ACH Return Codes

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What is an ACH Return Code?

eCheck utilizes the Automatized Clearing House, often referred to as ACH, network to process transactions on behalf of Participants. There may be instances in which a transaction is rejected and a Return Code is presented.

What action should be taken?

Except for Return Code R01 (Insufficient Funds), a return is final. All Participants have at least 1 contact specified that receives return notifications.

If the Return Code is R01, then the check will be represented one additional time in hopes that funds will be available on the second attempt. If the second attempt is successful, no additional action is required as the transaction is complete. If the represented attempt fails, then the return is finalized and specified contact receives the return notification.

Within the Dashboard, you can view a Check Return report. Within the report, a line item may have one of two colors indicating status.
- Black – Initially returned with code R01. If represented and fails, then color will turn to red.
- Red – Final return.

Codes

Below are common Return codes.

Code	Response	Description
R01	Insufficient Funds	The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit entry.
R02	Account Closed	A previously active account has been closed by the action of the customer or the RDFI.
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 open account.
R04	Invalid Account Number	The account number structure is not valid. The entry may fail the check digit validation or may contain an incorrect number of digits.
R06	Returned Per ODFI Request	The ODFI has requested that the RDFI return the ACH entry.
R07	Authorization Revoked by Customer	Consumer, who previously authorized ACH payment, has revoked authorization from Originator (must be returned no later than 60 days from settlement date and the customer must sign affidavit).

R08	Payment Stopped	The receiver of a recurring debit transaction has stopped payment to a specific ACH debit. RDFI should verify the Receiver's intent when a request for stop payment is made to ensure this is not intended to be a revocation of the authorization.
R09	Uncollected Funds	Sufficient book or ledger balance exists to satisfy the dollar value of the transaction, but the dollar value of transactions in the process of collection (i.e., uncollected checks) brings the available and/or cash reserve balance below the dollar value of the debit entry.
R10	Customer Advises Not Authorized	The consumer has advised RDFI that Originator of the transaction is not authorized to the debit account (must be returned no later than 60 days from the settlement date of original entry and customer must sign affidavit).
R11	Check Truncation Entry Return	To be used when returning a check truncation entry. This reason for return should be used only if no other return reason code is applicable. The RDFI should use the appropriate field in the addenda record to specify the reason for return (i.e., "exceeds dollar limit," "stale date," etc.).
R12	Branch Sold to Another DFI	The financial institution receives entry destined for an account at a branch that has been sold to another financial institution.
R13	RDFI Not Qualified to Participate	The RDFI specified is not qualified to process transactions via the ACH system.
R14	Account-Holder Deceased	A 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. The representative payee is either deceased or unable to continue in that capacity. The beneficiary is not deceased.
R15	Beneficiary Deceased	The beneficiary is the person entitled to the benefits and is deceased. The beneficiary may or may not be the account holder. OR The account holder (acting in a non-representative payee capacity) is an owner of the account and is deceased.
R16	Account Frozen	The funds in the account are unavailable due to specific action taken by the RDFI or by legal action.
R17	File Record Edit Criteria	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 record information field of the return.
R20	Non-Transaction Account	The ACH entry destined for a non-transaction account would include either an account against which transactions are prohibited or limited or a pass-through where the entry is for a credit union or thrift organization and Regulation E descriptive requirements cannot be met.
R21	Invalid Company Identification	The identification number used in the Company Identification Field is not valid.

R22	Invalid Individual ID Number	In CIE and MTE entries, the Individual ID Number is used by the Receiver to identify the account. The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.
R23	Credit Refused by Receiver	Receiver refuses credit entry because of one of the following conditions: (1) minimum amount required by Receiver has not been remitted, (2) exact amount required has not been remitted, (3) account subject to litigation and Receiver will not accept transaction, (4) acceptance of transaction results in overpayment, (5), Originator is not known by Receiver, or (6) Receiver has not authorized the credit entry.
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. This code should be used with extreme care. The RDFI should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle the situation.
R29	Corporate Customer Advises Not Authorized	The RDFI has been notified by the Receiver (non- consumer) that the Originator of a given transaction has not been authorized to debit the Receiver's account.
R31	Permissible Return Entry	RDFI has been notified by ODFI that ODFI agrees to accept a return entry beyond normal return deadline.
R33	Return of XCK Entry	The RDFI determines at its sole discretion to return an XCK entry. This return reason code may only be used to return XCK entries. An XCK entry may be returned up to sixty days after its Settlement Date.
R50	State Law Affecting RCK Acceptance	RDFI is in one of the states that have not accepted the Uniform Commercial Code and hasn't revised its consumer agreements to allow for electronic presentment. OR The RDFI is in a state that requires all cancelled checks to be returned in the consumer statement.
R52	Stop Payment On Item	The RDFI determines that a stop payment order has been placed on the item to which the RCK entry relates. An RDFI using this Return Reason Code must transmit the return entry by its 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 banking day following the sixtieth calendar day following the Settlement Date of the RCK entry to which the item relates.
R99	Other	