

ACH originated return item file

Reference Guide



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Introduction

About this guide

This guide describes how to create ACH return item files that you send to Wells Fargo. In addition to this introduction, the guide includes the following sections:

- [ACH return item files — an overview on page 4](#) describes where to get information about downloading ACH return item files and describes the general layout of ACH return item files.
- [File record specifications on page 7](#) provides format information for ACH return item files.
- [Sample data files on page 26](#) provides an example of an ACH return item file with return data.
- [Codes on page 28](#) lists reason codes that can be included in an addenda record to indicate why an item is returned.

Related documents

Other documents that may be of assistance include:

- *ACH Quick Reference*
- *ACH Implementation Guide*
- *ACH User Guide*
- *The Perfect Receivables[®] Service Reference Guide*
- *ACH Rules — Corporate Edition*

ACH rules and regulations

The Operating Rules of the National Automated Clearing House Association (NACHA) govern the processing of ACH payments. For details about these rules, refer to the *ACH Rules Corporate Edition*. Additional information can be obtained through the NACHA web site at:

www.nacha.org

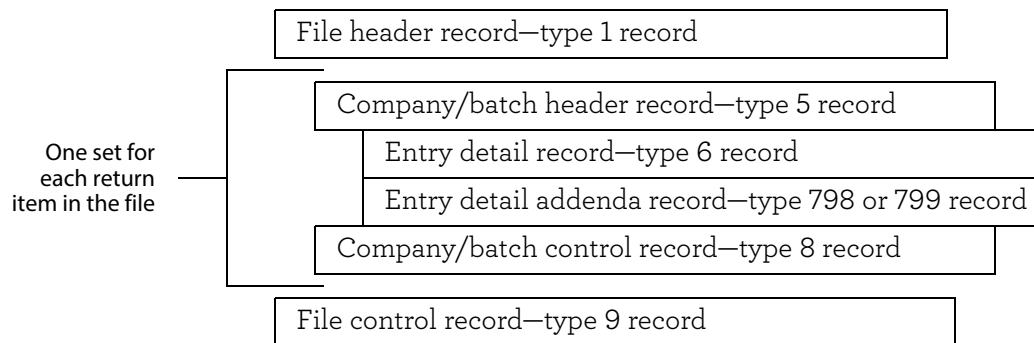
In addition to the ACH service agreement that you signed with Wells Fargo, your ACH transactions may also be subject to other laws and regulations, such as:

- Regulation E
- Uniform Commercial Code
- Regulation CC
- State laws
- The Bank Secrecy Act of 1970 (BSA)
- Office of Foreign Assets Control (OFAC) rules and regulations

ACH return item files — an overview

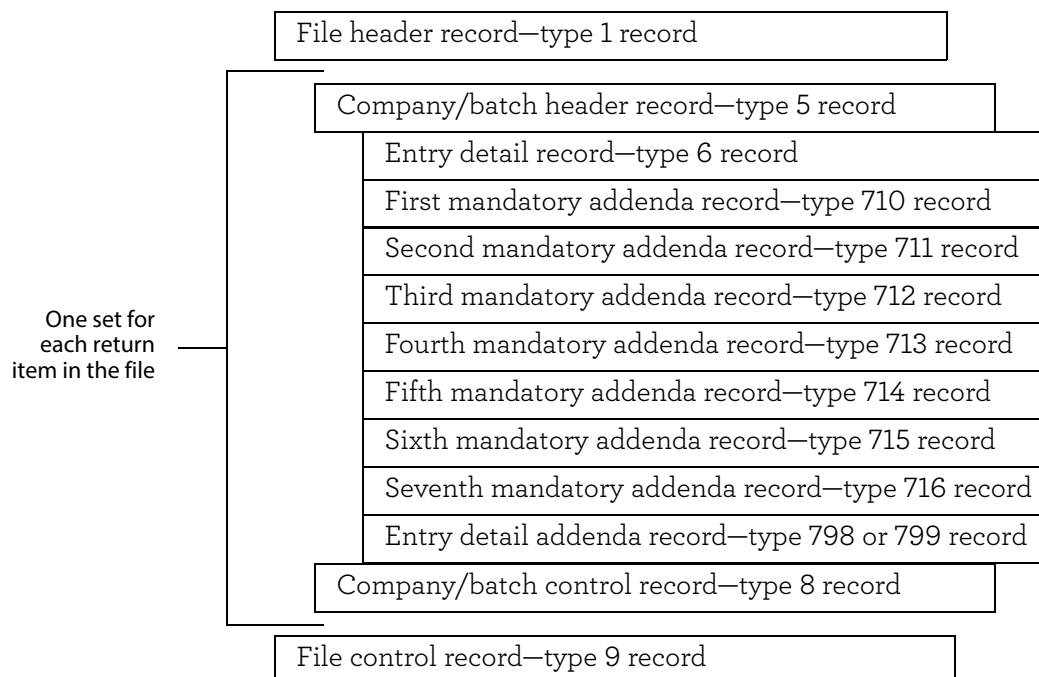
File record types

The ACH return item files you create are structured much like standard NACHA files used to originate ACH transactions. The information in an ACH return item file is organized into records. Each ACH return item data file includes the following:

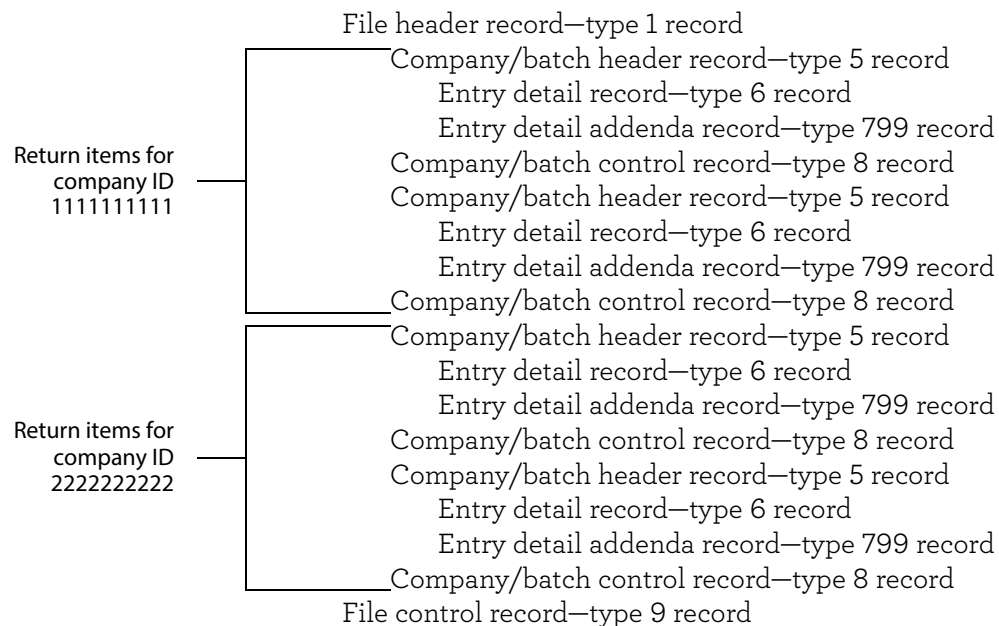


As shown above, you include each return item in its own batch. If you have four return items, for example, the return item file will include four batches, one for each return item.

