

MICRO-ENTRY RETURN SCENARIOS

The following table provides guidance for the treatment of Micro-Entries under certain conditions.

RDFIs may use this table to assist in determining treatment of Micro-Entry debits and credits, as well as the appropriate Return Reason Code for their scenario.

Originators/ODFIs may use this table to assist in understanding the scenario that the RDFI has depicted in their handling of sent/returned Micro-Entry debits and credits.

Micro-Entry Status/Return Reason Code Used by RDFI				Receiving Account Accepts		Scenario Descriptions	
Debit		+	Credit		=		
Posted	RRC		Posted	RRC	Debit		Credit
✓			✓		✓	✓	Debit and credit Micro-Entries posted to receiving account; valid for future authorized debit and credit entries
	R01, R09		✓		✓	✓	Account overdrawn; valid for future authorized debit and credit entries
	R16, R29		✓	OR R20, R23		✓	Debit block exists; account valid for authorized credit entries <i>Due to automated processing, some RDFIs may post the credit entry; if practicing equal treatment, RDFI may return the credit as R20 (FI decision) or R23 (per customer request)</i>
	R20		✓	OR R20, R23		✓	Account type does not accept ACH debits <i>Due to automated processing, some RDFIs may post the credit entry; if practicing equal treatment, RDFI may return the credit as R20 (FI decision) or R23 (per customer request)</i>
	R05, R07 R10, R11			R23			Unauthorized access attempt-consumer account; future attempts to access this account should not be made without a new authorization
	Any except: R01, R09			Any except: R20, R23			Failed validation
	R02, R03 R04			R02, R03 R04			Failed validation <i>It is suggested that RDFIs provide equal treatment for administrative returns, where possible; if manual action is made for one type of entry, the same should happen to the other.</i>

Suggested guidance for administrative returns