

Appendix 1

Code	Description	Explanation	Processing Fee	Debit Processing Fee	LOC Fee
R00	Successful Debit	Customer's account has been debited successfully and is to be credited into the applicant's account.	Yes	Yes	Yes
R01	Insufficient Funds	The available and/or cash reserve balance is not sufficient to cover the amount value of the debit entry.	Yes	Yes	No
R02	Account Closed	A previously active account has been closed by action of the customer or the RFI.	Yes	Yes	No
R03	No Account @ Unable to Locate Account	The account number structure is valid but the account number does not correspond to the individual identified in the entry, or the account number designated is not an open account.	Yes	Yes	No
R04	Invalid Account Number	The account number structure is not valid. The entry may fail the check digit validation or may contain an incorrect number of digits.	Yes	Yes	No
R05	Withdrawal Frequency Exceeded	The number of debit requests exceeded the authorised frequency for the period.	Yes	Yes	No
R06	Returned per OFI's Request	The OFI has requested that the RFI return the ACH entry.	Yes	Yes	No
R07	Authorization revoked by customer	RFI customer has revoked the authorisation previously provided to the Originator for the particular transaction.	Yes	Yes	No
R08	Payment Stopped	The Receiver has placed a stop payment order on this debit entry.	Yes	Yes	No
R09	Withdrawal Limit Exceeded	The amount of debit requests exceeded the authorised limit.	Yes	Yes	No
R10	Customer advises not authorized	The RFI has been informed by its customer, that the Originator of a given transaction has not been authorised to debit his account.	Yes	Yes	No
R11	Mismatch Account Type	The Account Type provided is not the same as the actual Account Type of the Account Number.	Yes	Yes	No
R12	Branch sold to Another FI	A financial institution may continue to receive entries destined for an account at a branch that has been sold to	Yes	Yes	No

Code	Description	Explanation	Processing Fee	Debit Processing Fee	LOC Fee
		another financial institution. RFI should return the entry to the OFI			
R16	Account Frozen	Access to the account is restricted due to specific action taken by the RFI or by legal action; including but not limited to the following reasons: 1) Bankrupt Under Recall 2) Under Legal Action 3) Garnished 4) Frozen 5) Accountee insane 6) Card Stolen / Lost	Yes	Yes	No
R17	File Record Edit Criteria	Some fields that are not edited by MyClear are edited by the RFI. If the entry cannot be processed by RFI, the field(s) causing the processing error must be identified in the addenda record information field of return.	Yes	Yes	No
R21	Invalid Company Identification	The identification number used in the Company Identification Field is invalid.	Yes	Yes	No
R22	Invalid Individual ID Number	The Individual ID Number is used by the Receiver to identify the account. The Receiver has indicated to the RFI that the number with which the Originator was identified is not correct.	Yes	Yes	No

R24	Duplicate Entry	The RFI has received what appears to be a duplicate entry. This code should be used with extreme care. The RFI should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle this situation.	Yes	Yes	No
R32	RFI Unable to Process the Transaction	The RFI not able to process the transaction and it need to be rejected due to the RFI's issues which include but not limited to the following reason: 1. Technical issue 2. System error 3. Internal error	Yes	No	No