ACH Returns or Notifications of Change (NOC) Reports

Johnson Financial Group

ACH FULL DETAIL REPORT

███████████████████████████████

RECEIVER INFORMATION

Receiver Name:	████████████████
DFI Account Number:	██████████
Receiving DFI ID:	██████████

ORIGINATOR INFORMATION

Originator Name:	████████████
Company ID:	██████████
Originating DFI ID:	██████████

TRANSACTION DETAILS

SEC Code:	Automated Notification of Change (COR)	Effective Entry Date:	1/8/2021
Service Class Code:	Mixed Debits & Credits (200)	Settlement Date (Julian Date):	1/8/2021 (008)
Transaction Code:	Savings Credit Return/NOC (31)	Company Entry Description:	████████████
Batch Number:	77	Trace Number:	████████
Identification Number:	███████	Individual Name:	████████████
Amount:	$0.00		

SOURCE

File Name:	AC1XM288–RECV-D210111-T044653_20210111_083738_864_1
File Created:	01/08/2021 03:51

ADDENDA - Notification of Change

Change Code:	Incorrect DFI Account Number (C01)
Corrected Data:	████████████
Original Entry Trace Number:	██████████
Original Receiving DFI Identification:	██████████
Trace Number:	██████████

> This is an example of an ACH Notification of Change/Return Report. Please see the next few slides for details on how to read and use this report.

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ACH FULL DETAIL REPORT

███████████████████████████████████

RECEIVER INFORMATION		ORIGINATOR INFORMATION	
Receiver Name:	██████████████	Originator Name:	████████████
DFI Account Number:	██████████	Company ID:	████████████
Receiving DFI ID:	██████████████	Originating DFI ID:	████████████

This section will include the information of the receiver/recipient of your ACH transaction. It will include their name and bank account number as it was sent in your transaction.

...hange (COR)
...)
... (31)

This section will include your Company Name and ACH ID as the originator of the ACH Transaction

SOURCE	
File Name:	AC1XM288–RECV-D210111-T044653_20210111_083738_864_1
File Created:	01/08/2021 03:51

ADDENDA - Notification of Change	
Change Code:	Incorrect DFI Account Number (C01)
Corrected Data:	██████████████
Original Entry Trace Number:	██████████████
Original Receiving DFI Identification:	████████████
Trace Number:	██████████████

For additional assistance, please call 888.769.3796 or email tmsupport@johnsonfinancialgroup.com.

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Johnson Financial Group

ACH FULL DETAIL REPORT

███████████████████████████████████

RECEIVER INFORMATION		ORIGINATOR INFORMATION	
Receiver Name:	████████████████	Originator Name:	████████████
DFI Account Number:	████████████	Company ID:	████████████
Receiving DFI ID:	████████████	Originating DFI ID:	████████████

TRANSACTION DETAILS			
SEC Code:	Automated Notification of Change (COR)	Effective Entry Date:	1/8/2021
Service Class Code:	Mixed Debits & Credits (200)	Settlement Date (Julian Date):	1/8/2021 (008)
Transaction Code:	Savings Credit Return/NOC (31)	Company Entry Description:	████████████
Batch Number:	77	Trace Number:	████████████
Identification Number:	██████████	Individual Name:	████████████
Amount:	$0.00		

SOURCE	
File Name:	AC1XM288–RECV-D210111-T044653_20210111_083738_864_1
File Created:	01/08/2021 03:51

ADDENDA - Notification of Change	
Change Code:	Incorrect DFI Account Number (C01)
Corrected Data:	████████████
Original Entry Trace Number:	████████████
Original Receiving DFI Identification:	████████████
Trace Number:	████████████

This section will include specific transaction details

The last section will include the specific information regarding the Notification of Change (NOC) or Return.

In the grey bar, after the word ADDENDA, you will see it says either **Notification of Change** or **Return** indicating what type of transaction report this is. A NOC will indicate that some recipient information in your transaction is incorrect, but the receiving bank posted the transaction to the recipient's account as a courtesy and is providing you the information to correct the error. A return indicates that the transaction couldn't be applied and is being returned.

The next line down will say **Change Code** or **Return Code**. This will indicate why the transaction needs to be changed or is being returned.

If it is a NOC, the following line will be **Corrected Data**. The information in this section will be the correct information you should update your recipient's information with. **For example**, if it is an Incorrect DFI Account Number, that means the bank account number used for your recipient is incorrect. The Corrected Data will have the correct account number listed. You will want to correct the account number for your recipient with the account number provided in the report. For a Return report, there will be no Corrected Data information and you must reach out to the recipient to get updated information.

For either NOCs or Returns, Nacha rules indicate you must correct information within 6 business days or before you send your next transaction to that recipient, whichever comes later.

The remaining three lines of this section relate to ACH tracing information and, for most cases, will not be pertinent information.

For more specific information regarding Notification of Change and/or Return Codes and how to handle them, please visit the **NOC, Return, SEC & Transaction Code Definitions** menu of the **ACH General Information** section on the **Client Resources Page**.

ADDENDA - Notification of Change	
Change Code:	Incorrect DFI Account Number (C01)
Corrected Data:	▬▬▬▬▬▬▬
Original Entry Trace Number:	▬▬▬▬▬▬▬
Original Receiving DFI Identification:	▬▬▬▬▬▬▬
Trace Number:	▬▬▬▬▬▬▬

For additional assistance, please call 888.769.3796 or email tmsupport@johnsonfinancialgroup.com.

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Additional Resources and Support

- For additional resources, including "how-to" guides, please visit our online Client Resources page at:
  - » https://www.johnsonfinancialgroup.com/client-resources

- If further support is needed, please call our Treasury Management Support Center at 888.769.3796 or by email at tmsupport@johnsonfinancialgroup.com.