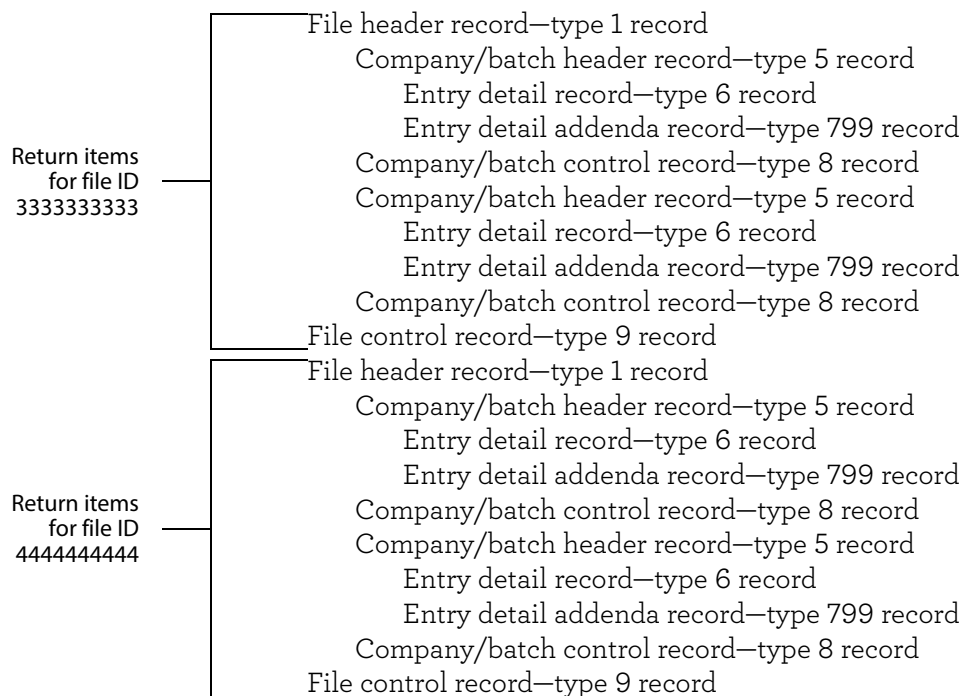
For IAT returns, also include the mandatory 710-716 addenda records from the original transaction:



If you have multiple company IDs, group the batches for each company ID together. For example, if you have two return items for company ID 111111111 and two return items for company ID 222222222, the file should be structured like this:



If a company ID is associated with multiple file IDs, then include return items for each file within separate file header (type 1) and file control (type 9) records. For example, if you have two return items for file ID 333333333 and two return items for file ID 444444444, the return item file should be structured like this:



Archive your data files

Archive copies of your return item files for research purposes. If you process consumer transactions, for example, you need the ability to process returns for those transactions for up to 90 days.

Dishonored returns

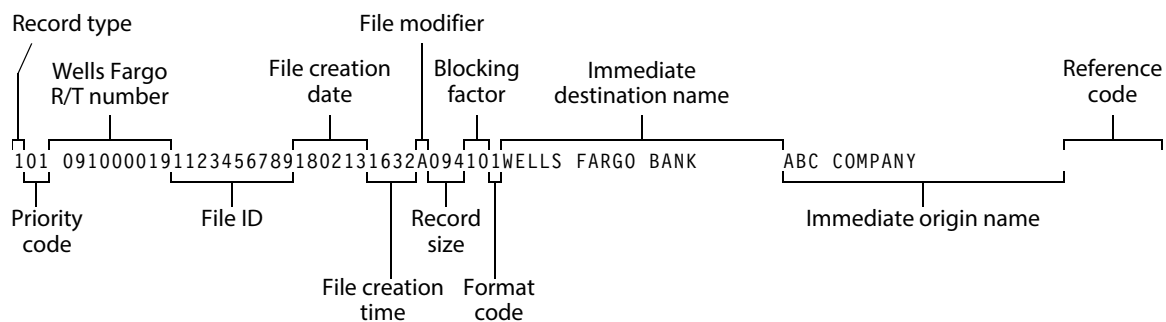
If a return is dishonored, Wells Fargo ACH Operations will fax a form to your designated contact. If you want to contest or correct the dishonor, you must complete and fax the form to ACH Operations by 2:30 p.m. Central Time within two banking days of receiving the form.

File record specifications

File header (type 1) record

No	Field	Position	Length	Req/opt	Description
1	Record type code	1	1	Req	Always 1 .
2	Priority code	2-3	2	Req	Always 01 .
3	Wells Fargo R/T number (immediate destination)	4-13	10	Req	Wells Fargo routing/transit number. Always b091000019 , where <i>b</i> =space.
4	File ID (immediate origin)	14-23	10	Req	Ten-character file ID assigned by Wells Fargo.
5	File creation date	24-29	6	Req	File creation date (YYMMDD).
6	File creation time	30-33	4	Opt	File creation time (HHMM) in military format. Example: 3:30 p.m. would be 1530 .
7	File modifier	34	1	Req	A for the first ACH return file each day. Increment to B , C , and so on for additional files sent the same day. Must be uppercase.
8	Record size	35-37	3	Req	Always 094 .
9	Blocking factor	38-39	2	Req	Always 10 .
10	Format code	40	1	Req	Always 1 .
11	Immediate destination name	41-63	23	Opt	Always WELLS FARGO BANK followed by seven spaces.
12	Immediate origin name	64-86	23	Opt	Your company name (without abbreviations, if possible).
13	Reference code	87-94	8	n/a	Use for reference or fill with spaces.

File header record example

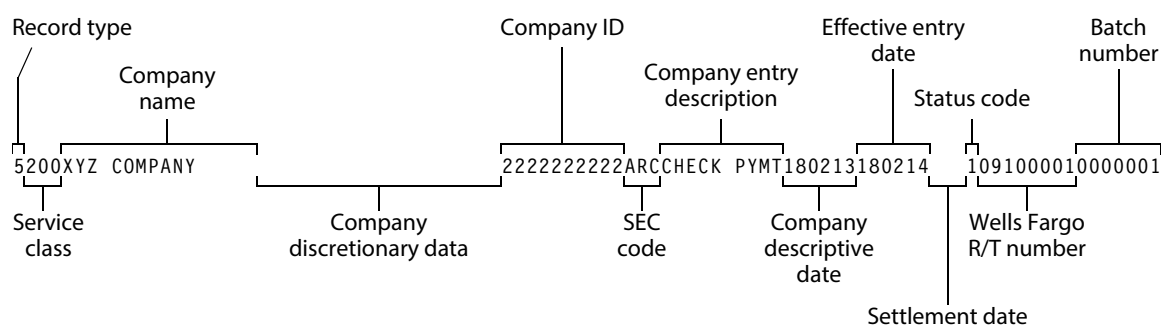


Company/batch header (type 5) record

Company/batch header record – all types except IAT

No	Field	Position	Length	Req/opt	Description
1	Record type code	1	1	Req	Always 5 .
2	Service class code	2-4	3	Req	Service class code from the company/batch header record for the original entry.
3	Company name	5-20	16	Req	Company name as included in the company/batch header record for the original entry.
4	Company discretionary data	21-40	20	Opt	Company discretionary data from the company/batch header record for the original entry.
5	Company ID	41-50	10	Req	Ten-character company ID from the company/batch header record for the original entry.
6	Standard entry class (SEC) code	51-53	3	Req	For returns, include the SEC code from the company/batch header record for the original entry. Must be uppercase. For NOCs, always COR .
7	Company entry description	54-63	10	Req	Company entry description from the company/batch header record for the original entry.
8	Company descriptive date	64-69	6	Opt	Company descriptive date from the company/batch header record for the original entry.
9	Effective entry date	70-75	6	Req	Effective entry date from the company/batch header record for the original entry.
10	Julian settlement date	76-78	3	Req	Leave blank (space-filled).
11	Status code	79	1	Req	Always 1 .
12	Originating DFI R/T number	80-87	8	Req	Always 09100001 .
13	Batch number	88-94	7	Req	Assigned starting from 0000001 in ascending sequence for each company/batch header record in the file.

