

Common EFT Return Codes

Overview

This article explains the most common EFT return codes.

Return reason codes can be found on EFT Returned Draft documents in OnBase. In some situations, the codes will also be shown as WF Billing if the transaction was done as a phone payment.

Details

Code	Meaning
R01 INSUFFICIENT FUNDS	This code means at the time of the return there were not enough funds in the clients account to cover the transaction and the bank rejected the charge.
R02 ACCT CLOSED	The account being used is closed. Get new account information
R03 UNABLE TO LOCATE ACCOUNT	This return is caused by an invalid or incorrect bank account number, type, or owner. Verify the account and routing number and account type, and ownership. If this returns once it will always return so we must update before redrafting. If client is adamant that info is correct, they should contact their FI for details on why they rejected.
R04 INVALID ACCOUNT NUMBER	The account number does not exist at the bank. Gather new account information.
R07 AUTHORIZATION REVOKED	Customer has notified the FI that they are no longer authorizing the payment. They need to reach out to the FI to correct.
R08 STOP PAYMENT	This code means that the client has contacted their Financial Institution and they have placed a stop Payment on National Life transactions. For ACH transactions (the transaction type we use) this stop will stop all payments from National Life and will do so until the client works with the bank to remove it. Most clients set these up to stop a single payment like one would for a check, but because of the nature of ACH, the bank stops the source ID (Our unique ACH identifier) not the specific transaction, so this stops all payments from that bank account regardless of premium amount, policy number etc.

R09 UNCOLLECTED FUNDS	Like insufficient funds, an uncollected fund return is the result of not enough funds available at the time of the transaction. This is often a result of the client having pending transactions or holds on their bank account. They may have had a balance sufficient to cover the charge, but funds were not available due to holds or other reasons They should contact their FI for more information.
R10 CUSTOMER ADVISED UNAUTHORIZED	Customer has advised their FI that the transaction was not authorized and is being disputed. Customer needs to work with FI to correct for future drafts.
R13 INVALID ROUTING NUMBER/RDFI NOT QUALIFIED	This means the routing number is invalid, or the routing provided is not valid for ACH transactions gather updated banking info.
R20 NON-TRANSACTIONAL ACCOUNT	This return is the result of the client trying to process an ACH out of an account that is either not eligible for ACH (Brokerage or like) OR trying to process a transaction out of an account classified by their Bank as a Savings account and in violation of Reg E (A federal banking regulation that limits savings and money markets to 6 Electronic Funds Transactions out in a month). The client should contact their FI for more details.
R28 CHECK DIGIT ERROR	This means there is an issue with the routing number, gather updated banking info.
R29 CORPORATE CUSTOMER ADVISED NOT AUTHORIZED	Account holder has filed a dispute with the bank on the transaction. Confirm account information and refer them to the bank to correct if account info matches.
RETURN CODES NOT LISTED	Do a google search for the R code, you will find details of what the return code means.

Related Resources

- [Common EFT Return Codes.docx](#) (original source for this article)

Article Details

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