

# Paywire Gateway ACH Response Codes



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## ACH Return Codes / "R" Codes

"R" CODE	DESCRIPTION
<b>R01</b>	Insufficient Funds
<b>R02</b>	Account Closed
<b>R03</b>	No Account/Unable to Locate Account
<b>R04</b>	Invalid Account Number Structure
<b>R05</b>	Unauthorized Debit to Consumer Account Using Corporate SEC Code
<b>R06</b>	Returned per ODFI Request
<b>R07</b>	Authorization Revoked by Customer
<b>R08</b>	Payment Stopped
<b>R09</b>	Uncollected Funds
<b>R10</b>	Customer Advises Not Authorized, Improper, or Ineligible
<b>R11</b>	Check Truncation Entry Return
<b>R12</b>	Account Sold to Another DFI
<b>R13</b>	Invalid ACH Routing Number
<b>R14</b>	Representative Payee Deceased or Unable to Continue in That Capacity
<b>R15</b>	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased
<b>R16</b>	Account Frozen
<b>R17</b>	File Record Edit Criteria
<b>R18</b>	Improper Effective Entry Date
<b>R19</b>	Amount Field Error
<b>R20</b>	Non-Transaction Account

<b>R21</b>	Invalid Company Identification
<b>R22</b>	Invalid Individual ID Number
<b>R23</b>	Credit Entry Refused by Receiver
<b>R24</b>	Duplicate Entry
<b>R25</b>	Addenda Error
<b>R26</b>	Mandatory Field Error
<b>R27</b>	Trace Number Error
<b>R28</b>	Routing Number Check Digit Error
<b>R29</b>	Corporate Customer Advises Not Authorized
<b>R30</b>	RDFI Not Participant in Check Truncation Program
<b>R31</b>	Permissible Return Entry
<b>R32</b>	RDFI Non-Settlement
<b>R33</b>	Return of XCK Entry
<b>R34</b>	Limited Participation DFI
<b>R35</b>	Return of Improper Debit Entry
<b>R36</b>	Return of Improper Credit Entry
<b>R37</b>	Source Document Presented for Payment
<b>R38</b>	Stop Payment on Source Document
<b>R39</b>	Improper Source Document/Source Document Presented for Payment
<b>R40</b>	Return of ENR Entry by Federal Government Agency
<b>R41</b>	Invalid Transaction Code
<b>R42</b>	Routing Number/Check Digit Error
<b>R43</b>	Invalid DFI Account Number
<b>R44</b>	Invalid Individual ID Number/Identification Number

<b>R45</b>	Invalid Individual Name/Company Name
<b>R46</b>	Invalid Representative Payee Indicator
<b>R47</b>	Duplicate Enrollment (ENR only)
<b>R50</b>	State Law Affecting RCK Acceptance
<b>R51</b>	Item related to RCK Entry is Ineligible or RCK Entry is Improper
<b>R52</b>	Stop Payment on Item Related to RCK Entry
<b>R53</b>	Item and RCK Entry Presented for Payment
<b>R61</b>	Misrouted Return
<b>R67</b>	Duplicate Return
<b>R68</b>	Untimely Return
<b>R69</b>	Field Error(s)
<b>R70</b>	Permissible Return Entry Not Accepted/Return Not Requested by ODFI
<b>R71</b>	Misrouted Dishonored Return
<b>R72</b>	Untimely Dishonored Return
<b>R73</b>	Timely Original Return
<b>R74</b>	Corrected Return
<b>R75</b>	Return Not a Duplicate
<b>R76</b>	No Errors Found
<b>R80</b>	IAT Entry Coding Error
<b>R81</b>	Non-Participant in IAT Program
<b>R82</b>	Invalid Foreign Receiving DFI Identification
<b>R83</b>	Foreign Receiving DFI Unable to Settle
<b>R84</b>	Entry Not Processed by Gateway

## NOC (Notice Of Change) Codes / "C" Codes

"C" CODE	DESCRIPTION
<b>C01</b>	Incorrect bank account number
<b>C02</b>	Incorrect transit/routing number
<b>C03</b>	Incorrect transit/routing number and bank account number
<b>C04</b>	Bank account name change
<b>C05</b>	Incorrect payment code
<b>C06</b>	Incorrect bank account number and transit code
<b>C07</b>	Incorrect transit/routing number, bank account number, and payment code
<b>C09</b>	Incorrect individual ID number
<b>C10</b>	Incorrect company name
<b>C11</b>	Incorrect company identification
<b>C12</b>	Incorrect company name and company ID

## ACH Reject Codes - TOSD

Response Code	Message	Note
<b>J01</b>	N/A	Unclassified Reject Code
<b>J02</b>	N/A	Reserved for future use
<b>J03</b>	{PropertyName} must not be empty	
<b>J04</b>	Duplicate transaction. TransID is already imported	
<b>J05</b>	{PropertyName} is too long	
<b>J06</b>	SecClass must be 'PPD', 'WEB', 'TEL', 'CCD'	
<b>J07</b>	{PropertyName} is required for this SecClass	
<b>J08</b>	TransactionCode must be 'D', 'C', '3', '4'	
<b>J09</b>	AccountType must be 'C', 'S'	
<b>J10</b>	{PropertyName} is required if SecClass is 'ICL'	
<b>J11</b>	Web Type must be 'R','S'	
<b>J12</b>	Representment must be 'Y','N','F'	
<b>J13</b>	Linked non-fee record was not found	
<b>J14</b>	Bill Type must be 'C', 'S', 'A', 'M', 'V', 'D'	
<b>J15</b>	Prenote Flag must be 'Y', 'N'	
<b>J16</b>	Amount is less than zero.	
<b>J17</b>	Invalid credit card number	
<b>J18</b>	CC Exp Date: month out of range	
<b>J19</b>	Invalid format of CC Exp Date	

## ACH Reject Codes - Payliance

Response Code	Message	Note
<b>J01</b>	Payliance does not accommodate various rejection codes, all rejected transactions will return with the same reject code but with different descriptions.	

## Version Control Table format

Version	Author	Approved By	Sections Updated	Change Date
1.0	Vanina Carranza	Tong Yang	Document creation	09/16/2024