

ACH RETURN REASON CODES

ACH transactions may be returned to your company by the Receiving Depository Financial Institution (RDFI) for a number of reasons. The following is a list of the most common return reasons. Once an entry has been returned, it **cannot** be reinitiated to the receiver, unless it was returned as R01 or R09. Repetitive origination of previously returned transaction may result in additional fees.

Return Code	Return Reason / Description	Return Time Frame
R01	Insufficient Funds The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit entry. <i>(Can be re-initiated 2 additional times only).</i>	2 Banking Days
R02	Account Closed A previously active account has been closed by the customer or the RDFI.	2 Banking Days
R03	No Account/Unable to Locate Account The account number structure is valid, but the account number does not exist or does not correspond to the individual identified in the entry	2 Banking Days
R04	Invalid Account Number Structure The account number structure is not valid	2 Banking Days
R05	Unauthorized Debit to a Consumer Account A CCD or CTX entry has been initiated to a consumer account and was not authorized by the Receiver.	60 Calendar Days
R06	Returned Per ODFIs Request The ODFI has requested that the RDFI return an Erroneous Entry.	Undefined
R07	Authorization Revoked The Receiver revoked the authorization previously provided to the Originator for this debit entry.	60 Calendar Days
R08	Payment Stopped The Receiver has placed a stop payment order on this entry	2 Banking Days
R09	Uncollected Funds 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.	2 Banking Days
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	60 Calendar Days

Return Code	Return Reason / Description	Return Time Frame
R12	Account Sold to Another DFI A financial institution received an Entry to an account that was sold to another financial institution.	2 Banking Days
R13	Invalid ACH Routing Number An entry contains a routing number that is a not a valid ACH routing number.	2 Banking Days
R16	Account Frozen/Entry Returned Per OFAC Instruction Access to the account is restricted due to specific action taken by the RDFI or by legal action	2 Banking Days
R20	Non-Transaction Account The ACH entry destined for a non-transaction account as defined by Reg. D would include an account against which transactions are prohibited or limited.	2 Banking Days
R21	Invalid Company Identification The identification number used in the Company ID Field is not valid. This Return Reason Code is generally used on CIE transactions.	2 Banking Days
R22	Invalid Individual ID The Receiver has indicated to the RDFI that the number by which the Originator was identified is not correct. The Individual ID number of CIE or MTE entries is used by the Receiver to identify the account.	2 Banking Days
R23	Credit Entry Refused by Receiver Any credit Entry that is refused by the Receiver may be returned by the RDFI.	2 Calendar Days from Notice
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	2 Banking Days
R29	Corporate Customer Advises/Not Authorized The Corporate Customer advises the entry is not authorized.	2 Banking Days
R31	Permissible Return Entry (CCD and CTX Entry) The RDFI may return a CCD or CTX entry that the ODFI accept	Negotiated