



# FedACH<sup>®</sup> Services

## Return Item Exception Fax Form Instructions

### When to use this Form

The FedACH<sup>®</sup> Services Return Item Exception Fax Form allows you to return an item when the electronic methods are not an option and is intended as a last resort. To avoid processing 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](http://frbservices.org). You will receive a call within 24 hours to confirm this transaction. If you do not receive a call, please call **833-FRS-SVCS (377-7827)**. If you are requesting current day settlement, paper/fax returns must be received by 8:00 a.m. ET. An exception to this requirement will be made for the return of a forward item greater than \$10,000 received as a Same Day ACH item in the 12 noon ET distribution. Such returns must be received by 2:00 p.m. ET for 5:30 p.m. ET settlement on the same 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 contact the Support Center at (833) FRS-SVCS (377-7827).**

### Section 2: Customer Information

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

**Section 3: Return Item**

Any field that contained data on the original item must be completed on this form.

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

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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 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 original item must be completed on this form.

This section must be completed, in the corresponding applicable field(s), with the data from the original item you received.

- 6. Transaction Code\*** - The original account type and the return transaction code that corresponds to the original transaction code. 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 original transaction; (Alphanumeric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
- 8. Company Entry Description\*** - Can be up to 10 digits; (Alphanumeric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
- 9. Original 15 Digit Trace Number\*** - The 15 digit trace number of the original transaction. The first 8 digits of the trace number is the routing number (RTN) of the institution that originated the original 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; (Alphanumeric). Located in the Entry Detail Record (6 record). **This is a required field.**

11. **Effective Entry Date\*\*** - The effective entry date of the original 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 original 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; (Alphanumeric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
14. **Company Disc Data\*\*\*** - Can be up to 20 digits; (Alphanumeric). Located in the Company Batch Header Record (5 record). **This is an optional field.**
15. **Company ID\*** - Can be up to 10 digits; (Alphanumeric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
16. **Company Descriptive Date\*\*\*** - Can be up to 6 digits; (Alphanumeric). 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; (Alphanumeric). 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; (Alphanumeric). 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; (Alphanumeric). 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 only)\* - Can be up to 2 digits; (Alphanumeric). **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; (Alphanumeric). **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 is being 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.**

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