

ARTICLE TWO - RIGHTS AND RESPONSIBILITIES OF ODFIS, THEIR ORIGINATORS AND THIRD-PARTY SENDERS

SUBSECTION 2.5.1.2 Authorization of ARC Entries by Notification, and Opt-Out

An Originator may satisfy the requirement for authorization of an ARC Entry by providing the Receiver a notice meeting the requirements of this subsection and obtaining the Receiver's Eligible Source Document. The Originator must provide a conspicuous notice to the Receiver that includes the following, or substantially similar, language prior to the receipt of each Eligible Source Document that is used to initiate an ARC Entry:

“When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.”

~~The Originator must establish reasonable procedures allowing notification by a potential Receiver that the receipt of a Check does not authorize the origination of an ARC Entry to the account on which the Check is drawn (i.e., opt-out). If such a Receiver provides notice in accordance with the Originator's reasonable procedures, then the receipt of the Check by the Originator is not a valid authorization of an ARC Entry.~~

For an ARC Entry to a non-Consumer Account, Subsection 2.3.3.1 (Agreement to be Bound by the Rules) does not apply.

SUBSECTION 2.5.2.2 Authorization of BOC Entries by Notification, and Opt-Out

An Originator may satisfy the requirement for authorization of a BOC Entry by providing the Receiver a notice meeting the requirements of this subsection and obtaining the Receiver's Eligible Source Document. The Originator must provide a conspicuous notice to the Receiver that includes the following, or substantially similar, language prior to the receipt of each Eligible Source Document that is used to initiate each BOC Entry:

“When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. For inquiries, please call <retailer phone number>.”

The Originator must post the notice in a prominent and conspicuous location and must provide a copy of such notice, or language that is substantially similar, to the Receiver at the time of the transaction.

~~If a potential Receiver notifies the Originator at the point of the in person transaction that the Receiver does not authorize an electronic funds transfer (i.e., opt-out), then receipt of that specific Check by the Originator is not a valid authorization of a BOC Entry, and the Originator has no obligation under these Rules to accept the Check.~~

For a BOC Entry to a non-Consumer Account, Subsection 2.3.3.1 (Agreement to be Bound by the Rules) does not apply.

SUBSECTION 2.5.15.1 General Rule for TEL Entries

A TEL Entry is a debit Entry originated based on an oral authorization provided to the Originator by a Receiver via the telephone. A TEL Entry may only be used for a Single Entry for which there is no standing authorization for the origination of ACH entries to the Receiver's account. A TEL Entry may only be used when there is an Existing Relationship between the Originator and the Receiver, or, when there is not an Existing Relationship between the Originator and the Receiver, when the Receiver initiates the telephone call. An ODFI must perform, or ensure that its Originator or Third-Party Sender performs, the requirements of Subsection 2.5.15.2 and Subsection 2.5.15.3 below before permitting the Originator or Third-Party Sender to initiate a TEL Entry.

SUBSECTION 2.5.15.2 Authorization of TEL Entries

An Originator must satisfy the requirement for authorization of a TEL Entry by obtaining oral authorization from the Receiver to initiate a debit Entry to a Consumer Account of the Receiver. The authorization must be readily identifiable as an authorization and must have clear and readily understandable terms. The following minimum information must be included as part of the authorization:

- (a) the date on or after which the ACH debit(s) to the Receiver's account will occur;
- (b) the amount of the transaction(s), or a reference to the method of determining the amounts of recurring transactions;
- (c) the Receiver's name;
- (d) a telephone number for Receiver inquiries that is answered during normal business hours;
- (e) the date of the Receiver's oral authorization; and
- (f) a statement by the Originator that the authorization obtained from the Receiver is for a Single Entry ACH debit, a one-time electronic funds transfer, or other similar reference identifying the number and/or the frequency of the electronic fund transfer(s), or other similar reference, to the Consumer's account.

For an authorization relating to a Single Entry TEL Entry, the ~~The~~ Originator must either make an audio recording of the oral authorization, or provide the Receiver with written notice confirming the oral authorization prior to the Settlement Date of the Entry.

For an authorization relating to recurring TEL Entries, the Originator must comply with the requirements of Regulation E for the authorization of preauthorized transfers, including the requirement to provide a copy of the authorization to the Receiver.