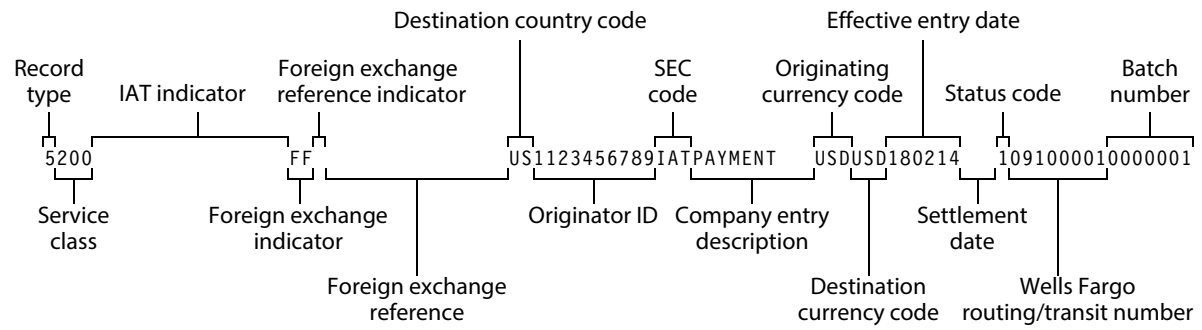
Company/batch header record example – all types except IAT



Company/batch header record — IAT

No	Field	Position	Length	Req/ opt	Description
1	Record type code	1	1	Req	Always 5 .
2	Service class code	2-4	3	Req	Service class code from the company/batch header record for the original entry.
3	IAT indicator	5-20	16	See desc	Optional for a return. Usually blank in the company/batch header record for the original entry. For an NOC, include IATCOR in positions 5-10.
4	Foreign exchange indicator	21-22	2	Req	Foreign exchange conversion method from the company/batch header record for the original entry.
5	Foreign exchange reference indicator	23	1	Req	Foreign exchange reference indicator from the company/batch header record for the original entry.
6	Foreign exchange reference	24-38	15	See desc	Foreign exchange reference from the company/batch header record for the original entry, if included. Otherwise, leave blank (space-filled).
7	ISO destination country code	39-40	2	Req	ISO destination country code from the company/batch header record for the original entry.
8	Originator ID (company ID)	41-50	10	Req	Originator ID from the company/batch header record for the original entry.
9	Standard entry class (SEC) code	51-53	3	Req	For returns, include the SEC code from the company/batch header record for the original entry. Must be uppercase. For NOCs, always COR .
10	Company entry description	54-63	10	Req	Company entry description from the company/batch header record for the original entry.
11	ISO originating currency code	64-66	3	Req	ISO originating currency code from the company/batch header record for the original entry.
12	ISO destination currency code	67-69	3	Req	ISO destination currency code from the company/batch header record for the original entry.
13	Effective entry date	70-75	6	Req	Effective entry date from the company/batch header record for the original entry.
14	Settlement date	76-78	3	Req	Leave blank (space-filled).
15	Originator status code	79	1	Req	Always 1 .
16	Wells Fargo R/T number (originating DFI ID)	80-87	8	Req	Always 09100001 .
17	Batch number	88-94	7	Req	Assigned starting from 0000001 in ascending sequence for each company/batch header record in the file.

Company/batch header record example — IAT



Entry detail (type 6) record

Overview

The record format you use will be one of the following, depending on the type of transaction and whether you are originating a return or an NOC:

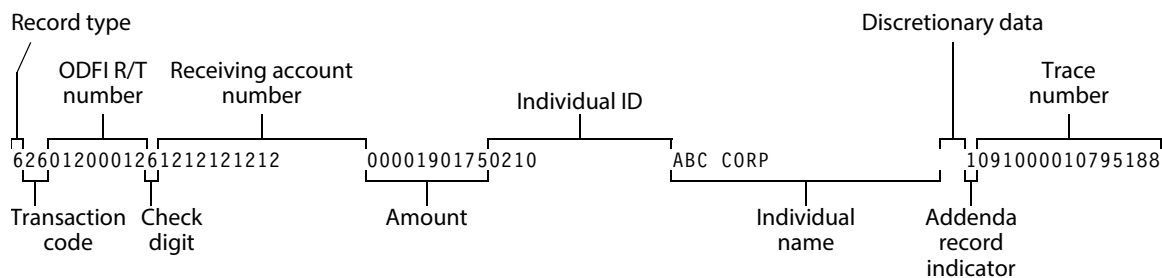
- Return for all transaction types except corporate and IAT (see below).
- Return for corporate transactions (see [page 13](#)).
- Return for IAT transactions (see [page 14](#)).
- NOC for all transaction types except corporate and IAT (see [page 15](#)).
- NOC for corporate transactions (see [page 17](#)).
- NOC for IAT transactions (see [page 18](#)).

Entry detail records for returns — all types except corporate and IAT

No	Field	Position	Length	Req/ opt	Description
1	Record type code	1	1	Req	Always 6 .
2	Transaction code	2-3	2	Req	Indicates type of transaction being returned. 21 Return for original transaction code 22, 23 26 Return for original transaction code 27, 28 31 Return for original transaction code 32, 33 36 Return for original transaction code 37, 38
3	Receiving DFI R/T number	4-11	8	Req	First eight digits of the routing/transit number for the originating depository financial institution. Use positions 80-87 from the trace number of the entry detail (type 6) record for the original entry.
4	Receiving DFI R/T number check digit	12	1	Req	Calculate the check digit for the routing/transit number in the previous field using standard algorithms.
5	Receiving account number	13-29	17	Req	Account number from the entry detail record for the original entry.
6	Amount	30-39	10	Req	Dollar amount from the entry detail record for the original entry: <ul style="list-style-type: none">• Unsigned• No decimal point• Right-justified• Filled with leading zeros

No	Field	Position	Length	Req/ opt	Description
7	Individual ID/check serial number	40-54	15	Opt	For CIE and MTE entries, enter the individual name (not individual ID) from the entry detail record for the original entry. For all other entries, enter the individual ID from the entry detail record for the original entry. For transactions converted from checks (items with SEC code ARC, BOC, POP, or RCK), this field is the check number. For items with SEC code POP, also include the following: <ul style="list-style-type: none"> Terminal city abbreviation in positions 49-52. Terminal state abbreviation in positions 53-54.
8	Individual name/receiving company name	55-76	22	Req	For CIE and MTE entries, enter the individual ID (not individual name) from the entry detail record for the original entry. For all other entries, enter the individual name from the entry detail record for the original entry.
9	Discretionary data / card transaction type code	77-78	2	Req	Discretionary data field from the entry detail record for the original entry. For POS entries, this is the card transaction type code from the entry/detail record for the original entry.
10	Addenda record indicator	79	1	Req	Always 1 to indicate that an addenda record follows this record.
11	Trace number	80-94	15	Req	The first eight digits (positions 80-87) must be 09100001 . The remaining seven digits must be unique per file and must be ascending within the file.

