

National Automated Clearing House Association (Nacha) ACH Return Codes

ACH Return Codes	Code Description
R01	Insufficient Funds
R02	Account Closed
R03	Unable to Locate Account
R04	Invalid Account Number
R05	Unauthorized Corporate Debit
R06	Returned per ODFI's Request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises Not Authorized
R11	Check Truncation Entry Return
R12	Branch Sold to Another DFI
R13	RDFI Not Qualified for ACH
R14	Payee Deceased
R15	Beneficiary Deceased
R16	Account Frozen
R17	File Record Field Errors RDFI
R20	Non-Transaction Account
R23	Credit Entry Refused by Receiver
R24	Duplicate Entry
R29	Debit Block
R31	Permissible Return Entry
R33	Return of XCK Entry
R37	Source Document Previously Paid
R38	Source Document Stop Paid
R39	Improper Source Document
R50	State Law Affecting RCK Acceptance
R51	Ineligible Item
R52	Stop Payment ADJ
R53	Check and ACH Presented

ACH Return Codes	Code Description
R61	Misrouted Return
R67	Duplicate Return
R68	Untimely Return
R69	Transaction Field Error
R70	Permissible Return Entry Declined