

## Return Reason Codes

- R01 Insufficient Funds
- R02 Account Closed
- R03 No Account/Unable to Locate Account
- R04 Invalid Account Number Structure
- R05 Unauthorized Debit to Consumer Account Using Corporate SEC Code
- R06 Returned per ODFI's Request
- R07 Authorization Revoked by Consumer
- R08 Payment Stopped
- R09 Uncollected Funds
- R10 Consumer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account
- R11 Customer Advises Entry Not in Accordance with the Terms of the Authorization
- R12 Account Sold to Another DFI
- R14 Representative Payee Deceased or Unable to Continue in that Capacity
- R15 Beneficiary or Account Holder Deceased
- R16 Account Frozen/Entry Returned Per OFAC Instruction
- R17 File Record Edit Criteria/Entry with Invalid Account Number Initiated Under Questionable Circumstances
- R20 Non-Transaction Account
- R21 Invalid Company Identification
- R22 Invalid Individual ID Number
- R23 Credit Entry Refused by Receiver
- R24 Duplicate Entry
- R29 Corporate Customer Advises Not Authorized
- R31 Permissible Return Entry (CCD and CTX only)
- R33 Return of XCK Entry
- R37 Source Document Presented for Payment
- R38 Stop Payment on Source Document
- R39 Improper Source Document/Source Document Presented for Payment

### Represented Check Entries Return Reason Codes

- R50 State Law Affecting RCK Acceptance
- R51 Item Related to RCK Entry is Ineligible or RCK Entry is Improper
- R52 Stop Payment on Item Related to RCK Entry
- R53 Item and RCK Entry Presented for Payment

### International ACH Transactions Return Reason Codes

- R50 IAT Entry Coding Error
- R51 Non-Participant in IAT Program
- R82 Invalid Foreign Receiving DFI Identification
- R83 Foreign Receiving DFI Unable to Settle
- R84 Entry Non Processed by Gateway Operator
- R85 Incorrectly Coded Outbound International Payment

## ACH Operator Rejects

- R13 Invalid ACH Routing Number
- R18 Improper Effective Entry Date
- R19 Amount Field Error
- R25 Addenda Error
- R26 Mandatory Field Error
- R27 Trace Number Error
- R28 Routing Number Check Digit Error
- R30 RDFI Not Participant in Check Truncation Program
- R32 RDFI Non-Settlement
- R34 Limited Participation DFI
- R35 Return of Improper Debit Entry

## Dishonored Return Reason Codes

- R61 Misrouted Return
- R67 Duplicate Return
- R68 Untimely Return
- R69 Field Errors (Errors Listed Below)
  - 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 Identification Number
  - 07-Return Contains an Invalid Effective Entry Date
- R70 Permissible Return Not Accepted/Return Not Requested by ODFI

## Contested Dishonored Returns

- R71 Misrouted Dishonored Return
- R72 Untimely Dishonored Return
- R73 Timely Original Return
- R74 Corrected Return
- R75 Return Not a Duplicate
- R76 No Errors Found

## Transactions Codes

### Demand Credit Records (for checking, NOW, and sharedraft accounts)

- 20 Reserved
- 21 Return or Notification of Change for original transaction code 22, 23, or 24
- 22 Demand Credit
- 23 Prenotification of Demand Credit Authorization; Death Notification (non-dollar)
- 24 Zero Dollar with remittance data (for CCD and CTX entries only); Acknowledgement Entries (ACK and ATX entries)

### Demand Debit Records (for checking, NOW, and sharedraft accounts)

- 25 Reserved
- 26 Return or Notification of Change for original transaction code 27, 28, or 29
- 27 Demand Debit
- 28 Prenotification of Demand Debit (non-dollar)
- 29 Zero dollar with remittance data (for CCD, CTX, and IAT entries only)

### Savings Accounts Records

- 30 Reserved
- 31 Return or Notification of Change for original transaction code 32, 33, or 34
- 32 Savings Credit
- 33 Prenotification of Savings Credit; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)
- 34 Zero dollar with remittance data (for CCD, CTX, and IAT entries only); Acknowledgment Entries (ACK and ATX entries only)

### Savings Account Debit Records

- 35 Reserved
- 36 Returned or Notification of Change for original transaction code 37, 38, or 39
- 37 Savings Debit

- 38 Prenotification of Savings Debit Authorization (non-dollar)
- 39 Zero dollar with remittance data (for CCD, CTX, and IAT entries only)

