THE **FEDERAL RESERVE**
Financial Services

FedACH® Services Notification of Change (NOC) Exception Fax Form Instructions

When to use this Form

The FedACH® Services Notification of Change (NOC) Item Exception Fax Form allows you to return an item when the electronic methods are not an option and is intended as a last resort. To avoid processing delays, it is important the form be accurately completed prior to submission. These instructions are designed to provide guidance in completing the form but do not supersede the NACHA Rules. Refer to and follow the NACHA Rules.

*** Mandatory Fields (Mandatory for processing)**
**** Required Fields (Required by RDFI to process)**
*****Optional Fields**

Section 1: Service Description and Form Instructions

This Exception Fax service is intended as a last resort when the electronic methods are not functional. The Processing Fee for submitting this exception form is listed at frbservices.org. You will receive a call within 24 hours to confirm this transaction. If you do not receive a call, please call **(877) 372-2457.** If you are requesting delivery on current banking day, paper NOCs must be received by 8:00 a.m. ET; however, the Reserve Banks are not able to guarantee that the item will be processed on that day. The Reserve Banks will make best efforts, subject to capacity constraints, to process the item but will not input the item into the FedACH application for processing until after the transaction is confirmed through the call back process and the information is released as an ACH file to the FedACH application for processing.

For additional assistance completing and/or submitting this form, please refer to these instructions and/or contact FedACH and Check Services Customer Support at (877) 372-2457.

Section 2: Customer Information

1. Depository Financial Institution (DFI) Name			
2. DFI Identification Number (RTN)			
3. Contact Name for Individual Completing Form	*First*	*MI*	*Last*
4. Contact Phone Number	*Area/Country Code*	*Phone*	*Extension*
5. Contact Email Address			

Section 3: Notification of Change

Any field that contained data on the original item must be completed on this form.

6. Change Code*	Choose a Change Code
7. Transaction Code*	Choose a Transaction Code
8. Company Entry Description*	
9. Original 15 Digit Trace Number*	
10. DFI Account Number (Receiver's Account Number)**	
11. Effective Entry Date**	
12. Company Name*	
13. Company Disc Data***	
14. Company ID*	
15. Company Descriptive Date***	
16. Individual ID*	
17. Discretionary Data or Payment Type Code (Mandatory for WEB items only)*	
18. Individual or Receiving Company Name*	

Section 3.1: Corrected Date

19. Change Field 1	
20. Change Field 2 (Required for C03, C06 & C07)	
21. Change Field 3 (Required for C07)	

Federal Reserve Use Only

Application Fee: ☐ **Paper** ☐ **Web** ☐ **No Charge**

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Section 1: Service Description and Form Instruction

This section provides a description of this service.

Section 2: Customer Information

This section allows you to provide information about your institution as the Depository Financial Institution (DFI). This information is **required** by the Federal Reserve Banks in order to process the form.

1. **Depository Financial Institution (DFI) Name** - Your institution's name.
2. **DFI Identification Number (RTN)** - The routing number (RTN) associated with the transaction.
3. **Contact Name for Individual Completing Form** - The point of contact, at your institution, that is completing this form.
4. **Contact Phone Number** - A direct telephone number listed on file with the ACH department at the Federal Reserve Banks; include an extension where applicable.
5. **Contact Email Address** - The email address of the point of contact.

Section 3: Notification of Change

Any field that contained data on the original item must be completed on this form.

This section must be completed, in the corresponding applicable field(s), with the data from the original item you received.

6. **Change Code* -** The code corresponding to the reason for the correction. **This is a mandatory field.**
7. **Transaction Code*** - The original account type and the return transaction code that corresponds to the original transaction code. For example, if you received an account type Demand Credit with transaction code 22, you would select 21 - Demand Credit in this field. This will result in a debit entry to your institution. Refer to the transaction code table below. **This is a mandatory field.**

IF YOU RECEIVED TRANSACTION CODE | ACCOUNT TYPE	USE TRANSACTION CODE | ACCOUNT TYPE
22 - DEMAND CREDIT	21 - DEMAND CREDIT
27 - DEMAND DEBIT	26 - DEMAND DEBIT
32 - SAVINGS CREDIT	31 - SAVINGS CREDIT
37 - SAVINGS DEBIT	36 - SAVINGS DEBIT
42 - GENERAL LEDGER CREDIT	41 - GENERAL LEDGER CREDIT
47 - GENERAL LEDGER DEBIT	46 - GENERAL LEDGER DEBIT
52 - LOAN ACCOUNT CREDIT	51 - LOAN ACCOUNT CREDIT
55 - LOAN ACCOUNT DEBIT	56 - LOAN ACCOUNT DEBIT

8. **Company Entry Description* -** Can be up to 10 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
9. **Original 15 Digit trace Number* -** The 15 digit trace number of the original transaction. The first 8 digits of the trace number is the routing number (RTN) of the institution that originated the original item; (Numeric). Located in the Entry Detail Record (6 record). **This is a mandatory field.**
10. **DFI Account Number** (Receiver's Account Number)** **-** The account number where the item posted, can be up to 17 digits; (Alphameric). Located in the Entry Detail Record (6 record). **This is a required field.**
11. **Effective Entry Date** -** The effective entry date of the original transaction, 6 digits YY-MM-DD; (Numeric). Located in the Company Batch Header Record (5 record). **This is a required field.**

12. **Company Name* -** The name of the company, can be up to 16 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**

13. **Company Disc Data*** -** Can be up to 20 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is an optional field.**

14. **Company ID* -** Can be up to 10 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**

15. **Company Descriptive Date*** -** Can be up to 6 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is an optional field.**

16. **Individual ID*** -** Can be up to 15 digits; (Alphameric). **This is an optional field.**

17. **Discretionary Data or Payment Type Code** (Mandatory for WEB items only)***-** Can be up to 2 digits; (Alphameric). **This is a mandatory field for WEB items only.** Located in the Entry Detail Record (6 record).

18. **Individual or Receiving Company Name* -** Can be up to 22 digits; (Alphameric). **This is a mandatory field for TEL items, required for CCD, CIE, CTX, POS, PPD and RCK items and optional for POP items. This is a required field** for **WEB** person-to-person **credit** transactions that also contains the name of the consumer Originator and **optional** for **debit** transactions and is used at the discretion of the Originator. Located in the Entry Detail Record (6 record).

Section 3.1 Corrected Data

This section allows you to enter the corrected data. **Change Field 1** will always be **mandatory** because you will always make at least one correction. When you have at least two corrections, you will enter one correction in Change Field 1 and the other correction in Change Field 2 and so on. When you have more than three corrections, you will need to submit additional notifications of change.

19. **Change Field 1 -** Use for change codes that require at least one field to be corrected. **This field is always mandatory.**

20. **Change Field 2** (Required for C03, C06 & C07) **-** Use for change codes that have at least two fields to be corrected. **This field is required for change codes C03, C06 and C07 only.**

21. **Change Field 3** (Required for C07) **-** Use for change codes that require three fields to be corrected. **This field is required for change code C07.**

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