

Quick Reference Guide

ACH Return Reason Codes & Time Frames

- ***2 Banking Days Return Deadline** - Each return entry must be received by the RDFI's ACH Operator by its deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the second banking day following the settlement date of the original entry. All non-post items may be returned on the same day received regardless of the SEC code or amount. The same day fee does not apply.
 - **NOTE:** RCK entries must be returned to the RDFI's ACH Operator by midnight of the second banking day following the banking day of receipt of the presentment notice.
 - **NOTE:** R23 – Credit Entry Declined by Receiver - RDFI must transmit the return entry to the ACH Operator by the ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than opening of business on the second banking day following the RDFI's receipt of notification of refusal of the entry from its Receiver.
- ****60 Calendar Days Return Deadline** - Each return entry must be received by the RDFI's ACH Operator by its deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the settlement date of the original entry.

Codes to be used by RDFI's				
Code	Reason for Return	Description	Account Type & Notes	Return Deadlines / Written Statement (WSUD) Requirements <i>Note: Definition of Deadlines Above</i>
R01	Insufficient Funds	The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit entry.	Consumer or Non-Consumer	*2 Banking Days
R02	Account Closed	A previously active account has been closed by action of the customer or the RDFI.	Consumer or Non-Consumer	*2 Banking Days
R03	No Account/Unable to Locate Account	The account number structure is valid and it passes the check digit validation, but the account number does not correspond to the individual identified in the entry, or the account number designated is not an existing account.	Consumer or Non-Consumer May not be used for ARC, BOC, or POP Entries or return fee entries related to underlying ARC, BOC, or POP entries solely because they do not contain the Receiver's name in the Individual Name Field.	*2 Banking Days
R04	Invalid Account Number Structure	The account number structure is not valid. Edit of check digit validation failed or number of account digits failed.	Consumer or Non-Consumer	*2 Banking Days
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	A CCD or CTX debit entry was transmitted to a consumer account and not authorized by the consumer.	Consumer	**60 Calendar Days WSUD Required
R06	Returned per ODFI's Request	The ODFI has requested RDFI to return an Erroneous Entry or a credit entry originated without the authorization of the Originator. If RDFI chooses (optional) to return upon ODFI request, the ODFI must indemnify the RDFI (written indemnity from ODFI is recommended).	Consumer or Non-Consumer	Deadline not defined, determined by ODFI and RDFI. The ODFI must agree to indemnify the RDFI

				according to Article Two, Subsection 2.12.3
R07	Authorization Revoked by Consumer	The RDFI's customer, (the Receiver) revoked the authorization previously provided to the Originator for this debit entry. Code can only be used with consumer entries. ODFI should not resubmit without a new authorization.	Consumer May not be used for ARC, BOC, POP, RCK, CCD or CTX	**60 Calendar Days WSUD Required
R08	Payment Stopped	The Receiver has placed a stop payment order on this debit entry prior to the payment posting. If this is a payment that is recurring, ensure the customer understands that using the R08 will not cancel the authorization. A stop payment order may be placed on one or more debit entries.	Consumer or Non-Consumer	*2 Banking Days
R09	Uncollected Funds	A sufficient ledger balance exists to satisfy the dollar value of the transaction, but the available balance is below the dollar value of the debit entry.	Consumer or Non-Consumer	*2 Banking Days
R10	Customer Advises Not Authorized, Improper, Ineligible, part of an Incomplete Transaction or an improperly reinitiated entry. Effective April 1, 2020, Customer Advises Originator is not known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account	The RDFI has been notified by the Receiver that the entry is unauthorized, improper, ineligible or part of an incomplete transaction. Effective April 1, 2020, The RDFI has been notified by the Receiver that the Receiver does not know the identity of the Originator; has no relationship with the Originator; or has not authorized the Originator to debit his account. For ARC and BOC entries, the RDFI has been notified by the Receiver that the signature of the source document is not authentic, valid, or authorized. For POP Entries, the RDFI has been notified by the Receiver that the signature on the written authorization is not authentic, valid, or authorized.	Consumer Non-Consumer only if the debit entry contains a consumer SEC code or is an ARC, BOC, POP or IAT For CCD or CTX Entries to Consumer Accounts, see R05. For CCD or CTX Entries, see R29.	**60 Calendar Days WSUD Required
R11	Check Truncation Entry Return – April 1, 2020 – no longer valid for Check Truncation Entry Return R11 Effective April 1, 2020 – Customer Advises Entry Not In Accordance with the Terms of the Authorization	Used when returning a check truncation entry, should only be used if no other Return Reason Code is applicable. The RDFI must use the addenda information field in the return addenda record to specify the reason for the return (i.e. exceeds dollar amount, stale date, etc.) Effective April 1, 2020 R11 will be used to return a debit in which there is an error, but for which there is an authorization. The RDFI has been notified by the Receiver that the Originator and Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of the authorization.	Consumer or Non-Consumer For TRC or TRX entries Effective April 1, 2020, Consumer and for Non-Consumer when ARC, BOC, POP and IAT	*2 Calendar Days Effective April 1, 2020 **60 Calendar Days WSUD Required
R12	Account Sold to Another DFI	A financial institution received an entry to an account that was sold to another financial institution.	Consumer or Non-Consumer	*2 Banking Days
R14	Representative Payee Deceased or Unable to Continue in that Capacity	The representative payee is either deceased or unable to continue in that capacity; cease future payments. The beneficiary is not deceased. The beneficiary may be entitled to future deposits through another account.	Consumer or Non-Consumer	*2 Banking Days
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	The beneficiary entitled to benefits or account holder (other than representative payee) is deceased; cease future payments.	Consumer Only	*2 Banking Days

