2021 NACHA Operating Rules – Table of Return Reason Codes

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R01	Insufficient Funds	The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
R02	Account Closed	A previously active account has been closed by action of the customer or the RDFI.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
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.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	This Return Reason Code may not be used to return ARC, BOC, or POP Entries or Return Fee Entries related to underlying ARC, BOC, or POP Entries solely because they do not contain the Receiver's name in the Individual Name/Receiving Company Name Field.
R04	Invalid Account Number Structure	The account number structure is not valid.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	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	CCD or CTX debit Entry was Transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry. Article Three, Subsection 3.4.1.1 - Rule Exception for CCD and CTX Entries to Consumer Accounts.	
R06	Returned per ODFI's Request	The ODFI has requested that the RDFI return an Erroneous Entry, or a credit Entry originated without the authorization of the Originator.	RDFI	Return	Consumer or Non-Consumer	Not defined, determined by ODFI and RDFI.	No	Article Two, Subsection 2.12.2 - ODFI Request for Return.	If the RDFI agrees to return the Entry, the ODFI must indemnify the RDFI according to Article Two, Subsection 2.12.3.
R07	Authorization Revoked by Customer	The RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry.	This Return Reason Code may not be used for ARC, BOC, POP, or RCK Entries.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R08	Payment Stopped	The Receiver has placed a stop payment order on this debit Entry.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.7 - RDFI Obligation to Stop Payment.	A stop payment order may be placed on one or more debit Entries.
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.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
R10	Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account	The RDFI has been notified by the Receiver that the Receiver does not know the identity of the Originator; has no relationship with the Originator; or has not authorized the Originator to debit his account. For ARC and BOC entries, the RDFI has been notified by the Receiver that the signature on the source document is not authentic, valid, or authorized. For POP Entries, the RDFI has been notified by the Receiver that the signature on the written authorization is not authentic, valid, or authorized.	RDFI	Extended Return	Consumer; for ARC, BOC, IAT, or POP, Entries may also be a Non-Consumer. See note for additional exceptions.	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.1 - Unauthorized Debit Entry/Authorization for Debit Has Been Revoked. Article Three, Subsection 3.12.2.1 - Improper ARC, BOC, and POP Debit Entries. Article Three, Subsection 3.1.3 - RDFI May Rely on Standard Entry Class Codes. Article Three, Subsection 3.4.1.1 Rule Exception for CCD and CTX Entries to Consumer Accounts. Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries.	Used for the return of an unauthorized debit to a Consumer Account and for an unauthorized IAT debit to any account. Not for use with CCD or CTX Entries. For CCD or CTX Entries to Consumer Accounts, see R05. For CCD or CTX to Non-Consumer Accounts, see R29. May be used to return an unauthorized debit Entry to a Non-Consumer Account if the debit Entry contains a consumer SEC Code. Not for use when the Originator and Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that it does not conform to the terms of the authorization (i.e., entry is for an amount different than authorized; entry was initiated for settlement earlier than authorized; improperly-initiated ARC, BOC, POP entries; incomplete transaction; improperly reinitiated entry). For these conditions, see Return Reason Code R11. For ARC, BOC, and POP entries where notice was not provided, use R11.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	The RDFI has been notified by the Receiver that the Originator and Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of the authorization (for example, the entry is for an amount different than authorized; the entry was initiated for settlement earlier than authorized; the entry is part of an Incomplete Transaction; the debit entry was improperly reinitiated; for ARC, BOC, or POP entries: ineligible source document, notice was not provided; amount of the entry was not accurately obtained from the source document. The RDFI has been notified by the Receiver that the Originator and Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of the authorization (for example, the entry is for an amount different than authorized; the entry was initiated for settlement earlier than authorized; the entry is part of an Incomplete Transaction; the debit entry was improperly reinitiated; for ARC, BOC, or POP entries: ineligible source document, notice was not provided; amount of the entry was not accurately obtained from the source document; the Reversing Entry was improperly initiated by the Originator or ODFI; the Receiver did not affirmatively initiate a Subsequent Entry in accordance with the terms of the Standing Authorization.	RDFI	Extended Return	Consumer. For ARC, BOC, POP, and IAT entries, may also be a Non-Consumer. See note for additional exceptions.	**60 Calendar Days	Yes	Article Three, Subsection 3.1.3 - RDFI May Rely on Standard Entry Class Codes Article Three, Subsection 3.12.2 - Debit Entry Not in Accordance with the Terms of the Authorization Article Three, Subsection 3.12.2.4 - Improperly-Initiated Reversal Article Three, Subsection 3.4.1.1 - Rule Exception for CCD and CTX Entries to Consumer Accounts Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries Article Eight, Section 8.53 - Incomplete Transaction	Not to be used to return (1) entries where the Originator and Receiver have no relationship or the Receiver has not authorized the Originator to debit the Receiver's account; (2) ARC and BOC entries for which the Receiver has notified the RDFI that the signature on the source document is not authentic or authorized, or (3) POP entries for which the Receiver has notified the RDFI that the signature on the written authorization is not authentic or authorized. See Return Reason Code R10 Not for use with CCD or CTX Entries. For CCD or CTX Entries to Consumer Accounts, see R05. For CCD or CTX Entries to Non-Consumer Accounts, see R29. This code may be used for the return of an Entry bearing a consumer SEC Code that has been received to a non-Consumer Account, where the debit Entry was not in accordance with the terms of the authorization. For ARC, BOC, and POP entries for which the source document has been presented for payment, use R37.
