated / corrected to an open account.	
	E15	Beneficiary or Account Holder Deceased	Same as R15 - Account number needs to be updated / corrected to an open account.	
	E16	Account Frozen	Same as R16 - Account number needs to be updated / corrected to an open account.	
	E17	File Record Edit Criteria / Entry with Invalid Account Number Initiated Under Questionable Circumstances.	Same as R17 - Account number needs to be updated / corrected to an open account.	
	E20	Non-Transaction Account	Same as R20 - Cannot process ACH. A physical check needs to be manually deposited.	* Updated 2020
	E29	Corporate Customer Advises Not Authorized	Same as R29 - Customer needs to remove stop payment and /or unauthorized claim at the bank.	
	E92	Invalid Image	Same as X04 - Image was not accepted by Processing Bank for prior check. Processor has blocked future submissions.	
	E93	Non-Negotiable	Same as X23 - Account Number Needs to be updated / corrected to an open account.	
E95	Breach of Warranty	Same as X05 - Customer needs to remove stop payment and /or unauthorized claim at the bank.		
E96	Counterfeit/Forgery	Same as X06 - Customer needs to remove stop payment and /or unauthorized claim at the bank.		
E97	Refer to Maker	Same as X07 - Customer needs to research with the bank why check returned.		