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Understanding NACHA Return Codes:

A Practical Guide for Businesses

ACH transactions are essential for modern businesses, but when payments fail, it's crucial to understand why. NACHA return codes provide clear explanations for transaction issues, such as insufficient funds, invalid account details, or unauthorized payments, helping businesses resolve problems efficiently and maintain compliance.

This handbook simplifies the complexity of NACHA return codes with easy-to-understand explanations and practical solutions. Whether you're handling common errors or rare issues, this guide will help you quickly identify problems, improve your payment processes, and enhance customer satisfaction.

R01 – Insufficient Funds
Description: The account does not have enough funds to cover the payment.
Fix: Contact the customer to ensure sufficient funds are available before reattempting the payment.

R02 – Account Closed
Description: The account you are trying to debit or credit has been closed.
Fix: Reach out to the customer for updated account details or a new payment method.

R03 – No Account/Unable to Locate Account
Description: The account number provided is invalid or doesn't exist.
Fix: Verify the account details with the customer and update your records before reinitiating the transaction.

R04 – Invalid Account Number
Description: The account number structure is incorrect.
Fix: Confirm the account number format and accuracy with the customer before resubmitting.

R05 – Unauthorized Debit to Consumer Account
Description: The customer claims they did not authorize the transaction.
Fix: Obtain a valid authorization and ensure your records comply with NACHA authorization requirements.

R06 – Returned Per ODFI's Request
Description: The originator (ODFI) has requested the return of the payment.
Fix: Contact the ODFI to understand and address the reason for the request.

R07 – Authorization Revoked by Customer
Description: The customer revoked authorization for this transaction.
Fix: Confirm the revocation with the customer and avoid reinitiating the transaction without a new authorization.

R08 – Payment Stopped
Description: The customer placed a stop payment order on this transaction.
Fix: Contact the customer to understand why the payment was stopped and resolve the issue before reinitiating.

R09 – Uncollected Funds
Description: Funds in the account are not available due to pending holds or delays.
Fix: Wait for the funds to clear or ask the customer for an alternative payment method.

R10 – Customer Advises Not Authorized
Description: The customer claims the transaction was unauthorized.
Fix: Investigate the authorization issue, obtain proper authorization, and maintain clear records.

R11 – Check Truncation Entry Return
Description: The check truncation entry (conversion of a paper check to an electronic payment) is disputed by the customer.
Fix: Work with the customer to address the dispute and verify the original check information.

R12 – Branch Sold to Another DFI
Description: The RDFI branch handling the account has been sold, and the account details are no longer valid.
Fix: Contact the customer for updated banking information.

R13 – RDFI Not Qualified to Participate

Description: The RDFI cannot process the ACH transaction due to restrictions.
Fix: Contact the RDFI to determine the issue and ensure future transactions are routed to a qualified institution.

R14 – Representative Payee Deceased or Unable to Continue

Description: The representative payee for the account is no longer valid.
Fix: Contact the customer or account holder for updated payment details.

R15 – Beneficiary Deceased

Description: The account holder is deceased, and the account is no longer active.
Fix: Contact the appropriate party (executor or legal representative) to resolve the payment.

R16 – Account Frozen/Entry Returned per OFAC Instruction

Description: The account has been frozen, or the return is required due to OFAC compliance.
Fix: Work with the customer or legal authorities to resolve the account freeze or compliance issue.

R17– File Record Edit Criteria

Description: The payment is returned due to formatting or data issues.
Fix: Correct the file errors and ensure NACHA-compliant formatting before resubmitting.

R20 – Non-Transaction Account

Description: The account cannot process ACH transactions (e.g., savings or loan accounts).
Fix: Verify with the customer that the account type supports ACH payments and obtain a different account if necessary.

R21 – Invalid Company Identification

Description: The company ID associated with the transaction is invalid.
Fix: Verify and update the company ID in your payment setup to match NACHA requirements.

R22 – Invalid Individual ID Number

Description: The individual ID number included in the payment is invalid.
Fix: Update the individual ID based on accurate customer information before resubmitting.

R23 – Credit Entry Refused by Receiver

Description: The recipient refused to accept the payment.
Fix: Contact the recipient to understand the refusal and determine next steps.

R24 – Duplicate Entry

Description: The same payment was submitted more than once.
Fix: Remove duplicate entries from your system and ensure proper identifiers for each transaction.

R25 – Addenda Error

Description: There is an issue with the addenda information provided.
Fix: Review and correct the addenda details, ensuring they comply with NACHA formatting rules.