R16	Account Frozen/Entry Returned Per OFAC Instruction	Access to the account is restricted due to specific action taken by the RDFI or by legal action; or OFAC has instructed the RDFI or Gateway to return the Entry. This code can be used to return both debits and credits.	Consumer or Non-Consumer	*2 Banking Days
R17	File Record Edit Criteria	Field(s) cannot be processed by the RDFI. The field(s) causing the processing error must be identified in the addenda information field of the return. RDFI believes the entry containing invalid account information was initiated under questionable circumstances. This use of R17 will be optional at the discretion of the RDFI. Those RDFIs that elect to use R17 for this purpose will be required to use the description "QUESTIONABLE" in the Addenda Information field of the return.	Consumer or Non-Consumer	*2 Banking Days
R20	Non-Transaction Account	ACH entry to a non-transaction account. Policies/regulations restrict activity to account indicated. A non-Transaction Account, as defined in Regulation D, would include an account against which transactions are prohibited or limited.	Consumer or Non-Consumer	*2 Banking Days
R21	Invalid Company Identification	The identification number used in the company identification field is not valid. This Return Reason Code is generally used on CIE transactions.	Non-Consumer	*2 Banking Days
R22	Invalid Individual ID Number	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct. In CIE and MTE entries, the individual ID number is used by the Receiver to identify the account.	Consumer or Non-Consumer CIE or MTE entries	*2 Banking Days
R23	Credit Entry Declined by Receiver	Any credit entry that is declined by the Receiver may be returned by the RDFI. Examples: (1) a minimum amount required by the Receiver has not been remitted; (2) the exact amount required has not been remitted; (3) the account is subject to litigation and the Receiver will not accept the transaction; (4) acceptance of the transaction results in an overpayment; (5) the Originator is not known by the Receiver; or (6) the Receiver has not authorized this credit entry to this account.	Consumer or Non-Consumer	RDFI must transmit the return entry to the ACH Operator by the ACH Operator's deposit deadline for the return entry to be made available to the OFI no later than the opening of business on the second banking day following the RDFI's receipt of notification from the Receiver that it has declined the entry.
R24	Duplicate Entry	The RDFI has received what appears to be a duplicate entry; trace number, date, dollar amount and/or other data matches another transaction. The RDFI should use this code with extreme care and should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle the situation.	Consumer or Non-Consumer	*2 Banking Days
R29	Corporate Customer Advises Not Authorized	The RDFI has been notified by the Receiver (non-consumer) that a specific entry has not been authorized by the Receiver. If beyond the return time frame, the ODFI may agree to accept a late Return Entry (see R31). R29 is not specific to a specific SEC code. An entry can be returned as R29 if it is within the 2-Banking Day timeframe.	Non-Consumer	*2 Banking Days
R31	Permissible Return Entry (CCD and CTX only)	An RDFI may return a CCD or CTX entry if the ODFI gives permission to return after the 2 Banking Day return deadline.	Non-Consumer	Not defined, determined by the ODFI and RDFI
R33	Return of XCK Entry	May be used to return a destroyed check entry (XCK) and is at the RDFIs sole discretion.	Consumer or Non-Consumer	**60 Calendar Days No WSUD required
R37	Source Document for Presented for Payment	The source document (check) to which an ARC, BOC, or POP entry relates has been presented for payment.	Consumer or Non-Consumer	**60 Calendar Days WSUD Required