SUBSECTION 2.5.15.3 Retention of the Record of Authorization for TEL Entries

An Originator must retain the original or a copy of the written notice or the original or a duplicate audio recording of the oral authorization for two years from the date of the authorization of a Single Entry TEL Entry or from the termination or revocation of the authorization for recurring TEL Entries.

SUBSECTION 2.5.15.5 Rules Exceptions for TEL Entries

The requirement that an Electronic authorization must be visually displayed in a manner that enables the consumer to read the communication, as required by Subsection 2.3.2.4 (Electronic Authorization), does not apply to TEL Entries.

SUBSECTION 2.5.18.1 General Rule for XCK Entries

An ODFI may originate an XCK entry for ~~it~~ an eligible item as described in Subsection 2.5.18.2 (XCK Eligible Items), is contained within a cash letter that has been lost, destroyed, or is otherwise unavailable to, and cannot be obtained by, an ODFI, the ODFI may initiate an XCK Entry for that item. Notwithstanding Section 8.33 (“Entry”), an XCK Entry shall not be deemed to be an item under Article 4 of the Uniform Commercial Code, and neither Transmittal to nor receipt by an RDFI of an XCK Entry shall constitute presentment of the destroyed original item.

SUBSECTION 2.5.18.2 XCK Eligible Items

An ODFI may initiate an XCK Entry only in relation to an item that is:

- (a) is an item within the meaning of Article 4 of the Uniform Commercial Code;
- (b) is a negotiable demand draft drawn on or payable through or at an office of a Participating DFI, other than a Federal Reserve Bank or Federal Home Loan Bank;
- (c) is in an amount less than \$2,500; and
- (d) either (1) is contained within a cash letter that is lost, destroyed, or otherwise unavailable while in transit for presentment to a paying bank; or (2) (A) is missing part of the MICR line but can be sufficiently repaired to create an ACH Entry; (B) is an image that cannot be processed through the applicable image exchange, but has sufficient information to create an Entry; or (C) is, in whole or in part, unreadable, obscured, or mutilated in a manner that prevents automated check processing or creation of an image that can be used to produce a “substitute check” that is the legal equivalent of the original check under the Check Clearing for the 21st Century Act, Pub. L. 108-100, but has sufficient information to create an Entry.

SUBSECTION 2.5.18.5 Additional ODFI Warranties for XCK Entries

In addition to the other warranties contained within these Rules, an ODFI originating an XCK Entry warrants to each RDFI, ACH Operator, and Association that:

- (a) Good Title to the Destroyed Check. The ODFI has good title to or is entitled to enforce the item to which the XCK Entry relates or is authorized to obtain payment or acceptance on behalf of one who has good title or is entitled to enforce the item.
- (b) Signatures are Genuine. All signatures on the item to which the XCK Entry relates are authentic and authorized.
- (c) No Alterations. The item to which the XCK Entry relates has not been altered.
- (d) No Defenses. The item to which the XCK Entry relates is not subject to a defense or claim in recoupment of any party that can be asserted against the ODFI.
- (e) No Knowledge of Insolvency. The ODFI has no knowledge of any insolvency proceeding commenced with respect to the maker or acceptor or, in the case of an unaccepted draft, the drawer of the item to which the XCK Entry relates.
- (f) Item Drawn on RDFI. The item to which the XCK Entry relates is drawn on, payable through, or payable at the RDFI.
- (g) XCK Entry Accurately Reflects Item. The amount of the item to which the XCK Entry relates, the item number, and account number contained on such item have been accurately reflected in the XCK Entry.
- (h) Item Has Not Been Presented. Neither the item to which the XCK Entry relates, nor any copy (including any image) of such item, has been presented and will not be presented to the RDFI.

SECTION 2.14 Service Fee Entries

SUBSECTION 2.14.1 General Rule for Service Fee Entries

An Originator may, to the extent permitted by applicable Legal Requirements, originate a Service Fee Entry in relation to the return of:

- (a) a debit Entry to a Consumer Account of a Receiver;
- (b) an ARC, BOC or POP Entry to a non-Consumer Account of a Receiver; or
- (c) an item that was eligible to be converted to a debit Entry, but was not converted to an Entry.

