

Originator Quick Reference Cards

ACH RETURNS

An ACH return is an ACH entry that the RDFI is unable to post for reasons defined by the return codes listed in the table below. More information on these return reason codes can be found in the 2017 NACHA Operating Rules & Guidelines Corporate Edition starting on page OR137.

RETURN CODE	DESCRIPTION	ENTRY TYPE	RETURN TIME FRAME	ACTION BY ORIGINATOR
R01	INSUFFICIENT FUNDS - Available and/or cash reserve balance not sufficient to cover amount of debit entry.	ALL	2 banking days	Originator may reinitiate the ACH entry for a total of 3 presentments within 180 days of the settlement date of the original entry.
R02	ACCOUNT CLOSED – Previously active account has been closed.	ALL	2 banking days	Originator must stop initiation of entries. Contact Receiver to obtain authorization for another account.
R03	NO ACCOUNT – Account number structure is valid, but the account number does not correspond to the individual identified in the entry, or the account number designated is not an existing account. (May not be used to return ARC, BOC, or POP entries that do not contain an individual name.)	ALL	2 banking days	Originator must stop initiation of entries. Contact Receiver to Obtain authorization for another account.
R04	INVALID ACCOUNT – Account number structure is not valid.	ALL	2 banking days	Originator must stop initiation of entries until account number/structure is corrected.
R05	UNAUTHORIZED DEBIT TO CONSUMER ACCOUNT USING CORPORATE SEC CODE – A corporate entry was transmitted to a consumer account that was not authorized.	CCD, CTX	60 Calendar Days	Originator must stop initiation of entries. If a valid authorization exists, the Originator may have recourse outside the ACH Network.
R06	ODFI REQUEST FOR RETURN – ODFI has requested that the RDFI return an entry.	ALL	Undefined	Originator must accept requested return.
R07	AUTHORIZATION REVOKED – The RDFI’s customer revoked the authorization previously provided to the Originator for this debit entry.	PPD, POS, TEL,WEB, IAT	60 Calendar Days	Originator must stop initiation of entries until new consumer authorization is obtained. Depending upon the terms of the original authorization, the Originator may have recourse for collection outside the ACH Network.
R08	PAYMENT STOPPED – The Receiver has placed a stop payment order.	ALL	2 banking days	Originator must contact the Receiver to identify the reason for the Stop Payment and determine if the entry should be stopped permanently.
Ro9	UNCOLLECTED FUNDS – Sufficient ledger balance exists, to satisfy the dollar value of the transaction, but available balance is below the dollar value of the debit entry.	ALL	2 banking days	Originator may reinitiate the ACH entry for a total of 3 presentments within 180 days of the settlement date of the original entry.
R10	CUSTOMER ADVISES NOT AUTHORIZED; IMPROPER OR INELIGIBLE, OR PART OF AN INCOMPLETE TRANSACTION. - The RDFI has been notified by the receiver that the entry is unauthorized, improper or ineligible.	ARC,BOC, IAT,POP, POS, PPD TEL,WEB	60 Calendar Days	Originator must stop initiation of entries. If a valid authorization exists, the Originator may have recourse outside the ACH Network.
R12	ACCOUNT SOLD TO ANOTHER DFI – A financial institution received an entry to an account that was sold to another financial institution.	ALL	2 banking days	Originator must stop initiation of entries and obtain correct routing number information for initiation of subsequent entries.

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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.	ALL	2 banking days	Originator must stop initiation of entries. Terms of authorization may offer recourse outside the ACH Network.
R17	FILE EDIT RECORD CRITERIA – Fields cannot be processed by RDFI.	ALL	2 banking days	Originator must identify and correct errors prior to initiation of further entries.
R20	NON-TRANSACTION ACCOUNT – An entry was transmitted to an account to which transaction are prohibited or limited.	ALL	2 banking days	Originator must stop initiation of entries.
R23	CREDIT ENTRY REFUSED BY RECEIVER – Any credit entry that is refused by the receiver may be returned by the RDFI	ALL	2 banking days (after Receiver notifies RDFI)	Originator must obtain Receiver authorization prior to reinitiating the entry.
R24	DUPLICATE ENTRY - The trace number, date, dollar amount, and/or other data matches another transaction.	ALL	2 banking days	If the entry is duplicated, Originator should accept the return. If the entry has already been reversed, Originator should contact their Financial Institution to determine a solution.
R29	CORPORATE CUSTOMER ADVISES NOT AUTHORIZED – RDFI has been notified by the receiver that a specific entry has not been authorized.	ALL	2 banking days	Originator must stop initiation of entries until subsequent authorization has been obtained. If a valid authorization exists, the Originator may have recourse outside the ACH Network.
R31	PERMISSIBLE RETURN ENTRY – RDFI has received permission from the ODFI to transmit a late return.	CCD, CTX	Negotiated	Originator must accept return as agreed upon with RDFI. If the Originator or ODFI has not given permission for the untimely return, the return may be dishonored.

*IAT Entries that have a secondary SEC Code of ARC or BOC

NOC's (NOTIFICATION OF CHANGE)

A Notification of Change (NOC) is a non-dollar entry transmitted by an RDFI to notify you that information contained within an entry is erroneous and/or has become outdated and must be changed.

The ACH Rules require your company to make the requested changes within 6 banking days of the receipt of the NOC or prior to the initiation of another ACH entry. More information on these NOC codes can be found in the 2017 NACHA Operating Rules & Guidelines Corporate Edition starting on page OR179.

NOC CODE	DESCRIPTION	ACTION BY ORIGINATOR
C01	Incorrect Account Number.	Change the Receiver's account number record.
Co2	Incorrect Routing Number.	Change the Receiver's financial institution routing number.
C03	Incorrect Routing Number & Incorrect Account Number.	Change the Receiver's financial institution routing number & account number.
C05	Incorrect Transaction Code.	Change the two-digit transaction code.
C06	Incorrect Account Number & Incorrect Transaction Code.	Change the Receiver's account number and transaction code.
C07	Incorrect Routing Number, Account number & Transaction Code.	Change the Receiver's financial institution routing number, account number, and transaction code
C09	Incorrect Individual Identification Number.	Change the Individual ID number.

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C13	Addenda Format Error.	Review the formatting in the Addenda Record that accompanied the original Entry Detail Record to determine errors and make corrections using only ANSI standards or NACHA endorsed banking conventions.
C14	Incorrect SEC Code for Out bound International Payment	The RDIF/Gateway has identified the Entry as an Outbound international payment and is requesting that future Entries be identified as IAT Entries.

Failure to respond to NOC's may result in fines to your FI according to the NACHA Rules OR218