

ACH Return Code Explanations

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ACH Return Codes (R01 – R84)

Below are ACH return codes, reasons, and details.

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| R01 | <i>Insufficient Funds</i> | <p>The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit entry.</p> <p>What to Do:</p> <p>You can try the transaction again (you will need to re-enter it as a new transaction) up to two times within 30 days of the original authorization date.</p> |
| R02 | <i>Account Closed</i> | <p>A previously active account has been closed by action of the customer or the RDFI.</p> <p>What to Do:</p> <p>Contact your customer for a different bank account, or for another form of payment.</p> <p>If you have not yet shipped the goods or provided the services covered by the payment, you may want to wait to do so until you have confirmation of a settled payment.</p> |
| R03 | <i>No Account/Unable to Locate Account</i> | <p>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.</p> |

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| | | <p>What to Do:</p> <p>Contact your customer and confirm the Routing Number, Bank Account Number and the exact name on the bank account. (You can request a copy of a voided check so that you can verify.)</p> <p>If this information does not exactly match what you initially entered, make changes and submit a NEW payment.</p> |
| R04 | <i>Invalid Account Number</i> | <p>The account number structure is not valid. The entry may fail the check digit validation or may contain an incorrect number of digits.</p> <p>What to Do:</p> <p>Obtain the correct bank account number.(You can request a copy of a voided check so that you can verify.)</p> <p>Submit a NEW payment using the corrected bank account number.</p> |
| R05 | <i>Unauthorized Consumer Debit using Corporate SEC Code Entry</i> | <p>Account number structure not valid: entry may fail check digit validation or may contain incorrect number of digits.</p> <p>* You cannot re-submit this transaction. Any additional transactions you attempt to process against this account will also be returned unless your customer specifically instructs his bank to accept them.</p> <p>What to Do:</p> <p>Contact your customer and resolve any issues that caused the transaction to be disputed.</p> <p>You can ask the customer for a different form of</p> |

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| | | <p>payment, or ask to debit a different bank account.</p> <p>If you need to debit the same bank account, instruct your customer to call the bank and remove the block on transactions.</p> <p>Unfortunately, there is no dispute resolution available to you within the ACH Network. If your customer continues to claim the transaction was not authorized, but you have proof that it was properly authorized, you will need to sue your customer in Small Claims Court to collect. If this action is taken, please contact Vericheck.</p> |
| R06 | <i>Returned per ODFI's Request</i> | <p>The ODFI has requested that the RDFI return the ACH entry. If the RDFI agrees to return the entry, the ODFI must indemnify the RDFI according to Article Five (Return, Adjustment, Correction, and Acknowledgment of Entries and Entry Information) of these Rules.</p> <p>The ODIF may to request a return from the RDFI for any reason. The RDFI's compliance with the request remains optional at the RDFI's discretion. The RDFI must advise the ODFI of its decision within 10 banking days of receipt of the ODFI's request</p> <p>What to Do:</p> <p>Please contact Vericheck</p> |
| R07 | <i>Authorization Revoked by Customer (adjustment entries)</i> | <p>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 customer must sign affidavit).</p> <p>What to Do:</p> |

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| | | <p>Immediately suspend any recurring payment schedules entered for this bank account. This will prevent additional transactions from being returned while you address the issue with your customer. Then contact your customer and resolve any issues that caused the transaction to be disputed or the schedule to be cancelled.</p> <p>You can ask the customer for a different form of payment, or ask to debit a different bank account. If you need to debit the same bank account, instruct your customer to call the bank and remove the block on transactions.</p> <p>Unfortunately, there is no dispute resolution available to you within the ACH Network. If your customer continues to claim the transaction was not authorized, but you have proof that it was properly authorized, you will need to sue your customer in Small Claims Court to collect. If this action is taken, please contact Vericheck.</p> |
| R08 | <i>Payment Stopped or Stop Payment on Item</i> | <p>The Receiver of a recurring debit transaction has the right to stop payment on any specific ACH debit. The 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 authorization.</p> <p>A stop payment order shall remain in effect until the earliest of the following occurs: a lapse of six months from the date of the stop payment order, payment of the debit entry has been stopped, or the Receiver withdraws the stop payment order.</p> <p>OR</p> <p>The RDFI determines that a stop payment order has been placed on the item to which the PPD debit entry constituting notice of presentment or the PPD Accounts Receivable Truncated Check Debit Entry relates. [The</p> |

