ACH Payment Reject Reason Codes and Descriptions

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ACH Payment rejects can be received up to 60 days after an ACH transaction. Please see below for the reasons and descriptions.

Reason	Description
R01 - Insufficient Funds	Available balance is not sufficient to cover the dollar value of the debit entry.
R02 - Account Closed	Previously active account has been closed by the customer or RDFI.
R03 - No Account/Unable to Locate Account	Account number structure is valid and passes editing process, but does not correspond to an individual or is not an open account.
R04 - Invalid Account Number	Account number structure not valid; the entry may fail check digit validation or may contain an incorrect number of digits.
R05 - Improper Debit to Consumer Account	A debit entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.
R06 - Returned per ODFI's Request	ODFI has requested RDFI to return the ACH entry (optional to RDFI - ODFI indemnifies RDFI).
R07 - Authorization Revoked by Customer	Previously authorized ACH payment. The consumer has revoked authorization from Originator (must be returned no later than 60 days from settlement date and the customer must sign affidavit).
R08 - Payment Stopped	The receiver of a recurring debit transaction has stopped payment on a specific ACH debit. 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 the authorization.
R09 - Uncollected Funds	Sufficient book or ledger balance exists to satisfy the dollar value of the transaction. The dollar value of the transaction is in the process of collection (i.e., uncollected checks) or cash reserve balance below the dollar value of the debit entry.
R10 - Customer Advises Not Authorized	The consumer has advised RDFI that Originator of the transaction is not authorized to the debit account. Must be returned no later than 60 days from the settlement date of original entry and customer must sign the affidavit.
R11 - Check Truncation Entry Returned	Used when returning a check safekeeping entry; RDFI should use the appropriate field in addenda record to specify the reason for return (i.e., "exceeds dollar limit," "stale date," etc.).
R12 - Branch Sold to Another DFI	The financial institution received an entry destined for a branch that has been sold to another financial institution.
R13 - RDFI Not Qualified to Participate	No description available.

Reason	Description
R14 - Account-holder Deceased [Representative Payee Deceased or Unable to Continue in that Capacity]	Account-holder is deceased (used in the event of the death of a representative payee, guardian, or trustee).
R15 - Beneficiary Deceased [Beneficiary or Account Holder (Other Than a Representative Payee) Deceased]	Beneficiary entitled to payments is deceased.
R16 - Account Frozen	Funds unavailable due to specific action by the RDFI or by legal action.
R17 - File Record Edit Criteria	Fields not edited by the ACH Operator are edited by the RDFI; field(s) causing processing error must be identified in the addenda record of return.
R18 - Improper Effective Entry Date	No description available.
R19 - Amount Field Error	No description available.
R20 - Non-Transaction Account	ACH entry is destined for a non-transaction account (i.e., an account against which transactions are prohibited or limited).
R21 - Invalid Company Identification	The number used in the Company ID field is in error.
R22 - Invalid Individual ID Number	In CIE entry, the Individual ID Number is used by the Receiver to identify the account; Receiver has indicated to RDFI that number Originator identified is not correct.
R23 - Credit Entry Refused by Receiver	The receiver refuses credit entry because of one of the following conditions: (1) the minimum amount required by the Receiver has not been remitted, (2) the exact amount required has not been remitted, (3) account subject to litigation and Receiver will not accept transaction, (4) acceptance of transaction results in an overpayment, (5) the Originator is not known by Receiver, or (6) the Receiver has not authorized the credit entry.
R24 - Duplicate Entry	RDFI has received what appears to be a duplicate entry (i.e., trace number, date, dollar amount and/or other data matches another transaction).
R25 - Addenda Error	No description is available.
R26 - Mandatory Field Error	No description is available.
R27 - Trace Number Error	No description is available.
R28 - Routing Number Check Digit Error	No description is available.
R29 - Corporate Customer Advises Not Authorized	RDFI has been notified by Receiver (non-consumer) that entry was not authorized.
R30 - RDFI Not Participant in Check Truncation Program	No description is available.
R31 - Permissible Return Entry (CCD and CTX only)	RDFI has been notified by ODFI that ODFI agrees to accept a return entry beyond normal return deadline.
R32 - RDFI Non-Settlement	No description is available.
R33 - Return of XCK Entry	RDFI, at its discretion, returns an XCK entry (code only used for XCK returns). XCK entries may be returned up to 60 days after the settlement date.

