R01   Insufficient Funds
R02   Account Closed
R03   No Account/Unable to Locate Account
R04   Invalid Account Number
R05   Unauthorized Debit to Consumer Account using Corporate SEC Code
R06   Returned per ODFI's Request
R07   Authorization Revoked by Customer
R08   Payment Stopped
R09   Uncollected Funds

R10   Customer Advises Not Authorized
R11   Check Truncation Entry Return (Specify)
R12   Branch Sold to Another DFI
R14   Account-holder Deceased
R15   Beneficiary Deceased
R16   Account Frozen
R17   File Record Edit Criteria (Specify)

R20   Non-Transaction Account
R23   Credit Entry Refused by Receiver
R24   Duplicate Entry
R29   Corporate Customer Advised Not Authorized

R31   Permissible Return Entry (CCD and CTX only)