Response Codes - ACH Codes

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REVISION HISTORY

Date	Version	Author(s)	Comments
5/23/16	2.0	C. Meaney	Reformatting
2/15/2023	2.1	M. Billips	Add response codes
3/3/2023	2.2	M. Billips	Bring SEC codes current
8/22/2024	2.3	M. Billips	Bring return and response codes current
4/4/2025	2.4	M. Billips	Add NACHA account status decline reasons

CONFIDENTIALITY STATEMENT

Contents

Standard Entry Class (SEC)

Code	Application Title	Application Description	Account Type	Transaction Type
ARC	Accounts Receivable Check	Converted checks received via the US mail or at a drop box location	Consumer accounts only	Single debit only
CCD	Corporate Credit or Debit	Transfer of funds between business accounts or to consolidate funds from several accounts of the same business	Business accounts only	Debit or credit
CIE	Customer Initiated Entry	Credit entry originated by an individual (usually through a bill payment service) used to pay some sort of obligation	Consumer or business accounts	Credit only
CTX	Corporate Trade Exchange	Payment or collection of commitments between separate businesses	Business accounts only	Debit or credit
DNE	Death Notification Entry	Notice entered by an agency of the Federal government to advise an RDFI of the death of an individual (Includes addenda record with details)	Consumer accounts only	Credit only (Non-dollar amount entry)
PPD	Prearranged Payment and Deposit Entry	Repeating entry for direct deposit of payroll, pension, etc., or for payment of recurring bills such as utilities, loans, insurance, etc.	Consumer accounts only	Debit or credit
RCK	Represented Check Entry	Merchant collection of checks that had been returned as NSF or Uncollected Funds	Consumer accounts only	Single debit only
TEL	Telephone Authorized Entry	TEL Entry submitted following an oral authorization obtained solely via the telephone	Consumer accounts only	Single debit only

Code	Application Title	Application Description	Account Type	Transaction Type
WEB	Internet Authorized Entry	Entry submitted pursuant to an authorization obtained solely via the Internet	Consumer accounts only	Debit only

Transaction

Transaction Codes	Return /NOC	Normal Forward Entry	Pre-notification
Checking Account Credit	21	22	23
Checking Account Debit	26	27	28
Savings Account Credit	31	32	33
Savings Account Debit	36	37	38
Financial Institution General Ledger Credit	41	42	43
Financial Institution General Ledger Debit	46	47	48
Loan Account Credit	51	52	53

Notification of Change (NOC)

> **IMPORTANT!**
>
> It is imperative that the integrated partner or merchant is set up for reporting or the necessary means to receive Notice of Change information. They must update the indicated changes prior to submission of the next transaction. If Notice of Change is not properly adhered to, there is strong probability that the sponsor bank can suspend or revoke the merchants ACH processing capabilities. The integrated partner or merchant will need to work with their respective support agent or relationship manager to ensure they are able to receive NOC reporting data.

NOC Change Codes

Change Code	Field(s) needing correction
C01	Account Number
C02	Routing / Transit Number
CO3	Account Number AND Routing / Transit Number
CO5	Transaction Code
CO6	Account Number AND Transaction Code
CO7	Routing / Transit Number AND Account Number AND Transaction Code

NOC Transaction Codes

Pertains to Change Codes C05, C06, and C07.

Transaction Code	Description
22	Checking - Refund/Account Credit (CKC3)
23	Checking - Pre-Note Credit (CKC1) - Non-Dollar
27	Checking - Sale/Account Debit (CKC2)
28	Checking - Pre-Note Debit (CKC0) - Non-Dollar
32	Savings - Refund/Account Credit (CKS3)

Transaction Code	Description
33	Savings - Pre-Note Credit (CKS1) - Non-Dollar
37	Savings - Sale/Account Debit (CKS2)
38	Savings - Pre-Note Debit (CKS0) - Non-Dollar
42	General Ledger - Refund/Account Credit (CKG3)
47	General Ledger - Sale/Account Debit (CKG2)