R12	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
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.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	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.
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	(1) The beneficiary is deceased; or (2) the account holder is deceased.	RDFI	Return	Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	(1) The beneficiary is the person entitled to the benefits and may or may not be the account holder; or (2) the account holder is the owner of the account and is not a representative payee.
R16	Account Frozen/Entry Returned Per OFAC Instruction	(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.	RDFI or Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R17	File Record Edit Criteria/Entry with Invalid Account Number Initiated Under Questionable Circumstances File Record Edit Criteria/Entry with Invalid Account Number Initiated Under Questionable Circumstances/Return of Improperly-Intiated Reversal	(1) Field(s) cannot be processed by RDFI; or (2) the Entry contains an invalid DFI Account Number (account closed/no account/unable to locate account/invalid account number) and is believed by the RDFI to have been initiated under questionable circumstances. (1) Field(s) cannot be processed by RDFI; (2) the Entry contains an invalid DFI Account Number (account closed/no account/unable to locate account/invalid account number) and is believed by the RDFI to have been initiated under questionable circumstances; or (3) either the RDFI or Receiver has identified a Reversing Entry as one that was improperly initiated by the Originator or ODFI.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries. Appendix Three, Part 3.2 - Glossary of ACH Record Format Specifications	(1) 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 Information field of the Return. (2) An RDFI may use Return Reason Code R17 to return an Entry that contains an invalid DFI Account Number and is believed by the RDFI to have been initiated under questionable circumstances. The RDFI must insert "QUESTIONABLE" within the first twelve positions of the Addenda Information field. The RDFI may include additional explanatory information within the remaining positions of this field. (3) An RDFI may use Return Reason Code R17 to return a Reversing Entry that was improperly initiated by the Originator or ODFI.
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.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R19	Amount Field Error	(1) Amount field is non-numeric. (2) Amount field 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 field is zero in an Entry other than a Prenotification, DNE, ENR, Notification of Change, Return, dishonored Return, contested dishonored Return, or zero dollar CCD, CTX, or IAT Entry. (4) Amount field is greater than $25,000 for ARC, BOC, and POP Entries.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	See Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria) for a full explanation of this Return Reason Code.	For ACH Operator use only.
R20	Non-Transaction Account	ACH Entry to a non-Transaction Account.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	A non-Transaction Account. as defined in Regulation D, would include an account against which transactions are prohibited or limited.
R21	Invalid Company Identification	The Identification Number used in the Company Identification Field is not valid.	RDFI	Return	Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	This Return Reason Code is generally used on CIE transactions.
R22	Invalid Individual ID Number	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	In CIE and MTE Entries, the Individual ID Number is used by the Receiver to identify the account.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R23	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RDFI.	RDFI	Return	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 of refusal of the Entry from its Receiver.	No	Article Three, Subsection 3.8.3.2 - Timing Requirements for Credit Entries Refused by Receiver.	Examples: (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.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	The RDFI should use this code with extreme care and 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. Addenda Type Code is invalid, out of sequence, or missing, Number of Addenda Records exceeds allowable maximum, Addenda Sequence Number is invalid.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R26	Mandatory Field Error	Erroneous data or missing data in a mandatory field.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
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.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R28	Routing Number Check Digit Error	The check digit for a routing number is not valid.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
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.	RDFI	Return	Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	Beyond the return time frame the ODFI may agree to accept a late Return Entry; if so use R31.
