

Primary ACH Transaction Codes from the Account Management Guide

Note: Transaction Codes highlighted in blue are utilized for Same Day ACH

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
57010	ACH Debit Transaction Originated	Credits to financial institutions and U.S. Treasury for debit items originated.	At 8:30 am E.T.
57020	ACH Debit Transaction Received	Debits to financial institutions and U.S. Treasury for debit items received.	At 8:30 am E.T.
57030	ACH Credit Transaction Originated	Debits to financial institutions for credit items originated including prefunded items.	At 8:30 am E.T. or throughout the business day beginning at 12:30 am ET using ABS post time for prefunded origination.
57040	ACH Credit Transaction Received	Credits to financial institutions for credit items received.	At 8:30 am E.T.
57050	ACH Immediate Transaction	Credits or debits to financial institutions for return items not future dated and processed and settled between 10:30 am and 2:45 pm ET. Debits to financial institutions for prefunded credit items originated, which are processed on the day cycle. Paper returns, Batch level rejects, FedLine Web returns and NOCs settling at 5:00 pm ET.	At 5 pm E.T. or throughout the business day beginning at 12:30 am ET using ABS post time for prefunded origination.
57110	ACH Debit Transaction Rejected	Debits to financial institutions for rejected debit origination batches. Should be used to adjust previously processed 5701X entries.	At 8:30 am E.T.
57130	ACH Credit Transaction Rejected	Credits to financial institutions for rejected credit origination batches. Should be used to adjust previously processed 5703X entries.	At 8:30 am E.T.
57240	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated and processed through the FedACH SameDay Service between 10:30 am and 2:45 pm ET.	At 5:00 pm ET
57250	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated and processed through the FedACH SameDay Service between 10:30am and 2:45 pm ET.	At 5:00 pm ET
57260	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated and processed through the FedACH SameDay Service between 10:30am and 2:45 pm ET.	At 5:00 pm ET
57270	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated and processed through the FedACH SameDay Service between 10:30am and 2:45 pm ET.	At 5:00 pm ET
57280	Same Day ACH Returns	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated and processed between 2:45 pm and 4:00 pm ET.	At 5:30 pm ET

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57290	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated and processed through the FedACH SameDay Service between 3:01 am and 10:30 am ET.	At 1:00 pm ET
57300	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated and processed through the FedACH SameDay Service between 3:01 am and 10:30 am ET.	At 1:00 pm ET
57310	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated and processed through the FedACH SameDay Service between 3:01 am and 10:30 am ET.	At 1:00 pm ET
57320	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated and processed through FedACH SameDay Service between 3:01 am and 10:30 am ET.	At 1:00 pm ET
57330	ACH Immediate Transaction	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated and processed between 3:01 am and 10:30 am ET.	At 1:00 pm ET
57500	ACH Direct Compensation	ACH Direct Compensation entry and ACH Government Item Direct Compensation entry for adjustments InterFRB, float related, and non-float related.	After close of Fedwire
57700	DB Gateway RTN/ADJ	Debits and credits to U.S. Treasury for return items in process of collection	After close of Fedwire
57900	ACH Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed ACH entries.	Hourly beginning at 8:30 am E.T.