An Originator may not originate a Service Fee Entry in relation to an Entry returned because it was not properly authorized or contained inaccurate or invalid account information. An Originator may impose only one Service Fee in relation to an underlying Entry or item that was returned unpaid, whether such Service Fee is collected via the ACH or otherwise. The Settlement Date of a Service Fee Entry must be within 90 days of the Settlement Date of the return of the underlying debit Entry or the return of the other underlying item. An Originator may re-initiate a Service Fee Entry in accordance with Subsection 2.12.4 (Reinitiation of Returned Entries), but an Originator may not originate a Service Fee Entry with respect to the return of another Service Fee Entry.

SUBSECTION 2.14.2 Authorization of Service Fee Entries

For a Service Fee Entry in relation to an Entry that was returned unpaid, an Originator may satisfy the requirements for authorization of the Service Fee Entry by obtaining authorization for the Service Fee Entry:

- (a) at the same time and in the same manner as the authorization for the underlying Entry;
- or
- (b) in any other manner permissible for the specific SEC Code used in the Service Fee Entry.

For a Service Fee in relation to an item that was not processed as an Entry and that was returned unpaid, an Originator may satisfy the requirements for authorization of the Service Fee Entry:

- (c) by providing notice to the Receiver that satisfies the requirements of Subsection 2.14.3 (Notification and Disclosure) prior to accepting the original item that was returned unpaid; or
- (d) in any other manner permissible for the specific SEC Code used in the Service Fee Entry.

In addition to the above requirements, an Originator may satisfy any requirement to provide notice by including the following, or substantially similar, language on the notice:

“If your payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect a fee of [\$];” or

“If your payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect a fee. The fee will be determined [by/as follows]: [].”

SUBSECTION 2.14.3 Notification and Disclosure

Each Service Fee Entry must be authorized in form, process and content permissible under Regulation E, regardless of whether the account to be debited is a Consumer Account.

SUBSECTION 2.14.4 Formatting

For a Service Fee Entry authorized at the same time and the same manner as the underlying Entry, an Originator must use the same SEC Code for the Service Fee Entry as the underlying debit Entry.

For a Service Fee Entry authorized in any other manner permitted by these Rules, an Originator must use the SEC Code that is most appropriate to the manner in which the authorization for the Service Fee Entry was obtained.

An Originator must submit Service Fee Entries as a separate batch that does not contain other Entry types, and must insert the word "SERVICEFEE" in the Company Entry Description field of a batch containing Service Fee Entries.

SUBSECTION 2.14.5 Rules that Apply and Do Not Apply to Service Fee Entries

The Rules for the Entry type associated with the SEC Code used for the Service Fee Entry apply to the Service Fee Entry, except as noted below; provided that for a Service Fee Entry related to a returned item that was not processed as an Entry, the original returned item may serve as the Eligible Source Document.

The following sections do not apply to Service Fee Entries:

(a) for Service Fee Entries using the ARC SEC Code:

(i) Subsection 2.5.1.5(a) (Entry Information is Accurate), solely with respect to the amount of the Entry [and Check Serial Number]; and

(ii) Subsection 2.5.1.5(b) (Eligible Source Document Will Not Be Presented for Payment);

(b) for Service Fee Entries using the BOC SEC Code:

(i) Subsection 2.5.2.5(f) (Entry Information is Accurate), solely with respect to the amount of the Entry [and Check Serial Number]; and

(ii) Subsection 2.5.2.5(g) (Eligible Source Document Will Not Be Presented for Payment);

(c) for Service Fee Entries using the POP SEC Code:

(i) Subsection 2.5.10.6(b) (Source Document Not Used for Prior POP Entry);

(d) for Service Fee Entries using the RCK SEC Code:

(i) Subsection 2.5.13.8(f) (Entry Accurately Reflects Item), solely with respect to the amount of the item [and the item number]; and

(ii) Subsection 2.5.13.8(g) (Item Will Not Be Presented);

(e) for Service Fee Entries submitted under the XCK SEC Code:

(i) Subsection 2.5.18.5(g) (XCK Entry Accurately Reflects Item), solely with respect to the amount of the item [and item number Check Serial Number]; and

(ii) Subsection 2.5.18.5(h) (Item Has Not Been Presented).

