



# American National Standard for Financial Services

## ANSI X9.100-188-2018 Return Reasons for Check Image Exchange and IRDs



Developed by  
Accredited Standards Committee X9, Incorporated  
Financial Industry Standards

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American National Standards Institute

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# Contents

Page

Foreword.....	iv
Introduction .....	v
Return Reason Codes for Check Image Exchange and IRDs .....	1
1 Scope .....	1
2 Normative References .....	1
3 Terms and Definitions .....	1
3.1 administrative return (ANSI X9.100-187) .....	1
3.2 bank of first deposit (BOFD) (ANSI X9.100-111) .....	1
3.3 cash letter (ANSI X9.100-187) .....	1
3.4 collecting bank (ANSI X9.100-187) .....	2
3.5 customer return (ANSI X9.100-187).....	2
3.6 depository bank (ANSI X9.100-111).....	2
3.7 image replacement document (IRD) (ANSI X9.100-140).....	2
3.8 magnetic ink character recognition (MICR) (ANSI X9.100-20).....	2
3.9 overlay abbreviation (ANSI X9.100-188) .....	2
3.10 payor bank (ANSI X9.100-187) .....	2
3.11 presentment (ANSI X9.100-187).....	2
3.12 Regulation CC (12 CFR part 229) (ANSI X9.100-187).....	2
3.13 return (ANSI X9.100-188) .....	2
3.14 return item (ANSI X9.100-188).....	2
3.15 return reason code (ANSI X9.100-140).....	3
3.16 return location (ANSI X9.100-188) .....	3
3.17 short name (ANSI X9.100-188) .....	3
4 Process for Additions, Withdrawals or Modifications to Return Reason Codes .....	3
5 Approval criteria .....	3
6 Return Reason Codes .....	3
6.1 Note on codes 'I' and 'Q' .....	4
6.2 Customer Return Reason Codes .....	4
6.3 Administrative Return Reason codes .....	5
6.4 Use of Return Reason Codes in Image Replacement Documents (IRD).....	5
6.4.1 Short Name and Overlay Abbreviations .....	6
6.4.2 Default Reason Code.....	7
Annex A (Informative) Proper Use of Return Reason Codes .....	8
Annex B (Informative) Differences Between This Standard and Previous Standards .....	12

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## Introduction

This standard provides the financial industry with a list of Return Reason codes that are used by the Financial Services industry for image exchange and the creation of IRDs. These codes are currently defined within the ANSI X9.100-187 standard, and will be removed in future releases. The initial release of this standard does not add, remove or change any Return Reason Codes. The separation of the Return Reason Codes into its own standard makes updating of Return Reason codes easier for the industry. It helps facilitate the implementation by banks and vendors when there are any changes to Return Reason codes. It keeps the Return Reason codes in sync between all interested standards, since such standards may not always be updated at the same time.

This standard provides easy access for financial institutions to all Return Reasons in one document. The standard provides a formalized procedure for assignment, approval and management of Return Reason codes. Return Reason codes identify the reason the Paying Bank has dishonored a check to the Depository Bank/Return Location. The UCC allows Paying Banks to dishonor any item, and Regulation CC requires that the Paying Bank provide a return reason, however they do not include a list of specific reasons that an item may be dishonored and returned. Administrative Returns can be made by either an Intermediary or Paying Bank. In image exchange and the creation of IRDs the Return Reason codes identified in this standard have become the industry norm and shall be used.

When new Return Reason codes are established it is likely there will be a phase-in approach allowing the new codes to be effective some period of time after the approval of the standard. This phase-in approach provides the industry a reasonable timeframe to implement needed systems and operational changes, as well as to educate the industry on these new codes.

The standard does not address the numerous implementation considerations a financial institution needs to address to fully implement the Return Reason codes. There are two annexes in this standard that are informative and not considered part of this standard.

This standard is a revision to X9.100-188-2016. The changes to this standard are to accommodate changes to Regulation CC effective July 2018, and some minor requests from industry partners. A summary of the changes can be found in Annex B.

Suggestions for the improvement or revision of this Standard are welcome. They should be sent to the X9 Committee Secretariat, Accredited Standards Committee X9, Inc., Financial Industry Standards, 275 West Street, Suite 107, Annapolis, MD 21401 USA.

