

Return/Change Codes

Returns

R01 INSUFFICIENT FUNDS
R02 ACCOUNT CLOSED
R03 NO ACCT/UNABLE TO LOCATE ACCT
R04 INVALID ACCOUNT NUMBER
R05 RESERVED
R06 RETURNED PER ODFI'S REQUEST
R07 AUTHORIZATION REVOKED BY CUST.
R08 PAYMENT STOPPED
R09 UNCOLLECTED FUNDS
R10 CUSTOMER ADVISES NOT AUTHROIZD
R11 CHECK TRUNCATION ENTRY RETURN
R12 BRANCH SOLD TO ANOTHER DFI
R14 ACCOUNT-HOLDER DECEASED
R15 BENEFICIARY DECEASED
R16 ACCOUNT FROZEN
R17 FILE RECORD EDIT CRITERIA
R20 NON-TRANSACTION ACCOUNT
R21 INVALID COMPANY IDENTIFICATION
R22 INVALID INDIVIDUAL ID NUMBER
R23 CREDIT ENTRY REFUSED BY RECVR
R24 DUPLICATE ENTRY
R29 CORP CUST ASVISES NOT AUTHORIZD
R31 PERMISSIBLE RETURN ENTRY
R33 RETURN OF XCK ENTRY
R40 NON-PARTICIPANT IN ENR PROGRAM
R41 INVALID TRANSACTION CODE
R42 ROUTING NUMBER/CHECK DIGIT ERR
R43 INVALID DFI ACCOUNT NUMBER
R44 INVALID INDIVIDUAL ID NUMBER
R45 INVALID INDIVIDUAL NAME
R46 INVALID REPRESENTATIVE PAYEE
R47 DUPLICATE ENROLLMENT -ENR ONLY
R61 MISROUTED RETURN
R62 INCORRECT TRACE NUMBER
R63 INCORRECT DOLLAR AMOUNT
R65 INCORRECT TRANSACTION CODE
R66 INCORRECT COMPANY IDENTIFICATN
R67 DUPLICATE RETURN
R68 UNTIMELY RETURN
R69 MULTIPLE ERRORS
R70 PERMISSABLE RETURN NOT ACCEPTD
R71 MISROUTED DISHONORED RETURN
R72 UNTIMELY DISHONORED RETURN
R73 TIMELY ORIGINAL RETURN

R74 CORRECTED RETURN
R13 RDFI NOT QUALIFIED TO PARTICIP
R18 IMPROPER EFFECTIVE ENTRY DATE
R19 AMOUNT FIELD ERROR
R25 ADDENDA ERROR
R26 MANDATORY FIELD ERROR
R27 TRACE NUMBER ERROR
R28 ROUTING NUMBER CHECK DIGIT ERR
R30 RDFI NOT IN CHECK TRUNCATN PRG
R32 RDFI NON-SETTLEMENT
R34 LIMITED PARTICIPATION DFI
R35 RETURN OF IMPPROPER DEBIT ERR
R41 AUTOMATED RETURN OR NOC
R42 AUTOMATED G/L DEPOSIT
R43 PRENOTE OF G/L CREDIT
R44 ZERO DOLLAR W/REMITTANCE DATA
R46 AUTOMATED RETURN OR NOC
R47 AUTOMATED G/L PAYMENT
R48 PRENOTE OF G/L DEBIT
R49 ZERO DOLLAR W/REMITTANCE DATA
R51 AUTOMATED RETURN OR NOC
R52 AUTOMATED LOAN ACCOUNT DEPOSIT
R53 PRENOTE OF LOAN ACCOUNT CREDIT
R54 ZERO DOLLAR W/REMITTANCE DATA
R55 AUTOMATED LOAN ACCOUNT DEBIT
R56 AUTOMATED RETURN OR NOC

Changes

C01 INCORRECT ACCOUNT NUMBER
C02 INCORRECT ROUTING NUMBER
C03 INCORRECT R/T AND ACCOUNT NUMB
C04 INCORRECT INDIVIDUAL NAME/COMP
C05 INCORRECT TRANSACTION CODE
C06 INCORRECT ACCOUNT# & TRAN CODE
C07 INCORRECT R/T, ACCT#, TRAN CD
C08 RESERVED
C09 INCORRECT ID IDENTIFICATION
C10 INCORRECT COMPANY NAME
C11 INCORRECT COMPANY IDENTIFICATN
C12 INCORRECT COMP NAME & ID
C13 ADDENDA FORMAT ERROR