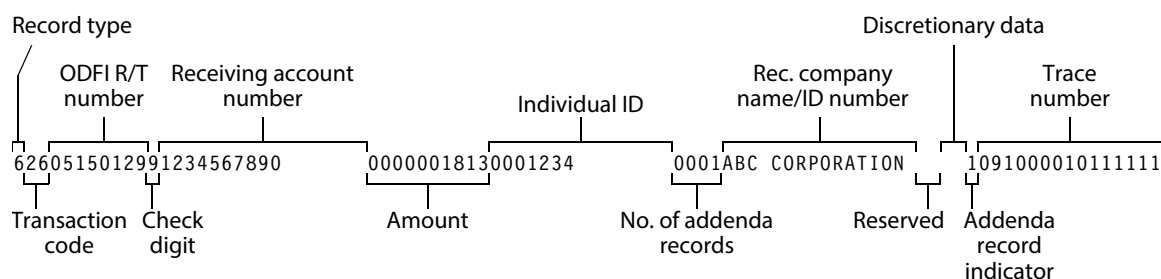
Entry detail record example for all returns except corporate and IAT



Entry detail records for returns — corporate

No	Field	Position	Length	Req/ opt	Description
1	Record type code	1	1	Req	Always 6 .
2	Transaction code	2-3	2	Req	Indicates type of transaction being returned. 21 Return for original transaction code 22, 23 26 Return for original transaction code 27, 28 31 Return for original transaction code 32, 33 36 Return for original transaction code 37, 38
3	Receiving DFI R/T number	4-11	8	Req	First eight digits of the routing/transit number for the originating depository financial institution. Use positions 80-87 from the trace number of the entry detail (type 6) record for the original entry.
4	Receiving DFI R/T number check digit	12	1	Req	Calculate the check digit for the routing/transit number in the previous field using standard algorithms.
5	Receiving account number	13-29	17	Req	Account number from the entry detail record for the original entry.
6	Amount	30-39	10	Req	Dollar amount from the entry detail record for the original entry: <ul style="list-style-type: none"> • Unsigned • No decimal point • Right-justified • Filled with leading zeros
7	Identification number	40-54	15	Opt	Identification number from the entry detail record for the original entry.
8	Number of addenda records	55-58	4	Req	Number of addenda records accompanying this entry detail record. Fill with leading zeros. For example, 0001 specifies there is one addenda record for this entry detail record.
9	Receiving company name/ID number	59-74	16	Req	Company name and/or ID number from the original entry.
10	Reserved	75-76	2	n/a	Space-filled.
11	Discretionary data	77-78	2	Req	Discretionary data field from the entry detail record for the original entry.
12	Addenda record indicator	79	1	Req	Always 1 to indicate that an addenda record follows this record.
13	Trace number	80-94	15	Req	The first eight digits (positions 80-87) must be 09100001 . The remaining seven digits must be unique per file and must be ascending within the file.

Corporate return entry detail record example

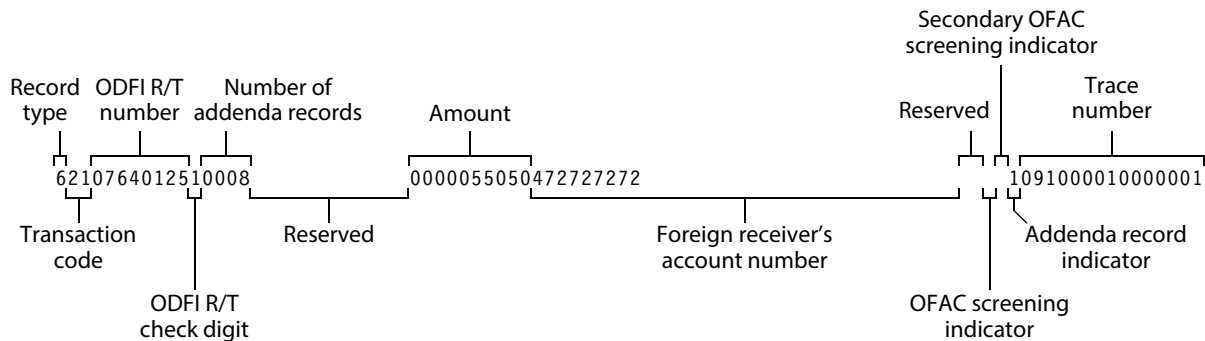


Entry detail records for returns – IAT

No	Field	Position	Length	Req/opt	Description
1	Record type	1	1	Req	Always 6 .
2	Transaction code	2-3	2	Req	Indicates type of transaction being returned. 21 Return for original transaction code 22 26 Return for original transaction code 27
3	Receiving DFI R/T number	4-11	8	Req	First eight digits of the routing/transit number for the originating depository financial institution. Use positions 80-87 from the trace number of the entry detail (type 6) record for the original entry.
4	Receiving DFI R/T number check digit	12	1	Req	Calculate the check digit for the routing/transit number in the previous field using standard algorithms.
5	Number of addenda records	13-16	4	Req	Always 0008 to indicate that eight addenda records are included for the return as described on page 23 .
6	Reserved	17-29	13	n/a	Leave blank (space-filled).
7	Amount	30-39	10	Req	Amount from the entry detail record for the original entry: <ul style="list-style-type: none"> • Unsigned • No decimal point • Right-justified • Filled with leading zeros
8	Foreign receiver's account number	40-74	35	Req	Receiver's account number from the entry detail record for the original entry.
9	Reserved	75-76	2	n/a	Leave blank (space-filled).
10	OFAC screening indicator	77	1	n/a	Leave blank (space-filled).
11	Secondary OFAC screening indicator	78	1	See desc	Secondary OFAC screening indicator from the entry detail record for the original entry (either a space, 0 , or 1).
12	Addenda record indicator	79	1	Req	Always 1 to indicate that addenda records follow this entry detail record.

No	Field	Position	Length	Req/opt	Description
13	Trace number	80-94	15	Req	The first eight digits (positions 80-87) must be 09100001 . The remaining seven digits must be unique per file and must be ascending within the file.

IAT return entry detail record example

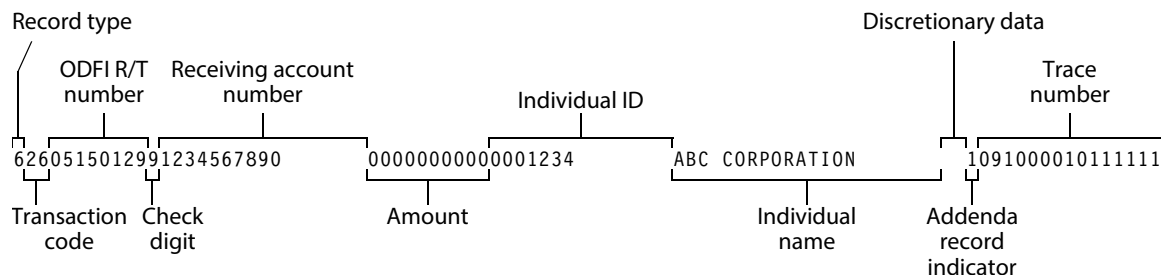


Entry detail records for NOCs – all types except corporate and IAT

No	Field	Position	Length	Req/opt	Description
1	Record type code	1	1	Req	Always 6 .
2	Transaction code	2-3	2	Req	Indicates type of transaction for the NOC. 21 Return for original transaction code 22, 23 26 Return for original transaction code 27, 28 31 Return for original transaction code 32, 33 36 Return for original transaction code 37, 38
3	Receiving DFI R/T number	4-11	8	Req	First eight digits of the routing/transit number for the originating depository financial institution. Use positions 80-87 from the trace number of the entry detail (type 6) record for the original entry.
4	Receiving DFI R/T number check digit	12	1	Req	Calculate the check digit for the routing/transit number in the previous field using standard algorithms.
5	Receiving account number	13-29	17	Req	Account number from the entry detail record for the original entry.
6	Amount	30-39	10	Req	Always zero-filled.