R26 – Mandatory Field Error

Description: A required field in the ACH entry is missing or invalid.
Fix: Verify all mandatory fields are complete and formatted correctly before resubmitting.

R27 – Trace Number Error

Description: The trace number in the ACH file is invalid or incorrect.
Fix: Correct the trace number to ensure it aligns with the original transaction details.

R28 – Routing Number Check Digit Error

Description: The check digit for the routing number is incorrect.
Fix: Verify the routing number with the customer or recipient and update the information before resubmitting.

R29 – Corporate Customer Advises Not Authorized

Description: A corporate account holder indicates the transaction was not authorized.
Fix: Obtain proper authorization from the corporate customer before retrying the payment.

R30 – RDFI Not Participant in Check Truncation Program

Description: The RDFI does not participate in the check truncation program.
Fix: Contact the RDFI to resolve the issue or explore alternative payment methods.

R31– Permissible Return Entry (CCD and CTX Only)

Description: A permissible return for corporate-to-corporate (CCD) or corporate trade exchange (CTX) entries.
Fix: Contact the RDFI or the receiver to address the reason for the return and correct any issues.

R32 – RDFI Non-Settlement

Description: The RDFI cannot settle the ACH transaction.
Fix: Work with the RDFI to determine why settlement failed and resolve any underlying issues.

R33 – Return of XCK Entry

Description: The check truncation (XCK) entry is being returned.
Fix: Review the original check truncation details for errors and address them with the customer or RDFI.

R34 – Limited Participation RDFI

Description: The individual ID number included in the payment is invalid.
Fix: Update the individual ID based on accurate customer information before resubmitting.

R35 – Return of Improper Debit Entry

Description: A debit was made improperly, violating NACHA rules.
Fix: Investigate the origin of the improper debit, address the issue, and ensure compliance in future transactions.

R36 – Return of Improper Credit Entry

Description: A credit entry was made improperly, violating NACHA rules.
Fix: Identify the source of the improper credit, correct the issue, and ensure proper authorization and formatting going forward.

R37 – Source Document Presented for Payment

Description: A source document, such as a check, has already been presented for payment.
Fix: Review the transaction records to avoid duplicate payment attempts.

R38 – Stop Payment on Source Document

Description: A stop payment order has been placed on the source document related to the ACH transaction.
Fix: Contact the customer to understand the reason for the stop payment and resolve the issue.

R39 – Improper Source Document
Description: The source document does not meet NACHA requirements for ACH conversion.
Fix: Verify the source document details and ensure compliance before attempting the transaction again.

R40 – Return of ENR Entry by Federal Government Agency
Description: A government agency is returning an ENR (Enrollment Entry) due to errors or invalid information.
Fix: Contact the agency to resolve any discrepancies in the ENR details.

R41 – Invalid Transaction Code
Description: The transaction code in the ACH entry is invalid or incompatible with the receiver's account.
Fix: Correct the transaction code and verify its compatibility with the account type before resubmitting.

R42 – Routing Number/Check Digit Error
Description: The routing number or its check digit is invalid.
Fix: Verify and correct the routing number to align with NACHA formatting rules.

R43– Invalid DFI Account Number
Description: The account number at the Depository Financial Institution (DFI) is invalid.
Fix: Verify the account number with the customer or RDFI and update the entry accordingly.

R44 – Invalid Individual ID Number/Identification Number
Description: The individual identification number in the ACH entry is invalid.
Fix: Obtain and update accurate information for the individual ID before resubmitting.

R45 – Invalid Individual Name/Company Name
Description: The individual or company name in the ACH entry does not match the account holder.
Fix: Verify the correct name or company information with the customer and make necessary updates.

R46 – Invalid Representative Payee Name
Description: The representative payee name is invalid or incorrect.
Fix: Confirm the payee details and correct any discrepancies before retrying the transaction.

R47 – Duplicate Enrollment
Description: An ENR (Enrollment Entry) was submitted for an account that is already enrolled.
Fix: Confirm the enrollment status of the account and avoid duplicate submissions.

R50 – State Law Affecting RCK Acceptance
Description: The RDFI cannot process the RCK (Re-presented Check Entry) due to state law restrictions.
Fix: Review state-specific rules affecting RCK entries and explore alternative methods for the payment.

R51 – Item Related to RCK Entry Is Ineligible
Description: The item processed as an RCK entry does not meet NACHA requirements.
Fix: Verify eligibility of the original check and ensure compliance with RCK rules before resubmitting.