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This document cancels and replaces ANSI X9.100-188-2016



# Return Reason Codes for Check Image Exchange and IRDs

## 1 Scope

This standard lists the Return Reason codes for both Customer and Administrative Returns for image exchange and IRD creation within the U.S. Payments System. It includes the Short Name and Overlay Abbreviation required for an IRD creation. The standard establishes the process to add, change or delete a Return Reason code. It is up to each individual financial institution to determine what Return Reason code they will use when returning a check. The standard also includes guidance for the proper use of Return Reason codes.

This standard does not address operational, implementation or settlement needs. The informative annexes included in this standard provides information that may prove useful to those planning to use the standard.

## 2 Normative References

The following referenced documents are indispensable for the application of this document. For dated references, only the specific edition cited applies. For undated references, the most recent edition of the referenced document (including any amendments) applies.

ANSI X9.100-140, *Image Replacement Document - IRD*

ANSI X9.100-187, *Electronic Exchange of Check and Image Data*

Regulation CC (12 CFR part 229), *Availability of Funds and Collection of Checks*

Uniform Commercial Code, *The American Law Institute and National Conference of Commissioner on Uniform State laws, Official Text*

The Electronic Check Clearing House Organization (ECCHO), *Operating Rules and Commentary*

## 3 Terms and Definitions

Terms and definitions listed within this standard shall be treated as normative information.

The defining standard is listed in parentheses after each term. The first listing is the current defining and the second listing, if present, is the past or future defining standard. If a definition starts with the words, "As used in this standard", it indicates the definition is altered to meet the needs of this standard and differs from the definition in the referenced defining standard.

### 3.1 administrative return (ANSI X9.100-187)

Distinguishes to the presenting bank an item returned for reasons other than a dishonored item. These items are usually handled internally by the presenting bank rather than being charged to a customer. These types of items can also be handled through the adjustment process. Examples include poor quality image, ineligible items, etc.

### 3.2 bank of first deposit (BOFD) (ANSI X9.100-111)

Same as "Depository Bank"

### 3.3 cash letter (ANSI X9.100-187)

A group of checks sent by a bank or its agents to another bank, a clearing house, or a Federal Reserve office. A cash letter contains a number of negotiable items, usually checks, accompanied by a transmittal letter that lists the dollar totals of the check bundles.

### **3.4 collecting bank (ANSI X9.100-187)**

The bank through which a check is captured and/or processed for funds movement.

### **3.5 customer return (ANSI X9.100-187)**

Distinguishes to the presenting bank a dishonored item. These items are usually charged to a customer account. Examples are NSF, stop pay, closed account, etc.

### **3.6 depository bank (ANSI X9.100-111)**

The first bank to which a check or image is transferred, even if such bank is also the paying bank or the payee; or a bank to which a check is transferred for deposit in an account at such bank, even if the check is physically received and indorsed first by another bank.

### **3.7 image replacement document (IRD) (ANSI X9.100-140)**

An Image Replacement Document (IRD) is a paper item substitute for an original paper item check or previous IRD and contains a machine readable MICR line and images of the original check item or images clipped from a previous IRD item. An IRD conforming to X9.100-140 may be used as a Substitute Check. An IRD that meets the requirements of a Substitute Check within Regulation CC can be considered the practical and legal equivalent of the original paper check or of a previous IRD.

### **3.8 magnetic ink character recognition (MICR) (ANSI X9.100-20)**

The common machine language specification for the paper-based payment transfer system. It consists of magnetic ink printed characters of a special design, called the E-13B font that can be recognized by high-speed magnetic recognition equipment.

### **3.9 overlay abbreviation (ANSI X9.100-188)**

The overlay abbreviation (also referred to as “abbreviation overlay”) is an abbreviation of the “short name” printed on an IRD used for return.

### **3.10 payor bank (ANSI X9.100-187)**

The institution by or through which a check is payable. The payor bank is also referred to as paying bank.

### **3.11 presentment (ANSI X9.100-187)**

The operational process of moving checks and check related data from a collecting bank to a paying bank.

### **3.12 Regulation CC (12 CFR part 229) (ANSI X9.100-187)**

The regulation adopted by the Board of Governors of the Federal Reserve System to implement the Expedited Funds Availability Act (12 U.S.C. 4001-4010) and Check Clearing for the 21<sup>st</sup> Century Act (Check 21) (12 U.S.C. 5001-5018). The regulation specifies, among other things, minimum availability standards for deposited funds and rules designed to expedite check collection and returns.