Return Entry Codes

Standard / Common Return Reason Codes

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R01	Insufficient Funds	Available balance is not sufficient to cover the dollar amount of the debit Entry	Consumer or Non-Consumer	24 Hours	ALL
R02	Account Closed	A previously open/active account has been closed by the customer or the RDFI	Consumer or Non-Consumer	24 Hours	ALL
R03	No Account / Unable to Locate Account	The account number does not correspond to the individual identified in the Entry or the account number is not a valid account at the RDFI	Consumer or Non-Consumer	24 Hours	ALL except ARC, BOC, or POP
R04	Invalid Account Number Structure	The account number structure is not valid for that RDFI, or it fails the check digit validation, or contains an incorrect number of digits	Consumer or Non-Consumer	24 Hours	ALL
R05	Unauthorized Debit to Consumer Account using Corporate SEC Code	A CCD or CTX Entry was transmitted to a consumer account, and was not authorized by the Receiver	Consumer	60 Days – Receiver **must** complete a Written Statement of Unauthorized ACH Debit	CCD or CTX Only
R06	Returned per ODFI's Request	The ODFI has requested that the RDFI return the Entry	Consumer or Non-Consumer	Determined by ODFI & RDFI	ALL
R07	Authorization Revoked by Customer	The Receiver who previously authorized the Entry has revoked the Originator's authorization	Consumer	60 Days – Receiver **must** complete a Written Statement of Unauthorized ACH Debit	ALL except ARC, BOC, POP, or RCK
R08	Payment Stopped	Receiver has placed a stop payment on a single or recurring Entry	Consumer or Non-Consumer	24 HOURS	ALL
R09	Uncollected Funds	The ledger balance is sufficient, but the available balance cannot cover the debit Entry	Consumer or Non-Consumer	24 HOURS	ALL
R10	Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account	The Receiver does not know the identity of the Originator; has no relationship with the Originator; or has not authorized the Originator to debit his account	Consumer (can be non-consumer for ARC, BOC, IAT, or POP)	60 Days – Receiver **must** complete a Written Statement of Unauthorized ACH Debit	ALL except CCD & CTX
R11	Customer Advises Entry Not in Accordance with Terms of the Authorization	Authorization obtained, but the payment does not meet the Receiver's authorization criteria	Consumer (can be non-consumer for ARC, BOC, IAT, or POP)	60 Days – Receiver **must** complete a Written Statement of Unauthorized ACH Debit	ALL except CCD & CTX
R12	Account Sold to Another DFI	RDFI received an Entry to an account that has been sold to another financial institution	Consumer or Non-Consumer	24 HOURS	All
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R14	Representative Payee Deceased	Representative payee is deceased or unable to continue in that capacity, beneficiary is not deceased	Consumer or Non-Consumer	24 HOURS	ALL except CCD & CTX
R15	Beneficiary or Account Holder Deceased	(1) The beneficiary is deceased; or (2) the account holder is deceased.	Consumer	24 HOURS	ALL except CCD & CTX
R16	Account Frozen	Access to account is restricted due to specific action taken by the RDFI, by legal action, or instructions from OFAC	Consumer or Non-Consumer	24 HOURS	ALL
R17	File Edit Criteria/Entry with Invalid Account Number Initiated Under Questionable Circumstances/Return of Improperly-Initiated Reversal	Fields cannot be processed by the RDFI, or Entry is believed to have been originated under questionable circumstances	Consumer or Non-Consumer	24 HOURS	ALL
R18	Improper Effective Entry Date	Effective date of the ACH Entry is outside of the processing window of either a credit or debit Entry (beyond two days for a credit Entry or beyond one day for a debit Entry)	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R19	Amount Field Error	The amount field is: (1) non-numeric (2) not zero in a Pre-notification, DNE, ENR or NOC (3) a zero amount in an ACH "valued" transaction format (4) the amount is greater than $25,000 for ARC, BOC and POP entries	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R20	Non-Transaction Account	ACH Entry to a Non-Transaction account, as defined by Regulation D	Consumer or Non-Consumer	24 HOURS	ALL
R21	Invalid Company Identification	Identification number used in the Company ID field is not valid	Non-Consumer	24 HOURS	CIE
R22	Invalid Individual ID Number	In a CIE or MTE Entry, the Individual ID Number used to identify the Originator by the Receiver is not correct	Consumer or Non-Consumer	24 HOURS	CIE & MTE
R23	Credit Entry Refused by Receiver	Receiver declines Credit Entry for one reason or another	Consumer or Non-Consumer	24 hours once the RDFI is notified by the Receiver of their refusal of the Credit Entry	ALL
R24	Duplicate Entry	RDFI has received what appears to be a duplicate Entry	Consumer or Non-Consumer	24 HOURS	ALL
R25	Addenda Error	An error exists in the addenda record regarding the application of codes, values, content, or required formatting standards	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R26	Mandatory Field Error	Erroneous or missing data in a mandatory field	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R27	Trace Number Error	Original Entry Trace Number is either not present in the addenda record of an automated return or Notification of Change Entry or disagrees with the preceding Entry Detail Record	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R28	Routing Number Check Digit Error	The check digit for a routing number is invalid	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R29	Corporate Customer Advises Not Unauthorized	RDFI has been notified by business account holder that a specific transaction is unauthorized	Non-Consumer	24 HOURS	CCD & CTX
R30	RDFI Not Participant In Check Truncation Program	RDFI does not participate in a Check Truncation program	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R31	Permissible Return Entry	ODFI agrees to accept a CCD or CTX return after the deadline	Non-Consumer	Determined by ODFI & RDFI	CCD & CTX
R32	RDFI Non-Settlement	RDFI is not able to settle the Entry	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R33	Return of XCK Entry	RDFI, at its discretion, returns an XCK entry	Consumer or Non-Consumer	Next file delivery time following processing	XCK Only
R34	Limited Participation DFI	RDFI's participation has been limited by a federal or state supervisor	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ALL)
R35	Return of Improper Debit Entry	ACH debit not permitted for use with CIE or ACH debit not permitted to loan accounts (except for reversals)	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (Primarily CIE)
R36	Return of Improper Credit Entry	ACH credit not permitted for ARC, BOC, POP, RCK, TEL, or XCK Entries, which are limited to debits to demand accounts only (except for reversals)	Consumer or Non-Consumer	Next file delivery time following processing	ACH Operator Use Only (ARC, BOC, POP, RCK, TEL, or XCK)
R37	Source Document Presented for Payment	Source document used for an ARC, BOC, or POP Entry has also been presented for payment	Consumer or Non-Consumer	60 Days – Receiver **must** complete a Written Statement of Unauthorized ACH Debit	ARC, BOC, POP Only
R38	Stop Payment on Source Document	A stop payment has been placed on a check used for an ARC or BOC Entry	Consumer or Non-Consumer	60 DAYS	ARC or BOC Only
R39	Improper Source Document/Source Document Presented for Payment	RDFI determines that the document (share draft/check) used for an ARC, BOC, or POP Entry is not eligible for conversion, or the share draft has already been presented for payment through the standard check processing channel	Consumer or Non-Consumer	24 HOURS	ARC, BOC, POP Only, or if an RDFI determines Entry is improper

