



# ACH NACHA RETURN CODES GUIDE

Revised 07.27.2018



## Definition

**Reject Notices begin with the letter ‘R’** and indicate that the transaction was not accepted. Depending on the reason for the reject code (see below), some of these transactions may be corrected and re-submitted. Transactions that trigger a “Reject Notice” have not been processed by the customer's bank and payment was not collected from or credited to your customer’s account

MESSAGE #	MESSAGE	DESCRIPTION
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. [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.
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	RESERVED	
R06	RETURNED PER ODFI’S 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 (Return, Adjustment, Correction, and Acknowledgement of Entries and Entry Information) of these Rules.
R07	AUTHORIZATION REVOKED BY CUSTOMER (adjustment entries)	The RDFI's customer (the Receiver) has revoked the authorization previously provided to the Originator for this particular transaction.
R08	PAYMENT STOPPED or STOP PAYMENT ON ITEM	The Receiver of a recurring debit transaction has the right to stop payment on any specific ACH debit. The RDFI determines that a stop payment order has been placed on the item to which the PPD debit entry constituting notice of presentment or the PPD Accounts Receivable Truncated Check Debit Entry 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 NOT AUTHORIZED; ITEM IS INELIGIBLE NOTICE NOT PROVIDED SIGNATURES NOT GENUINE or ITEM ALTERED (adjustment entries)	The RDFI has been notified by its customer, the Receiver, that the Originator of a given transaction has not been authorized to debit his account.
R11	CHECK TRUNCATION ENTRY RETURN (SPECIFY) or STATE LAW AFFECTING ACCEPTANCE OF PPD DEBIT ENTRY CONSTITUTING NOTICE OF PRESENTMENT or PPS ACCOUNTS RECEIVABLE TRUNCATED CHECK DEBIT ENTRY	To be used when returning a check truncation entry. This reason for return should be used only if no other return reason code is applicable.
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	
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.
R15	BENEFICIARY or ACCOUNT HOLDER (Other than a Representative Payee) DECEASED	<ol style="list-style-type: none"> <li>1. The beneficiary is the person entitled to the benefits and is deceased. The beneficiary may or may not be the account holder;</li> <li>2. The account holder (acting in a non-representative payee capacity) is an owner of the account and is deceased.</li> </ol>
R16	ACCOUNT FROZEN	The funds in the account are unavailable due to specific action taken by the RDFI or by legal action.
R17	FILE RECORD EDIT CRITERIA (Specify)	Some fields that are not edited by the ACH Operator are edited by the RDFI. If the entry cannot be processed by the RDFI, the field(s) causing the processing error must be identified in the addenda record information field of the return.
R18	IMPROPER EFFECTIVE ENTRY DATE	
R19	AMOUNT FIELD ERROR	

R20	NON-TRANSACTION ACCOUNT	The ACH entry destined for a non-transaction account, as defined in Regulation D, would include either 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. This Return Reason Code will normally be used on CIE transactions.
R22	INVALID INDIVIDUAL ID NUMBER	In CIE and MTE entries, the Individual ID Number is used by the Receiver to identify the account. The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.
R23	CREDIT ENTRY REFUSED BY RECEIVER	The Receiver may return a credit entry because one of the following conditions exists: <ol style="list-style-type: none"> <li>1. a minimum amount required by the Receiver has not been remitted;</li> <li>2. the exact amount required has not been remitted;</li> <li>3. the account is subject to litigation and the Receiver will not accept the transaction;</li> <li>4. acceptance of the transaction results in an overpayment;</li> <li>5. the Originator is not known by the Receiver;</li> <li>6. the Receiver has not authorized this credit entry to this account.</li> </ol>
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	
R26	MANDATORY FIELD ERROR	
R27	TRACE NUMBER ERROR	
R28	ROUTING NUMBER CHECK DIGIT ERROR	
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	

R31	PERMISSIBLE RETURN ENTRY (CCD and CTX only)	The RDFI has been notified by the ODFI that the ODFI agrees to accept a CCD or CTX return entry in accordance with Article Seven, section 7.3 (ODFI Agrees to Accept CCD or CTX Return).
R32	RDFI NON-SETTLEMENT	
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	
R35	RETURN OF IMPROPER DEBIT ENTRY	
R36	RETURN OF IMPROPER CREDIT ENTRY	
R40	RETURN OF ENR ENTRY BY FEDERAL GOVERNMENT AGENCY (ENR only)	The Federal Government Agency determines at its sole discretion to return an ENR entry. This return reason code may be used only to return ENR entries.
R41	INVALID TRANSACTION CODE (ENR only)	Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Two (ACH Record Format Specifications) or it is not appropriate with regard to an automated enrollment entry.
R42	ROUTING NUMBER / CHECK DIGIT ERROR (ENR only)	The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula.
R43	INVALID DFI ACCOUNT NUMBER (ENR only)	The consumer's or company's account number included in Field 3 of the Addenda Record must include at least one alphameric character.
R44	INVALID INDIVIDUAL ID NUMBER / IDENTIFICATION NUMBER (ENR only)	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 (ENR only)	The name of the consumer or company provided in Field 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 (ENR only)	The Representative Payee Indicator Code included in Field 3 of the Addenda Record has been omitted or it is not consistent with the Federal Government Agency's records.

R47	DUPLICATE ENROLLMENT (ENR only)	The entry is a duplicate of an automated enrollment entry previously initiated by a participant in the ENR automated enrollment program.
R50	STATE LAW AFFECTING RCK ACCEPTANCE (To be Used for the Return of RCK Entries)	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. 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.
R51	ITEM INELIGIBLE, NOTICE NOT PROVIDED, SIGNATURE NOT GENUINE, or ITEM ALTERED (adjustment entries) (To be Used for the Return of RCK Entries)	An entry may be considered to be ineligible if the item to which the RCK entry relates is not an item within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text); the item is not a negotiable demand draft drawn on or payable through or at a Participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank; the item is in an amount of \$2,500 or more; the item does not indicate on the face of the document that it was returned due to "Not Sufficient Funds, "NSF", Uncollected Funds," or comparable language; the item is dated more than 180 days from the date the entry is being transmitted to the RDFI (i.e., the item to which the RCK entry relates is stale dated); the item is drawn on a non-Consumer Account; the item has been previously presented more than two times in its physical form, or more than one time in its physical form and more than one time as an RCK entry.
R52	STOP PAYMENT ON ITEM (adjustment entries) (To be Used for the Return of RCK Entries)	The RDFI determines that a stop payment order has been placed on the item to which the RCK entry relates. An RDFI using this 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 RCK entry to which the item relates.
R61	MISROUTED RETURN (To be Used by the ODFI for Automated Dishonored Return Entries)	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 (positions 04-12, including Check Digit, of the Entry Detail Record).
R62	INCORRECT TRACE NUMBER (To be Used by the ODFI for Automated Dishonored Return Entries)	The Trace Number found in positions 07-21 in the Addenda Record of the return entry is different from the trace number of the original entry.
R63	INCORRECT DOLLAR AMOUNT (To be Used by the ODFI for Automated Dishonored Return Entries)	The dollar amount in the Entry Detail Record of the return entry is different from the dollar amount of the original entry.

R64	INCORRECT INDIVIDUAL IDENTIFICATION (To be Used by the ODFI for Automated Dishonored Return Entries)	The Individual Identification Number reflected in the Entry Detail Record of the return entry is different from the Individual Identification Number/Identification Number used in the original entry.
R65	INCORRECT TRANSACTION CODE (To be Used by the ODFI for Automated Dishonored Return Entries)	The Transaction Code in the Entry Detail Record of the return entry is not the return equivalent of the Transaction Code in the original entry. (See list of Transaction Codes in Appendix Two (ACH Record Format Specifications). All entries must be returned as received: e.g., credit as credit, debit as debit, demand as demand, savings as savings.)
R66	INCORRECT COMPANY IDENTIFICATION (To be Used by the ODFI for Automated Dishonored Return Entries)	The Company Identification number used in the Company/Batch Header Record of the return entry is different from the Company Identification number used in the original entry.
R67	DUPLICATE RETURN (To be Used by the ODFI for Automated Dishonored Return Entries)	The ODFI has received more than one return for the same entry.
R68	UNTIMELY RETURN (To be Used by the ODFI for Automated Dishonored Return Entries)	The return entry has not been sent within the timeframe established by these rules.
R69	MULTIPLE ERRORS (To be Used by the ODFI for Automated Dishonored Return Entries)	Two or more of the following fields—Original Entry Trace Number, Amount, Individual Identification Number/Identification Number, Company Identification, and/or Transaction Code—are incorrect.
R70	PERMISSIBLE RETURN ENTRY NOT ACCEPTED (To be Used by the ODFI for Automated Dishonored Return Entries)	The ODFI has received a CCD or CTX return entry identified by the RDFI as being returned with the permission of the ODFI, but the ODFI has not agreed to accept the entry. This code may be used only to dishonor a return containing an R31 return reason code.
R80	CROSS-BORDER PAYMENT CODING ERROR (To be Used for the Return of CBR and PBR Entries)	The cross-border entry is being returned due to one or more of the following conditions: <ul style="list-style-type: none"> <li>• invalid Foreign Exchange Indicator;</li> <li>• invalid ISO Originating Currency Code;</li> <li>• invalid ISO Destination Currency Code;</li> <li>• invalid ISO Destination Country Code;</li> <li>• invalid Transaction Type Code.</li> </ul>
R81	NON-PARTICIPANT IN CROSS-BORDER PROGRAM (To be Used for the Return of CBR and PBR Entries)	The cross-border entry is being returned because the Originating Gateway Operator does not have an agreement with the ODFI to process cross-border entries.

R82	INVALID FOREIGN RECEIVING DFI INDENTIFICATION (To be Used for the Return of CBR and PBR Entries)	The reference used to identify the Foreign Receiving DFI of an outbound cross-border entry is invalid.
R83	FOREIGN RECEIVING DFI UNABLE TO SETTLE (To be Used for the Return of CBR and PBR Entries)	The cross-border entry is being returned due to settlement problems in the foreign payment system.