No	Field	Position	Length	Req/ opt	Description
7	Individual ID/check serial number	40-54	15	Opt	For CIE and MTE entries, enter the individual name (not individual ID) from the entry detail record for the original entry. For all other entries, enter the individual ID from the entry detail record for the original entry. For transactions converted from checks (items with SEC code ARC, BOC, POP, or RCK), this field is the check number. Items with SEC code POP also include the following: <ul style="list-style-type: none"> Terminal city abbreviation in positions 49-52. Terminal state abbreviation in positions 53-54.
8	Individual name/ receiving company name	55-76	22	Req	For CIE and MTE entries, enter the individual ID (not individual name) from the entry detail record for the original entry. For all other entries, enter the individual name from the entry detail record for the original entry.
9	Discretionary data / card transaction type code	77-78	2	Req	Discretionary data field from the entry detail record for the original entry. For POS entries, this is the card transaction type code from the entry/detail record for the original entry.
10	Addenda record indicator	79	1	Req	Always 1 to indicate that an addenda record follows this record.
11	Trace number	80-94	15	Req	The first eight digits (positions 80-87) must be 09100001 . The remaining seven digits must be unique per file and must be ascending within the file.

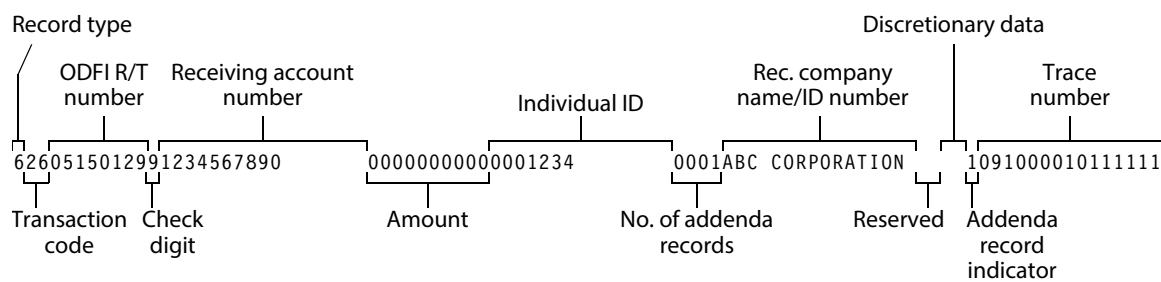
Entry detail record example for all NOCs except corporate



Entry detail records for NOCs — corporate

No	Field	Position	Length	Req/opt	Description
1	Record type code	1	1	Req	Always 6 .
2	Transaction code	2-3	2	Req	Indicates type of transaction being returned. 21 Return for original transaction code 22, 23 26 Return for original transaction code 27, 28 31 Return for original transaction code 32, 33 36 Return for original transaction code 37, 38
3	Receiving DFI R/T number	4-11	8	Req	First eight digits of the routing/transit number for the originating depository financial institution. Use positions 80-87 from the trace number of the entry detail (type 6) record for the original entry.
4	Receiving DFI R/T number check digit	12	1	Req	Calculate the check digit for the routing/transit number in the previous field using standard algorithms.
5	Receiving account number	13-29	17	Req	Account number from the entry detail record for the original entry.
6	Amount	30-39	10	Req	Always zero-filled.
7	Individual ID	40-54	15	Opt	Individual ID from the entry detail record for the original entry.
8	Number of addenda records	55-58	4	Req	Number of addenda records accompanying this entry detail record. Fill with leading zeros. For example, 0001 specifies there is one addenda record for this entry detail record.
9	Receiving company name/ID number	59-74	16	Req	Company name and/or ID number from the original entry.
10	Reserved	75-76	2	n/a	Space-filled.
11	Discretionary data	77-78	2	Req	Discretionary data field from the entry detail record for the original entry.
12	Addenda record indicator	79	1	Req	Always 1 to indicate that an addenda record follows this record.
13	Trace number	80-94	15	Req	The first eight digits (positions 80-87) must be 09100001 . The remaining seven digits must be unique per file and must be ascending within the file.

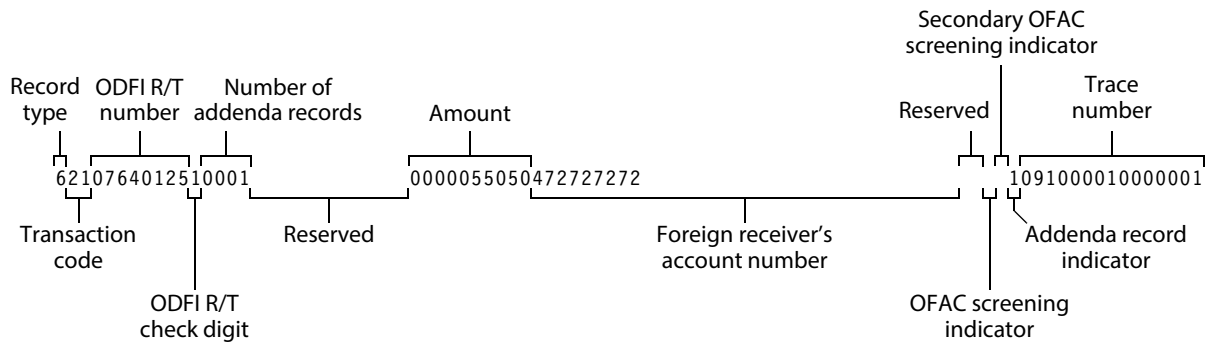
Corporate return entry detail record example



Entry detail records for NOCs — IAT

No	Field	Position	Length	Req/opt	Description
1	Record type	1	1	Req	Always 6 .
2	Transaction code	2-3	2	Req	Indicates type of transaction being returned. 21 Return for original transaction code 22 26 Return for original transaction code 27 31 Return for original transaction code 32 36 Return for original transaction code 37
3	Receiving DFI R/T number	4-11	8	Req	First eight digits of the routing/transit number for the originating depository financial institution. Use positions 80-87 from the trace number of the entry detail (type 6) record for the original entry.
4	Receiving DFI R/T number check digit	12	1	Req	Calculate the check digit for the routing/transit number in the previous field using standard algorithms.
5	Number of addenda records	13-16	4	Req	Always 0001 to indicate that one addenda record is included for the NOC as described on page 23 .
6	Reserved	17-29	13	n/a	Leave blank (space-filled).
7	Amount	30-39	10	Req	Zero-filled.
8	Foreign receiver's account number	40-74	35	Req	Receiver's account number from the entry detail record for the original entry.
9	Reserved	75-76	2	n/a	Leave blank (space-filled).
10	OFAC screening indicator	77	1	n/a	Leave blank (space-filled).
11	Secondary OFAC screening indicator	78	1	See desc	Secondary OFAC screening indicator from the entry detail record for the original entry (either a space, 0 , or 1).
12	Addenda record indicator	79	1	Req	Always 1 to indicate that addenda records follow this entry detail record.
13	Trace number	80-94	15	Req	The first eight digits (positions 80-87) are usually 09100001 , which is a Wells Fargo routing/transit number, but may be different for your company. Work with your Implementation Associate to determine the value to include. The remaining seven digits must be unique per file and must be ascending within the file. The first eight digits (positions 80-87) must be 09100001 . The remaining seven digits must be unique per file and must be ascending within the file.