SUBSECTION 2.14.6 Additional ODFI Warranties for Service Fee Entries

In addition to the other warranties contained within these Rules, an ODFI initiating a Service Fee Entry warrants to each RDFI, ACH Operator and Association that the Originator imposing the Service Fee has not and will not impose any other service fee in relation to the underlying Entry or item that was returned unpaid.

ARTICLE EIGHT - DEFINITIONS OF TERMS USED IN THESE RULES

SECTION 8.25 “Destroyed Check Entry” or “XCK Entry” or “XCK”

a debit Entry initiated in the event with respect to an eligible item described in Subsection 2.5.18.2 (XCK Eligible Item), is contained within a cash letter that is lost, destroyed, or otherwise unavailable to and cannot be obtained by an ODFI.

SECTION 8.32 “Eligible Source Document”

a Check that is used as a source of information for ARC, BOC or POP Entries. To be used as a source of information, the Check must:

- (a) contain a pre-printed Check serial number;
- (b) be in an amount of \$25,000 \$50,000 or less;
- (c) be completed and signed by the Receiver (except for POP Entries); and
- (d) have a routing number, account number and Check serial number encoded in magnetic ink.

An Eligible Source Document does not include:

- (a) a Check that contains an Auxiliary On-Us Field in the MICR line;
- (b) a Check payable to a Person other than the Originator;

- (c) a draft that does not contain the signature of the Receiver, including any “remotely created check,” as that term is defined by Regulation CC;
- (d) a Check provided by a lender for purposes of accessing a credit card account, home equity line or other form of credit;
- (e) a Check drawn on an investment company as that term is defined in the Investment Company Act of 1940;
- (f) an obligation of a financial institution (e.g., a travelers check, cashier’s check, official check, money order, etc.);
- (g) a Check drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank;
- (h) a Check drawn on a state or local government that is not payable through or at a Participating DFI; or
- (i) a Check payable in a medium other than United States currency.

SECTION 8.83 “Service Fee”

A fee charged by an Originator to a Receiver for a debit Entry or other item that was returned unpaid.

SECTION 8.84 “Service Fee Entry”

A Single Entry debit initiated by an Originator to the account of a Receiver to collect a Service Fee.

SECTION 8.87 89 “Telephone-Initiated Entry” or “TEL Entry” or “TEL”

a Single Entry debit initiated by an Originator to a Consumer Account of the Receiver based on an oral authorization obtained over the telephone.

APPENDIX TWO – SPECIFICATIONS FOR DATA ACCEPTANCE BY ACH OPERATORS

PART 2.5 Automatic Entry Detail Rejection Criteria

R19 Amount Field Error

- Amount field is non-numeric.
- Amount field is not zero in a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, or zero dollar Entry.
- Amount field is zero in an Entry other than a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, Return, dishonored Return, contested dishonored Return, or zero dollar Entry.
- Amount field is greater than \$25,000 \$50,000 for ARC, BOC, and POP Entries.

APPENDIX THREE – ACH RECORD FORMAT SPECIFICATIONS

PART 3.2 Glossary of ACH Record Format Data Elements

SUBPART 3.2.1 Field Inclusion Requirements

Company Entry Description: 10 Positions – Company/Batch Header Record – Mandatory (all batches)

The Originator establishes the value of this field to provide the Receiver with a description of the purpose of the Entry. For example, “Gas bill,” “Reg. Salary,” “ins. prem.,” “Soc. Sec.,” “DTC,” “Trade Pay,” “PURCHASE,” etc.

This field must contain the word “REVERSAL” when the batch contains Reversing Entries.

This field must contain the word “RECLAIM” when the batch contains Reclamation Entries.

This field must contain the word “SERVICEFEE” when the batch contains Service Fee Entries.

This field must contain the word “NONSETTLED” when the batch contains Entries that could not settle.

ADV: The Originator, i.e., the Originating ACH Operator, uses this field to describe to the institution receiving the ADV File the type of activity to which the accounting information relates.

ENR: This field must contain the word “AUTOENROLL” when the batch contains Automated Enrollment Entries.

RCK: This field must contain the word “REDEPCHECK”.

TRX: This field contains the routing number of the keeper.

