



OTCnetSM
Deposits Made Simple

Paper Check Conversion Over-the-Counter (PCC OTC) Check Capture Return Codes

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PCC OTC Check Capture Return Codes

Automated Clearing House (ACH) Return Reason Codes

These return codes will be used when an item that has been converted to an ACH entry is returned. They are used by the paying institution from where the item is drawn, when they return an ACH transaction that was processed by the Point of Sale (POS). The return reason code for a particular item is listed on the Debit Voucher Report (SF5515).

Table 1: ACH Return Reason Codes (RRC)

Reason Code	Description
R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number
R06	Returned per Originating Depository Financial Institution's Request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises not Authorized
R11	Check Truncation Entry Return
R12	Branch Sold to Another Depository Financial Institution
R13	RDFI not Qualified to Participate (ACH operator initiated)
R14	Representative Payee (account holder) Deceased or Unable to Continue in that Capacity
R15	Beneficiary or Account Holder (other than a representative payee) Deceased
R16	Account Frozen
R17	File Record Edit Criteria
R18	Improper Effective Entry Date (ACH operator initiated)
R19	Amount Field Error (ACH operator initiated)
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 (CCD)
R30	RDFI not Participant in Check Truncation Program
R31	Permissible return entry (CCD)
R32	RDFI Non-Settlement
R33	Return of XCK Entry



Reason Code	Description
R34	Limited Participation DFI
R35	Return of Improper Debit Entry
R36	Return of Improper Credit Entry
R37	Source Document Presented for Payment (adjustment entries) (ARC)
R38	Stop Payment on Source Document (adjustment entries)
R39	Improper Source Document
R40	Non Participant in ENR Program
R41	Invalid Transaction Code (ENR only)
R42	Routing Number/Check Digit Error
R43	Invalid DFI Account Number
R44	Invalid Individual ID Number
R45	Invalid Individual Name
R46	Invalid Representative Payee Indicator
R47	Duplicate Enrollment
R50	State Law Prohibits Truncated Checks
R51	Notice not Provided/Signature not Authentic/Item Altered/Ineligible for Conversion
R52	Stop Pay on Item
R53	Item and ACH Entry Presented for Payment
R61	Misrouted Return
R67	Duplicate Return
R68	Untimely Return
R69	Field Errors
R70	Permissible Return Entry Not Accepted
R71	Misrouted Dishonor Return
R72	Untimely Dishonored Return
R73	Timely Original Return
R74	Corrected Return
R75	Original Return not a Duplicate
R76	No Errors Found
R80	Cross-Border Payment Coding Error
R81	Non-Participant in Cross-Border Program
R82	Invalid Foreign Receiving DFI Identification
R83	Foreign Receiving DFI Unable to Settle
R84	Entry Not Processed by OGO



Check 21 Return Reason Codes

These reason codes are used by the paying Financial Institution from where the item was drawn, when a Check 21 transaction is returned. The returned item was originally processed by the Point of Sale (POS). The return reason code for a particular item is listed on the Debit Voucher Report (SF5515).

Table 2: Check 21 Return Codes

Return Code	Description
A	Not Sufficient Funds
B	Uncollected Funds Hold
C	Stop Payment
D	Closed Account
E	Unable to Locate Account
F	Frozen/Blocked Account
G	Stale Dated
H	Post Dated
I	Endorsement Missing
J	Endorsement Irregular
K	Signature (s) Missing
L	Signature(s) Irregular
M	Non Cash Item
N	Altered/Fictitious Item
O	Unable to Process
P	Item Exceeded Dollar Limit
Q	Not Authorized
R	Branch/Account Sold
S	Refer to Maker
T	Stop Payment Suspect
U	Unusable Image
V	Image Fails Security Check
W	Cannot Determine Account



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Paper Check Return Codes

On September 17, 2010, PCC OTC migrated to a new back end system called Debit Gateway. As part of this migration, PCC OTC stopped using Paper Check Return Reason Codes. Instead, all Check 21 items that are returned will use Check 21 Return Reason Codes. The Check 21 Return Reason Codes have a letter assigned to them rather than a 3-digit numeric value. This update will be encountered in the Return Reason Code field of the 5515 Debit Voucher Report.