



A return entry occurs when the RDFI (receiving bank) or Receiver rejects a transaction your company has originated. Most returns are received within 48 hours of the transaction’s original settlement date and create a reversing entry to the originator’s (your) deposit account. **Consumers are able to return unauthorized transactions up to 60 days from the statement date.**

The most common return reasons are listed below:

CODE	DESCRIPTION
R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number Structure
R06	Returned Per ODFI Request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises Unauthorized, Improper or Ineligible
R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization
R13	Invalid ACH Routing Number
R16	Account Frozen
R23	Credit Entry Refused by Receiver
R29	Corporate Customer Advises Not Authorized

Certain ACH rules apply to reinitiating returned transactions. To review these rules, refer to the NACHA Operating Rules and Guidelines.

In order to maintain the integrity of the ACH Payments Network, NACHA enforces termination of services and levies substantial fines for continued violations of rules associated with returns.