ENR Return Reason Codes

For Federal Gov't Use Only**

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R40	Return of ENR Entry	This Return Reason Code may only be used to return ENR Entries and is at the Federal Government Agency's sole discretion	N/A	N/A	Return - ENR Only
R41	Invalid Transaction Code	Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications, or it is not appropriate with regard to an Automated Enrollment Entry	N/A	N/A	Return - ENR Only
R42	Routing Number/Check Digit Error	The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula	N/A	N/A	Return - ENR Only
R43	Invalid DFI Account Number	The Receiver's account number included in Field 3 of the Addenda Record must include at least one alphanumeric character	N/A	N/A	Return - ENR Only
R44	Invalid Individual ID Number/Identification Number	The Individual ID/Identification Number in Field 3 of the Addenda Record does not match a corresponding ID number in the Federal Government Agency's records	N/A	N/A	Return - ENR Only
R45	Invalid Individual Name/Company Name	The name of the consumer or company in Field 3 of the Addenda Record does not match a corresponding name in the Federal Government Agency's records	N/A	N/A	Return - ENR Only
R46	Invalid Representative Payee Indicator	The Representative Payee Indicator Code in Field 3 of the Addenda Record has been omitted, or is not consistent with the Federal Government Agency's records	N/A	N/A	Return - ENR Only
R47	Duplicate Enrollment	Entry is a duplicate of a previous Automated Enrollment Entry	N/A	N/A	Return - ENR Only

