



ACH Notification of Change (NOC) Codes

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ACH Notification of Change (NOC) Codes

What is an ACH Notification of Change Code?

eCheck utilizes the Automated Clearing House, often referred to as ACH, network to process transactions on behalf of Participants. There may be instances in which a transaction is successfully processed, but a Notification of Change (NOC) code is returned. This NOC code is issued by the customer's bank and conveys that information sent by the Participant is either inaccurate or has been changed and should be updated. Examples of this scenario would be the customer undergoes a name change or the customer's bank was purchased by another and the routing number changed.

What action should be taken?

Investing and correcting any incorrect data must be made within six banking days of the receipt of the NOC information, or prior to initiating another transaction to the customer's account. Whichever is later.

DO NOT attempt the transaction again if a NOC code is returned.

Codes

Below are common NOC responses.

Code	Response Message	Description
C01	INCORRECT DFI ACCOUNT NUMBER	Customer's account number is incorrect.
C02	INCORRECT TRANSIT/ROUTING NUMBER	Customer's routing number is incorrect.
C03	INCORRECT TRANSIT/ROUTING NUMBER AND INCORRECT DFI ACCOUNT NUMBER	Customer's routing number and account numbers are incorrect.
C04	INCORRECT INDIVIDUAL NAME	Customer's name is incorrect.
C05	INCORRECT TRANSACTION CODE	Customer's account type (Savings/Checking) is incorrect.
C06	INCORRECT DFI ACCOUNT NUMBER AND INCORRECT TRANSACTION CODE	Customer's account number and account type are incorrect.
C07	INCORRECT TRANSIT/ROUTING NUMBER, INCORRECT DFI ACCOUNT NUMBER, AND INCORRECT TRANSACTION CODE	Customer's account number, routing number, and account type are incorrect.
C09	INCORRECT INDIVIDUAL IDENTIFICATION NUMBER	Customer's ID number is incorrect.
C10	INCORRECT COMPANY NAME	Company name is incorrect.
C11	INCORRECT COMPANY IDENTIFICATION	Company ID is incorrect.
C12	INCORRECT COMPANY NAME AND COMPANY IDENTIFICATION	Company name and ID are incorrect.