XCK: This field must contain the words “NO CHECK”.

Discretionary Data: 2 Positions – Entry Detail Record, Corporate Entry Detail Record – Optional (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, MTE, POP, PPD, RCK, **TEL**, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field in the Entry Detail Record allows ODFIs to include codes, of significance to them, to enable specialized handling of the Entry. There is no standardized interpretation for the value of this field. It can either be a single two-character code, or two distinct one-character codes, according to the needs of the ODFI and/or Originator involved. This field must be returned intact for any returned Entry.

CCD, CTX: When an Acknowledgment Entry is requested by an Originator, this field contains “AK”.

Payment Type Code: 2 Positions – Entry Detail Record – Required (TEL, WEB, Returns, dishonored Returns, contested dishonored Returns)

This field is used to indicate whether a TEL Entry or a WEB Entry is a recurring or Single-Entry payment. For a recurring TEL or WEB Entry, this field must contain the value “R”. For a Single-Entry TEL or WEB Entry, this field must contain the value “S”.

Standard Entry Class: 3 Positions – Company/Batch Header – Mandatory (all batches)

This field contains a three-character code used to identify various types of Entries.

ACK: ACH Payment Acknowledgment - The code that identifies a Non-Monetary Entry initiated by an RDFI to provide an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CCD format.

ADV: Automated Accounting Advice - The code that identifies a Non-Monetary Entry that is used by an ACH Operator to provide accounting information regarding an Entry to Participating DFIs in machine readable format. An Automated Accounting Advice is an optional service provided by ACH Operators and must be requested by a DFI desiring this service.

ARC: Accounts Receivable Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver’s account based on an Eligible Source Document provided to the Originator by the Receiver via the U.S. mail or at a dropbox location.

ATX: Financial EDI Acknowledgment - The code that identifies a Non-Monetary Entry initiated by an RDFI to provide an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CTX format.

BOC: Back Office Conversion Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver’s account based on an Eligible Source Document provided to the Originator by the Receiver at the point of purchase or at a manned bill payment location for subsequent conversion during back office processing.

CCD: Corporate Credit or Debit Entry - The code that identifies an Entry initiated by an Organization to transfer funds to or from an account of that Organization or another Organization.

CIE: Customer Initiated Entry - The code that identifies a credit Entry initiated by or on behalf of the holder of a Consumer Account to transfer funds to the account of the Receiver.

COR: Notification of Change or Refused Notification of Change - The code that identifies a Non-Monetary Entry Transmitted by (1) an RDFI for the purpose of identifying incorrect information contained within an Entry and providing correct data in the precise format to be used on future Entries, or (2) an ODFI to refuse a misrouted NOC or an NOC that contains incorrect information.

CTX: *Corporate Trade Exchange* - The code that identifies an Entry initiated by an Organization to transfer funds to or from the account of that Organization or another Organization that permits the inclusion of payment related remittance information in ANSI or UN/EDIFACT syntax.

DNE: *Death Notification Entry* - The code that identifies a Non-Monetary Entry initiated by an agency of the Federal Government of the United States to notify an RDFI of the death of a Receiver.

ENR: *Automated Enrollment Entry* - The code that identifies a Non-Monetary Entry initiated by a Participating DFI to an agency of the Federal Government of the United States on behalf, and at the request, of an account holder at the Participating DFI to enroll in a service that will enable Entries to such Person's account at the Participating DFI.

IAT: *International ACH Transaction* - The code that identifies an Entry that is part of a payment transaction¹ involving a Financial Agency's office that is not located in the territorial jurisdiction of the United States. An office of a Financial Agency is involved in the payment transaction if it (1) holds an account that is credited or debited as part of the payment transaction, (2) receives payment directly from a Person or makes payment directly to a Person as part of the payment transaction, or (3) serves as an intermediary in the settlement of any part of the payment transaction.

MTE: *Machine Transfer Entry* - The code that identifies Entries initiated at an "Electronic terminal," as defined in Regulation E, to transfer funds to or from a Consumer Account maintained with an RDFI, i.e., an ATM cash deposit or withdrawal.

POP: *Point-of-Purchase Entry* - The code that identifies a Single Entry debit initiated by an Originator to the Receiver's account based on an Eligible Source Document provided to the Originator by the Receiver at the point-of-purchase or manned bill payment location to transfer funds from the Receiver's account.