RCK Return Reason Codes

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R50	State Law Affecting RCK Acceptance	RDFI is located in a state that has not adopted Revised Article 4 of the Uniform Commercial Code or the RDFI is located in a state that requires all canceled checks to be	Consumer	24 Hours	RCK Only

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
		returned within the periodic statement			
R51	Item Related to RCK Entry is Ineligible or RCK Entry is Improper	The item to which the RCK Entry relates was not eligible, Originator did not provide notice of the RCK policy, signature on the item was not genuine, the item has been altered or amount of the Entry was not accurately obtained from the item	Consumer	60 DAYS – Written statement of unauthorized ACH debit	RCK Only
R52	Stop Payment on Item Related to RCK Entry	A stop payment has been placed on the item to which the RCK Entry relates	Consumer	60 DAYS	RCK Only
R53	Item and RCK Entry Presented for Payment	Both the RCK Entry and the original item have been presented for payment	Consumer	60 DAYS – Written statement of unauthorized ACH debit	RCK Only

Dishonored Return Reason Codes

for use by ODFI only

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R61	Misrouted Return	Return Entry was sent by RDFI to the incorrect ODFI routing/transit number	Consumer or Non-Consumer	Transmitted to the ACH Operator within five Banking Days after the Settlement Date of the Return Entry	All except IAT
R62	Return of Erroneous or Reversing Debit	Usage is limited to reversal scenarios in which the process has resulted in, or failed to correct, an unintended credit to the Receiver	Consumer or Non-Consumer	Transmitted to the ACH Operator within five Banking Days after the Settlement Date of the Return Entry	All except IAT
R67	Duplicate Return	ODFI has received more than one Return for the same Entry	Consumer or Non-Consumer	Transmitted to the ACH Operator within five Banking Days after the Settlement Date of the Return Entry	All except IAT
R68	Untimely Return	Return Entry did not meet the return deadline established within the NACHA Rules	Consumer or Non-Consumer	Transmitted to the ACH Operator within five Banking Days after the Settlement Date of the Return Entry	All except IAT
R69	Field Errors	One or more of the following fields contains incorrect information. Addenda Record Information Field Codes: • 01 Incorrect DFI Account Number • 02 Incorrect Original Entry Trace Number	Consumer or Non-Consumer	Transmitted to the ACH Operator within five Banking Days after the Settlement Date of the Return Entry	All except IAT

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
		• 03 Incorrect Dollar Amount • 04 Incorrect Individual Identification Number • 05 Incorrect Transaction Code • 06 Incorrect Company Identification Number • 07 Invalid Effective Entry Date			
R70	Permissible Return Entry Not Accepted/Return Not Requested By ODFI	ODFI has received a return identified as being returned with the permission or by request of the ODFI, but the ODFI has not agreed to accept, nor did they request the Return Entry	Consumer or Non-Consumer	Transmitted to the ACH Operator within five Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT

Contested-Dishonored Return Reason Codes

for use by RDFI Only

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R71	Misrouted Dishonored Return	The dishonored return Entry was misrouted.	Consumer or Non-Consumer	Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT
R72	Untimely Dishonored Return	The dishonored return Entry was received after the deadline.	Consumer or Non-Consumer	Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT
R73	Timely Original Return	The RDFI certifies that the original Return was sent timely.	Consumer or Non-Consumer	Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT
R74	Corrected Return	The RDFI is correcting a previous Return that was dishonored.	Consumer or Non-Consumer	Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT
R75	Return Not a Duplicate	The return Entry is not a duplicate of an earlier return.	Consumer or Non-Consumer	Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT

Return Code	Title	Description	Receiving Account Type	Timeframe	Applicable SEC Codes
R76	No Errors Found	No errors were found in the return Entry.	Consumer or Non-Consumer	Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT
R77	Non-Acceptance of R62 Dishonored Return	The RDFI does not accept R62 dishonored return Entries.	Consumer or Non-Consumer	Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry	All except IAT

ACH Response Codes

The following codes can be returned in real time via the AUTH_RESP and NETWORK_RESPONSE response tags. Please reference the EPX Data Dictionary for additional details surrounding the referenced response tags.