R38	Stop Payment on Source Document	A stop payment order was placed on the source document (check) to which the ARC or BOC entry relates; however, the item cleared as an ACH and the RDFI's system did not catch it.	Consumer or Non-Consumer	**60 Calendar Days No WSUD required
R39	Improper Document/Source Document Presented for Payment	The RDFI determines that (1) the source document used for an ARC, BOC, or POP entry to its Receiver's account is improper; or (2) an ARC, BOC, or POP entry and the source document to which the entry relates have both been presented for payment and posted to the Receiver's account.	Consumer or Non-Consumer	*2 Banking Days
Codes to be used for returning RCK entries				
R50	State Law Affecting RCK Acceptance	The RDFI is located in a state that has not adopted Revised Article 4 of the UCC (1990 official text) and has not revised its customer agreement to allow for electronic presentment OR the RDFI is located within a state that requires all canceled checks to a specific type of account to be returned to the Receiver within the periodic statement.	Consumer	*2 Banking Days
R51	Item related to RCK Entry is Ineligible or RCK Entry is Improper	An RCK entry is considered to be ineligible or improper. Originator did not provide notice of the RCK Policy, signature on the item was not genuine, the item has been altered, or the amount was not accurately obtained from the item.	Consumer	**60 Calendar Days WSUD Required
R52	Stop Payment on Item Related to RCK Entry	A stop payment order has been placed on the item (check) to which the RCK entry relates.	Consumer	**60 Calendar Days No WSUD Required
R53	Item and RCK Entry Presented for Payment	In addition to the RCK entry, the item (check) to which the RCK entry relates has also been presented for payment.	Consumer	**60 Calendar Days WSUD Required
Codes to be used by Gateways for returning IAT entries				
R80	IAT Entry Coding Error	The IAT entry is being returned due to one or more of the following conditions: invalid DFI/Bank Branch Country Code; invalid DFI/Bank Identification Number Qualifier; invalid Foreign Exchange Indicator; invalid ISO Originating Currency Code; invalid ISO Destination Currency Code; invalid ISO Destination Country Code; or invalid Transaction Type Code. <i>For Gateway use with outbound IAT entries only.</i>	Consumer or Non-Consumer	*2 Banking Days
R81	Non-Participant in IAT Program	The IAT entry is being returned because the Gateway does not have an agreement with either the ODFI or the Gateway's customer to transmit IAT entries. <i>For Gateway use with outbound IAT entries only.</i>	Consumer or Non-Consumer	*2 Banking Days
R82	Invalid Foreign Receiving DFI Identification	The reference used to identify the Foreign Receiving DFI of an Outbound IAT entry is invalid. <i>For Gateway use with outbound IAT entries only.</i>	Consumer or Non-Consumer	*2 Banking Days
R83	Foreign Receiving DFI Unable to Settle	The IAT entry is being returned due to settlement problems in the foreign payment system. <i>For Gateway use with outbound IAT entries only.</i>	Consumer or Non-Consumer	*2 Banking Days
R84	Entry Not Processed by Gateway Operator	For Outbound IAT entries, the entry has not been processed and is being returned at the Gateway Operator's discretion because either (1) the processing of such entry may expose the Gateway Operator to excessive risk Or (2) the foreign payment systems does not support the functions needed to process the transaction. <i>For Gateway use with outbound IAT entries only.</i>	Consumer or Non-Consumer	*2 Banking Days
R85	Incorrectly Coded Outbound International Payment	The RDFI/Gateway has identified the entry as an Outbound International payment and is returning the entry because it bears an SEC Code that lacks information required by the Gateway for OFAC compliance.	Consumer or Non-Consumer	*2 Banking Days
Codes to be used by ODFI's for Dishonored Return Entries				

An ODFI must transmit a dishonored return entry to its ACH Operator within **five banking days** after the settlement date of the returned entry.