IAT NOC entry detail record example



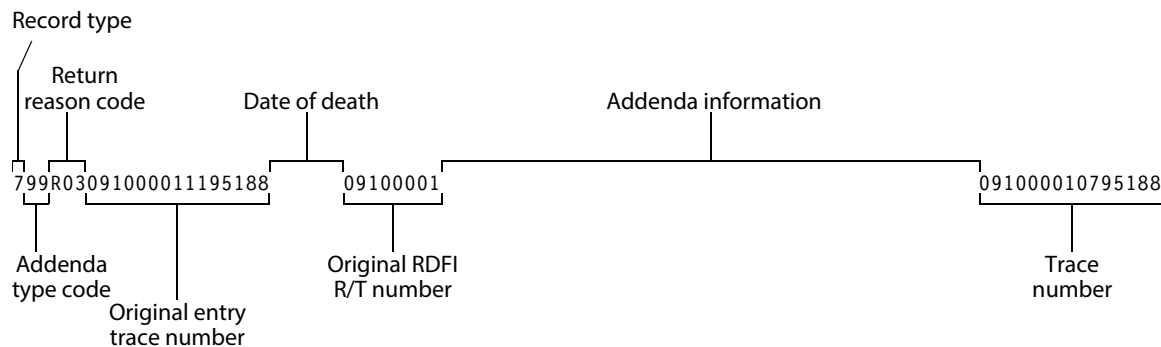
Addenda (type 7) record

798 or 799 record — all transactions except IAT

No	Field	Position	Length	Req/opt	Description												
1	Record type code	1	1	Req	Always 7 .												
2	Addenda type code	2-3	2	Req	For NOCs, always 98 . For returns, always 99 .												
3	Return/NOC reason code	4-6	3	Req	Reason codes are listed in Codes on page 28 . Alpha characters must be uppercase.												
4	Original entry trace number	7-21	15	Req	Trace number from positions 80-94 of the entry detail record for the original entry.												
5	Date of death	22-27	6	See desc	If return reason code is R14 or R15, enter date of death as YYMMDD. Otherwise, space-filled.												
6	Original RDFI R/T number	28-35	8	Req	Routing/transit number of the receiving depository financial institution (RDFI) from positions 4-11 of the entry detail record for the original entry.												
7	Addenda information	36-79	44	See desc	<p>For returns, required if return reason code is R11 or R17. Reason codes are listed in Codes on page 28.</p> <p>For return reason code R11, enter the reason for the return, such as EXCEEDS DOLLAR LIMIT or STALE DATE.</p> <p>For return reason code R17, identify the field(s) causing the processing error.</p> <p>For an NOC, this field contains “change” information:</p> <table><thead><tr><th>NOC Code</th><th>Description</th></tr></thead><tbody><tr><td>C01</td><td>Incorrect DFI account number. Enter the correct account number in positions 36-52.</td></tr><tr><td>C02</td><td>Incorrect routing/transit number. Enter the correct R/T in positions 36-44.</td></tr><tr><td>C03</td><td>Incorrect routing/transit number and incorrect account number. Enter:<ul style="list-style-type: none">• The correct R/T in positions 36-44.• Three spaces in positions 45-47.• The correct account number in positions 48-64.</td></tr><tr><td>C05</td><td>Incorrect transaction code. Enter the correct trancode in positions 36-37.</td></tr><tr><td>C06</td><td>Incorrect account number and incorrect transaction code. Enter:<ul style="list-style-type: none">• The correct account number in positions 36-52.• Three spaces in positions 53-55.• The correct trancode in positions 56-57.</td></tr></tbody></table>	NOC Code	Description	C01	Incorrect DFI account number. Enter the correct account number in positions 36-52.	C02	Incorrect routing/transit number. Enter the correct R/T in positions 36-44.	C03	Incorrect routing/transit number and incorrect account number. Enter: <ul style="list-style-type: none">• The correct R/T in positions 36-44.• Three spaces in positions 45-47.• The correct account number in positions 48-64.	C05	Incorrect transaction code. Enter the correct trancode in positions 36-37.	C06	Incorrect account number and incorrect transaction code. Enter: <ul style="list-style-type: none">• The correct account number in positions 36-52.• Three spaces in positions 53-55.• The correct trancode in positions 56-57.
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C05	Incorrect transaction code. Enter the correct trancode in positions 36-37.																
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No	Field	Position	Length	Req/ opt	Description
					<p>C07 Incorrect routing/transit number, incorrect account number, and incorrect transaction code. Enter:</p> <ul style="list-style-type: none"> • The correct R/T in positions 36-44. • The correct account number in positions 45-61. • The correct trancode in positions 62-63. <p>C09 Incorrect individual ID. Enter the correct individual ID in positions 36-57.</p> <p>C13 Addenda format error. Information in the entry detail record was correct and the entry was processed and posted by the RDFI. However, information in the addenda record was unclear or was formatted incorrectly.</p>
8	Trace number	80-94	15	Req	Include the same trace number used for positions 80-94 of the associated entry detail (type 6) record.

Addenda record example — all transactions except IAT



Addenda records from the original transaction — all transactions except IAT

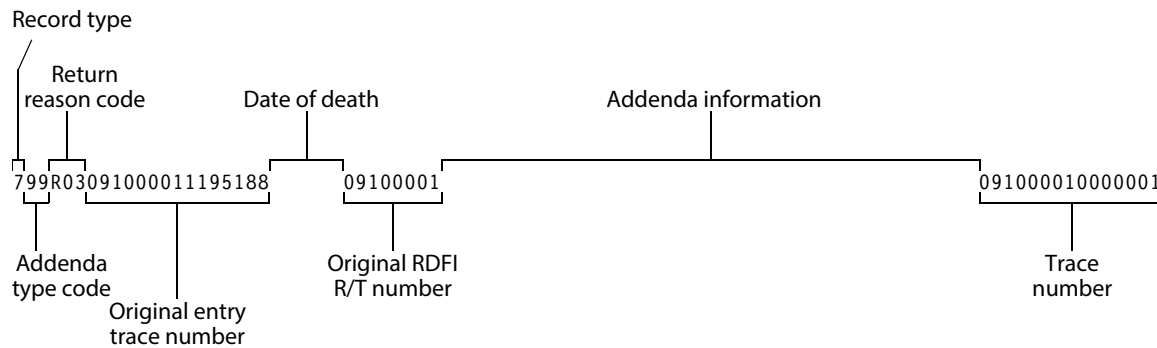
For returns and NOCs for transactions that are not IAT, include only the 798 or 799 addenda record as described above. Do not include any addenda records from the original transaction.

