

RETURN CODES

Code	Title	Description	Next Steps
R01	Insufficient Funds	The receiver's available balance is not sufficient to cover the dollar value of the debit entry	You may reinitiate the debit up to two more times within 180 days of the original settlement date
R02	Account Closed	A receiver's previously active account has been closed.	Do not reinitiate the entry. Contact the receiver for correct account information
R03	No Account/Unable to Locate Account	The account number structure is valid but the account number doesn't match an existing account.	Do not reinitiate the entry. Contact the receiver for correct account information
R04	Invalid Account Number Structure	The account number structure is not valid.	Do not reinitiate the entry. Contact the receiver for correct account information
R05	Unauthorized Debit to Consumer Account using Corporate SEC Code	A CCD or CTX debit entry was transmitted to a consumer account of the receiver and was not authorized by the receiver	Obtain proper authorization. Initiate a new transaction using a consumer SEC Code (PPD)
R06	Returned per ODFI's Request	The ODFI has requested that the RDFI return an Erroneous Entry or a credit entry originated without the authorization of the originator.	Contact your Johnson Financial Group Treasury Management Consultant, or the Treasury Management Support Team at 1.877.236.2739
R07	Authorization Revoked by Customer	The RDFI's customer (the receiver) revoked the authorization previously provided to the originator for this debit entry	Do not reinitiate the entry. Contact the receiver
R08	Payment Stopped	The receiver has placed a stop payment order on this debit entry	Do not reinitiate the entry. Contact the receiver
R09	Uncollected Funds	The receiver's available balance is below the dollar value of the debit entry	You may reinitiate the debit up to two more times within 180 days of the original settlement date
R10	Customer Advises Unauthorized, Improper, Ineligible, or part of an incomplete transaction	The RDFI has been notified by the receiver that the entry is unauthorized, improper, ineligible, or part of an incomplete transaction	Do not reinitiate the entry. Contact the receiver

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R12	Account sold to Another DFI	A financial institution received an entry to an account that was sold to another financial institution	Do not reinitiate the entry. Contact the receiver for correct account information
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification (Routing Number) that is not a valid ACH routing number	Do not reinitiate the entry. Contact the receiver for correct account information
R14	Representative Payee Deceased or unable to continue in that capacity	The representative payee is deceased or unable to continue in that capacity. The Beneficiary is not deceased	This transaction is not able to be completed through the ACH system due to the deceased party. Follow your company's policies for handling this type of circumstance.
R15	Beneficiary or Account Holder (other than a Rep Payee) deceased	The Beneficiary is deceased or the Account Holder is deceased	This transaction is not able to be completed through the ACH system due to the deceased party. Follow your company's policies for handling this type of circumstance.
R20	Non-Transaction Account	ACH Entry to a non-transaction account	Do not reinitiate the entry. Contact the receiver for correct account information
R23	Credit Entry Refused by Receiver	Any credit entry that is refused by the receiver may be returned by the RDFI	Do not reinitiate the entry. Contact the receiver
R24	Duplicate Entry	The RDFI has received what appears to be a duplicate	Verify if entry is duplicate. Reinitiate if needed
R29	Corporate Customer advises not authorized	The RDFI has been notified by the receiver that a specific entry has not been authorized by the receiver	Do not reinitiate the entry. Contact the receiver
R31	Permissible Return Entry	The RDFI may return a CCD or CTX entry that the ODFI agrees to accept	Contact your Johnson Financial Group Treasury Management Consultant, or the Treasury Management Support Team at 1.877.236.2739