Code	Reason for Return	Description
R61	Misrouted Return	The financial institution preparing the return entry (the RDFI of the original entry) has placed the incorrect transit/routing number in the receiving DFI identification field. May be used for all entries except IAT.
R62	Return of Erroneous or Reversing Debit	The Originator's/ODFI's use of the reversal process has resulted in, or failed to correct, an unintended credit to the Receiver. May be used for all entries except IAT. Usage is limited to the following two reversal scenarios: (1) A debit erroneous entry and a subsequent credit reversing entry are both transmitted to the Receiver's account. The debit erroneous entry is returned but the credit reversing entry is posted and made available to the Receiver. (2) A credit erroneous entry and a subsequent debit reversing entry are both transmitted to the Receiver's account. The credit erroneous entry is posted and made available to the Receiver, but the debit reversing entry is returned.
R67	Duplicate Return	The ODFI has received more than one return for the same entry. May be used for all entries except IAT.
R68	Untimely Return	The return entry has not been sent within the timeframe established by the <i>Rules</i> . May be used for all entries except IAT.
R69	Field Error(s)	<p>One or more of the field requirements are incorrect. The ODFI must insert the appropriate code(s) from below, separated by an asterisk (*), within the addenda information field of the addenda record format for dishonored returns to indicate the field(s) in which the errors occur.</p> <ul style="list-style-type: none"> • 01- Return contains incorrect DFI account number • 02- Return contains incorrect Original Entry Trace Number • 03- Return contains incorrect dollar amount • 04- Return contains incorrect Individual Identification Number/Identification Number • 05- Return contains incorrect Transaction Code • 06- Return contains incorrect Company Identification Number • 07- Return contains an Invalid Effective Entry Date <p>May be used for all Entries except IAT.</p>
R70	Permissible Return Entry Not Accepted / Return Not Requested by ODFI	The ODFI has received a return entry identified by the RDFI as being returned with the permission of, or at the request of, the ODFI, but the ODFI has not agreed to accept the entry or has not requested the return of the entry. This code may be used only to dishonor return entries containing return reason codes RO6 and R31. May be used for all entries except IAT.

Codes to be used by RDFI's for Contested Dishonored Return Entries

An RDFI must transmit a contested dishonored return to the ACH Operator within **two banking days** after the settlement date of the dishonored return entry.

Code	Reason for Return	Description
R71	Misrouted Dishonored Return	The financial institution preparing the dishonored return entry (the ODFI of the original entry) has placed the incorrect routing number in the receiving DFI Identification field. May be used for all entries except IAT.
R72	Untimely Dishonored Return	The dishonored return entry has not been sent within the designated timeframe. May be used for all entries except IAT.
R73	Timely Original Return	The RDFI is certifying that the original return entry was sent within the timeframe designated in the <i>Rules</i> . May be used for all entries except IAT.
R74	Corrected Return	<p>The RDFI is correcting a previous return entry that was dishonored using Return Reason Code R69 (Field Errors) because it contained incomplete or incorrect information. Data must be obtained from the following fields in the original Company Batch Header Record, Entry Detail Record or Addenda Record:</p> <ul style="list-style-type: none"> • DFI Account Number

		<ul style="list-style-type: none"> • Trace Number • Amount • Individual Identification Number/Identification Number • Transaction Code • Company Identification • Effective Entry Date <p>May be used for all entries except IAT.</p>
R75	Return is Not a Duplicate	The return entry was not a duplicate of an entry previously returned by the RDFI. This code may be used by the RDFI to contest a dishonored return entry from an ODFI that used Return Reason Code R67 (Duplicate Return). May be used for all entries except IAT.
R76	No Errors Found	The original return entry did not contain the errors indicated by the ODFI in the dishonored return entry. This code may be used by the RDFI to contest a dishonored return entry from the ODFI that used Return Reason Code R69 (Field Errors). May be used for all entries except IAT.
R77	Non-Acceptance of R62 Dishonored Return	The RDFI returned both the erroneous entry and the related reversing entry; or the fund relating to the R62 dishonored return are not receivable from the Receiver. May be used for all entries except IAT. For use by the RDFI in response to the receipt of Dishonored Return Code R62 – Return of Erroneous or Reversing Debit. For use only when the RDFI has returned both the Erroneous Entry and the subsequent Reversing Entry, or the RDFI is unable to recover the funds relating to the R62 dishonored return from the Receiver.

