NOC’s (Notification of Changes) For Originators
WHAT IS AN NOC? OR “COR ENTRY”

An NOC is a non-dollar entry transmitted by an RDFI (Receiving Depository Financial Institution” to the ACH Operator (Federal Reserve) for distribution to the Originator, via the ODFI (Originating Depository Financial Institution) for the purpose of identifying incorrect information contained within an ACH entry and also providing the correct data in the precise format to be used on future transactions. The SEC (Standard Entry Class Code) used for NOC’s (Notification of Changes) is “COR”.

REASONS FOR CHANGE

- Incorrect Account #
- Incorrect Routing #
- Incorrect Individual Name/Receiving Company Name
- Incorrect Transaction Code
- Incorrect Individual ID #
Responsibilities of ODFI’s to the Originator
Responsibilities of ODFI’s to the Originator

- The NOC must be forwarded to the Originator for action
- It must be provided to the Originator within two (2) banking days of the Settlement Date of the NOC
  - Settlement Date – The day that funds are actually transferred between ODFI’s and RDFI’s for ACH entries
- Certain information must be provided to the Originator
INFORMATION TO BE PROVIDED TO THE ORIGINATOR BY THE ODFI

- Company Name
- Company Identification
- Company Entry Description
- Effective Entry Date
- DFI (Depository Financial Institution) Account #
- Individual Name/Receiving Company Name
- Individual Identification #/Identification #
- Change Code
- Original Entry Trace Number
- Original Receiving DFI Identification
- Corrected Data
RESPONSIBILITIES OF ORIGINATORS
Originators are required to respond to NOC’s by investigating incorrect data and making corrections.
Correction must be made within six banking days of the receipt of the NOC information

OR prior to initiating another entry to the Receiver’s account

WHICHEVER IS LATER
If the change can be made earlier, the Originator does not have to wait six banking days to make the change, however, Originators should ALWAYS make the change prior to initiating the next entry.
NOC Change Codes
Originators should be thoroughly familiar with the NOC Change Codes and their meanings.

NOC Change Codes generally fall into two categories:

- Codes that indicate an error in the account information:
  - Entries carrying these codes indicate that the RDFI did receive the entry but the account information or information regarding the Receiver was incorrect.
  - Changes must be made so that the RDFI can handle the entry appropriately.

- Codes that indicate an error in the routing of the entry:
  - Entries carrying these codes indicate that the entry needs a change in the routing information.
  - Failure to change the routing information could cause subsequent entries to the particular account to be delayed or returned.
DEFINITION OF DIFFERENT CHANGE CODES

- **C01** – Incorrect DFI Account # - The account # structure is not valid due to the addition or deletion of some characters or transposition errors.
- **C02** – Incorrect Routing # - Due to mergers or consolidations, a once-valid routing number must be changed.
- **C03** – Incorrect Routing # and Incorrect DFI Account # - Due to mergers or consolidations, a once valid routing number and account number must be changed.
- **C04** – Incorrect Individual Name/Receiving Company Name – The name field on the entry needs to be changed.
C05 – Incorrect Transaction Code – The entry is being directed to the wrong type of account. (i.e. a savings transaction code is needed but a demand deposit transaction code is being used).

C06 – Incorrect DFI Account # and Incorrect Transaction Code – A once valid account number and transaction code must both be changed (i.e. an entry posting to a savings account should actually be going to a demand account or vice versa and the account # is also incorrect).

C07 – Incorrect Routing #, Incorrect DFI Account # and Incorrect Transaction Code – All three are incorrect and must be changed.

C08 – For IAT entries only which are not allowed to be originated at this time.
- C09 – Incorrect Individual Identification # - This change code is used only for CIE, MTE, POS, and SHR Standard Entry Class codes only so is not applicable in most situations.
- C13 – Addenda Format Error – Not applicable in most situations.
Originators need to monitor the NOC’s that are received to see if their enrollment procedures need to be modified.
Refused NOC’s
There may be a time when an Originator will need to refuse an NOC because it cannot be processed.

An Originator should be familiar with the Refused Notification of Change codes so if an NOC must be refused, the ODFI can relay this information to the RDFI electronically.
Refused Notification of Change Codes

- C61 – Misrouted Notification of Change
- C62 – Incorrect Trace #
- C63 – Incorrect Company ID #
- C64 – Incorrect Individual ID #
- C65 – Incorrectly Formatted Corrected Data
- C66 – Incorrect Discretionary Data
- C67 – Routing # Not from Original Entry Detail Record
- C68 – DFI Account # not from Original Entry Detail Record
- C69 – Incorrect Transaction Code
If you should need to refuse an NOC for any reason and cannot determine what code to use, feel free to contact the Bank for help in this situation as this rarely occurs.

Just remember, a refused NOC must be initiated within 15 days of the receipt of the NOC and must be automated.
QUESTIONS OR PROBLEMS

Never hesitate to contact Bank personnel if you should have any questions or problems regarding NOC entries or any ACH origination questions you should have.