

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/CONSUMER ADVISES NOT AUTHORIZED
R13 = RDFI NOT QUALIFIED TO PARTICIPATE/INVALID ROUTING NUMBER
R16 = ACCOUNT FROZEN
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)