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| | | <p>Receivable Truncated Check Debit Entry relates. [The RDFI determines that a stop payment order has been placed on the item to which the PPD Accounts Receivable Truncated Check Debit Entry relates.]</p> <p>What to Do:</p> <p>Contact your customer and resolve any issues that caused the transaction to be stopped.</p> <p>You can re-enter the returned transaction again with proper authorization from your customer. You can also ask your customer for a different form of payment.</p> |
| R09 | <i>Uncollected Funds</i> | <p>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.</p> <p>What to Do:</p> <p>You can try the transaction again (you will need to re-enter it as a new transaction) up to two times within 30 days of the original authorization date.</p> |
| R10 | <i>Customer Advises Not Authorized; Item Is Ineligible, Notice Not Provided, Signatures Not Genuine, or Item Altered (adjustment entries)</i> | <p>For entries to Consumer Accounts that are not PPD debit entries constituting notice of presentment or PPD Accounts Receivable Truncated Check Debit Entries in accordance with Article Two, subsection 2.1.4(2), the RDFI has been notified by its customer, the Receiver, that the Originator of a given transaction has not been authorized to debit his account.[For entries to Consumer Accounts that are not PPD Accounts Receivable Truncated Check Debit Entries in accordance with Article Two, subsection 2.1.4(2) (Authorization/Notification for PPD Accounts Receivable Truncated Check Debit Entries), the RDFI has been notified by its customer, the Receiver, that the Originator of a given transaction has not been authorized to</p> |

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| | | <p><i>debit his account.]</i></p> <p>What to Do:</p> <p>The Receiver may request immediate credit from the RDFI for an unauthorized debit. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information pertaining to that debit entry.</p> <p>OR</p> <p>Immediately suspend any recurring payment schedules entered for this bank account. This will prevent additional transactions from being returned while you address the issue with your customer. Then contact your customer and resolve any issues that caused the transaction to be disputed or the schedule to be cancelled.</p> <p>You can ask the customer for a different form of payment, or ask to debit a different bank account. If you need to debit the same bank account, instruct your customer to call the bank and remove the block on transactions.</p> <p>Unfortunately, there is no dispute resolution available to you within the ACH Network. If your customer continues to claim the transaction was not authorized, but you have proof that it was properly authorized, you will need to sue your customer in Small Claims Court to collect. If this action is taken, please contact Vericheck.</p> |
| R11 | <i>Customer Advises Entry Not Within the Authorization Terms</i> | <p>Used by the RDFI to return an entry for which the Originator and Receiver have a relationship, and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of the authorization (i.e., “an incorrect amount ” “payment was debited earlier than</p> |

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| | | <p>incorrect amount, payment was debited earlier than authorized"). For ARC, BOC or POP errors with the original source document and errors may exist (i.e., "document is ineligible", "notice was not provided to Receiver", "amount was not accurate per the source document").</p> <p>What to Do:</p> <p>The originator can correct the underlying error, e.g. correct the amount, the date, and resubmit the corrected entry as a new entry. No new authorization is needed from the customer. The new corrected entry must be submitted and originated within 60 days of the Settlement Date of the R11 Return Entry.</p> <p>If a correction and new entry submission is not possible, the resolution would be similar to receiving a return with the R10 code. See "What to do" for R10 code.</p> |
| R12 | <i>Branch Sold to Another DFI</i> | <p>A financial institution may continue to receive entries destined for an account at a branch that has been sold to another financial institution. Because the RDFI no longer maintains the account and is unable to post the entry, it should return the entry to the ODFI.</p> <p>What to Do:</p> <p>Obtain new Routing Number and Bank Account Number information, then enter a NEW transaction using the updated account numbers.</p> <p>If the transaction was part of a recurring payment schedule, be sure to update the schedule to use the new bank account.</p> |
| R13 | <i>RDFI not qualified to participate</i> | <p>Financial institution is not qualified to participate in ACH or the routing number is incorrect.</p> |

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| | <i>participate</i> | <p>ACH or the routing number is incorrect.</p> <p>What to Do:</p> <p>Double-check that you entered the Routing Number correctly, and contact your customer to confirm it if necessary. Then submit a NEW payment using the correct routing number.</p> |
| R14 | <i>Representative Payee Deceased or Unable to Continue in that Capacity</i> | The 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 | <i>Beneficiary or Account Holder (Other Than a Representative Payee) Deceased</i> | (1) The beneficiary is the person entitled to the benefits and is deceased. The beneficiary may or may not be the account holder; or (2) The account holder (acting in a non-representative payee capacity) is an owner of the account and is deceased. |
| R16 | <i>Account Frozen</i> | <p>The funds in the account are unavailable due to specific action taken by the RDFI or by legal action.</p> <p>What to Do:</p> <p>Obtain a different form of payment. You will not be able to process transactions using this bank account until it is un-frozen.</p> |
| R17 | <i>File Record Edit Criteria (Specify)</i> | 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. The code also allows, but does not require, an RDFI to return any transaction believed to be |