### **3.13 return (ANSI X9.100-188)**

A check returned unpaid by the payor bank. The check may have been dishonored or returned for administrative reasons. It may be returned to the BOFD directly or through an intermediary.

### **3.14 return item (ANSI X9.100-188)**

A Return Item consists of Return Record (Type 31) and its associated addendum and image view records.

**3.15 return reason code (ANSI X9.100-140)**

For return items, the particular reason that the paying bank refuses payment.

**3.16 return location (ANSI X9.100-188)**

The institution designated by the depository bank to receive customer return items. The return location may be different from the depository bank.

**3.17 short name (ANSI X9.100-188)**

The short name that is printed on an IRD used for return. Short names are consistent with image return reason codes printed along with Overlay Abbreviations on IRDs used for return.

**4 Process for Additions, Withdrawals or Modifications to Return Reason Codes**

Requests for any new codes or changes to existing Return Reason Codes shall be submitted in writing to ASC X9. All Return Reason Code assignments will be catalogued and documented in this standard.

ASC X9 will consult with the requestor and if the request for a change is approved this Standard will be updated accordingly.

**5 Approval criteria**

The requestor shall:

- Identify the proposed change including a detailed description why existing codes are not adequate or need to be changed.
- Articulate the applicability of the proposed change, industry need and potential positive and negative impacts.
  - The application of the proposed change shall support interoperability among institutions, shall not preclude or interfere with other pre-existing return reasons and shall have wide spread applicability.
- Identify any governing regulations, operating rules and standards related to the proposed change.

**6 Return Reason Codes**

This section provides a list of all acceptable return reason codes used for check image exchange and IRD creation. Return Reason codes are populated in the X9.100-187 file within a Return Record (Type 31) and in a Return Addendum D Record (Type 35). The Return Reason may also be carried on a Check Detail Addendum C Record (Type 28) associated with a previously returned and re-presented item.

Users of this standard should take note that there are multiple ways to resolve exceptions (i.e., as Customer Returns (dishonor), or as Administrative Returns, or as Adjustments). Financial Institutions should evaluate all options to determine the appropriate method to use, based on the circumstances.

The return reasons are arranged in two group types:

- Customer Returns and
- Administrative Returns

Customer return codes and Administrative return codes cannot be commingled within the same returns cash letter in an X9.100-187 file. Customer return codes are used when the Returns Indicator (Field 14) in Cash Letter Header Record (Type 10) is equal to 'R'. Administrative return codes are used when the Returns Indicator (Field 14) in Cash Letter Header Record (Type 10) is equal to 'E'.

While all returns carry monetary value, the generally accepted distinction is between returns that result from attempting to charge a customer's account (Customer) and returns by the bank for some administrative reason. Alternately,

administrative return reasons could be handled through an adjustment process. If administrative return reasons are handled as returns, they typically would have to adhere to the legal requirements for returns including, for example, timeliness, proper delivery and notification.

## 6.1 Note on codes 'I' and 'Q'

Two codes 'I' and 'Q' can be used in both Customer and Administrative returns with different meanings depending on whether they are within a Customer Return or an Administrative Return cash letter. All other return codes that are shared between Customer and Administrative returns have the same meaning.

## 6.2 Customer Return Reason Codes

The following codes can be used when the return of the payment can be processed within the legally allowed return timeframes. Return payments that fall outside those timeframes may need to be handled as adjustments. Financial Institutions will make their own determination as to how to handle items that fall outside the return timeframes.

Customer Returns are sent to the Return Location as defined within Regulation CC. A Customer Return Reason code distinguishes to the presenting bank the reason for non-payment when an item is dishonored. Customer Return items are usually charged to a customer account.

Code	Description
'A'	NSF - Not Sufficient Funds
'B'	UCF - Uncollected Funds Hold
'C'	Stop Payment
'D'	Closed Account
'E'	UTLA - Unable to Locate Account
'F'	Frozen/Blocked Account—Account has Restrictions placed on it by either customer or bank
'G'	Stale Dated
'H'	Post Dated
'I'	Endorsement Missing
'J'	Endorsement Irregular
'K'	Signature(s) Missing
'L'	Signature(s) Irregular, Suspected Forgery
'M'	Non-Cash Item (Non-Negotiable)
'N'	Altered/Fictitious Item/Suspected Counterfeit/Counterfeit
'O'	Unable to Process (e.g. Unable to process physical item/Mutilated such that critical payment information is missing). This code shall not be used for unusable images or system problems (see code 'U')
'P'	Item outside of stated dollar amount limit
'Q'	Not Authorized (Includes Drafts)—Unauthorized item such as a draft
'R'	Branch/Account Sold (Wrong Bank)—Divested Account, Not Our Item
'S'	Refer to Maker
'T'	Item cannot be re-presented (Exceeds number of allowable times the item can be presented)
'U'	Unusable Image (Image could not be used for required business purpose, e.g. gross image defects, illegible, etc.)



