

Return for Questionable Transaction

EFFECTIVE DATE

June 21, 2019

RULE STATUS

Rule Status

[Implemented](#)

This change to the *Nacha Operating Rules* will enhance quality and improve risk management within the ACH Network by allowing RDFIs to indicate within a return that the original transaction was questionable or part of anomalous activity.

Details

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RDFIs may but are not required to use return reason code R17 to indicate that the RDFI believes the entry was initiated under questionable circumstances. RDFIs electing to use R17 for this purpose will use the description “QUESTIONABLE” in the Addenda Information field of the return. An R17 in conjunction with this description enables these returns to be differentiated from returns for routine account number errors.

Technical

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This Rule modifies the following areas of the *Nacha Operating Rules*

- Appendix Three, Subpart 3.2.2 Glossary of Data Elements (Addenda Information) to address proper formatting within the Addenda Information field when using R17 to return a questionable transaction.
- Appendix Four, Part 4.2 (Table of Return Reason Codes) to include using R17 for Entry with Invalid Account Number Initiated under Questionable Circumstances.

Impact

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Potential Impacts

Financial institutions may need to implement the capability to use the Addenda Information field if it is not an existing capability. They may also choose to manually process R17 returns.