

ACH Return, NOC, and Tran Codes

Code	Title	Description	Entry Type	Time Frame
R01	Insufficient Funds	The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R02	Account Closed	A previously active account has been closed by action of the customer or the RDFI.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R04	Invalid Account Number Structure	The account number structure is not valid.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer	60 Calendar Days
R06	Returned per ODFI's Request	The ODFI has requested that the RDFI return an Erroneous Entry.	Consumer or Non-Consumer	Not defined, determined by ODFI and RDFI.
R07	Authorization Revoked by Customer	The RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.	Consumer	60 Calendar Days
R08	Payment Stopped	The Receiver has placed a stop payment order on this debit Entry.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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 Entry is unauthorized, improper, ineligible, or part of an incomplete transaction. 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.	Consumer. For ARC, BOC, IAT, or POP, Entries may also be a Non-Consumer.	60 Calendar Days

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R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	<p>The 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. This includes:</p> <ul style="list-style-type: none"> • The debit Entry is for an incorrect amount • The debit Entry was debited earlier than authorized • The debit Entry is part of an Incomplete Transaction • The debit Entry was improperly reinitiated <p>For ARC, BOC, or POP entries:</p> <ul style="list-style-type: none"> • The source document was ineligible • Notice was not provided to the Receiver 	Consumer. For ARC, BOC, IAT, or POP, Entries may also be a Non-Consumer.	60 Calendar Days
R12	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	Consumer or Non-Consumer	Next file delivery time following processing
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 <u>beneficiary</u> is not deceased.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	(1) The beneficiary is deceased; or (2) the account holder is deceased.	Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R17	File Record Edit Criteria/Entry with Invalid Account Number Initiated Under Questionable Circumstances	(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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	Next file delivery time following processing

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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.	Consumer or Non-Consumer	Next file delivery time following processing
R20	Non-Transaction Account	ACH Entry to a non-Transaction Account.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R21	Invalid Company Identification	The Identification Number used in the Company Identification Field is not valid.	Non-Consumer	2 Banking Days ("24 hours"
R22	Invalid Individual ID Number	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R23	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RDFI.	Consumer or Non-Consumer	RDFI must transmit Return Entry to the ACH Operator by ACH Operator's deposit deadline for Return to be made available to the ODFI no later than opening of business on the second Banking Day following the RDFI's receipt of notification of refusal of Entry from its Receiver.
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	Next file delivery time following processing

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Code	Title	Description	Entry Type	Time Frame
R26	Mandatory Field Error	Erroneous data or missing data in a mandatory field.	Consumer or Non-Consumer	Next file delivery time following processing
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.	Consumer or Non-Consumer	Next file delivery time following processing
R28	Routing Number Check Digit Error	The check digit for a routing number is not valid.	Consumer or Non-Consumer	Next file delivery time following processing
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.	Non-Consumer	2 Banking Days ("24 hours")
R30	RDFI Not Participant in Check Truncation Program	The RDFI does not participate in a Check Truncation Program.	Consumer or Non-Consumer	Next file delivery time following processing
R31	Permissible Return Entry (CCD and CTX only)	The RDFI may return a CCD or CTX Entry that the ODFI agrees to accept.	Non-Consumer	Not defined, determined by the ODFI and RDFI.
R32	RDFI Non-Settlement	The RDFI is not able to settle the Entry.	Consumer or Non-Consumer	Next file delivery time following processing
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.	Consumer or Non-Consumer	60 Calendar Days
R34	Limited Participation DFI	The RDFI's participation has been limited by a federal or state supervisor.	Consumer or Non-Consumer	Next file delivery time following processing
R35	Return of Improper Debit Entry	Debit Entries (with the exception of Reversing Entries) are not permitted for CIE Entries or to loan accounts.	Consumer or Non-Consumer	Next file delivery time following processing
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.	Consumer or Non-Consumer	Next file delivery time following processing
R37	Source Document Presented for Payment	The source document to which an ARC, BOC, or POP Entry relates has been presented for payment.	Consumer or Non-Consumer	60 Calendar Days

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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.	Consumer or Non-Consumer	60 Calendar Days
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours")
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.	Consumer	2 Banking Days ("24 hours")
R51	Item Related to RCK Entry is Ineligible or RCK Entry is Improper	An RCK Entry is considered to be ineligible or improper.	Consumer	60 Calendar Days
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.	Consumer	60 Calendar Days
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.	Consumer	60 Calendar Days
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.	Consumer or Non-Consumer	ODFI must transmit dishonored Return Entry to ACH Operator within five Banking Days after the Settlement Date of the Return Entry.