Code	Description
'W'	Cannot Determine Amount—Amount cannot be verified
'X'	Refer to Image—Return Reason information is contained within the image of the item
'Y'	Duplicate Presentment (Supporting documentation shall be readily available)
'Z'	Forgery—An affidavit shall be available upon request
'3'	Warranty Breach (Includes Rule 8 & 9 claims)
'4'	RCC Warranty Breach (Rule 8)
'5'	Forged and Counterfeit Warranty Breach (Rule 9)
'6'	Retired/Ineligible/Failed Institution Routing Number
'7'	Reserved for Future Use by X9
'8'	Reserved for Future Use by X9
'9'	Reserved for Future Use by X9
'0'	Reserved for Future Use by X9

### 6.3 Administrative Return Reason codes

Administrative Returns are typically sent to the bank that presented the forward item which may not be the Return Location as defined in Regulation CC.

Code	Description
'I'	Image Missing
'Q'	Ineligible
'T'	Item cannot be re-presented (Exceeds number of allowed times the item can be presented)
'U'	Unusable Image (Image could not be used for required business purpose e.g. gross image defects, illegible, etc.)
'V'	Image Fails Security Check
'Y'	Duplicate Presentment (Supporting documentation shall be readily available)
'1'	Does not conform with ANSI X9.100-181 Specification for TIFF Image Format for Image Exchange standard
'2'	Does not conform to the Industry's Universal Companion Document, TR 47.
'3'	Warranty Breach (includes Rule 8 & 9 claims)
'4'	RCC Warranty Breach (Rule 8)
'5'	Forged and Counterfeit Warranty Breach (Rule 9)
'6'	Retired/Ineligible/Failed Institution Routing Number

### 6.4 Use of Return Reason Codes in Image Replacement Documents (IRD)

Locations and characteristics for printing **both Short Name** and **Overlay Abbreviation** are specified in ANSI X9-100-140.

### 6.4.1 Short Name and Overlay Abbreviations

This clause provides the Short Name and the Overlay Abbreviation as required in ANSI X9.100-140 for printing of an IRD, which shall be used for all currently defined Return Reason codes. The Overlay Abbreviation is limited to a maximum of 14 characters (including spaces).

Code	Short Name	Overlay Abbreviation
A	NOT SUFFICIENT FUNDS	NSF
B	UNCOLLECTED FUNDS HOLD	UNCOLLECT HOLD
C	STOP PAYMENT	STOP PAYMENT
D	CLOSED ACCOUNT	CLOSED ACCOUNT
E	UNABLE TO LOCATE ACCT	UN LOCATE ACCT
F	FROZEN/BLOCKED ACCOUNT	FROZ/BLOCK ACC
G	STALE DATED	STALE DATED
H	POST DATED	POST DATED
I	ENDORSEMENT MISSING	ENDORSE MISS
I*	IMAGE MISSING (*administrative return)	IMAGE MISSING
J	ENDORSEMENT IRREGULAR	ENDORSE IRR
K	SIGNATURE(S) MISSING	SIG MISS
L	SIGNATURE(S) IRREGULAR	SIG IRR
M	NON-CASH ITEM	NON CASH ITEM
N	ALTERED/FICTITIOUS	ALTER/FICT
O	UNABLE TO PROCESS	UN PROCESSABLE
P	OUTSIDE DOLLAR AMOUNT	OUTSIDE LIMITS
Q	NOT AUTHORIZED	NOT AUTHORIZED
Q*	INELIGIBLE (*administrative return)	INELIGIBLE
R	BRANCH/ACCOUNT SOLD	BRCH/ACCT SOLD
S	REFER TO MAKER	REFER TO MAKER
T	DO NOT RE-PRESENT	NOT RE-PRESENT