798 or 799 record — IAT

No	Field	Position	Length	Req/ opt	Description														
1	Record type code	1	1	Req	Always 7 .														
2	Addenda type code	2-3	2	Req	For NOCs, always 98 . For returns, always 99 .														
3	Return/NOC reason code	4-6	3	Req	Reason codes are listed in Codes on page 28 . Alpha characters must be uppercase.														
4	Original entry trace number	7-21	15	Req	Trace number from positions 80-94 of the entry detail record for the original entry.														
5	Date of death	22-27	6	See desc	If return reason code is R14 or R15, enter date of death as YYMMDD. Otherwise, space-filled.														
6	Original RDFI R/T number	28-35	8	Req	Routing/transit number of the receiving depository financial institution (RDFI) from positions 4-11 of the entry detail record for the original entry.														
7	Amount	36-45	10	Req	Amount from the entry detail record for the original entry. Must be the same as the amount in the associated entry detail record.														
8	Addenda information	46-79	34	See desc	<p>For returns, required if return reason code is R11 or R17. Reason codes are listed in Codes on page 28. For return reason code R11, enter the reason for the return, such as EXCEEDS DOLLAR LIMIT or STALE DATE.</p> <p>For return reason code R17, identify the field(s) causing the processing error.</p> <p>For an NOC, this field contains “change” information:</p> <table><thead><tr><th>NOC Code</th><th>Description</th></tr></thead><tbody><tr><td>C01</td><td>Incorrect DFI account number. Enter the correct account number in positions 36-52.</td></tr><tr><td>C02</td><td>Incorrect routing/transit number. Enter the correct R/T in positions 36-44.</td></tr><tr><td>C05</td><td>Incorrect transaction code. Enter the correct trancode in positions 36-37.</td></tr><tr><td>C06</td><td>Incorrect account number and incorrect transaction code. Enter:<ul style="list-style-type: none">The correct account number in positions 36-52.Three spaces in positions 53-55.The correct trancode in positions 56-57.</td></tr><tr><td>C09</td><td>Incorrect individual ID. Enter the correct individual ID in positions 36-57.</td></tr><tr><td>C13</td><td>Addenda format error. Information in the entry detail record was correct and the entry was processed and posted by the RDFI. However, information in the addenda record was unclear or was formatted incorrectly.</td></tr></tbody></table>	NOC Code	Description	C01	Incorrect DFI account number. Enter the correct account number in positions 36-52.	C02	Incorrect routing/transit number. Enter the correct R/T in positions 36-44.	C05	Incorrect transaction code. Enter the correct trancode in positions 36-37.	C06	Incorrect account number and incorrect transaction code. Enter: <ul style="list-style-type: none">The correct account number in positions 36-52.Three spaces in positions 53-55.The correct trancode in positions 56-57.	C09	Incorrect individual ID. Enter the correct individual ID in positions 36-57.	C13	Addenda format error. Information in the entry detail record was correct and the entry was processed and posted by the RDFI. However, information in the addenda record was unclear or was formatted incorrectly.
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C13	Addenda format error. Information in the entry detail record was correct and the entry was processed and posted by the RDFI. However, information in the addenda record was unclear or was formatted incorrectly.																		

No	Field	Position	Length	Req/ opt	Description
9	Trace number	80-94	15	Req	Include the same trace number used for positions 80-94 of the associated entry detail (type 6) record.

Addenda record example



Addenda records from the original transaction — IAT

For IAT returns, include the following:

- A 799 addenda record as described above.
- The mandatory 710-716 addenda records from the original transaction.
- Do not include any optional 717 or 718 records from the original transaction.

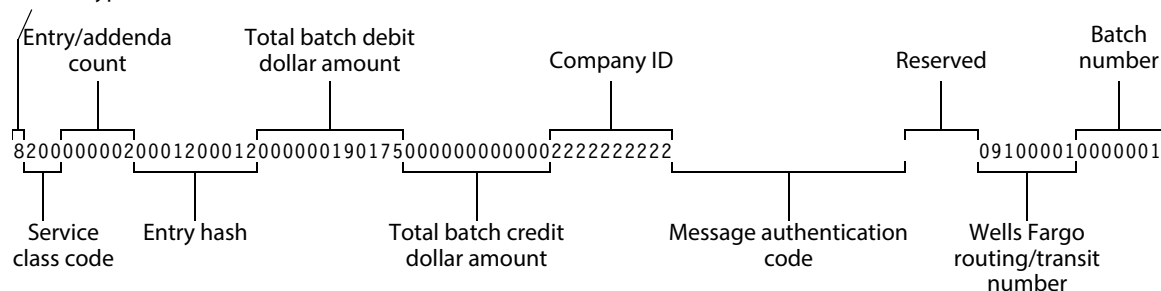
For IAT NOCs, include the 798 addenda record only. Do not include any addenda records from the original transaction.

Company/batch control (type 8) record

No	Field	Position	Length	Req/ opt	Description
1	Record type code	1	1	Req	Always 8 .
2	Service class code	2-4	3	Req	Same as the service class code used in the company/batch header record for the batch.
3	Entry/addenda count	5-10	6	Req	Indicates the number of entry detail (type 6) and addenda (type 7) records in the batch. For a batch that includes one entry detail record and one addenda record, for example, this field would be 000002 .
4	Entry hash	11-20	10	Req	Calculated by adding the routing/transit numbers from positions 4-11 in all entry detail records in the batch.
5	Total batch debit entry dollar amount	21-32	12	Req	If the return item in this batch is a debit, this field is the debit amount, right-justified and zero-filled.
6	Total batch credit entry dollar amount	33-44	12	Req	If the return item in this batch is a credit, this field is the credit amount, right-justified and zero-filled.
7	Company ID	45-54	10	Req	The same company ID used in the company/batch header record for this batch.
8	Message authentication code	55-73	19	n/a	Space-filled.
9	Reserved	74-79	6	n/a	Space-filled.
10	Wells Fargo R/T number	80-87	8	Req	Always 09100001 .
11	Batch number	88-94	7	Req	The same batch number used in the company/batch header record for the batch.

Company/batch control record example

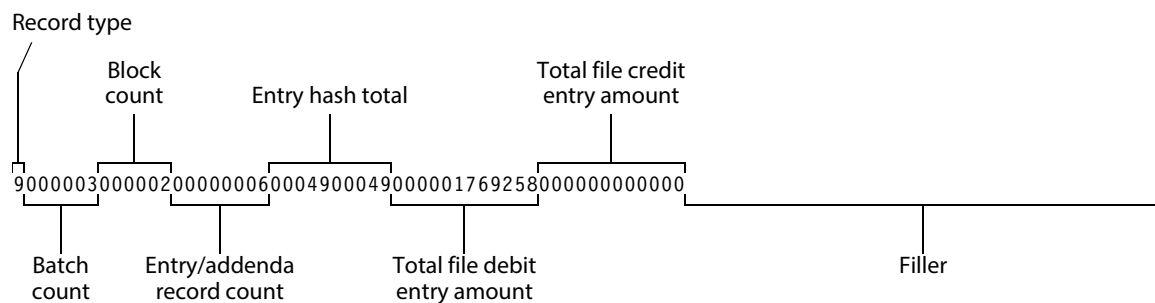
Record type



File control (type 9) record

No	Field	Position	Length	Req/opt	Description
1	Record type code	1	1	Req	Always 9 .
2	Batch count	2-7	6	Req	Number of batches in the file, which equals the number of company/batch header (type 5) records. Right-justified and zero-filled.
3	Block count	8-13	6	Req	Total number of records in the file, divided by ten and rounded up. Right-justified and zero-filled. All records in the file, including this one, are included in the block count. Example: a file with 95 records would have a block count of 000010 .
4	Entry/addenda record count	14-21	8	Req	Total number of entry detail and addenda records in the file. Right-justified and zero-filled.
5	Entry hash total	22-31	10	Req	Sum of entry hash fields in all company/batch control records. Add leading zeros as needed, and ignore overflow out of the high order (leftmost) position if the sum is more than ten digits.
6	Total file debit entry amount	32-43	12	Req	The sum of entry detail debit totals within the file. Right-justified and zero-filled.
7	Total file credit entry amount	44-55	12	Req	The sum of entry detail credit totals within the file. Right-justified and zero-filled.
8	Reserved	56-94	39	n/a	Space-filled.

