

### **NACHA ITEM RETURN CODES**

<b>Item Code</b>	<b>Meaning</b>
C01	Incorrect Account Number
C02	Incorrect Routing Number
C03	Incorrect Routing and Account Numbers
C04	Incorrect Employee Name
C05	Incorrect Transaction (Deduction) Code
C06	Incorrect Account Number & Transaction(Deduction) Code
C07	Incorrect Routing Number, Account Number & Transaction(Deduction) Code
R01	Insufficient Funds (a “reversal rejection”)
R02	Account Closed
R03	No Account
R04	Invalid Account Number
R06	Returned per ODFI Request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds (a “reversal rejection”)
R10	Customer Advises Not Authorized
R11	Check Truncation Entry Return
R12	Branch Sold to Another Bank
R13	RDFI Not Qualified to Participate
R14	Representative Payee Deceased
R15	Account Holder Deceased
R16	Account Frozen in Bank
R17	File Record Edit Criteria
R20	Non-Transaction Account
R21	Invalid Company Identification
R22	Invalid Individual ID Number
R23	Credit Entry Refused by Receiver
R24	Duplicate Entry
R29	Corporate Customer Advises Not Authorized
R33	Return of XCK Entry
R31	Permissible Return Entry
MM1	Invalid Routing Number (This is not a true NACHA code, it is returned by ADP)