Codes to be used by Federal Government Agencies returning ENR entries

Returned Automated Enrollment Entries

Automated Enrollment Entries are the preferred method of initiated Direct Deposit enrollments on behalf of consumers to participating Federal Government Agencies. However, initiation of ENR entries is completely voluntary. If an ENR entry is unprocessable, the ACH Operator will reject the ENR and identify the reason for rejection using one of the ACH Operator Return Codes. ENRs rejected by the ACH Operator were never received by the Federal Government. The Federal Government Agency will return an ENR entry if it was not able to handle it for a specific reason. The agency will return the ENR with one of the Return Reason Codes detailed below.

Code	Reason for Reject	Recommended RDFI Action
R40	Return of ENR Entry by Federal Government Agency — The Federal Government Agency indicated in the ENR does not participate in the Automated Enrollment Program.	Advise the customer of the returned ENR and accomplish enrollment using another method.
R41	Invalid Transaction Code — The Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Three or it is not appropriate with regard to an Automated Enrollment Entry.	Advise the customer of the returned ENR and to enroll using another method or determine the account type desired for deposit of the credit (either demand or savings) and reinitiate the ENR with the correct information.
R42	Routing Number/Check Digit Error — The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula.	Advise the customer of the returned ENR and to enroll using another method or re-initiate the ENR with the correct account number information.
R43	Invalid DFI Account Number — The Receiver's account number is either missing, exceeds 17 positions, or contains invalid characters.	Advise the customer of the returned ENR and to enroll using another method or re-initiate the ENR with correct account number information.
R44	Invalid Individual Identification Number/Identification Number — The Individual ID Number/Identification Number provided in Field 3 of the Addenda Record does not match a corresponding ID number in the Federal Government Agency's records.	Advise the customer of the returned ENR and to enroll using another method or re-initiate the ENR with the correct Individual ID Number.
R45	Invalid Individual Name/Company Name — The name of the Receiver either does not match Federal Agency records or fails to include at least one alphanumeric character.	Advise the customer of the returned ENR and to enroll using another method or re-initiate the ENR with corrected Individual name information.
R46	Invalid Representative Payee Indicator — The Representative Payee Indicator Code has been omitted or is not consistent with the Federal Agency's records.	Advise the customer of the returned ENR and to enroll using another method or re-initiate the ENR and complete or correct Representative Payee related information
R47	Duplicate Enrollment — The Federal Agency has received duplicated ENR entries from the same DFI.	Advise the customer of the returned ENR and to verify with the Agency that enrollment has been affected.

Codes to be used by the ACH Operator

ACH Operator Rejects

When an ACH Operator receives an entry or entry data that does not meet the acceptance criteria of ACH record formatting specifications, it will either return the entry or reject the entire batch or file containing the entry. Rejects relate to data located in fields defined by the *Rules* as mandatory fields. These fields are subject to edit by the ACH Operator and contain data critical for posting of an ACH entry. Rejected entries have not been delivered to the intended financial institution. Original entries or returns must be re-initiated with the correct information. Return deadlines are not extended for rejected entries.

Code	Reason for Reject	Description
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.
R18	Improper Effective Entry Date	The effective entry date for a credit entry is more than two banking days after the banking day of processing as established by the Originating ACH Operator; OR the effective entry date for a debit entry is more than one banking day after the processing date.
R19	Amount Field Error	Amount field is non-numeric. Amount field is NOT zero in a Prenotification, DNE, ENR, NOC, refused NOC, or Zero-Dollar CCD, CTX or IAT Entry. Amount filed is zero in an entry other than a Prenotification, DNE, ENR, Notification of Change, return, dishonored return, contested dishonored return, or Zero-Dollar CCD, CTX or IAT Entry. Amount field is greater than \$25,000 for ARC, BOC, POP entries.
R25	Addenda Error	Addenda record indicator value is incorrect. Addenda type code is invalid, out of sequence, or missing, number of addenda records exceeds allowable maximum, addenda sequence number is invalid.
R26	Mandatory Field Error	Erroneous data or missing data in a mandatory field.
R27	Trace Number Error	Original entry trace number is not present in the addenda record on a return or Notification of Change; or the trace number of an addenda record is not the same as the trace number of the preceding entry detail record.
R28	Routing Number Check Digit Error	The check digit for a routing number is invalid. This is the routing number of institution receiving the return and is found in the entry detail record.
R30	RDFI Not Participant in Check Truncation Program	The RDFI does not participate in a check truncation program.
R32	RDFI Non-Settlement	The RDFI is unable to settle the entry.
R34	Limited Participation DFI	The RDFI's participation has been limited by a federal or state supervisor.
R35	Return of Improper Debit Entry	Debit entries are not permitted for CIE entries or to loan accounts (except Reversals).
R36	Return of Improper Credit	ACH credit entries are not permitted for ARC, BOC, POP, RCK, TEL and XCK entries (except Reversals).

Transaction Codes

Transaction Code – the two-digit code in the ACH record that determines whether an entry is a debit or credit to a DDA account, savings account, or general ledger account, or whether an entry is a credit to a loan account.

Demand Credit Records (for checking, NOW, and sharedraft accounts)

Code	Description
20	Reserved
21	Return or Notification of Change for original transaction code 22, 23, 24
22	Demand Credit
23	Prenotification of Demand Credit Authorization; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)
24	Zero Dollar with remittance data (for CCD, CTX, and IAT entries only); Acknowledgement Entries (ACK and ATX entries)

Demand Debit Records (for checking, NOW, and share draft accounts)

25	Reserved
26	Return or Notification of Change for original transaction code 27, 28, 29
27	Demand Debit
28	Prenotification of Demand Debit Authorization (non-dollar)
29	Zero dollar with remittance data (for CCD, CTX, and IAT entries only)

<i>Savings Account Credit Records</i>		
30	Reserved	
31	Return or Notification of Change for original transaction code 32, 33, or 34	
32	Savings Credit	
33	Prenotification of Savings Credit Authorization; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)	
34	Zero Dollar with remittance data (for CCD, CTX, and IAT entries only); Acknowledgment Entries (ACK and ATX entries only)	
<i>Savings Account Debit Records</i>		
35	Reserved	
36	Return or Notification of Change for original transaction code 37, 38, or 39	
37	Savings Debit	
38	Prenotification of Savings Debit Authorization (non-dollar)	
39	Zero Dollar with remittance data (for CCD, CTX, and IAT entries only)	
<i>Financial Institution General Ledger Credit Records</i>		
41	Return or Notification of Change, for original transaction code 42, 43, 44	
42	General Ledger Credit	
43	Prenotification of General Ledger Credit (non-dollar)	
44	Zero dollar with remittance data (for CCD and CTX entries only)	
<i>Financial Institution General Ledger Debit Records</i>		
46	Return or Notification of Change, for original transaction code 47, 48, 49	
47	General Ledger Debit	
48	Prenotification of General Ledger Debit (non-dollar)	
49	Zero dollar with remittance data (for CCD and CTX entries only)	
<i>Loan Account Credit Records</i>		
51	Return or Notification of Change for original transaction code 52, 53, 54	
52	Loan Account Credit	
53	Prenotification of Loan Account Credit Authorization (non-dollar)	
54	Zero dollar with remittance data (for CCD and CTX entries only)	
<i>Loan Account Debit Records (for Reversals only)</i>		
55	Loan Account Debit (REVERSALS ONLY)	
56	Return or Notification of Change for Original transaction code 55	
Notifications of Change		
<p>Originated by RDFI to advise ODFI and Originator that previously valid information is now incorrect or that information contained within a prenotification is erroneous and must be corrected to ensure efficient processing. With the exception of NOCs due to merger acquisition, or other similar events, NOCs must be transmitted within two banking days of the settlement date of the entry to which the NOC relates. ODFI must pass the information on to the Originator within two days and the Originator must make the change within six banking days or before the next entry whichever is earlier.</p>		
Code	Description	Change Field Entry Procedures
C01	Incorrect DFI Account Number - Account number structure is incorrectly formatted. (CCD-CIE-CTX-MTE-PPD-POS-SHR- IAT). For Outbound IAT entries, this field refers to the Gateway Operator's routing number.	Enter the correct DFI Account number in first 17 positions of the corrected data field.
C02	Incorrect Routing Number – Due to merger or consolidation, a once valid Routing Number must be changed. (CCD-CIE-CTX-MTE-PPD-POS-SHR-CBR-PBR-IAT). For Outbound IAT entries, this field refers to the Gateway Operator's routing number.	Enter correct transit/routing number in Change Field 1.
C03	Incorrect Routing Number & DFI Account Number - Due to a merger or consolidation, the routing number and account number must be changed. (CCD-CIE-CTX-MTE-PPD-POS-SHR). This code should not be used for Outbound IAT entries due to field length limitations.	Enter correct transit/routing number in Change Field 1; and enter correct account number in Change Field 2.
C05	Incorrect Transaction Code - Transaction code is incorrect and is causing entry to be routed to the wrong account application. (CCD-CTX-MTE-PPD-POS-SHR- IAT).	Enter correct transaction code in Change Field 1.