> **IMPORTANT!**
>
> In some scenarios, the EPX platform will respond with declines in real time that were returned from NACHA's validation based on the current status of the routing & account number combination that were included with the transaction. These are declines in real time that can potentially prevent ACH returns from occurring. Reference table below labeled "NACHA Account Status Declines" for possible account status failures. These are associated with EPX Response Codes '14' & '25'.

ACH

CODE	DISPLAY	DESCRIPTION
00	ACCEPTED	ACCEPTED
03	INVALID MERCHANT	INVALID MERCHANT OR SERVICE PROVIDER
06	ERROR	ERROR
12	INVALID TRANS	INVALID TRANSACTION
13	AMOUNT ERROR	INVALID AMOUNT
14	INVALID ACCT NBR	INVALID ACCOUNT NUMBER
19	RE ENTER	RE-ENTER TRANSACTION
21	NO ACTION TAKEN	NO ACTION TAKEN
25	UNABLE TO LOCATE	UNABLE TO LOCATE RECORD ON FILE
52	NO CHECK ACCOUNT	NO CHECKING ACCOUNT
53	NO SAVE ACCOUNT	NO SAVINGS ACCOUNT
58	SERV NOT ALLOWED	TRANSACTION NOT ALLOWED AT TERMINAL
61	DECLINE	ACTIVITY AMOUNT LIMIT EXCEEDED
76	NO ACTION TAKEN	UNABLE TO LOCATE PREVIOUS MESSAGE (NO MATCH ON RRN)
77	NO ACTION TAKEN	NO MATCH ON ORIGINAL MESSAGE
78	INVALID RTN NBR	INVALID ROUTING NUMBER
80	DATE ERROR	INVALID DATE
96	SYSTEM ERROR	SYSTEM ERROR
E1	INVALID SEC	Invalid or unsupported Standard Entry Class (SEC) code
E7	TERMINAL ID ERROR	TERMINAL ID ERROR
EA	AUTH TO OLD	AUTH TO OLD

CODE	DISPLAY	DESCRIPTION
EQ	NO NETWORK GATEWAY AVAILABLE	NO NETWORK GATEWAY AVAILABLE
ES	DECLINE	Transaction not allowed due to failure of internal validations
EX	DO NOT TRY AGAIN	A previous ACH Fatal Return linked to the bank account in use
RR	ERROR	If you receive this response code, contact the customer support team for further instructions

NACHA Account Status Declines

The following NACHA Status Declines can be returned in real time with EPX AUTH_RESP codes '14' & '25'

EPX AUTH_RESP Code	NACHA Account Status	Reason - Information	Description
14	Disabled	Account reported closed. Consumer Affairs 855-673-7310.	Account has been reported closed.
14	Disabled	Account number invalid. Consumer Affairs 855-673-7310.	Account number has less than the minimum number of digits or contains an invalid character.
14	Disabled	History of account closed. Consumer Affairs 855-673-7310.	Account has been reported closed with no reports of negative activity in the previous 12 months.
14	Disabled	Past history of account not found or invalid account number. Consumer Affairs 855-673-7310.	History of R03 or R04 returns on account in the previous 12 months.
14	Disabled	Account number has been reported as invalid or no account found. Consumer Affairs 855-673-7310	Account has experienced returns indicating account number invalid or account closed.
14	Disabled	Routing number invalid. Consumer Affairs 855-673-7310.	Routing number provided is not a valid US routing number.
14	Disabled	Consumer Affairs 855-673-7310.	Account is not available for ACH.
14	Disabled	Account reported closed. Consumer Affairs 855-673-7310.	Account has been reported closed with outstanding items.
14	Disabled	Past history of account not found or invalid account number. Consumer Affairs 855-673-7310.	Account has been reported closed with outstanding items.
25	Unable to Locate	Account structure.	Format of account number for provided routing number does not match expected format.