

What is a Notification of Change (NOC)?

A Notification of Change (NOC) is sent by the Receiving Bank when ACH information is incorrect 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 (see common change codes below).

Notification of Change (NOC) Codes:

Change Code	Field(s) Needing Correction
C01	Account Number
C02	Routing/Transit 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

What is an ACH Return?

An ACH return is an ACH entry that the Receiving Depository Financial Institution (RDFI) is unable to post for reasons defined by the various return codes (see common ones below).

Reason for Return	Action by Originator
R01 – Insufficient Funds	Originator may initiate a new ACH entry within 180 days of original Settlement date. (maximum of two attempts)
R02 – Account Closed	Originator must stop initiation of entries and obtain an authorization from the Receiver for another account.
R03 – No Account	Originator must stop initiation of entries and contact the Receiver for correct account information.
R04 – Invalid Account	Originator must stop initiation of entries until account number/structure is corrected.
R05 – Unauthorized Debit to Consumer Account Using Corporate SEC Code	Originator must stop initiation of entries.
R06 – ODFI Request for Return	Originator must accept requested return.
R07 – Authorization Revoked	Originator must stop initiation of entries until new

	consumer authorization is obtained.
R08 – Payment Stopped	Originator must contact Receiver to identify the reason for the Stop Payment and obtain authorization before reinitiating the entry.
R16 – Account Frozen	Originator must stop initiation of entries.

Midwest BankCentre will send all ACH return and corrections notices to all users with access to the ACH module through online banking. An email will be sent secure from the Federal Reserve Bank and will require a one-time login registration. The e-mail will arrive from **encr_125092580 encryptedmail.achedi.com [notification@achedi.com]**.

Note: This email could be trapped by local or Internet service provider spam filters or directed to junk email folders. Emails have a domain name of **encryptedmail.achedi.com**. Ensure that this domain is not blocked by your company email policy or by your Internet service provider. Also assure that filters allow for attachments with a .zip extension.