

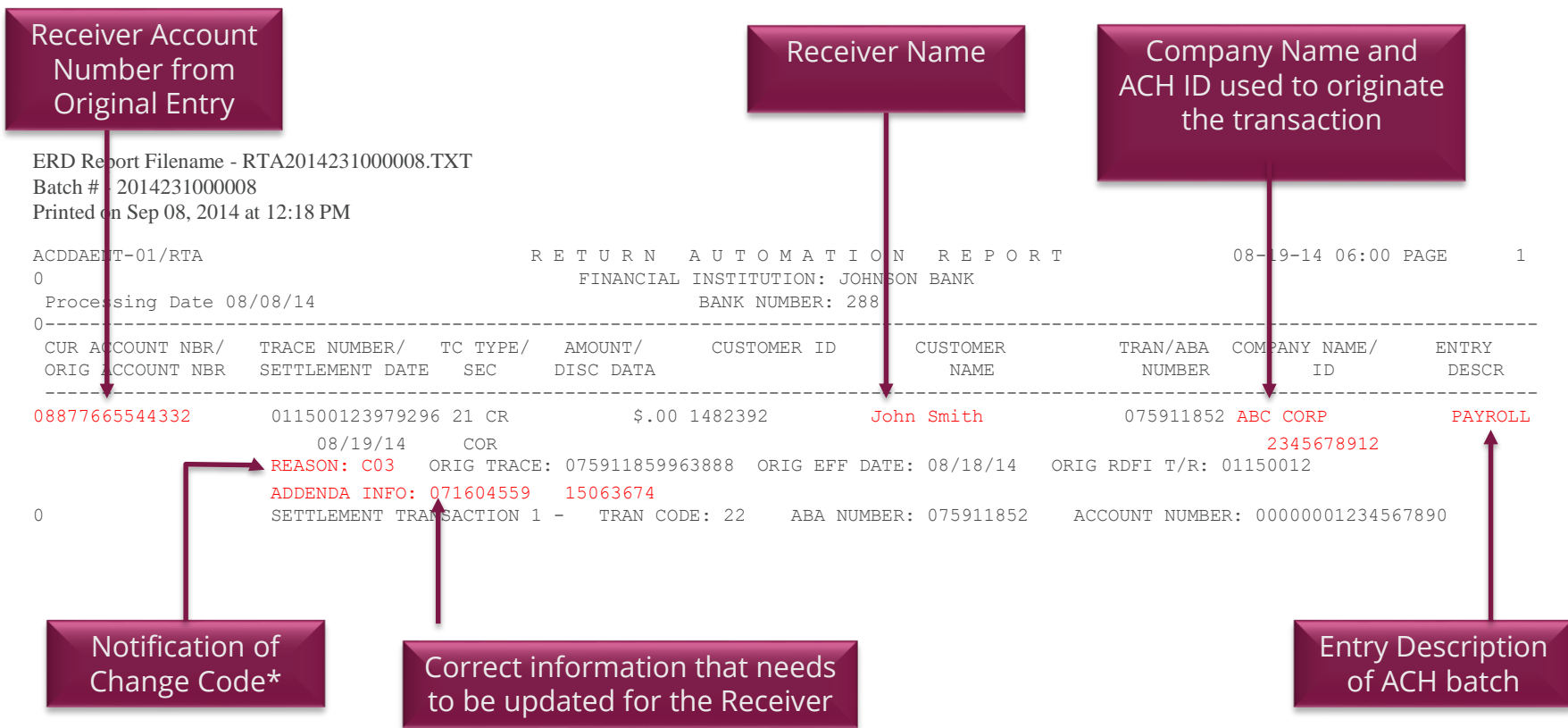


Banking. Wealth. Insurance. **Family.**

Key Information in Electronic Report Delivery (ERD)