Code	Short Name	Overlay Abbreviation
U	UNUSABLE IMAGE	UNUSABLE IMAGE
V	IMAGE FAILS SECURITY	FAIL SEC CK
W	CANNOT DETERMINE AMT	CANT DET AMT
X	REFER TO IMAGE	REFER TO IMAGE
Y	DUPLICATE PRESENTMENT	DUPLICATE
Z	FORGERY	FORGERY
1	NONCOMPLIANT TIFF	NONCOM TIFF
2	NONCONFORM UCD	NONCON UCD
3	WARRANTY BREACH	WARRANTY BREAC
4	RCC WARRANTY BREACH	RCC BREACH
5	FORGED & COUNT BREACH	FORGED BREACH
6	RETIRED ROUTING NUMBER	RETIRED RT

#### 6.4.2 Default Reason Code

This clause provides the Short Name and the Overlay Abbreviation, as required in ANSI X9.100-140 for printing of an IRD, which shall be used for any Return Reason code not defined in Clause 6.4.1.

Short Name	Overlay Abbreviation
UNDEFINED REASON CODE	UNDEFINED RR

## Annex A (Informative)

### Proper Use of Return Reason Codes

#### A.1 Background

All information contained in this annex is based on general industry practice. This annex is not intended as legal or compliance advice to any person or company. Financial institutions should consult with their legal counsel regarding the legal and operational requirements applicable to the use of return reason codes.

Most return reasons listed in the standard have been in use for many years and are self-explanatory. However, the meaning of some return reasons may not be obvious. This annex attempts to clarify the proper usage of return reason codes that are not obvious. This annex contains a complete list of all Return Reasons codes; however, additional explanations are not listed for self-explanatory codes

#### A.2 Customer Returns

- 'A'     **NSF - Not Sufficient Funds**
- 'B'     **UCF - Uncollected Funds Hold**
- 'C'     **Stop Payment**
- 'D'     **Closed Account**
- 'E'     **UTLA - Unable to Locate Account**
- 'F'     **Frozen/Blocked Account—Account has Restrictions placed on it by either customer or bank**
- 'G'     **Stale Dated** - This code may be used when a check is more than six months old from the issue date, as defined in the UCC.
- 'H'     **Post Dated**
- 'I'     **Endorsement Missing** – This code can be used when a paying bank determines a required endorsement is missing. Most typically this code is used for issues with payee endorsements. Endorsements can be physical (on the back of the paper check), or electronic (in addendum records). This code has a different meaning under Administrative Return.
- 'J'     **Endorsement Irregular** – This code can be used when a paying bank determines something is wrong with any of the endorsements associated with an item. This can include, but is not limited to, invalid or missing payee name in a payee endorsement or missing information such as a date in a BOFD overlay endorsement. Most typically this code is used for issues with payee endorsements. Endorsements can be physical (on the back of the paper check), or electronic (in addendum records). Physical bank endorsements are now rare. If the electronic endorsement is in noncompliance with the UCD endorsement record edits, return reason of '2' is the preferred return reason code.
- 'K'     **Signature(s) Missing** - This code can be used if the maker signature does not appear on the original document on the front of the item in the designated signature area, and it is not a remotely created check.
- 'L'     **Signature(s) Irregular, Suspected Forgery** – This code can be used if the signature(s) do not conform to bank's signature cards or other official bank documentation or if the item is a suspected forgery and a customer affidavit is not available. This reason is not to be used for Rule 9 claims. For

Rule 9 claims use code '3' – Warranty Breach (includes Rule 8 & 9 claims), or '5' – Forged and Counterfeit Warranty Breach (Rule 9).