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Code	Title	Description	Entry Type	Time Frame
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.	Consumer or Non-Consumer	ODFI must transmit dishonored Return Entry to ACH Operator within five Banking Days after the Settlement Date of the Return Entry.
R67	Duplicate Return	The ODFI has received more than one Return for the same Entry.	Consumer or Non-Consumer	ODFI must transmit dishonored Return Entry to ACH Operator within five Banking Days after the Settlement Date of the Return Entry.
R68	Untimely Return	The Return Entry has not been sent within the time frame established by these Rules.	Consumer or Non-Consumer	ODFI must transmit dishonored Return Entry to ACH Operator within five Banking Days after the Settlement Date of the Return Entry.
R69	Field Error (s)	One of more of the field requirements are incorrect: 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 05 – Return Contains Incorrect Transaction Code 06 – Return Contains Incorrect Company Identification Number 07 – Return Contains an Invalid Effective Entry Date	Consumer or Non-Consumer	ODFI must transmit dishonored Return Entry to ACH Operator within five Banking Days after the Settlement Date of the Return Entry.
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.	Consumer or Non-Consumer	ODFI must transmit dishonored Return Entry to ACH Operator within five Banking Days after the Settlement Date of the Return Entry.

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Code	Title	Description	Entry Type	Time Frame
Codes to be Used by Gateways for the Return of IAT Entries				
R80	IAT Entry Coding Error	IAT Entry is being returned due to one or more 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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R82	Invalid Foreign Receiving DFI Identification	The reference used to identify the Foreign Receiving DFI of an Outbound IAT Entry is invalid.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
R83	Foreign Receiving DFI Unable to Settle	The IAT Entry is being returned due to settlement problems in the foreign payment system.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
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.	Consumer or Non-Consumer	2 Banking Days ("24 hours"
Notifications of Change (NOC) Codes				
C01	Incorrect DFI Account Number	Correct DFI Account Number appears in first 17 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date
C02	Incorrect Routing Number	Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date
C03	Incorrect Routing Number and Incorrect DFI Account Number	Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field – Correct DFI Account Number appears in the 13th through 29th position of the same field with a space in the 10th, 11th, and 12th positions.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date

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C05	Incorrect Transaction Code	Correct Transaction Code appears in first two positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date
C06	Incorrect DFI Account Number and Incorrect Transaction Code	Correct DFI Account Number appears in the first 17 positions of the Corrected Data Field – Correct Transaction Code appears in the 21st and 22nd positions of the same field with spaces in the 18th, 19th, and 20th positions.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date
C07	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code	Correct Routing Number (including Check Digit) appears in the first nine positions of the Corrected Data Field – Correct DFI Account Number appears in the 10th through 26th positions of the same field – and Correct Transaction Code appears in the 27th and 28th positions of the same field.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date
C08	Incorrect Receiving DFI Identification (IAT only)	The correct Receiving DFI Identification appears in the first 34 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date
C09	Incorrect Individual Identification Number/Incorrect Receiver Identification Number	Correct number appears in the first 22 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date
C13	Addenda Format Error	Information in the Entry Detail Record was correct and the Entry was able to be posted by the RDFI. However, information found in the Addenda Record was unclear or formatted incorrectly.	NOC (COR)	2 Banking Days from Original Entry's Settlement Date

Transaction Codes			
Checking Credits	Checking Debits	Savings Credits	Savings Debits
21 – Return or NOC for a Credit to a Checking	26 – Return or NOC for a Debit to a Checking	31 – Return or NOC for a Credit to a Savings	36 – Return or NOC for a Debit to a Savings
22 – Credit to a Checking	27 – Debit to a Checking	32 – Credit to a Savings	37 – Debit to a Savings
23 – Prenotification to a Checking	28 – Prenotification to a Checking	33 – Prenotification to a Savings	38 – Prenotification to a Savings
24 – Zero-dollar Entry with Remittance Data (for CCD and CTX only)	29 – Zero-dollar Entry with Remittance Data (for CCD and CTX only)	34 – Zero-dollar Entry with Remittance Data (for CCD and CTX only)	39 – Zero-dollar Entry with Remittance Data (for CCD and CTX only)