

Changes and Effective Dates

If you have any questions, please contact Support at 800-888-0766, option 1.

ACH R10 and R11 Unauthorized Return Reasons

Nacha has repurposed return reason code 11 (R11). [Effective April 1, 2020](#), R11 can be used to return items with meaning of “error” instead of “no authorization.” “Error” is defined as “Customer Advises Entry Not in Accordance with the Terms of the Authorization.” For example: a member authorizes a debit on the 12th but the transaction is sent through on the 10th. “A key difference between R10 and R11 would be that with an R11 return an Originator would be permitted to correct the underlying error, if possible, and submit a new Entry without being required to obtain a new authorization.” For the full article, please [CLICK HERE](#).

NewSolutions R11 Description change is recommended. If you need assistance, please contact Customer Support.

Code	Description	NOC	Post Status
R09	Uncollected Funds		AmtGTHld,Amt
R10	Cust Advises not Authorized		
R11	Error in Auth Entry		
R12	DUPLICATE ACH		

WSUD – Written Statement of Unauthorized Debit Form

The receiving depository financial institution (RDFI) should ask the member to complete a WSUD to explain the reason any transaction is being returned and retain the original for two calendar years of the ACH entry date. WSUD form revisions are necessary to comply with Nacha’s R11 repurpose, [which is effective April 1, 2020](#). Each CU will need to contact your forms vendor for an update. If the CU has in-house forms, here is a Federal Reserve WSUD Proper Usage reference. For the full article, please [CLICK HERE](#).

ACH Contact Registry – Now Mandatory

Nacha and the Payments Associations agreed the optional registration to the ACH Contact Registry was not fulfilling industry demands. If you have researched who to contact at a financial institution about an ACH item, you understand the necessity of this registry. Each financial institution is required to provide the name, phone number and email address of either primary or secondary contacts or a department contact; as well as, normal business hours. As personnel changes, the contact information must be updated within 45 days of any change. [The registry will be available beginning July 1, 2020. Don't wait for the October 30, 2020, deadline. Failure to comply is a Class 2 Violation and subject to a \\$100,000 fine.](#)

For the full article, please [CLICK HERE](#).