



FedACH[®] Services

Dishonored Return Item Exception Fax Form Instructions

When to use this Form

The FedACH[®] Services Dishonored Return Item Exception Fax Form allows you to dishonor an item that was returned to you when the electronic methods are not an option and is intended as a last resort. To avoid delays, it is important the form be accurately completed prior to submission. These instructions are designed to provide guidance in completing the form, but do not supersede the NACHA Rules. Refer to and follow the NACHA Rules.

- * **Mandatory Fields (Mandatory for processing)**
- ** **Required Fields (Required by RDFI to process)**
- *** **Optional Fields**

Section 1: Service Description and Form Instructions

This Exception Fax service is intended as a last resort when the electronic methods are not functional. The Processing Fee for submitting this exception form is listed at frbservices.org. You will receive a call within 24 hours to confirm this transaction. If you do not receive a call, please call **(877) 372-2457**. If you are requesting current day settlement, paper/fax returns must be received by 8:00 a.m. ET; however, the Reserve Banks are not able to guarantee that the item will be processed on the current day. The Reserve Banks will make best efforts, subject to capacity constraints, to process the item but will not input the item into the FedACH application for processing until after the transaction is confirmed through the call back process and the information is released as an ACH file to the FedACH application for processing.

For additional assistance completing and/or submitting this form, please refer to these instructions and/or contact FedACH and Check Services Customer Support at (877) 372-2457.

Section 2: Customer Information

1. Depository Financial Institution (DFI) Name			
2. DFI Identification Number (RTN)			
3. Contact Name for Individual Completing Form	<i>First</i>	<i>MI</i>	<i>Last</i>
4. Contact Phone Number	<i>Area/Country Code</i>	<i>Phone</i>	<i>Extension</i>
5. Contact Email Address			

Section 3: Return Item

Any field that contained data on the item that was returned to you must be completed on this form.

6. Transaction Code*	Choose a Transaction Code
7. Standard Entry Class (SEC) Code*	Choose a Standard Entry Class (SEC) Code
8. Company Entry Description*	
9. Return 15 Digit Trace Number*	
10. DFI Account Number (Receiver's Account Number)**	
11. Effective Entry Date**	
12. Dollar Amount*	
13. Company Name*	
14. Company Disc Data***	
15. Company ID*	
16. Company Descriptive Date***	
17. Individual ID or Check Serial Number**	
18. Terminal City (POP items only)*	
19. Terminal State (POP items only)*	
20. Discretionary Data or Payment Type Code (Mandatory for WEB and POS items only)*	
21. Individual or Receiving Company Name**	
22. Return Reason Code*	Choose a Return Reason Code
23. Date of Death (For R14 and R15 returns only)*	

Section 3.1: Dishonor a Return Item

24. Dishonored Return Reason Code*	Choose a Dishonored Return Reason Code
25. Field Error Addenda Code (For R69 returns only)*	<input type="checkbox"/> 01 - Acct Number <input type="checkbox"/> 02 - Trace Number <input type="checkbox"/> 03 - Dollar Amount <input type="checkbox"/> 04 - Individ. ID <input type="checkbox"/> 05 - Tran Code <input type="checkbox"/> 06 - Company ID <input type="checkbox"/> 07 - Effective Date

Federal Reserve Use OnlyApplication Fee: Paper Web No Charge

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Section 1: Service Description and Form Instructions

This section provides a description of this service.

Section 2: Customer Information

This section allows you to provide information about your institution as the Depository Financial Institution (DFI). This information is **required** by the Federal Reserve Banks in order to process the form.

- 1. Depository Financial Institution (DFI) Name** - Your institution's name.
- 2. DFI Identification Number (RTN)** - The routing number (RTN) associated with the transaction.
- 3. Contact Name for Individual Completing Form** - The point of contact, at your institution, that is completing this form.
- 4. Contact Phone Number** - A direct telephone number listed on file with the ACH department at the Federal Reserve Banks; include an extension where applicable.
- 5. Contact Email Address** - The email address of the point of contact.

Section 3: Return Item

Any field that contained data on the item that was returned to you must be completed on this form.

This section must be completed, in the corresponding applicable field(s), with the data from the item that was returned to you.

