

ACH Return Reason and Correction Message Codes
(Partial list of most commonly received codes)

ACH Rules require Correction Notice info use in next entry
Failure can result in Regulatory fines

Code	Reason	Description
R01	INSUFFICIENT FUNDS	Available balance is not sufficient to cover the value of the debit.
R02	ACCOUNT CLOSED	Previously active account has been closed.
R03	NO ACCOUNT	Acct # structure valid but doesn't match individual or not open
R04	INVALID ACCOUNT NUMBER	Acct # structure not valid. Check digit/number of acct digits failed
R06	RETURNED PER ODFI	ODFI has requested RDFI to return a duplicate or erroneous entry
R07	AUTHORIZATION REVOKED	Acct holder has revoked authorization from the originator
R08	PAYMENT STOPPED	Acct holder requests stop of a single entry
R09	UNCOLLECTED FUNDS	Value of uncollected items brings avail. bal. below debit entry amount
R10	NOT AUTHORIZED/NOT KNOWN	Originator is not known to receiver and/or is not authorized to debit acct
R11	NOT IN ACCORDANCE WITH AUTH	Entry not in accordance with the terms of the Authorization
R14	DECEASED	The account holder is deceased; cease future payments
R15	BENEFICIARY DECEASED	Beneficiary entitled to benefits is deceased; cease future payments
R16	ACCOUNT FROZEN	Funds not available due to action by RDFI or legal action
R20	NON-TRANSACTION ACCOUNT	Policies and/or regulations restrict activity to account indicated
R23	PAYMENT REFUSED	Acct holder refuses transactions because amount is disputed
R24	DUPLICATE ENTRY	Transaction appears to be a duplication
R29	CORPORATE NOT AUTHORIZED	Receiver has notified RDFI that corporate entry is not authorized
R30	RDFI NOT IN TRUNCATION PROGRAM	RDFI not in check truncation program
R31	ODFI PERMITS LATE RETURN	ODFI agrees to accept a return
R38	PAYMENT STOPPED ON BOC ITEM	Acct holder requests stop of a single entry on the source document
C01	INCORRECT ACCOUNT NUMBER	Change account number
C02	INCORRECT TRANSIT ROUTE	Change transit routing number
C03	INCORRECT ACCT & ROUTE	Change transit routing number and account number
C04	INCORRECT ACCOUNT NAME	No Longer in Use – Effective March 20, 2015
C05	INCORRECT TRANS CODE	Change account type
		22 =Credit to Checking
		32 = Credit to Savings
		27 = Debit to Checking
		37 = Debit to Savings
C06	INCORRECT ACCT & ACCT TYPE	Change account number and account type
C07	INCORRECT ACCT /ROUTE/TYPE	Change transit routing number, account number and account type
	Other Definitions =	
		ODFI = Originating Depository Financial Institution, is the transaction SENDING institution
		RDFI = Receiving Depository Financial Institution, is the transaction RECEIVING institution
		RECEIVER = The account holder at the RECEIVING institution.
		ORIGINATOR = Business that originates the transaction