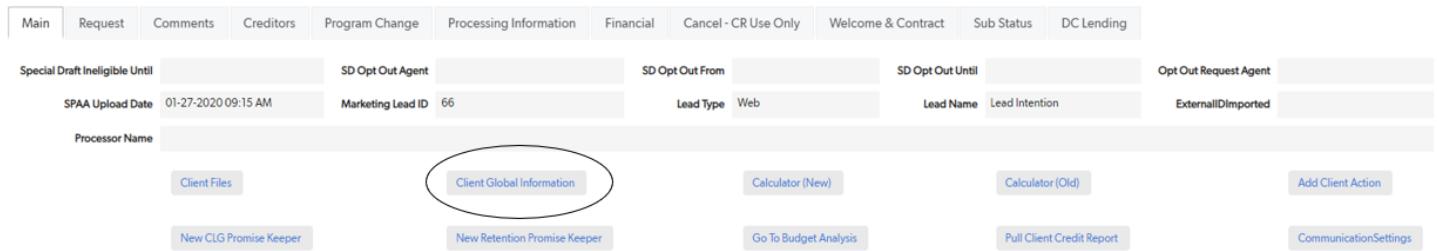| Subject: ACH Return Codes	Product: Customer Loyalty Group	Approved on:

Purpose: To identify ACH Return codes left by Global Holdings on the Global client information page.

Steps for Navigation path.

1. Client page : Main tab, click on <mark>Client Global Information</mark>.

2. Notes in Global drop down: Global will add notes, ACH Return with code number

Exception: If client NSF due to insufficient funds, **Global will add note under "Deposit History" tab under column NSF reason.**

ACH Return Codes

R01

Insufficient funds

Available balance is not sufficient to cover the amount of the debit entry

R02

Bank account closed

Previously active amount has been closed by the customer of RDFI

R03

No bank account/unable to locate account

Account number does not correspond to the individual identified in the entry, or the account number designated is not an open account

R04

Invalid bank account number

Account number structure is not valid

R06

Returned per ODFI request

ODFI requested the RDFI to return the entry

R07

Authorization revoked by customer

Receiver has revoked authorization

R08

Payment stopped

Receiver of a recurring debit has stopped payment of an entry

R09

Uncollected funds

Collected funds are not sufficient for payment of the debit entry

R10

Customer advises not authorized

Receiver has advised RDFI that originator is not authorized to debit his bank account

R11

Check truncation entry return

To be used when returning a check truncation entry

R12

Branch sold to another RDFI

RDFI unable to post entry destined for a bank account maintained at a branch sold to another financial institution

R13

RDFI not qualified to participate

Financial institution does not receive commercial ACH entries

R14

Representative payee deceased or unable to continue in that capacity

The representative payee authorized to accept entries on behalf of a beneficiary is either deceased or unable to continue in that capacity

R15

Beneficiary or bank account holder

(Other than representative payee) deceased* - (1) the beneficiary entitled to payments is deceased or (2) the bank account holder other than a representative payee is deceased

R16

Bank account frozen

Funds in bank account are unavailable due to action by RDFI or legal order

R17

File record edit criteria

Fields rejected by RDFI processing (identified in return addenda)

R18

Improper effective entry date

Entries have been presented prior to the first available processing window for the effective date.

R19

Amount field error

Improper formatting of the amount field

R20

c

Entry destined for non-payment bank account defined by reg.

R21

Invalid company ID number

The company ID information not valid (normally CIE entries)

R22

Invalid individual ID number

Individual id used by receiver is incorrect (CIE entries)

R23

Credit entry refused by receiver

Receiver returned entry because minimum or exact amount not remitted, bank account is subject to litigation, or payment represents an overpayment, originator is not known to receiver or receiver has not authorized this credit entry to this bank account

R24

Duplicate entry

RDFI has received a duplicate entry

R25

Addenda error

Improper formatting of the addenda record information

R26

Mandatory field error

Improper information in one of the mandatory fields

R27

Trace number error

Original entry trace number is not valid for return entry; or addenda trace numbers do not correspond with entry detail record

R28

Transit routing number check digit error

Check digit for the transit routing number is incorrect

R29

Corporate customer advises not authorized

RDFI has bee notified by corporate receiver that debit entry of originator is not authorized

R30

RDFI not participant in check truncation program

Financial institution not participating in automated check safekeeping application

R31

Permissible return entry (CCD and CTX only)

RDFI has been notified by the ODFI that it agrees to accept a CCD or CTX return entry

R32

RDFI non-settlement

RDFI is not able to settle the entry

R33

Return of XCK entry

RDFI determines at its sole discretion to return an XCK entry; an XCK return entry may be initiated by midnight of the sixtieth day following the settlement date if the XCK entry

R34

Limited participation RDFI

RDFI participation has been limited by a federal or state supervisor

R35

Return of improper debit entry

ACH debit not permitted for use with the CIE standard entry class code (except for reversals)