2021 NACHA Operating Rules – Table of Change Codes (NOCs)

CODE	DESCRIPTION	INITIATED BY	CORRECTED DATA	ENTRY TYPE	TIME FRAME	NOTES	EXAMPLES
			CHANGE CODES FOR NOTIFICATION OF CHANGE ENTRIES				
C01	Incorrect DFI Account Number	RDFI	Correct DFI Account Number appears in first 17 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: For Outbound IAT entries, the correct Foreign Receiver's Account Number will appear in the first (left justification) 35 positions of the Corrected Data Field.	This code would also be used when an Account Number is incorrectly formatted.
C02	Incorrect Routing Number	RDFI	Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: For Outbound IAT Entries, this field refers to the Gateway Operator's routing number.	Due to merger or consolidation, a once valid Routing Number must be changed.
C03	Incorrect Routing Number and Incorrect DFI Account Number	RDFI	Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field--correct DFI Account Number appears in the 13th through 29th position of same field with a space in the 10th, 11th, and 12th positions.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: This change code should not be used for Outbound IAT Entries due to field length limitations.	Due to merger or consolidation, a once valid Routing Number must be changed, and in most instances this change will cause a change to the account numbering structure.
C05	Incorrect Transaction Code	RDFI	Correct Transaction Code appears in first 2 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition.	The account number contained in the Entry is a checking account number but the Entry contains a Transaction Code for a savings account, or the account number contained in the Entry is a savings account number but the Entry contains a Transaction Code for a checking account.
C06	Incorrect DFI Account Number and Incorrect Transaction Code	RDFI	Correct DFI Account Number appears in the first 17 positions of the Corrected Data Field — correct Transaction Code appears in the 21st and 22nd positions of the same field with spaces in the 18th, 19th, and 20th positions.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: This change code should not be used for Outbound IAT entries due to field length limitations.	The account number contained in the Entry is incorrect and the Transaction Code does not match the type of account, i.e., the account number structure is a checking account number but is not a valid account number and the Transaction Code contained in the Entry is for a savings account.

CODE	DESCRIPTION	INITIATED BY	CORRECTED DATA	ENTRY TYPE	TIME FRAME	NOTES	EXAMPLES
			CHANGE CODES FOR NOTIFICATION OF CHANGE ENTRIES				
C07	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code	RDFI	Correct Routing Number (including Check Digit) appears in the first 9 positions of the Corrected Data Field — correct DFI Account Number appears in the 10th through 26th positions of the same field — and correct Transaction Code appears in the 27th and 28th positions of the same field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: This change code should not be used for Outbound IAT Entries due to field length limitations.	An Entry posting to a savings account should actually be going to a demand account or vice versa, and the routing number and account number are also incorrect.
C08	Incorrect Receiving DFI Identification (IAT only)	RDFI	The correct Receiving DFI Identification appears in the first 34 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition.	
C09	Incorrect Individual Identification Number/Incorrect Receiver Identification Number	RDFI	Correct number appears in first 22 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: For IAT Entries, the correct Receiver Identification Number appears in the first 15 positions of the Corrected Data Field.	Individual's Identification Number within the Company is incorrect, either on initial input or through merger or consolidation.
C13	Addenda Format Error	RDFI	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.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition.	A CCD Entry is received with an "05" Addenda Type Code, but the addenda information does not contain payment related ANSI ASC X12 data segments or Nacha-endorsed banking conventions.
C14	Incorrect SEC Code for Outbound International Payment	Gateway	The RDFI/Gateway has identified the Entry as an Outbound international payment and is requesting that future Entries be identified as IAT Entries and convey information required by the Gateway for OFAC compliance. The value "IAT" must appear within the first 3 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	This Change Code may only be used by a Gateway to request a change to the IAT format. It may not be used by RDFIs to request other changes involving the use of Standard Entry Class Codes.	A CCD or PPD Entry is received by the RDFI and is posted to the Receiver's account, but the Receiver has also placed a standing instruction with the RDFI to forward all funds from the entry to the Receiver's account in another country.

CODE	DESCRIPTION	INITIATED BY	CORRECTED DATA	ENTRY TYPE	TIME FRAME	NOTES	EXAMPLES
			CHANGE CODES FOR REFUSED NOTIFICATION OF CHANGE ENTRIES				
		Change codes C61-C69 are only to be used when refusing a Notification of Change. The refused Notification of Change process can only be used with Reason Codes C61-C69. If a reason other than those listed (C61-C69) exists, the Entry should be handled outside of the refused Notification of Change process. (This limitation applies only to the refused Notification of Change process.)					
C61	Misrouted Notification of Change	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C62	Incorrect Trace Number	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C63	Incorrect Company Identification Number	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C64	Incorrect Individual Identification Number/Identification Number	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C65	Incorrectly Formatted Corrected Data	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	

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			CHANGE CODES FOR REFUSED NOTIFICATION OF CHANGE ENTRIES				
	Change codes C61-C69 are only to be used when refusing a Notification of Change. The refused Notification of Change process can only be used with Reason Codes C61-C69. If a reason other than those listed (C61-C69) exists, the Entry should be handled outside of the refused Notification of Change process. (This limitation applies only to the refused Notification of Change process.)						
C66	Incorrect Discretionary Data	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C67	Routing Number Not from Original Entry Detail Record	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C68	DFI Account Number Not From Original Entry Detail Record	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C69	Incorrect Transaction Code	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	