ACH Payment Return Codes and Descriptions

Last Modified on 02/08/2024 2:19 pm PST

To review your ACH Returns, go to Reports and select ACH Returns.

ACH payments are returned for reasons very similar to credit card declines, such as "Insufficient Funds" and "Account Closed", as well as for reasons that mirror credit card disputes, such as "Not Authorized".

ACH Returns do not happen immediately upon payment, as you might expect for credit card declines. Instead, ACH payments on business bank accounts may be returned within 1-2 days of the payment. ACH payments on consumer bank accounts may be returned within 1-60 days of the payment.

Please refer to the ACH Transaction Failure Code 119 article if you see immediate failed or declined ACH payments.

For ease of understanding on our platform, each ACH Return code is assigned one of five possible Return Types. Return Types provide a quick way to understand what caused the ACH Return and how you can address each ACH Return. These Return Types apply to ACH Returns within this platform only. Other platforms may provide different advice on individual ACH Return codes.

You can also view additional details for these codes grouped by ACH Return Type.

Return Code	Description	Return Type	Return Type Advice
R01	Insufficient Funds	Insufficient Funds	Confirm with your customer that they have funds in their account, then try a new transaction.
R02	Bank Account Closed	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R03	No bank account/unable to locate the account	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R04	Invalid bank account number	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R05	Improper debit to consumer account; not authorized by receiver	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.
R06	Returned per ODFI request	Transaction Error	Error in the transaction setup. Try a new transaction.
R07	Authorization revoked by customer	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.
R08	Payment stopped	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.

Return Code	Description	Return Type	Return Type Advice
R09	Uncollected funds	Insufficient Funds	Confirm with your customer that they have funds in their account, then try a new transaction.
R10	The customer advises not authorized	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.
R11	The customer advises that it is not in accord w/terms of the auth	Transaction Error	Error in the transaction setup. Try a new transaction.
R12	The branch was sold to another RDFI	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R13	RDFI is not qualified to participate	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R14	Representative payee deceased or unable to continue in that capacity	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.
R15	Beneficiary or bank account holder deceased	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R16	Bank account frozen	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R17	File record edit criteria	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.
R18	Improper effective entry date	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R19	Amount field error	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R20	Non-payment bank account	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R21	Invalid company ID number	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R22	Invalid individual ID number	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R23	Credit entry refused by the receiver	Transaction Error	Error in the transaction setup. Try a new transaction.
R24	Duplicate entry	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R25	Addenda error	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R26	Mandatory field error	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R27	Trace number error	Internal Error	Something went wrong on the platform, and we are taking care of it for you.

Return Code	Description	Return Type	Return Type Advice
R28	Transit routing number check digit error	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R29	Corporate customer advises not authorized	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.
R30	RDFI does not participate in the check truncation program	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R31	Permissible return entry (CCD and CTX only)	Transaction Error	Error in the transaction setup. Try a new transaction.
R32	RDFI non-settlement (refund only)	Transaction Error	Error in the transaction setup. Try a new transaction.
R33	Return of XCK entry	Internal Error	Something went wrong on the platform, and we are taking care of it for you.
R34	Limited participation RDFI	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.
R35	Return of improper debit entry	Invalid Account	Contact your customer for updated account information, then try a new transaction.
R51	RCK Entry is ineligible	Not Authorized	Contact your customer to obtain a new authorization and send it to Support. Support will let you know when to try a new transaction.