R30	RDFI Not Participant in Check Truncation Program	The RDFI does not participate in a Check Truncation Program.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria). Article Four, Subsection 4.2.6 - Return and Rejection of TRC Entries or TRX Entries.	For ACH Operator use only.
R31	Permissible Return Entry (CCD and CTX only)	The RDFI may return a CCD or CTX Entry that the ODFI agrees to accept.	RDFI	Return	Non-Consumer	Not defined, determined by the ODFI and RDFI.	No	Article Three, Subsection 3.8.3.5 - Late Return Entries for CCD or CTX Entries with ODFI Agreement.	CCD and CTX Entries only.
R32	RDFI Non-Settlement	The RDFI is not able to settle the Entry.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
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.	RDFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.8.3.4 - Timing Requirements for Return of XCK Entries.	
R34	Limited Participation DFI	The RDFI's participation has been limited by a federal or state supervisor.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R35	Return of Improper Debit Entry	Debit Entries (with the exception of Reversing Entries) are not permitted for CIE Entries or to loan accounts.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
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.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R37	Source Document Presented for Payment	The source document to which an ARC, BOC, or POP Entry relates has been presented for payment.	RDFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries. Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries.	For use with ARC, BOC, and POP Entries only.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
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.	RDFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.11.2.2 - RDFI Obligation to Recredit for ARC, BOC, and RCK Entries Regarding Stop Payments Orders. Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries.	For use with ARC and BOC Entries only.
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.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries. Article Eight, Section 8.36 - Eligible Source Document.	For use with ARC, BOC, and POP Entries only and when the RDFI (rather than the Receiver) determines the Entry is improper.
				Return Reason Codes to be Used by Federal Government Agencies Returning ENR Entries						
R40	Return of ENR Entry by Federal Government Agency	This Return Reason Code may only be used to return ENR Entries and is at the Federal Government Agency's sole discretion.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
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 contained in Appendix Three (ACH Record Format Specifications) or it is not appropriate with regard to an Automated Enrollment Entry.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm Appendix Three - ACH Record Format Specifications, Part 3.2 - Glossary of ACH Record Format Data Elements - Payment Related Information	For Federal Government Agency use only. Example: Transaction Code 28, Prenotification of Demand Deposit Debit Authorization, for an ENR sent to SSA pertaining to a direct deposit enrollment.
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 it does not conform to the Modulus 10 formula.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
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.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
R44	Invalid Individual ID Number/Identification Number	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.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R45	Invalid Individual Name/Company Name	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.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
R46	Invalid Representative Payee Indicator	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.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	Examples: The Representative Payee Indicator Code is "zero," and Social Security's records indicate that payments should be sent to a representative payee on behalf of an entitled beneficiary; or The Representative Payee Indicator Code is "one," and Social Security's records indicate that there is no representative payee and the beneficiary may receive payments directly. For Federal Government Agency use only.
R47	Duplicate Enrollment	The Entry is a duplicate of an Automated Enrollment Entry previously initiated by a DFI.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
					Codes to be Used for Return of RCK Entries				
R50	State Law Affecting RCK Acceptance	(1) 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; or (2) 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.	RDFI	Return	Consumer	* 2 Banking Days	No	Uniform Commercial Code Article 4 https://www.law.cornell.edu/ucc/4/	For use with RCK Entries only. An RDFI must Transmit a Return Entry relating to an RCK Entry to its ACH Operator by midnight of the RDFI's second Banking Day following the Banking Day of the receipt of the RCK Entry.
R51	Item Related to RCK Entry Is Ineligible or RCK Entry Is Improper.	An RCK Entry is considered to be ineligible or improper.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries. Article Two, Subsection 2.5.13.3 - RCK Eligible Items. Article Two, Subsection 2.5.13.4 - RCK Ineligible Items.	For use with RCK Entries only.
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.	RDFI	Extended Return	Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.11.2.2 - RDFI Obligation to Recredit for ARC, BOC, and RCK Entries Regarding Stop Payment Orders.	For use with RCK Entries only.
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.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries.	For use with RCK Entries only.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
					Codes to be Used by the ODFI for Dishonored Return Entries				
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.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.6.1 - Dishonor of Return by ODFI.	May be used for all Entries except IAT.
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.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.6.1 - Dishonor of Return by ODFI. Article Two, Subsection 2.12.5.2 - Specific Warranties for Dishonored Return Relating to Reversals.	May be used for all Entries except IAT. Usage is limited to the following two Reversal scenarios: (1) A debit Erroneous Entry and a subsequent credit Reversing Entry are both Transmitted to the Receiver's account. The debit Erroneous Entry is returned but the credit Reversing Entry is posted and made available to the Receiver. (2) A credit Erroneous Entry and a subsequent debit Reversing Entry are both Transmitted to the Receiver's account. The credit Erroneous Entry is posted and made available to the Receiver, but the debit Reversing Entry is returned.
