ACH RETURN REASON CODES

The table below lists the ACH Return Reason codes, which can apply to ACH/eCheck transactions. These codes are visible in the virtual terminal on the ACH/eCheck Returns Received report, as well as the Transaction Detail screen, however they are not returned in email response messages.

NOTE: If an eCheck is returned for reason Code R01 or R09, it is eligible for redeposit.

TABLE 1   ACH Return Reason Codes

ACH Return Reason Code	Description
R01	Insufficient funds in account
R02	Account is closed
R03	No account on file
R04	Invalid account number
R05	Unauthorized debit to consumer account
R06	Returned at request of ODFI
R07	Authorization revoked by customer
R08	Payment stopped
R09	Insufficient collected funds in account being charged
R10	Customer advises not Authorized, notice not provided, improper source document, or amount of entry not accurately obtained from source document
R11	Check truncation return
R12	Account sold to another financial institution
R13	Invalid ACH routing number

TABLE 1   ACH Return Reason Codes (Continued)

ACH Return Reason Code	Description
R14	Representative payee is deceased or cannot continue in that capacity
R15	Beneficiary or account holder other than representative payee deceased
R16	Account funds have been frozen
R17	Item returned because of invalid data; refer to addenda fro information
R18	Improper effective date
R19	Amount error
R20	Account does not allow ACH transactions or limit for transactions has been exceeded
R21	Invalid company identification
R22	Invalid individual ID
R23	Credit entry refused by receiver
R24	Duplicate entry
R25	Addenda record error
R26	Mandatory field error
R27	Trace number error
R28	Routing/transit number check digit error
R29	Corporate customer advised not authorized
R30	RDFI not participant in check truncation program
R31	Permissible return entry
R32	RDFI non-settlement
R33	Return of item
R34	Limited participation ODFI
R35	Return of improper debit entry
R36	Return of improper credit entry
R37	Source document presented for payment
R38	Stop payment on source document
R39	Improper source document
R40	Return of item by government agency
R41	invalid Transaction Code

TABLE 1   ACH Return Reason Codes (Continued)

ACH Return Reason Code	Description
R42	Routing/transit number check digit error
R43	Invalid account number
R44	Invalid individual ID
R45	Invalid individual name or company name
R46	Invalid representative payee indicator code
R47	Duplicate enrollment
R50	State law affecting RCK acceptance
R51	Item is ineligible, notice not provided, signature not genuine, or original item altered for adjustment entry
R52	Stop payment on item
R53	Item and ACH entry presented for payment
R61	Misrouted return - RDFI for original entry has placed incorrect routing/transit number in RDFI identification field
R67	Duplicate return
R68	Untimely return - the return was not sent within the established timeframe
R69	Field errors
R70	Permissible return entry not accepted
R71	Misrouted dishonored return -incorrect routing/transit number in RDFI identification field
R72	Untimely return - dishonored return was not sent within the established timeframe
R73	Timely original return - RDFI certifies the original return entry was sent within established timeframe for original returns
R74	Corrected return - RDFI is correcting a previous return entry that was dishonored because it contained incomplete or incorrect information
R75	Original return not a duplicate
R76	No errors found
R80	Cross-border payment coding error
R81	Non-participant in cross-border program
R82	Invalid foreign RDFI identification
R83	Foreign RDFI unable to settle
R84	Cross-border entry not processed by originating gateway operator

TABLE 1   ACH Return Reason Codes (Continued)

ACH Return Reason Code	Description
R94	Administrative return item was processed and resubmitted as a photocopy
R95	Administrative return item was processed and resubmitted as a MICR-Split
R97	Administrative return item was processed and resubmitted with corrected dollar amount
R98	Indicates a return PAC (pre-authorized check); RDFI provides a text reason and indicated a new account number on the PAC itself
R99	Indicates a return PAC (pre-authorized check); RDFI provides a text reason on the PAC itself for which there is no equivalent return reason code