- 'M' **Non-Cash Item (Non-Negotiable)** – This code can be used for the return of Non-Cash or Non-Negotiable items. "Negotiability" is defined in the UCC and "Non-Cash Item" is defined in Regulation CC. An item that fits the definition of Non-Negotiable or Non-Cash Item can be returned under this code. An example of a Non-Cash Item is any item that enters the collection stream in error. Examples include: batch ticket, deposit tickets and foreign items.
- 'N' **Altered/Fictitious Item/Suspected Counterfeit/Counterfeit** – These reasons are grouped under one code since it is not always obvious or known to the Paying Bank which reason applies. The code is not to be used for Rule 9 claims. For Rule 9 Claims use code '3' – Warranty Breach (includes Rule 8 & 9 claims), or '5' – Forged and Counterfeit Warranty Breach (Rule 9).
- 'O' **Unable to Process** – This code is used when there is an issue with the physical item, such as a mutilation where there is not sufficient information to pay the check (e.g., unable to process physical item/mutilated such that critical payment information is missing). This code should only be used when handling return as paper. This code should not be used for unusable images or system problems (see code 'U' – Unusable Image).
- 'P' **Item Outside Stated Dollar Amount** – This code can be used if the item amount is above or below a stated limit as defined on the item, or within the paying bank's records for that account. This code should not be used when the item has exceeded the maximum number of presentments (See code 'T' - Item cannot be re-presented).
- 'Q' **Not Authorized (Includes Drafts)** – This code can be used when an unsigned draft (also known as a Remotely Created Check or RCC) was not authorized by the drawer. The code should only be used within the legal return timeframes. It is important to differentiate the appropriate use of this code from code 'L' which is used for signature items, and codes '3', '4', and '5' which are limited to specific warranty breaches under certain rule sets such as the Forged and Counterfeit Warranty Breach (Rule 9) under the ECCHO Rules. This code has a different meaning under Administrative Return.
- 'R' **Branch/Account Sold (Wrong Bank) – Divested Account, Not Our Item** – The most common use is Not Our item (NOI) which should only be used when a forward item is not drawn on the paying bank. This code previously included retired or ineligible routing numbers but should no longer be used for that purpose. (See code '6' - Retired/Ineligible/Failed Institution Routing Number).
- 'S' **Refer to Maker** – This code lacks specificity and it is strongly recommended that its use be limited to when the payee is being referred to the maker and no other code truly applies to the situation. Some states have enacted privacy laws that make the use of other codes (e.g. code 'Z' - Forgery) problematic and results in the use of this code to meet these legal requirements. This return reason code may be appropriate when a maker with a positive pay arrangement instructs the bank to return the check. This reason code would be inappropriate in cases when the check is being returned due to the paying bank having already paid the item (duplicate presentment), where a check has been altered, or where a check is unauthorized.
- 'T' **Item cannot be re-presented** – This code can be used when the number of presentments exceeds the number of presentments allowed under exchange rules. Exchanges through the Federal Reserve allow for a total of two presentments (one re-presentation) and exchanges through private sector under the ECCHO rules allow for three presentments (two re-presentments). This code ('T') was previously used as 'Stop Payment Suspect' in DSTU X9.37, but this usage was discontinued in 2008.
- 'U' **Unusable Image** – This code can be used for an image that does not conform to industry exchange standards or agreements (Image could not be used for required business purpose e.g., gross image defects, illegible, etc.). It can also be used for mis-matched MICR which occurs when the MICR data fields in the electronic record of the file are not representative of the MICR line on the front image of the check.