### Financial Institution General Ledger Debit Records

- 41 Return or Notification of Change for original transaction code 42, 43 or 44
- 42 General Ledger Credit
- 43 Prenotification of General Ledger Credit (non-dollar)
- 44 Zero dollar with remittance data (for CCD and CTX entries only)

### Financial Institution General Ledger Debit Records

- 46 Return or Notification of Change for original transaction code 47, 48, or 49
- 47 General Ledger Debit
- 48 Prenotification of General Ledger Debit (non-dollar)
- 49 Zero dollar with remittance data (for CCD and CTX entries only)

### Loan Account Credit Records

- 51 Return or Notification of Change transaction code 52, 53, or 54
- 52 Loan Account Credit
- 53 Prenotification of Loan Account Authorization (non-dollar)
- 54 Zero dollar with remittance and CTX entries only)

### Loan Account Debit Record (Reversals)

- 55 Loan Account Debit (Reversal Only)
- 56 Return or Notification of Change for Original transaction code 55

Code	Reason for Return	Account Type & Notes	Return Deadlines / Written Statement (WSUD) Requirements
R01	Insufficient Funds	Consumer or Non-Consumer	2 Banking Days
R02	Account Closed	Consumer or Non-Consumer	2 Banking Days
R03	No Account/Unable to Locate Account	Consumer or Non-Consumer	2 Banking Days
R04	Invalid Account Number Structure	Consumer or Non-Consumer	2 Banking Days
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	Consumer	60 Calendar Days WSUD Required
R06	Returned per ODFI's Request	Consumer or Non-Consumer	Deadline not defined, determined by ODFI and RDFI. The ODFI must agree to indemnify the RDFI according to Article Two, Subsection 2.12.3
R07	Authorization Revoked by Consumer	Consumer (May not be used for ARC, BOC, POP, RCK, CCD or CTX)	60 Calendar Days WSUD Required
R08	Payment Stopped	Consumer or Non-Consumer	2 Banking Days
R09	Uncollected Funds	Consumer or Non-Consumer	2 Banking Days
R10	Customer Advises Not Authorized, Improper, Ineligible, part of an Incomplete Transaction or an improperly reinitiated entry.	Consumer; Non-Consumer only if the debit entry contains a consumer SEC code or is an ARC, BOC, POP or IAT. For CCD or CTX Entries to Consumer Accounts, see R05 for CCD or CTX Entries, see R29	60 Calendar Days WSUD Required
R11	Customer Advises Entry Not In Accordance with the Terms of the Authorization	Consumer and for Non-Consumer when ARC, BOC, POP and IAT	60 Calendar Days WSUD Required
R12	Account Sold to Another DFI	Consumer or Non-Consumer	2 Banking Days
R14	Representative Payee Deceased or Unable to Continue in that Capacity	Consumer or Non-Consumer	2 Banking Days
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	Consumer Only	2 Banking Days
R16	Account Frozen/Entry Returned Per OFAC Instruction	Consumer or Non-Consumer	2 Banking Days
R17	File Record Edit Criteria	Consumer or Non-Consumer	2 Banking Days
R20	Non-Transaction Account	Consumer or Non-Consumer	2 Banking Days
R21	Invalid Company Identification	Non-Consumer	2 Banking Days
R22	Invalid Individual ID Number	Consumer or Non-Consumer CIE or MTE entries	2 Banking Days
R23	Credit Entry Refused by Receiver	Consumer or Non-Consumer	RDFI must transmit the return entry to the ACH Operator by the 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 second banking day following the RDFI's receipt of notification from the Receiver that it has declined the entry.
R24	Duplicate Entry	Consumer or Non-Consumer	2 Banking Days
R29	Corporate Customer Advises Not Authorized	Non-Consumer	2 Banking Days
R31	Permissible Return Entry (CCD and CTX only)	Non-Consumer	Not defined, determined by the ODFI and RDFI
R33	Return of XCK Entry	Consumer or Non-Consumer	60 Calendar Days; No WSUD required
R37	Source Document for Presented for Payment	Consumer or Non-Consumer	60 Calendar Days; WSUD required
R38	Stop Payment on Source Document	Consumer or Non-Consumer	60 Calendar Days; No WSUD required
R39	Improper Document/Source Document Presented for Payment	Consumer or Non-Consumer	2 Banking Days

## PaymentsFirst Member Support

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