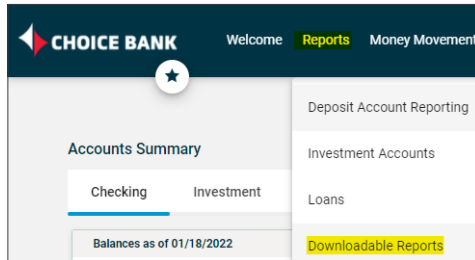


ACH Return & NOC Instructions

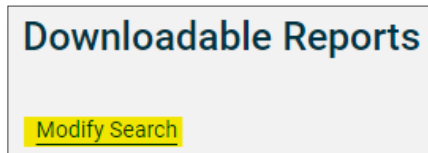


Accessing ACH Return & NOC Reports in Business Online Banking

1. Click the down arrow on the **Reports** menu, then select **Downloadable Reports**.



2. Click **Modify search**.



3. Select either the previous business day (for the most current report) or choose a date range to view multiple reports.

Report Download Criteria

Report Name: All

Date

☐ Previous Business Day

☐ Current Day (01/18/2022)

☒ Date Range

From: 12/21/2021

To: 01/18/2022

4. View the details of the report by clicking **Date/Time Received**.

CHOICE BANK			
Money Movement Account Services Administration			
<input checked="" type="checkbox"/>	ACH Return Report	*7948	01/12/2026 11:32:03 PM(ET)
<input checked="" type="checkbox"/>	ACH Return Report	*7948	01/09/2026 11:20:06 PM(ET)
<input checked="" type="checkbox"/>	ACH Notice of Change	*7948	01/09/2026 11:19:19 PM(ET)
<input checked="" type="checkbox"/>	ACH Return Report	*7948	01/08/2026 01:50:53 AM(ET)
<input type="checkbox"/>	ACH Return Report	*7948	01/06/2026 11:11:48 PM(ET)
<input checked="" type="checkbox"/>	ACH Notice of Change	*7948	01/06/2026 11:11:36 PM(ET)
<input type="checkbox"/>	ACH Return Report	*7948	01/05/2026 11:25:21 PM(ET)
<input checked="" type="checkbox"/>	ACH Notice of Change	*7948	01/05/2026 11:24:54 PM(ET)
<input type="checkbox"/>	ACH Return Report	*7948	01/03/2026 12:22:14 AM(ET)
<input checked="" type="checkbox"/>	ACH Notice of Change	*7948	01/03/2026 12:22:13 AM(ET)

5. Review any missing information.



A green exclamation mark icon indicates there are no ACH returns or NOC's.



A box indicates a ACH or NOC transaction items that require your review.

6. To download a report, click on **Download** to the right of the report or download multiple reports by checking the box to the left of each and clicking on the **Download reports** button.

Common ACH Returns

Code	Meaning	Can Retry?	Unauthorized Rate*
R01	Insufficient Funds	Yes	< .5%
R02	Account Closed	No	< 3% of 60-day period
R03	No Account/Unable to Locate Account	No	< 3% of 60-day period
R04	Invalid Account Number	No	< 3% of 60-day period
R05	Unauthorized Debit to Consumer Account	No	< .5%
R07	Authorization Revoked by Customer	No	< .5%
R08	Payment Stopped	No	< .5%
R09	Uncollected Funds	Yes	< .5%
R10	Customer Advise Originator Not Known and/or Authorized	No	< .5%
R11	Amount or Date Error	Yes	< .5%
R20	Non-Transaction Account	No	< 3% of 60-day period
R23	Credit Entry Refused by Reciever	No	< 3% of 60-day period
R24	Duplicate Entry	No	< 3% of 60-day period
R29	Corporate Customer Advises Not Authorized	No	< .5%
R51	Notice Not Provided/ Signature no Authentic/ Item Altered	No	< .5%

*Overall Return Rate < 15% for any 60-day period



ACH RETURN & NOC INSTRUCTIONS Continued



Additional Resources

What do I need to know about NOC's?

A Notification of Change (NOC) is a correction notice that is created by your employee, vendor or customer's (Receiver) financial institution and sent to Choice Bank. The correction notice is meant for you to take action and update the ACH transaction information accordingly before the next live transaction. Correction notices should only be received one time. Receiving multiple NOC's for the same transaction may appear to the Receiving financial institution that you are not correcting the information and could be reported as an ACH Rules violation. The changes specified in the NOC must be made within six banking days of receipt of the NOC information or prior to initiating another Entry to the Receiver's account, whichever is later.

What do I need to know about ACH Returns?

An ACH transaction can be returned to you, the Originator, for a number of reasons. It's important that you understand the various return reasons and the appropriate actions you can take for each. The best resource in understanding ACH returns is the NACHA Operating Rules & Guidelines. We have also included a summary of the most common return reasons on the next page.

Please make note of the important ratios listed. Return Ratios greater than the percentage listed may result in a NACHA Operating Rules & Guidelines violation filing and could result in fines and/or the removal of your ability to Originate ACH. Our Cash Management Operations team is a great resource and can provide recommendations in avoiding or lowering the number of returns you may be receiving.