- 'W' **Cannot Determine Amount—Amount cannot be verified** – This code can be used when legal amount cannot be determined and amount in numbers is stated differently more than once. It cannot be used when the amount in words (legal amount) differs from the amount in numbers (convenience amount), rather the item should be paid based on the legal amount.
- 'X' **Refer to Image** – This code can be used when the Return Reason information exists on the face of the check or is contained within the front image of the item. The return reason should have been stamped on the item by the paying bank or printed on the face of the item in the creation of a Substitute Check. This code is generally used by intermediary processors when converting paper returns into images.
- 'Y' **Duplicate Presentment** – This code can be used when a party in the collection process is being asked to pay the same item more than once. Dishonored items that have been previously returned and are being re-presented for collection are not considered duplicate presentments. Supporting documentation regarding the duplicate should be readily available. Duplicates may be handled as adjustments but those outside the legally allowed timeframe must be handled as adjustments.
- 'Z' **Forgery** – This code can be used when an item is believed to have a forged or invalid signature(s). This code is to be used in states that require an affidavit. If no affidavit is available, the proper code to use is 'L' – (Signature(s) Irregular, Suspected Forgery). This code is not to be used for Rule 9 claims, use code '3' – Warranty Breach (includes Rule 8 & 9 claims), or '5' – Forged and Counterfeit Warranty Breach (Rule 9).
- '3' **Warranty Breach (includes Rule 8 & 9 claims)** – This code can be used for various warranty breaches including Rules 8 and 9 claims. Rules 8 and 9 claims are specific warranty breaches and banks using these claims processes need to be under an agreement (e.g., ECCHO rules) that provides for these warranties and claims. This code should not be used for Rules 8 and 9 claims through the Federal Reserve. This code is different than 'Q' – Not Authorized (Includes Drafts), which can be used without a specific rule set. Other warranty breaches can occur besides Rules 8 and 9, however use of this code for them is discouraged except where specific codes (e.g., codes 'L', 'Q', 'Z' etc.) are not appropriate. Code '4' can also be used for Rule 8 claims and code '5' can also be used for Rule 9 claims.
- '4' **RCC Warranty Breach (Rule 8)** – This code can only be used for Rule 8 claims. Rule 8 is a claim process for unauthorized RCCs (Remotely Created Checks) that uses the return mechanism. Banks using this claim process need to be under an agreement (e.g., ECCHO rules) that provides for this claim. This code should not be used for returns through the Federal Reserve. This code is different than 'Q' – Not Authorized (Includes Drafts), which can be used without a specific rule set. Code '3' - Warranty Breach can also be used for a Rule 8 claim.
- '5' **Forged and Counterfeit Warranty Breach (Rule 9)** – This code can only be used for Rule 9 claims. Rule 9 claims are specific warranty breaches and banks using this claim process need to be under an agreement (e.g., ECCHO rules) that provides for this warranty and claim. This code should not be used for returns through the Federal Reserve. Code '3' -Warranty Breach can also be used for a Rule 9 claim.
- '6' **Retired/Ineligible/Failed Institution Routing Number** – This code can be used when the Paying Bank routing number is ineligible or no longer used (retired). This code can also be used when the Regulators have declared an institution insolvent (failed).

### A.3 Administrative Returns

Note: Descriptions of Administrative Returns that are the same as under Customer Returns are not repeated.

- 'I' **Image Missing** – This code can be used when any required image view record is not provided with the item. The code cannot be used when an image view record(s) is provided but the image is blank (i.e., an image of a blank physical document). In such cases, code 'U' Unusable Image, or Customer Return code 'I' Endorsement Missing may be appropriate. This code has a different meaning under Customer Return.

- 'Q' **Ineligible** – This code can be used for items received that are not eligible for exchange. This occurs when a bank receives items on routing numbers which may be a valid routing number, but that have not been opened for image exchange. This code should not be used for items that do not conform to the standard specifications, are unusable or contain retired routing numbers. This code has a different meaning under Customer Return.
- 'T' **Item cannot be re-presented**
- 'U' **Unusable Image**
- 'V' **Image Fails Security Check** – This code can be used to indicate problems with digital signatures associated with an image in the Image View Data Record (Type 52) in ANSI X9.100-187, or problems with interoperable security features. This code should only be used by agreement in exchanges where digital signatures and interoperable security features are utilized.
- 'Y' **Duplicate Presentment**
- '1' **Does not conform with ANSI X9.100-181** – ANSI X9.100-181 is the TIFF Image Format For Image Exchange Standard.
- '2' **Does not conform to the Industry's TR 47 Universal Companion Document** – This code can be used if the file or an item does not meet required edits as specified in the applicable UCD as defined in the file header record. The banking industry has developed TR 47 Universal Companion Document (UCD) which defines the specific implementation of ANSI X9.100-187 standard (or survivor) for financial institutions exchanging images.
- '3' **Warranty Breach (includes Rule 8 & 9 claims)**
- '4' **RCC Warranty Breach (Rule 8)**
- '5' **Forged and Counterfeit Warranty Breach (Rule 9)**
- '6' **Retired/ineligible/Failed Institution Routing Number**

## Annex B (Informative)

### Differences Between This Standard and Previous Standards

#### B.1 The Difference between ANSI X9.100-188-2016 and this version

The primary drivers resulting in this version of the standard is a change to the Federal Reserve's Regulation CC, and a request to update one of the return reason codes.

1. This version includes updates to terminology to reflect definition changes in other standards and to maintain consistency across these standards.
2. Return reason code 'P' was updated to allow for items that may be greater than a max value amount or lower than a min value amount. This included the short name and overlay abbreviation.

2016 version:

Item exceeds stated max value; Exceeds Dollar Amount; **EXCEED DOL AMT**

This version:

Item outside of stated dollar amount limit; Outside Dollar Amount; **OUTSIDE LIMITS**

3. Additional language was added to the Refer to Maker return reason code for clarification.