



ACH Return Reason Codes

Code	Meaning	Notes
R01	Insufficient Funds (NSF)	
R02	Account Closed	
R03	No Account / Unable to Locate Account	
R04	Invalid Account Number	
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	1
R06	Returned per ODFI's Request	2
R07	Authorization Revoked by Customer	1
R08	Payment Stopped	2
R09	Uncollected Funds	
R10	Customer Advises Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document	1
R11	Check Truncation Entry Return	
R12	Account Sold to Another DFI	
R13	Invalid ACH Routing Number (<i>formerly: RDFI Not Qualified to Participate</i>)	
R14	Representative Payee Deceased or Unable to Continue in that Capacity	
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	
R16	Account Frozen	
R17	File Record Edit Criteria	
R18	Improper Effective Entry Date	
R19	Amount Field Error	
R20	Non-Transaction Account	
R21	Invalid Company Identification	
R22	Invalid Individual ID Number	
R23	Credit Entry Refused by Receiver	
R24	Duplicate Entry	
R25	Addenda Error	
R26	Mandatory Field Error	
R27	Trace Number Error	
R28	Routing Number Check Digit Error	
R29	Corporate Customer Advises Not Authorized	1
R30	RDFI Not Participant in Check Truncation Program	
R31	Permissible Return Entry	
R32	RDFI Non-Settlement	
R33	Return of XCK Entry	
R34	Limited Participation DFI	
R35	Return of Improper Debit Entry	

R36	Return of Improper Credit Entry
R37	Source Document Presented for Payment
R38	Stop Payment on Source Document
R39	Improper Source Document
R40	Return of ENR Entry by Federal Government Agency (ENR only)
R41	Invalid Transaction Code (ENR only)
R42	Routing Number / Check Digit Error (ENR only)
R43	Invalid DFI Account Number (ENR only)
R44	Invalid Individual ID Number / Identification Number (ENR only)
R45	Invalid Individual Name / Company Name (ENR only)
R46	Invalid Representative Payee Indicator (ENR only)
R47	Duplicate Enrollment (ENR only)
R50	State Law Affecting RCK Acceptance
R51	Item is Ineligible, Notice Not Provided, Signature Not Genuine, Item Altered, or Amount of Entry Not Accurately Obtained from Item
R52	Stop Payment on Item
R53	Item and ACH Entry Presented for Payment
R61	Misrouted Return
R62	Incorrect Trace Number
R63	Incorrect Dollar Amount
R64	Incorrect Individual Identification
R65	Incorrect Transaction Code
R66	Incorrect Company Identification
R67	Duplicate Return
R68	Untimely Return
R69	Multiple Errors
R70	Permissible Return Entry Not Accepted
R71	Misrouted Dishonored Return
R72	Untimely Dishonored Return
R73	Timely Original Return
R74	Corrected Return
R75	Original Return Not a Duplicate
R76	No Errors Found
R80	Cross-Border Payment Coding Error
R81	Non-Participant in Cross-Border Program
R82	Invalid Foreign Receiving DFI Identification
R83	Foreign Receiving DFI Unable to Settle
R84	Entry Not Processed by OGO
R99	Check21

¹ High Risk: considered **Unauthorized** by NACHA, and considered a **ChargeBack** by CheckGateway.

² Considered a **ChargeBack** by CheckGateway.

NOC (Notice Of Change) Codes

Code	Meaning
C01	Incorrect DFI Account Number
C02	Incorrect Routing Number
C03	Incorrect Routing Number and Incorrect DFI Account Number
C04	Incorrect Individual Name / Receiving Company Name
C05	Incorrect Transaction Code
C06	Incorrect DFI Account Number and Incorrect Transaction Code
C07	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code
C08	Incorrect Foreign Receiving DFI Identification
C09	Incorrect Individual Identification Number
C10	Incorrect Company Name
C11	Incorrect Company Identification
C12	Incorrect Company Name and Incorrect Company Identification
C13	Addenda Format Error