6. **Transaction Code*** - The account type and return transaction code that corresponds to the return transaction. For example, if you received an account type Demand Credit with transaction code 22, you would select 21 - Demand Credit in this field. This will result in a debit entry to your institution. Refer to the transaction code table below. **This is a mandatory field.**

IF YOU RECEIVED TRANSACTION CODE ACCOUNT TYPE	USE TRANSACTION CODE ACCOUNT TYPE
22 - DEMAND CREDIT	21 - DEMAND CREDIT
27 - DEMAND DEBIT	26 - DEMAND DEBIT
32 - SAVINGS CREDIT	31 - SAVINGS CREDIT
37 - SAVINGS DEBIT	36 - SAVINGS DEBIT
42 - GENERAL LEDGER CREDIT	41 - GENERAL LEDGER CREDIT
47 - GENERAL LEDGER DEBIT	46 - GENERAL LEDGER DEBIT
52 - LOAN ACCOUNT CREDIT	51 - LOAN ACCOUNT CREDIT
55 - LOAN ACCOUNT DEBIT	56 - LOAN ACCOUNT DEBIT

7. **Standard Entry Class (SEC) Code*** - Must reflect the SEC code of the return transaction; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
8. **Company Entry Description*** - Can be up to 10 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
9. **Return 15 Digit trace Number*** - The 15 digit trace number of the return transaction. The first 8 digits of the trace number is the routing number (RTN) of the institution that returned the item; (Numeric). Located in the Entry Detail Record (6 record). **This is a mandatory field.**
10. **DFI Account Number (Receiver's Account Number)**** - The account number where the item posted, can be up to 17 digits; (Alphameric). Located in the Entry Detail Record (6 record). **This is a required field.**
11. **Effective Entry Date**** - The effective entry date of the return transaction, 6 digits YY-MM-DD; (Numeric). Located in the Company Batch Header Record (5 record). **This is a required field.**
12. **Dollar Amount*** - The dollar amount of the return transaction; can be up to 10 digits; (Numeric). Located in the Entry Detail Record (6 record). **This is a mandatory field.**
13. **Company Name*** - The name of the company, can be up to 16 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
14. **Company Disc Data***** - Can be up to 20 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is an optional field.**
15. **Company ID*** - Can be up to 10 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
16. **Company Descriptive Date***** - Can be up to 6 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is an optional field.**
17. **Individual ID or Check Serial Number**** - Can be up to 15 digits; (Alphameric). The Individual ID is a **required field**. The Check Serial Number is a **mandatory field** for **ARC, BOC, POP** and **RCK** transactions. Located in the Entry Detail Record (6 record).
18. **Terminal City (POP items only)*** - The 4 digit city abbreviation; (Alphameric). Located in the Entry Detail Record (6 record). **This is a mandatory field for POP items only.**
19. **Terminal State (POP items only)*** - The 2 digit state abbreviation; (Alphameric). Located in the Entry Detail Record (6 record). **This is a mandatory field for POP items only.**

- 20. Discretionary Data or Payment Type Code*** (Mandatory for WEB and POS items) - Can be up to 2 digits; (Alphameric). **This is a mandatory field for WEB and POS items only.** Located in the Entry Detail Record (6 record).
- 21. Individual or Receiving Company Name**** - Can be up to 22 digits; (Alphameric). **This is a mandatory field for TEL items, required for CCD, CIE, CTX, POS, PPD, and RCK items and optional for POP items. This is a required field for WEB person-to-person credit transactions that also contains the name of the consumer Originator and optional for debit transactions and is used at the discretion of the Originator.** Located in the Entry Detail Record (6 record).
- 22. Return Reason Code*** - The code corresponding to the reason the item was returned. **This is a mandatory field.**
- 23. Date of Death** (For R14 and R15 returns only)* - The 6 digit date of death, YY-MM-DD; (Numeric). **This is a mandatory field for return reason codes R14 and R15 only.**

Section 3.1 Dishonor a Return Item

- 24. Dishonored Return Reason Code*** - The code corresponding to the reason the item is being dishonored. **This is a mandatory field.**
- 25. Field Error Addenda Codes** (For R69 returns only)* - **This is a mandatory field if return reason code R69 - Field Error(s) was selected in number 24 of these instructions. Select all applicable errors.**

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