



A Notification of Change is a non-monetary transaction by which an RDFI (Receiving Depository Financial Institution) notifies an ODFI (Originating Depository Financial Institution) that information contained in an entry the RDFI has received and posted has become outdated or that information contained in a prenotification is incorrect. **The Originator (you) must make the changes specified in the NOC within six banking days of receipt of the NOC information (or prior to initiating another entry to the Receiver’s account, whichever is later).**

NOTE: Non-compliance could result in NACHA rules violations and associated fines.

The most common NOC reasons are listed below:

CODE	DESCRIPTION
C01	Incorrect DFI Account Number
C02	Incorrect Routing Number
C03	Incorrect Routing Number & Incorrect DFI Account Number
C05	Incorrect Transaction Code*
C06	Incorrect DFI Account Number & Incorrect Transaction Code*
C07	Incorrect Routing Number, Incorrect DFI Account Number, & Incorrect Transaction Code*

*Correct Transaction Code:
22 = Checking Account Credit
27 = Checking Account Debit
32 = Savings Account Credit
37 = Savings Account Debit