Reason	Description
R34 - Limited Participation DFI	No description is available.
R35 - Return of Improper Debit Entry	No description is available.
R36 - Reserved	No description is available.
R37 - Source Doc Presented for Payment	The source document to which an ACH entry relates has been presented for payment.
R38 - STOP PAY (ARC) - STOP PAY (ARC)	No description is available.
R39 - IMPROPER SOURCE DOCUMENT	No description is available.
R40 - Non-Participant in ENR Program (ENR only)	Return of ENR Entry by Federal Government Agency (ENR only).
R41 - Invalid Transaction Code (ENR only)	No description is available.
R42 - Routing Number/Check Digit Error (ENR only)	No description is available.
R43 - Invalid DFI Account Number (ENR only)	No description is available.
R44 - Invalid Individual ID Number (ENR only)	Invalid Individual ID Number/Identification Number (ENR only)
R45 - Invalid Individual Name (ENR only)	Invalid Individual Name/Company Name (ENR only)
R46 - Invalid Representative Payee Indicator (ENR only)	No description is available.
R47 - Duplicate Enrollment (ENR only)	No description is available.
R48 - Reserved	No description is available.
R49 - Reserved	No description is available.
R50 - State Law Affecting RCK Acceptance	RDFI is in a state that has not accepted the Uniform Commercial Code and hasn't revised its consumer agreements allowing electronic presentment. Or the RDFI is in a state that requires all canceled checks be returned in the consumer statement.
R51 - Item Ineligible, No Notice, No Signature, Item Altered	No description is available.
R52 - Stop Payment	RDFI determines that a stop payment has been placed on the item to which the RCK entry relates. RDFI has 60 days following settlement to return.
R53 - Paper backup missing or not in agreement	In addition to an RCK entry, the item relating to the RCK entry has also been presented for payment.
R54 - Reserved	No description is available.
R55 - Reserved	No description is available.
R56 - Reserved	No description is available.
R57 - Reserved	No description is available.
R58 - Reserved	No description is available.
R59 - Reserved	No description is available.
R60 - Reserved	No description is available.
R61 - Misrouted Return	RDFI of the original entry has placed the incorrect transit/routing number in the Receiving DFI Identification field.
R62 - Return of Erroneous or Reversing Debit	No description is available.
R63 - Incorrect Dollar Amount	The dollar amount in the Entry Detail Record of the Return is different from the dollar amount of the original entry.

Reason	Description
R64 - Incorrect Individual Identification	Individual ID number reflected in the Entry Detail Record of the Return is different from the Individual ID number used in the original entry.
R65 - Incorrect Transaction Code	Transaction Code in the Entry Detail Record of the Return is not the return equivalent of the Transaction Code in the original entry. (All entries must be returned as received: i.e., credit as credit, debit as debit, demand as demand, savings as savings.)
R66 - Incorrect Company Identification	Company ID number used in the Company/Batch Header Record of the Return is different from the ID number used in the original entry.
R67 - Duplicate Return	ODFI has received more than one return for the same entry.
R68 - Untimely Return	The return was not sent within the time frame established by the rules.
R69 - Multiple Errors	Two or more fields are incorrect (i.e., original entry trace number, amount, individual ID number, company ID, and/or Transaction Code).
R70 - Permissible Return Entry Not Accepted	No description is available.
R71 - Misrouted Dishonored Return	No description is available.
R72 - Untimely Dishonored Return	No description is available.
R73 - Timely Original Return	No description is available.
R74 - Corrected Return	No description is available.
R77 - Non-Acceptance of R62 Dishonored Return	No description is available.
R80 - CROSS BORDER CODING ERROR	No description is available.
R81 - NON-PARTICIPANT IN CROSS-BORDER PROGRAM	No description is available.
R82 - INVALID FOREIGN RECEIVING DFI IDENTIFICATION	No description is available.
R83 - FOREIGN RECEIVING DFI UNABLE TO SETTLE	No description is available.
I00 - PREVIOUSLY RECEIVED R02, R03, R04, R20 ON THIS ACCOUNT (RCK)	No description is available.
I01 - Invalid Amount	No description is available.
I02 - Transaction Still Pending	No description is available.
I03 - Check Represented Maximum Times	No description is available.
I04 - Max Check Amount Exceeded	No description is available.
I05 - Max Fee Exceeded	No description is available.
I06 - Invalid Date	No description is available.
I07 - Transaction Too Old	No description is available.
I08 - Invalid Routing Number	No description is available.
I09 - Duplicate in Batch	No description is available.
I10 - Duplicate from Other Customer	No description is available.
I11 - Fee Rejected for Invalid Check	No description is available.
I12 - Duplicate in POS Batch	No description is available.
I13 - VOIDED POS Transaction	No description is available.
I14 - Invalid Account Number	No description is available.

Reason	Description
I15 - Invalid Check Number	No description is available.
I16 - Missing Amount	No description is available.
I17 - Invalidated per Request	No description is available.
I18 - Item PAID	No description is available.
I19 - Reserved	No description is available.
I20 - Item Refunded	No description is available.
I22 - Invalid POS Transaction	No description is available.
I23 - PREVIOUSLY RECEIVED ARC/LBX TRANSACTION	No description is available.
I24 - PREVIOUSLY RECEIVED R02, R03, R04, R20 ON THIS ACCOUNT (RCK)	No description is available.
I25 - PREVIOUSLY RECEIVED R02,R03,R04,R20 ON THIS ACCOUNT (EFT)	No description is available.
I26 - EFT Received within Window	No description is available.
I27 - EFT Too old	No description is available.
I28 - Void Transaction Successful	No description is available.
I29 - Void Could Not Be Matched	No description is available.
I30 - POS Batch Duplicated (re-processed)	No description is available.
I31 - LOCKBOX AMT OVER 5000	No description is available.
I32 - RCK NAME MISSING	No description is available.
I33 - REMOTE DEPOSIT AMOUNT OVER LIMIT	No description is available.
I34 - MAX ARC/BOC AMOUNT EXCEEDED	No description is available.
I35 - Not In LBX System	No description is available.
I40 - PREV RECVD R07, R08, R10 ON THIS ACCOUNT	No description is available.
I41 - RCK Over 120 days old	No description is available.
I60 - RCK Fee Sent as Paper Draft	No description is available.