

ACH RETURN CODE REASONS

- R01 = INSUFFICIENT FUNDS
- R02 = ACCOUNT CLOSED
- R03 = NO ACCOUNT/UNABLE TO LOCATE ACCOUNT
- R04 = INVALID ACCOUNT
- R07 = AUTHORIZATION REVOKED BY CUSTOMER/CONSUMER
- R08 = PAYMENT STOPPED
- R09 = UNCOLLECTED FUNDS
- R10 = CUSTOMER ADVISES ORIGINATOR IS NOT KNOWN TO RECEIVER AND/OR ORIGINATOR IS NOT AUTHORIZED BY RECEIVER TO DEBIT RECEIVER'S ACCOUNT
- R11 = CUSTOMER ADVISES ENTRY NOT IN ACCORDANCE WITH THE TERMS OF THE AUTHORIZATION
- R13 = RDFI NOT QUALIFIED TO PARTICIPATE/INVALID ROUTING NUMBER
- R16 = ACCOUNT FROZEN
- R17 = FILE RECORD EDIT CRITERIA/ENTRY WITH INVALID ACCOUNT NUMBER INITIATED UNDER QUESTIONABLE CIRCUMSTANCES
- R20 = NON-TRANSACTION ACCOUNT
- R23 = CREDIT TRANSACTION REFUSED BY RECEIVER
- R29 = CORPORATE CUSTOMER ADVISES NOT AUTHORIZED
- R31 = PERMISSABLE RETURN

NOTICE OF CHANGE DESCRIPTIONS

- C01 = Incorrect Account Number
- C02 = Incorrect Routing/Transit Number
- C03 = Incorrect Routing/Transit Number Incorrect Account Number
- C05 = Incorrect Transaction Code
- C06 = Incorrect DFI Account Number and Incorrect Transaction Code

TRANSACTION CODES

- 22 or 23 = Change to Checking (Credit /Deposit)
- 27 or 28 = Change to Checking (Debit/Withdrawal)
- 32 or 33 = Change to Savings (Credit/Deposit)
- 37 or 38 = Change to Savings (Debit/Withdrawal)