R52 – Stop Payment on Item Related to RCK Entry
Description: A stop payment order was placed on the check associated with the RCK entry.
Fix: Contact the account holder to understand the reason for the stop payment and resolve any disputes.

R53 – Item and ACH Entry Presented for Payment

Description: Both the original check and its electronic version were submitted for payment.
Fix: Ensure only one form of the payment is processed (either the check or the ACH entry)

R61 – Misrouted Return

Description: The return entry was sent to the wrong ODFI or processing system.
Fix: Correct the routing information and resubmit the return to the appropriate ODFI.

R62 – Return of Erroneous Entry

Description: An ACH entry was returned due to an error in the original transaction.
Fix: Identify and correct the error, then reinitiate the transaction if necessary.

R63 – Incorrect Dollar Amount

Description: The transaction amount does not match the intended payment amount.
Fix: Verify the payment details and ensure the correct amount is processed.

R64– Incorrect Individual Identification

Description: The individual identification number or related details are incorrect.
Fix: Update the individual ID details based on accurate customer information.

R65 – Incorrect Transaction Code

Description: The transaction code does not align with the account type (e.g., credit vs. debit).
Fix: Verify the transaction code and account compatibility before resubmitting.

R66 – Incorrect Company Identification Number

Description: The company identification number in the ACH entry is invalid or incorrect.
Fix: Update the company ID in your records to ensure accuracy in future transactions.

R67 – Duplicate Return

Description: The same return entry was submitted more than once.
Fix: Remove duplicate return entries and verify unique identifiers for all submissions.

R68 – Untimely Return

Description: The return was submitted after the allowable time frame.
Fix: Ensure all returns are submitted within NACHA's deadlines for specific return codes.

R69 – Field Errors

Description: The ACH entry contains one or more invalid or incomplete fields.
Fix: Review and correct the field errors based on NACHA requirements before resubmitting.

R70 – Permissible Return Not Accepted/Unauthorized Return

Description: The return is unauthorized or does not meet NACHA rules for acceptance.
Fix: Work with the RDFI to address the issue and confirm compliance before retrying.

R71 – Misrouted Dishonored Return

Description: A dishonored return was sent to the wrong ODFI or processing entity.
Fix: Correct the routing information and resubmit the dishonored return to the appropriate ODFI.

R72 – Untimely Dishonored Return
Description: The dishonored return was submitted after the allowable time frame.
Fix: Submit dishonored returns promptly to meet NACHA deadlines and avoid penalties.

R73 – Timely Original Return Not Received
Description: A dishonored return cannot be processed because the original return was not received in time.
Fix: Ensure original returns are submitted on time to avoid issues with dishonored returns.

R74 – Corrected Return
Description: The original return was incorrect and has been resubmitted with corrections.
Fix: Verify that the corrections align with NACHA requirements and avoid errors in future submissions.

R75 – Original Return Not a Duplicate
Description: A dishonored return was flagged, but the original return was not a duplicate
Fix: Confirm the validity of the original return and address any discrepancies with the RDFI.

R76– No Errors Found
Description: A return or dishonored return was flagged, but no errors were identified.
Fix: Review the transaction details to ensure compliance and resubmit if necessary.

R80 – Cross-Border Payment Coding Error
Description: A coding error occurred in a cross-border payment.
Fix: Correct the coding issue based on NACHA's cross-border payment guidelines before resubmitting.

R81 – Non-Participant in Cross-Border Program
Description: The RDFI does not participate in the cross-border ACH program and cannot process the transaction.
Fix: Confirm the RDFI's participation in cross-border transactions and explore alternative payment methods if needed.

R82 – Invalid Foreign Receiving DFI Identification
Description: The identification number for the foreign receiving depository financial institution is invalid.
Fix: Verify the foreign DFI's identification number and ensure compliance with NACHA formatting rules.

R83 – Foreign Receiving DFI Unable to Settle
Description: The foreign receiving financial institution is unable to settle the transaction.
Fix: Contact the foreign RDFI to determine the cause of the issue and explore alternative solutions for settlement.

R84 – Entry Not Processed by Gateway
Description: The entry was not processed by the gateway operator due to format or data errors
Fix: Correct any formatting issues and ensure the transaction complies with NACHA gateway requirements before resubmitting.

R85 – Incorrectly Coded Outbound International Payment
Description: An outbound international payment was incorrectly coded.
Fix: Verify the coding for outbound international payments and correct any errors to ensure compliance.