

## NOTIFICATION OF CHANGE REASON CODES

A Notification of Change (NOC) is a non-dollar entry sent by the Receiving Depository Financial Institution (RDFI) back to the Company. Once an NOC is received, the Company **must** make the changes specified in the NOC within six banking days or prior to initiating another entry to the Receiver's account, whichever is later. (Refer to the NACHA Operating Rules and Guidelines, Subsection 2.11.1) Failure to make corrections to an NOC may result in additional fees. Following is a list of the most common Notification of Change Codes.

| Change Code | Change Reason / Description   |
|-------------|---|
| <b>C01</b>  | <b>Incorrect DFI Account Number</b><br>The Account Number is incorrect or the structure is not valid.   |
| <b>C02</b>  | <b>Incorrect Routing Number</b><br>Due to merger or consolidation, a once-valid Routing Number must be changed.   |
| <b>C03</b>  | <b>Incorrect Routing Number and Account Number</b><br>Due to merger or consolidation, a once-valid Routing Number and Account Number must be changed  |
| <b>C05</b>  | <b>Incorrect Transaction Code</b><br>The entry is being directed to the wrong type of account.  |
| <b>C06</b>  | <b>Incorrect Account Number and Transaction Code</b><br>The Account Number and Transaction Code must both be changed.   |
| <b>C07</b>  | <b>Incorrect Routing number, DFI Number and Transaction Code</b><br>The Routing Number, Account Number and Transaction Code are all incorrect and must be changed.  |
| <b>C09</b>  | <b>Incorrect Individual Identification Number/Incorrect Receiver Identification</b><br>The Individual's Identification Number with the Originator is incorrect, either on initial input or through merger or consolidation.                     |
| <b>C13</b>  | <b>Addenda Format Error</b><br>The information in the Entry Detail Record was correct and the entry was able to be processed and posted by the RDFI. However, information found in the Addenda Record was unclear or was formatted incorrectly. |