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| | | questionable or potentially fraudulent |
| R20 | <i>Non-Transaction Account</i> | <p>The ACH entry destined for a non-transaction account. This would include either an account against which transactions are prohibited or limited.</p> <p>What to Do:</p> <p>Contact your customer to obtain authorization to charge a different bank account.</p> <p>Or</p> <p>Ask for a different form of payment.</p> |
| R21 | <i>Invalid Company Identification</i> | The identification number used in the Company Identification Field is not valid. This Return Reason Code will normally be used on CIE transactions. |
| R22 | <i>Invalid Individual ID Number</i> | 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 | <i>Credit Entry Refused by Receiver</i> | <p>The Receiver may return a credit entry because one of the following conditions exists: (1) a minimum amount required by the Receiver has not been remitted; (2) the exact amount required has not been remitted; (3) the account is subject to litigation and the Receiver will not accept the transaction; (4) acceptance of the transaction results in an overpayment; (5) the Originator is not known by the Receiver; or (6) the Receiver has not authorized this credit entry to this account.</p> <p>What to Do:</p> <p>Contact your customer to work out the problem, or ask them to work the problem out with their bank. Have your customer confirm that the refund will be accepted.</p> |

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| | | <p>your customer confirm that the refund will be accepted, then attempt to refund the transaction again.</p> <p>Alternately, you can send your customer a paper check for the refund amount.</p> |
| R24 | <i>Duplicate Entry</i> | <p>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.</p> <p>What to Do:</p> <p>Contact Vericheck</p> |
| R29 | <i>Corporate Customer Advises Not Authorized</i> | <p>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.</p> <p>What to Do:</p> <p>Immediately suspend any recurring payment schedules entered for this bank account. This will prevent additional transactions from being returned while you address the issue with your customer. Then contact your customer and resolve any issues that caused the transaction to be disputed or the schedule to be cancelled.</p> <p>You can ask the customer for a different form of payment, or ask to debit a different bank account. If you need to debit the same bank account, instruct your customer to call the bank and remove the block on transactions.</p> |

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| R31 | <i>Permissible Return Entry (CCD and CTX only)</i> | <p>The RDFI has been notified by the ODFI that the ODFI agrees to accept a CCD or CTX return entry in accordance with Article Seven, section 7.3 (ODFI Agrees to Accept CCD or CTX Return).</p> <p>What to Do:</p> <p>In some cases, a business bank account holder, or the bank itself, may request a return after that 2-day window has closed. If the ODFI (your bank, or your ACH Processor) agrees to accept a late return, it is processed using the R31 return code.</p> <p>Or</p> <p>You can ask for a different form of payment, or ask to debit a different bank account.</p> |
| R33 | <i>Return of XCK Entry</i> | 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. |

Additional ACH Return Codes (R34 – R84)

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| R34 | Limited Participation D.F.I. |
| R35 | Return of Improper Debit Entry |
| R36 | Return of Improper Credit Entry |

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| R37 | Source Document Presented for Payment (adjustment entries) (A.R.C.) |
| R38 | Stop Payment on Source Document (adjustment entries) |
| R39 | Improper Source Document |
| R40 | Non Participant in E.N.R. Program |
| R41 | Invalid Transaction Code (E.N.R. only) |
| R42 | Routing Number/Check Digit Error |
| R43 | Invalid D.F.I. Account Number |
| R44 | Invalid Individual I.D. Number |
| R45 | Invalid Individual Name |
| R46 | Invalid Representative Payee Indicator |
| R47 | Duplicate Enrollment |
| R50 | State Law Prohibits Truncated Checks |
| R51 | Notice not Provided/Signature not Authentic/Item Altered/Ineligible for Conversion |
| R52 | Stop Pay on Item |
| R53 | Item and A.C.H. Entry Presented for Payment |
| R61 | Misrouted Return |
| R67 | Duplicate Return |
| R68 | Untimely Return |
| R69 | Field Errors |
| R70 | Permissible Return Entry Not Accepted |
| R71 | Misrouted Dishonor Return |

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| R72 | Untimely Dishonored Return |
| R73 | Timely Original Return |
| R74 | Corrected Return |
| R75 | Original Return not a Duplicate |
| R76 | No Errors Found |
| R80 | Cross-Border Payment Coding Error |
| R81 | Non-Participant in Cross-Border Program |
| R82 | Invalid Foreign Receiving D.F.I. Identification |
| R83 | Foreign Receiving D.F.I. Unable to Settle |
| R84 | Entry Not Processed by O.G.O. |