

SAGE PAYMENT SOLUTIONS

GATEWAY

ACH NACHA CHANGE REASON / CORRECTION CODES GUIDE

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CHANGE REASON / CORRECT CODES GUIDE

DEFINITION **Correction Notices begin with the letter 'C's:** Correction notices (or notifications of change - NOC) are created by the Receiver's financial institution (your customer's bank) and sent back via your financial institution to your company. The NOC system allows the Receiver's financial institution to send correcting information to you without having to stop the transaction. The NOC tells you that your information is either inaccurate or that something has changed requiring your files to be updated; and it tells you which information to change. You must make these changes so that subsequent entries will process properly.

Transactions that receive a "Correction Notice" have been processed by the customer's bank. **Do not resubmit this transaction.** Please use the corrected information to update your records. Typically correction notices require a corrected 9-digit Bank Routing/Transit Number (RTE) or a corrected Bank Account Number for your customer.

MESSAGE #	MESSAGE	DESCRIPTION	ACTION
C01	ACCOUNT NUMBER	The account number is incorrect or is formatted incorrectly.	Change the customer's account number record.
C02	TRANSIT / ROUTING NUMBER	A once valid transit / routing number must be changed.	Change the customer's financial institution routing number record.
C03	TRANSIT / ROUTING NUMBER & ACCOUNT NUMBER	The transit / routing number and the account number are incorrect.	Change the customer's financial institution transit/routing number and account number records.
C04	ACCOUNT NAME	The customer has changed the name on the account or the Company has submitted the name incorrectly.	Change the customer's (individual or Company) Name record.
C05	TRANSACTION CODE	The incorrect transaction type code (a 2-digit number meaning checking or savings account) is wrong.	Change the type of transaction code (from checking account to savings, or vice versa) record. Contact ODFI if clarification is needed.
C06	ACCOUNT NUMBER and TRANSACTION CODE	The account number is incorrect and the type of transaction code is wrong.	Change the customer's account number and the type of transaction code records.
C07	TRANSIT / ROUTING NUMBER, ACCOUNT NUMBER & TRANSACTION CODE	The transit / routing number and the account number and the transaction type code are all incorrect (Three corrections).	Change the customer's account number and financial institution transit/routing number and the type of transaction code records.
C09	INDIVIDUAL ID NUMBER	Individual ID Number is incorrect (applies only to consumer initiated transactions).	Change the individual ID Number record.
C10	COMPANY NAME	Due to merger or consolidation, the Company name is no longer valid (applies only to consumer initiated transactions).	Change the Company Name Record
C11	COMPANY IDENTIFICATION	Due to merger or consolidation, the Company ID is no longer valid.	Change the Company ID record.
C12	COMPANY NAME & COMPANY IDENTIFICATION	Due to merger or consolidation, the Company name and the Company ID number are no longer valid (applies only to consumer initiated transactions).	Change the Company Name and the Company ID records.
C13	ADDENDA FORMAT ERROR	The Entry Detail Record is correct, but information in its Addenda Record is unclear or formatted incorrectly, i.e., not formatted in ANSI or NACHA endorsed banking conventions.	(Review the formatting in the Addenda Record that accompanied the original Entry Detail Record to determine errors), and make corrections using only ANSI standards or NACHA endorsed banking conventions.
C61	MISROUTED NOTIFICATION OF CHANGE		
C62	INCORRECT TRACE NUMBER		

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MESSAGE #	MESSAGE	DESCRIPTION	ACTION
C63	INCORRECT COMPANY IDENTIFICATION NUMBER		
C64	INCORRECT INDIVIDUAL IDENTIFICATION NUMBER		
C65	INCORRECTLY FORMATTED ADDENDA INFORMATION		
C66	INCORRECT DISCRETIONARY DATA		
C67	TRANSIT ROUTING NUMBER NOT FROM ORIGINAL ENTRY DETAIL RECORD		
C68	DFI ACCOUNT NUMBER NOT FROM ORIGINAL ENTRY DETAIL RECORD		
C69	INCORRECT TRANSACTION CODE		