ACH Returns and Notifications of Change

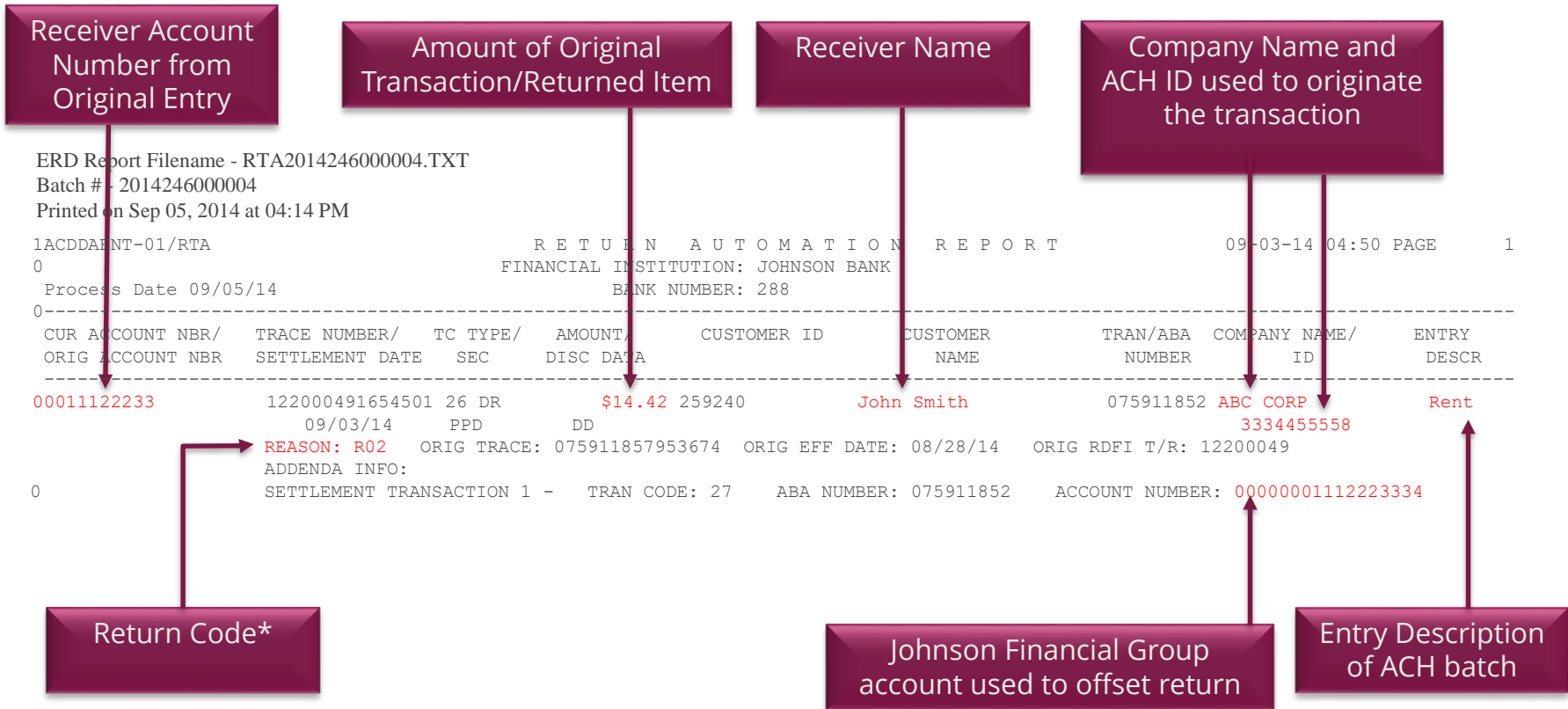
Example of a Notification of Change (NOC) Report



*See page 4 for code definitions.



Example of a Return Report



*See pages 5-7 for code definitions.



Notification of Change (NOC) Codes



Code	Description of Error	Next Steps
C01	Incorrect DFI Account Number	Update the account number; Correct account number can be found in the Addenda
C02	Incorrect Routing Number	Update the routing number; Correct routing number can be found in the Addenda
C03	Incorrect Routing Number and Incorrect DFI Account Number	Update the routing number & account number; Correct routing number & account number can be found in the Addenda
C05	Incorrect Transaction Code	Change the account type from a checking to a savings or vice versa; Correct Transaction Code can be found in the Addenda
C06	Incorrect DFI Account Number and Incorrect Transaction Code	Update the account number and the transaction code; Correct account and Transaction Code can be found in the Addenda
C07	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code	Update the routing number, account number & the Transaction Code; Correct routing number, account number, and Transaction Code can be found in the Addenda
C09	Incorrect Individual Identification Number/Incorrect Receiver Identification Number	Update the Identification Number; Correct Identification Number can be found in the Addenda
C13	Addenda Format Error	Information in the Addenda Record was unclear or was formatted incorrectly; update the Addenda information



Return Codes



Code	Reason for Return	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



Return Codes



Code	Reason for Return	Description	Next Steps
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
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
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



Return Codes



Code	Reason for Return	Description	Next Steps
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

