

Return Code Guide

Wholesale

10/2025

Summary: This provides guidance to return codes and what steps the clients need to take.

Audience: (Responsibility) Wholesale

Return Code	Steps The Client Needs to Take
R01 Insufficient Funds - The client's personal bank account did not have the required funds to complete the deposit. The available balance is not sufficient to cover the dollar value of the debit requested.	<ul style="list-style-type: none"> The client must deposit the required funds into their bank account to cover the debit amount. They should ensure the necessary balance is available before the next attempted deposit/debit.
R02 Bank Account Closed - The client's bank account from which deposits are processed has been closed.	<ul style="list-style-type: none"> The client must provide new bank account information (Routing and Account Numbers) to customer service.
R03 No Account /Unable to locate account - The bank account information provided is valid and passes banking guidelines however, it does not correspond to the client or is not an open account (This can also be because the account type is wrong ex. Savings instead of Checking)	<ul style="list-style-type: none"> The client must verify their account information and ensure they're providing the correct type (e.g., Checking, not Savings) and the correct account holder name associated with the bank. If necessary, they should provide an entirely new account.
R04 Invalid Account Number - The account number provided is not valid and/or does not match any active accounts within the banking institution provided.	<ul style="list-style-type: none"> The client must re-verify the correct account number with their bank and provide the corrected number to a customer service advocate .
R05 Reserved - The client's bank has received written information from the client disputing either the date or the amount of the debit.	<ul style="list-style-type: none"> The client must contact customer service to resolve the dispute regarding the date or amount of the debit.

R06 Returned per ODFI's Request - ODFI (FDR/CFT) has requested RDFI (client's bank) to return the ACH deposit (Optional to RDFI); ODFI reimburses RDFI.	<ul style="list-style-type: none"> The client must contact Cross Roads Financial. (888)348-4543 press 1
R07 Authorization Revoked by Customer - The client who previously authorized ACH payments, has revoked authorization to debit	<ul style="list-style-type: none"> The client must contact customer service as well as their bank to reauthorize deposits.
R08 Payment Stopped or Stop Payment - The client has stopped payment on a specific ACH debit. (Advocates should verify the client's intent when a request for stop payment is made to ensure this is not intended to revoke current authorization)	<ul style="list-style-type: none"> The client must contact customer service immediately, also they need to contact their bank to lift the stop payment to ensure successful deposits.
R09 Uncollected Funds - A sufficient ledger or current balance exists to satisfy the dollar amount of the transaction however, the dollar amount of pending transactions (i.e., uncollected checks) brings the available funds balance below the dollar amount of the deposit requested.	<ul style="list-style-type: none"> The client must wait for pending deposits (like checks) to clear and become available funds. They should verify the "available balance" before the next debit attempt.
R10 Customer Advises Not Authorized - The client has advised RDFI that FDR/Cross Roads is not authorized to debit his/her bank account.	<ul style="list-style-type: none"> The client must contact customer service as well as their bank to reauthorize deposits.
R11 Check Truncation Entry Return - The check has been returned, check truncation refers to paper checks that are now replaced with digital images that are transferred electronically.	<ul style="list-style-type: none"> The client must call customer service to reauthorize deposits, confirm deposit date and amount.
R11.1 Customer Advises Entry Not in Accordance with the Terms of the Authorization - The customer has returned a payment because it doesn't match the original agreement, even though a valid business relationship and authorization exists.	
R12 Branch Sold to another DFI - The Bank account from which deposits were processed has been sold to another institution.	<ul style="list-style-type: none"> The client needs to contact their bank to obtain the new routing and account number. Then the client must call customer service to provide the new banking details.
R13 RDFI not qualified to Participate - The financial institution is not qualified to participate in ACH transfers or the routing number is incorrect.	<ul style="list-style-type: none"> The client needs to verify their routing details with customer service. If the bank truly can't participate, the client will need to use a different account at another institution.

R14 Re-Presentment payee deceased or unable to continue in that capacity - The representative payee is either deceased or unable to continue in that capacity. (The representative payee is a person or institution authorized to accept entries on behalf of one or more other persons, such as legally incapacitated adults or minor children.)	<ul style="list-style-type: none"> The estate executor must call into customer service. (co client if applicable)
R15 Beneficiary of account holder is deceased - The beneficiary, or the account holder (acting in a non-representative payee capacity) is deceased.	<ul style="list-style-type: none"> The estate executor must call into customer service. (co client if applicable)
R16 Account Frozen - The funds in the account are unavailable due to specific actions taken by the client's bank or by legal action.	<ul style="list-style-type: none"> The client must unfreeze the bank account or provide alternative banking details to customer service.
R17 File Record Edit Criteria - The client's bank has found an error with the transaction record provided by FDR/CFT.	<ul style="list-style-type: none"> The client must contact Cross Roads Financial. (888)348-4543 press 1
R18 Improper Effective Entry Date - The transaction was processed on a date earlier than authorized.	<ul style="list-style-type: none"> The client must contact Cross Roads Financial. (888)348-4543 press 1
R19 Amount Field Error - Improper formatting of the amount field.	<ul style="list-style-type: none"> The client generally doesn't need to take action unless your program explicitly asks them to re-verify an ID or account type.
R20 Non-Transaction Account - The ACH has been processed to a non-transaction account, this would include either an account whose transactions are prohibited or limited such as some credit unions or thrift organizations.	<ul style="list-style-type: none"> The client must provide customer service with new routing and account numbers.
R21 Invalid company identification - The company ID information is not valid. (normally CIE entries)	<ul style="list-style-type: none"> The client generally doesn't need to take action unless customer service explicitly asks them to re-verify an ID or account type.
R22 Invalid individual ID number - The individual ID used by the receiver is incorrect. (CIE entries)	<ul style="list-style-type: none"> The client generally doesn't need to take action unless your program explicitly asks them to re-verify an ID or account type.
R23 Credit entry refused by the receiver - The receiver returned the entry because the minimum or exact amount was not remitted, the bank account is subject to litigation, or payment represents an overpayment, the originator is not known to the receiver, or the receiver has not authorized this credit entry to this bank account.	<ul style="list-style-type: none"> The client must contact Cross Roads Financial. (888)348-4543 press 1
R24 Duplicate entry - RDFI has received a duplicate entry.	<ul style="list-style-type: none"> The client generally doesn't need to take action unless customer service explicitly asks them to.

R25 Addenda error - Improper formatting of the addenda record information. (the supplemental data is missing, incorrect, or improperly formatted)	<ul style="list-style-type: none"> The client generally doesn't need to take action unless customer service explicitly asks them to.
R26 Mandatory field error - Improper information in one of the mandatory fields.	<ul style="list-style-type: none"> The client generally doesn't need to take action unless customer service explicitly asks them to.
R27 Trace number error - The original entry trace number is not valid for return entry, or addenda trace numbers do not correspond with the entry detail record.	<ul style="list-style-type: none"> The client generally doesn't need to take action unless customer service explicitly asks them to.
R28 Routing number or check digit - The check digit for the transit routing number is incorrect.	<ul style="list-style-type: none"> The client must provide customer service with a new routing number.
R29 Corporate customer advises not authorized - RDFI has been notified by business account holders that a specific transaction is unauthorized.	<ul style="list-style-type: none"> The client must provide customer service with new routing and account numbers.
R30 RDFI not participant in check truncation program - Financial institutions not participating in automated check safekeeping applications.	<ul style="list-style-type: none"> The client must provide customer service with new routing and account numbers.