POS: *Point of Sale Entry* - The code that identifies a debit Entry initiated at an "Electronic terminal," as defined in Regulation E, to transfer funds from a Consumer Account of the Receiver to pay an obligation incurred in a point-of-sale transaction, or to effect a point-of-sale terminal cash withdrawal.

PPD: *Prearranged Payment and Deposit Entry* - The code that identifies an Entry initiated by an Organization based on a standing or a Single Entry authorization from a Receiver to transfer funds to or from a Consumer Account of the Receiver.

RCK: *Re-presented Check Entry* - The code that identifies a Single Entry debit constituting a presentment notice of an item eligible under Article Two, Subsection 2.5.13.3 (RCK Eligible Items). An RCK Entry is an item as defined by Revised Article 4 of the Uniform Commercial Code (1990 Official Text) only for the limited purposes of

¹ See the *NACHA Operating Guidelines* chapter on International ACH Transactions for further guidance on payment transactions.

presentment as set forth in Article 4-110(c) and notice of dishonor as set forth in Article 4-301(a)(2).

SHR: *Shared Network Transaction* - The code that identifies a debit Entry initiated at an “Electronic terminal,” as defined in Regulation E, to transfer funds from a Consumer Account of the Receiver to pay an obligation incurred in a point-of-sale transaction, or to effect a point-of-sale terminal cash withdrawal. SHR Entries are initiated in a shared network where the ODFI and RDFI have an agreement in addition to these Rules to process such Entries.

TEL: *Telephone-Initiated Entry* - The code that identifies a ~~Single Entry~~ debit initiated by an Originator pursuant to an oral authorization obtained over the telephone to transfer funds from a Consumer Account of the Receiver.

TRC: *Check Truncation Entry* - The code that identifies a debit Entry initiated pursuant to a Check Truncation Program that permits the Truncation of a single Check drawn on the paying bank.

TRX: *Check Truncation Entries Exchange* - The code that identifies a debit Entry initiated based on a Check Truncation Program that permits the Truncation of multiple Checks drawn on the same paying bank.

WEB: *Internet-Initiated Entry* - The code that identifies a debit Entry initiated by an Originator based on an authorization that is obtained from the Receiver via the Internet to transfer funds from a Consumer Account of the Receiver.

XCK: *Destroyed Check Entry* - The code that identifies a debit Entry initiated ~~in the event with respect to~~ an item eligible under Article Two, subsection 2.5.18.2 (XCK Eligible Items) ~~is contained within a cash letter that is lost, destroyed, or otherwise unavailable to and cannot be obtained by the ODFI.~~

SUBSECTION 3.1.20 Sequence of Records for TEL Entries

TEL ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	INDIVIDUAL IDENTIFICATION NUMBER	INDIVIDUAL NAME	DISCRETIONARY DATA PAYMENT TYPE CODE	ADDENDA RECORD INDICATOR	TRACE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	R	M	O	M	OR	M	M
<i>Contents</i>	'6'	Numeric	TTTTAAA	Numeric	Alphameric	\$\$\$\$\$\$\$¢	Alphameric	Alphameric	Alphameric	Numeric	Numeric
<i>Length</i>	1	2	8	1	17	10	15	22	2	1	15
<i>Position</i>	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Code	Title	Description	Initiated By	Return Type	Account Type	Time Frame	Written Statement Required	Cross Reference	Notes
R05	<i>Unauthorized Debit to Consumer Account Using Corporate SEC Code</i>	CCD or CTX debit Entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry	
R06	<i>Returned per ODFI's Request</i>	The ODFI has requested that the RDFI return an Erroneous Entry.	RDFI	Return	Consumer or Non-Consumer	Not defined, determined by ODFI and RDFI.	No	Article Two, Subsection 2.12.2 - ODFI Request for Return.	If the RDFI agrees to return the Entry, the ODFI must indemnify the RDFI according to Article Two, Subsection 2.12.3.
R07	<i>Authorization Revoked by Customer</i>	The RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry	This Return Reason Code may not be used for POP Entries, or Single-Entry WEB Entries, or TEL Entries.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry,