

Reason Code	Description
R01	INSUFFICIENT FUNDS
R02	ACCOUNT CLOSED
R03	NO ACCOUNT/UNABLE TO LOCATE ACCOUNT
R04	INVALID ACCOUNT NUMBER
R05	REQUIRED PRENOTIFICATION NOT RECEIVED
R06	RETURNED PER ODFI'S REQUEST
R07	AUTHORIZATION REVOKED BY CUSTOMER (ADJ ENT'S)
R08	PAYMENT STOPPED
R09	UNCOLLECTED FUNDS
R10	CUSTOMER ADVISES NOT AUTHORIZED (ADJ ENT'S)
R11	CHECK TRUNCATION ENTRY RETURN (SPECIFY)
R12	BRANCH SOLD TO ANOTHER DFI
R13	RDFI NOT QUALIFIED TO PARTICIPATE
R14	ACCOUNT-HOLDER DECEASED
R15	BENEFICIARY DECEASED
R16	ACCOUNT FROZEN
R17	FILE RECORD EDIT CRITERIA (SPECIFY)
R18	IMPROPER EFFECTIVE ENTRY DATE
R19	AMOUNT FIELD ERROR
R20	NON-TRANSACTION ACCOUNT
R21	INVALID COMPANY IDENTIFICATION
R22	INVALID INDIVIDUAL ID NUMBER
R23	CREDIT ENTRY REFUSED BY RECEIVER
R24	DUPLICATE ENTRY
R25	ADDENDA ERROR
R26	MANDATORY FIELD ERROR
R27	TRACE NUMBER ERROR
R28	ROUTING NUMBER CHECK DIGIT ERROR
R29	CORPORATE CUSTOMER ADVISES NOT AUTHORIZED
R30	RDFI NOT PARTICIPANT IN CHECK TRUNCATION PROGRAM
R31	PERMISSIBLE RETURN ENTRY (CCD, CTP, OR CTX)
R32	RDFI NON-SETTLEMENT
R33	RETURN OF XCK ENTRY
R34	LIMITED PARTICIPATION DFI
R40	NON-PARTICIPATING ENR PROGRAM (ENR ONLY)
R41	INVALID TRANSACTION CODE (ENR ONLY)
R42	ROUTING NUMBER/CHECK DIGIT ERROR (ENR ONLY)
R43	INVALID DFI ACCOUNT NUMBER (ENR ONLY)
R44	INVALID INDIVIDUAL ID NUMBER (ENR ONLY)

R45	INVALID INDIVIDUAL NAME (ENR ONLY)
R46	INVALID REPRESENTATIVE PAYEE INDICATOR (ENR ONLY)
R47	DUPLICATE ENROLLMENT (ENR ONLY)
R61	MISROUTED RETURN
R62	INCORRECT TRACE NUMBER
R63	INCORRECT DOLLAR AMOUNT
R64	INCORRECT INDIVIDUAL IDENTIFICATION
R65	INCORRECT TRANSACTION CODE
R66	INCORRECT COMPANY IDENTIFICATION
R67	DUPLICATE RETURN
R68	UNTIMELY RETURN
R69	MULTIPLE ERRORS
R70	PERMISSIBLE RETURN ENTRY NOT ACCEPTED
R71	MISROUTED DISHONORED RETURN
R72	UNTIMELY DISHONORED RETURN
R73	TIMELY ORIGINAL RETURN
R74	CORRECTED RETURN