C06	Incorrect Account Number and Transaction Code - Account number is incorrect and transaction is being routed to the wrong type of account. (CCD-CIE-CTX-MTE-PPD-POS-SHR-CBR-PBR-IAT). Correct DFI Account Number appears in the first 17 positions of the Corrected Data Field. Correct Transaction Code appears in the 21 st and 22 nd positions of the same field with spaces in the 18 th , 19 th , and 20 th positions. This change code should not be used for Outbound IAT entries due to field length limitations.	Enter correct account number in Change Field 1 and correct transaction code in Change Field 2.
C07	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code - Due to a merger or consolidation, a transit/routing number must be changed; account number structure is no longer valid; and the transaction should be routed to another account type. (CCD-CIE-CTX-MTE-PPD-POS-SHR). This change code should not be used for Outbound IAT entries due to field length limitations.	Enter correct routing/transit number in Change Field 1, enter correct account number in Changed Field 2, and enter correct transaction code in Changed Field 3.
C08	Incorrect Foreign Receiving DFI Identification (IAT Only) – Indicates an incorrect foreign receiving DFI identification for IAT entries.	The correct Foreign Receiving DFI Identification appears in the first (left justified) 11 positions of the Corrected Data Field
C09	Incorrect Individual Identification Number/Incorrect Receiver Identification Number - Individual's ID number is incorrect. Applies to transactions initiated by the customer who may require a PIN number for identification. (CIE-IAT-MTE-POS-SHR). For IAT entries, the correct Receiver Identification Number appears in the first 15 positions of the Corrected Data Field.	Change Fields are left blank. Verify Standard Entry Class Code; use for CIE, IAT, MTE, POS, and SHR entries only.
C13	Addenda Format Error - Entry Detail Record was correct, but information in the addenda record was unclear/formatted incorrectly (i.e., addenda information is not formatted in ANSI or NACHA endorsed banking conventions). (CCD-CIE-CTX-MTE-PPD-POS-SHR--IAT)	Change fields are left blank. (Correction to addenda devised by Originator and ODFI)
C14	Incorrect SEC Code for Outbound International Payment – The RDFI/Gateway has identified the entry as an Outbound International payment and is requesting that future entries be identified as IAT entries and conveys information required by the Gateway for OFAC Compliance. CCD or PPD entry is received by the RDFI and is posted to the Receiver's account, but the Receiver has also placed a standing instruction with the RDFI to forward all funds from the entry to the Receiver's account in another country.	This change code may only be used by a Gateway to request a change to the IAT format.
ODFI Change Reason Codes for Refused NOCs		
C61	Misrouted Notification of Change	C66 Incorrect Discretionary Data
C62	Incorrect Trace Number	C67 Routing Number Not From Original Entry Detail Record
C63	Incorrect Company Identification Number	C68 DFI Account Number Not From Original Entry Detail Record
C64	Incorrect Individual Identification Number	C69 Incorrect Transaction Code
C65	Incorrectly Formatted Corrected Data	