R67	Duplicate Return	The ODFI has received more than one Return for the same Entry.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by ODFI.	May be used for all Entries except IAT.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
						Codes to be Used by the ODFI for Dishonored Return Entries			
R68	Untimely Return	The Return Entry has not been sent within the time frame established by these Rules.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by ODFI.	May be used for all Entries except IAT.
R69	Field Error(s)	One or more of the field requirements are incorrect.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by ODFI.	The ODFI must insert the appropriate code(s) from below, separated by an asterisk (*), within the Addenda Information Field of the Addenda Record Format for dishonored Returns to indicate the field(s) in which the errors occur. 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 For Example: 01*03*06 May be used for all Entries except IAT.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
				Codes to be Used by the ODFI for Dishonored Return Entries					
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.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by ODFI.	This code may be used only to dishonor Return Entries containing Return Reason Codes R06 and R31. May be used for all Entries except IAT.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
					Codes to be used by the RDFI for Contested Dishonored Return Entries				
R71	Misrouted Dishonored Return	The financial institution preparing the dishonored Return Entry (the ODFI of the original Entry) has placed the incorrect Routing Number in the Receiving DFI Identification field.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
R72	Untimely Dishonored Return	The dishonored Return Entry has not been sent within the designated time frame.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by ODFI. Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
R73	Timely Original Return	The RDFI is certifying that the original Return Entry was sent within the time frame designated in these Rules.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
R74	Corrected Return	The RDFI is correcting a previous Return Entry that was dishonored using Return Reason Code R69 (Field Error(s)) because it contained incomplete or incorrect information.	RDFI	Corrected Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The corrected Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.1 - RDFI May Correct Dishonored Returns.	Data must be obtained from the following fields in the original Company Batch Header Record, Entry Detail Record, or Addenda Record: • DFI Account Number • Trace Number • Amount • Individual Identification Number/Identification Number • Transaction Code • Company Identification • Effective Entry Date May be used for all Entries except IAT.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
				Codes to be used by the RDFI for Contested Dishonored Return Entries					
R75	Return Not a Duplicate	The Return Entry was not a duplicate of an Entry previously returned by the RDFI.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	This code may be used by the RDFI to contest a dishonored Return Entry from an ODFI that used Return Reason Code R67 (Duplicate Return). May be used for all Entries except IAT.
R76	No Errors Found	The original Return Entry did not contain the errors indicated by the ODFI in the dishonored Return Entry.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	This code may be used by the RDFI to contest a dishonored Return Entry from an ODFI that used Return Reason Code R69 (Field Error(s)). May be used for all Entries except IAT.
R77	Non-Acceptance of R62 Dishonored Return	The RDFI returned both the Erroneous Entry and the related Reversing Entry, or the funds relating to the R62 dishonored Return are not recoverable from the Receiver.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns	May be used for all Entries except IAT. For use by the RDFI in response to the receipt of Dishonored Return Code R62 - Return of Erroneous or Reversing Debit. For use only when the RDFI has returned both the Erroneous Entry and the subsequent Reversing Entry, or the RDFI is unable to recover the funds relating to the R62 dishonored Return from the Receiver.

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
								Codes to be Used by Gateways for the Return of International payments	
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.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries. Article Five, Section 5.3 - Gateway Assumes Obligations of Other Participants.	For Gateway use with Outbound IAT Entries only.
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 Gateway's customer to transmit Outbound IAT Entries.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Five, Subsection 5.1.1 - Gateway Must Enter Agreement with ODFI or Gateway's customer.	For Gateway use with Outbound IAT Entries only.
R82	Invalid Foreign Receiving DFI Identification	The reference used to identify the Foreign Receiving DFI of an Outbound IAT Entry is invalid.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Appendix Three, Subpart 3.2.2 - Glossary of Data Elements: Receiving DFI Identification	For Gateway use with Outbound IAT Entries only.
R83	Foreign Receiving DFI Unable to Settle	The IAT Entry is being returned due to settlement problems in the foreign payment system.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use with Outbound IAT entries only.
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.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use with Outbound IAT entries only.
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.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use with Entries bearing an SEC Code other than IAT.

* Each Return Entry must be received by the RDFI's ACH Operator by its 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 Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.