File control record example



Sample data file — originated returns

Note The line above the sample file is a “ruler” to help show the position of fields in each record.

[illegible]

Codes

Overview

This section lists reason codes that can be included in a detail record to indicate why an item has been returned. The codes are divided into several groups:

- General return reason codes
- Dishonored return reason codes

Note Dishonored return reason codes may be used by an originating depository financial institution, but your company won't use them when creating ACH return files. They are included here for reference.

- Contested/corrected dishonored return reason codes

Note Your company won't use contested/corrected dishonored return reason codes when creating ACH return files. They are included here for reference.

- Notification of change (NOC) reason codes
- Refused notification of change reason codes

Return reason codes — general

R01	Insufficient funds in receiver's account (debit transactions only)
R02	Receiver's account is closed
R03	No account on file (RDFI is unable to locate account); not used for ARC, BOC, or POP item without individual name field
R04	Invalid account number
R05	Unauthorized debit to consumer account (SEC code CCD, CTX, IAT)
R06	Returned at Wells Fargo's request
R07	ACH authorization has been revoked by the receiver (adjustment entry)
R08	Payment on this item has been stopped
R09	Insufficient collected funds in the account being charged (uncollected)
R10	Customer advises not authorized (SEC consumer codes except ARC, BOC, IAT, POP); notice not provided, improper source document, amount not accurately obtained from source document
R11	Check truncation return (specify)
R12	Account sold to another financial institution
R14	Representative payee deceased or cannot continue in that capacity
R15	Beneficiary or account holder other than representative payee deceased
R16	Account funds frozen or item returned at OFAC request
R17	Item returned because of invalid data; refer to addenda for information
R20	Account does not allow ACH transactions or limit for transactions has been exceeded

R21	Invalid company identification (SEC code CIE)
R22	Invalid individual ID (SEC code CIE, MTE)
R23	Credit entry refused by receiver
R24	Duplicate entry
R29	Corporate customer advises not authorized
R31	Permissible return entry (SEC code CCD, CTX)
R33	Return of item (SEC code XCK)
R37	Source document presented for payment (SEC code ARC, BOC, POP)
R38	Stop payment on source document (SEC code ARC, BOC)
R39	Improper source document (SEC code ARC, BOC, POP)
R40	Return of item by government agency (SEC code ENR)
R41	Invalid transaction code (SEC code ENR)
R42	Routing/transit number check digit error (SEC code of ENR)
R43	Invalid account number (SEC code of ENR)
R44	Invalid individual ID (SEC code ENR)
R45	Invalid individual name or company name (SEC code ENR)
R46	Invalid representative payee indicator code (SEC code ENR)
R47	Duplicate enrollment (SEC code ENR)
R50	State law affecting RCK acceptance (SEC code RCK)
R51	Item is ineligible, notice not provided, signature not genuine, or original item altered for adjustment entry (SEC code RCK)
R52	Stop payment on item (SEC code RCK)
R53	Item and ACH entry presented for payment (SEC code RCK)
R80	IAT entry coding error (SEC code IAT)
R81	Non-participant in IAT program (SEC code IAT)
R82	Invalid foreign RDFI identification (SEC code IAT)
R83	Foreign RDFI unable to settle (SEC code IAT)
R84	IAT entry not processed by gateway operator (SEC code IAT)
R85	Incorrectly coded outbound international payment (SEC code IAT)
R94	Administrative return item was processed and resubmitted as a photocopy
R95	Administrative return item was processed as MICR-Split and resubmitted as a PAC (pre-authorized check)
R97	Administrative return item was processed and resubmitted with corrected dollar amount
R98	Indicates a returned PAC (pre-authorized check); RDFI provided a text reason and indicated a new account number on the PAC itself
R99	Indicates a returned PAC (pre-authorized check); RDFI provided a text reason on the PAC itself for which there is no equivalent ACH return reason code

Dishonored return reason codes

Note Dishonored return reason codes may be used by an originating depository financial institution, but your company won't use them when creating ACH return files. They are included here for reference.

R61	Misrouted return—RDFI for original entry has placed incorrect routing/transit number in RDFI identification field
R62	Return of erroneous or reversing debit
R67	Duplicate return—Wells Fargo received more than one return for an entry
R68	Untimely return—return was not sent within established timeframe
R69	Field errors. One or more of the following codes is included in the addenda information field to indicate the type of incorrect information in the return; for multiple errors, codes are separated by an asterisk (01*03, for example)
01	Incorrect RDFI account—account number for return is different than original entry
02	Incorrect trace—trace number for return is different than original entry
03	Incorrect amount—amount for return is different than original entry
04	Incorrect individual ID—individual ID for return is different than original entry
05	Incorrect transaction code—transaction code for return is different than original entry
06	Incorrect company ID—company ID for return is different than original entry
07	Incorrect effective date—effective date in return is different than original entry
R70	Permissible return entry not accepted / not requested by ODFI
C96	Administrative return dishonor (dollar amount will be zero)

Contested/corrected dishonored return reason codes

Note Your company won't use contested/corrected dishonored return reason codes when creating ACH return files. They are included here for reference.

R71	Misrouted dishonored return—Wells Fargo placed incorrect routing/transit number in the RDFI identification field
R72	Untimely return—dishonored return not sent within established timeframe
R73	Timely original return—RDFI certifies that original return entry was sent within established timeframe for original returns
R74	Corrected return—RDFI is correcting a previous return entry that was dishonored because it contained incomplete or incorrect information
R75	Original return not a duplicate
R76	No errors found
R77	Non-acceptance of R62 dishonored return

Notification of change (NOC) reason codes

C01	Incorrect account number
C02	Incorrect routing/transit number
C03	Incorrect routing/transit number and incorrect account number
C05	Incorrect transaction code
C06	Incorrect account number and incorrect transaction code
C07	Incorrect routing/transit number, account number, and transaction code
C08	Incorrect foreign RDFI identification (SEC code IAT)
C09	Incorrect individual ID or receiver ID
C13	Addenda format error
C14	Incorrect SEC code for outbound international ACH transaction
C99	Converted to MICR draft (check conversion items)

Refused NOC reason codes

C61	Misrouted NOC
C62	Incorrect trace number
C63	Incorrect company ID
C64	Incorrect individual ID
C65	Incorrectly formatted corrected data
C66	Incorrect discretionary data
C67	Routing/transit number not from original entry
C68	Account number not from original entry
C69	Incorrect transaction code