

NACHA Return Reason Codes

Code	Title	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 existing account.
R04	Invalid Account Number Structure	The account number structure is not valid.
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	CCD or CTX debit Entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.
R06	Returned per ODFI's Request	The ODFI has requested that the RDFI return an Erroneous Entry.
R07	Authorization Revoked by Customer	The RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.
R08	Payment Stopped	The Receiver has placed a stop payment order on this debit Entry.
R09	Uncollected Funds	A sufficient ledger balance exists to satisfy the dollar value of the transaction, but the available balance is below the dollar value of the debit Entry.
R10	Customer Advises Not Authorized, Improper, Ineligible, or Part of an incomplete transaction.	The RDFI has been notified by the Receiver that the Entry is unauthorized, improper, ineligible, or part of an incomplete transaction.
R11	Check Truncation Entry Return	Used when returning a Check Truncation Entry
R12	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI identification or Gateway Identification that is not a valid ACH routing number.
R14	Representative Payee Deceased or Unable to Continue in that Capacity	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	(1) The beneficiary is deceased, or (2) The account holder is deceased.
R16	1) Access to the account is restricted due to specific action taken by the RDFI or by legal action; or (2) OFAC has instructed the RDFI or Gateway to return the Entry.	1) Access to the account is restricted due to specific action taken by the RDFI or by legal action; or (2) OFAC has instructed the RDFI or Gateway to return the Entry.
R17	File Record Edit Criteria	Field(s) cannot be processed by RDFI.
R18	Improper Effective Entry Date	(1) 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 (2) the Effective Entry Date for a debit Entry is more than one Banking Day after the processing date.
R19	Amount Field Error	(1) Amount field is non-numeric. (2) Amount filed is not zero in a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, or zero-dollar CCD, CTX, or IAT Entry. (3) Amount filed is zero in an Entry other than a Prenotification, DNE, ENR, Notification of Change, Return, dishonored Return, or a zero-dollar CCD, CTX, or IAT Entry. (4) Amount field is greater than \$25,000 for ARC, BOC, and POP entries.

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R20	Non-Transaction Account	ACH Entry to a Non-Transaction Account
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.
R23	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RDFI.
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.
R25	Addenda Error	Addenda Record Indicator value is incorrect. Addenda Type Code is invalid, out of sequence, or missing, Number of Addenda Records exceeds allowable maximum, Addenda Sequence Number is invalid.
R26	Mandatory Field Error	Erroneous data or missing data in a mandatory field.
R27	Trace Number Error	(1) Original Entry Trace Number is not present in the Addenda Record on a Return or Notification of Change Entry; or (2) 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 a specific Entry has not been authorized by the Receiver.
R30	RDFI Not Participant in Check Truncation Program	The RDFI does not participate in a Check Truncation Program.
R31	Permissible Return Entry (CCD and CTX only)	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	This Return Reason Code may only be used to return XCK Entries and is at the RDFI's sole discretion.
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 loan accounts.
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, 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/ Source Document Presented for Payment	The RDFI determines that (1) the source document used for an ARC, BOC, or POP Entry to its 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.
R50	State Law Affecting RCK Acceptance	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 presentation. OR 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 related to RCK Entry is Ineligible or RCK Entry is Improper	An RCK Entry is considered to be ineligible or improper.
R52	Stop Payment on Item Related to RCK Entry	A stop payment order has been placed on the item to which the RCK Entry relates.
R53	Item and RCK Entry Presented for Payment	In addition to an RCK Entry, the item to which the RCK Entry relates has also been presented for payment.

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R61	Misrouted Return	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.
R62	Return of Erroneous or Reversing Debit	The Originator's/ODFI's use of the reversal process has resulted in, or failed to correct, an unintended credit to the Receiver.
R67	Duplicate Return	The ODFI has received more than one Return for the same Entry.
R68	Untimely Return	The Return Entry has not been sent within the timeframe established by these Rules.
R69	Field Error(s)	<p>One or more of the field requirements are incorrect.</p> <p>01– Return Contains Incorrect DFI Account Number 02– Return Contains Incorrect Original Entry Trace Number 03 – Return Contains Incorrect Dollar Amount 04– Return Contains Incorrect Individual Identification Number/Identification Number 05– Return Contains Incorrect Transaction Code 06– Return Contains Incorrect Company Identification Number 07 – Return Contains an Invalid Effective Entry Date</p>
R70	Permissible Return Entry Not Accepted/Return Not Requested by ODFI	The ODFI has received a Return Entry identified by the RDFI as being returned with the permission of, or at the request of, the ODFI, but the ODFI has not agreed to accept the Entry or has not requested the return of the Entry.
R80	IAT Entry Coding Error	The IAT Entry is being returned due to one or more of the following conditions: Invalid DFI/Bank Branch Country Code; Invalid DFI/Bank Identification Number Qualifier; Invalid Foreign Exchange Indicator; Invalid ISO Originating Currency Code; Invalid ISO Destination Currency Code; Invalid ISO Destination Country Code; Invalid Transaction Type Code.
R81	Non-Participant in IAT Program	The IAT Entry is being returned because the Gateway does not have an agreement with either the ODFI or the <u>Gateway's customer</u> 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 is being returned due to settlement problems in the foreign payment system.
R84	Entry Not Processed by Gateway	For Outbound IAT Entries, the 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 International 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.