

Notice of Change

- When ACH information is incorrect, a Notification of Change (NOC) is sent by the Receiving Bank requesting that future entries contain correct information. ACH Rules require you to make the change within six (6) banking days of receiving the information from the Federal Reserve or before another entry is sent.
- The Receiving Bank warrants that the information they provide to you is correct.

Notification of Change (NOC) Codes

Change Code	Field(s) Needing Correction
C01	Account Number
C02	Routing/Transmit Number
C03	Account Number and Routing/Transit Number
C05	Transaction Code
C06	Account Number and Transaction Code
C07	Account Number AND Routing/Transit Number AND Transaction Code

How to view Notification of Change in Online Banking

1. Navigate to **ACH > ACH Activity**.
2. Under **ACH Returns Report**, select your desired date range.
3. Click **Search** to generate the report.
4. Once the report appears, click **Download** or **View** to access it.

ACH Returns Report

Date Range:

Custom

From: 01/01/2025

To: 01/08/2025

Search **Download**

Report Name	Creation Date	
Report	01/07/2025	Download View

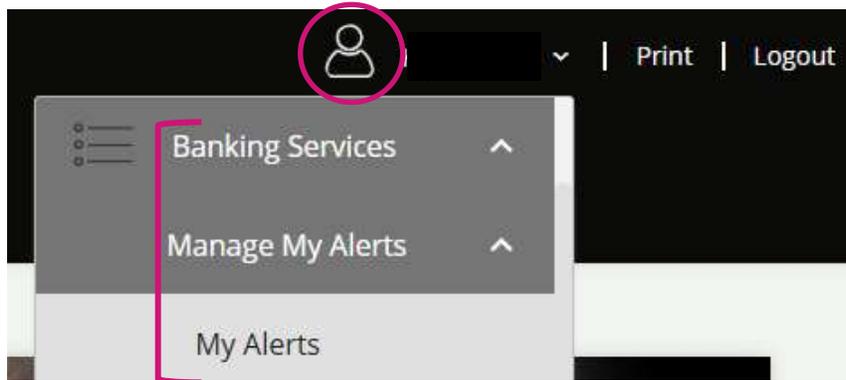
- In your report, scroll to the far right to locate the **Return Code** and **Return Code Description**, which explain the reason for the change.
- Review the **NOC Corrected Info**, which provides the updated information needed to correct the participant's details.

The example below shows that the reason for the Notification of Change (NOC) is **C02 - Incorrect Routing Number**. The correct routing number is **063107513**, and this needs to be updated in the system under the ACH Participant.

★ Return Code	★ Return Code Description	★ NOC Corrected Info	Entry Info
C02	Incorrect Routing Number	063107513	063107513

How to set up an alert for the Notification of Change

- Navigate to **Banking Services > Manage My Alerts > My Alerts**.



- Under **My Alerts**, click **ACH Return Available**.
- Click **Add Subscription**.

Add Notification Subscription

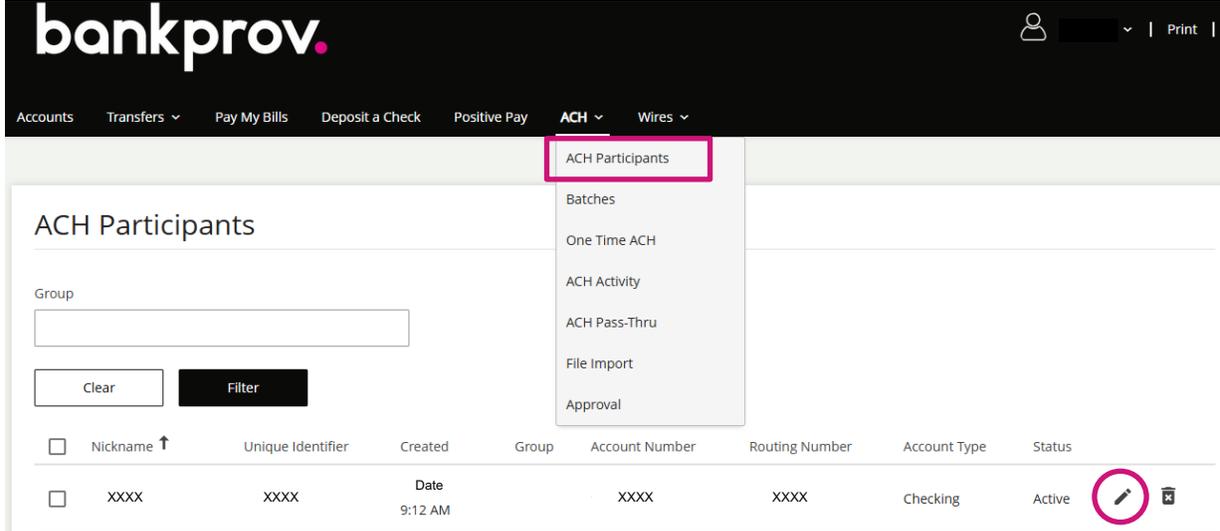
Please select an alert type:

- AReminder Alert
- ACH Participant Alert
- ACH Return Available

→ **Add Subscription**

How correct the ACH Participant through your Online Banking Profile

1. Navigate to the **ACH** dropdown menu, then click on **ACH Participants**.
2. Click on the pencil icon on the right side of the option you would like to edit.



3. The Participant Details will display in a new window.
4. Change the Routing Number or click **Edit Account Details** to change the Account Number or Select the Account Type if it needs to be changed from a Checking/Savings/Loan.

* Name

Email Address

Send email when batch status is changed to Processed

* Nickname

Institution Name

* Routing Number

* Unique Identifier

Edit Account Details

* Account Number

* Confirm Account Number

* Account Type

5. After you have updated your information, click **Save**.

Please Note:

- If there is a Recurring Batch with the ACH Participant, then the batch would need to be deleted and created again.
- If the file is uploaded into our system, then the ACH Participant would need to be corrected within the software that created the file.