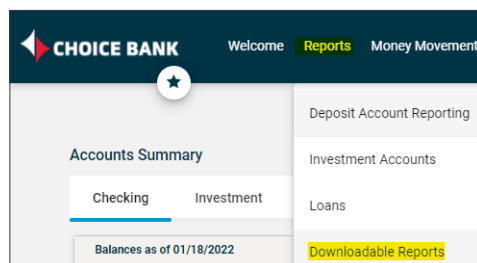


ACH Return & NOC Instructions

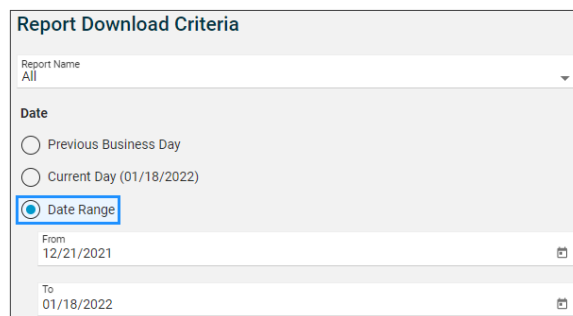
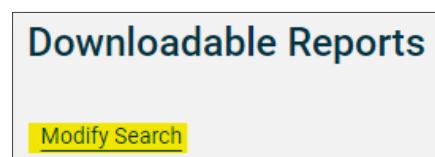


Accessing ACH Return & NOC Reports in Business Online Banking

1. Click the down arrow on the [Reports](#) menu, then select [Download report](#).
3. Select either the previous day (for the most current report) or choose a date range to view multiple reports.



2. Click [Modify search](#).



4. View the details of the report by clicking [Date/Time Received](#).
5. 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.

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.

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 ACH Rules. We have also included a summary of the most common return reasons in our ACH Welcome Guide.

Please make note of the important ratios listed below. Return Ratios greater than the percentage listed may result in an ACH Rules 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.

Unauthorized Rate < .5%

- **R05** Unauthorized debit to consumer account using Corp SEC Code
- **R07** Authorization Revoked by Customer
- **R10** Customer Advise Originator Not Known and/or Authorized
- **R29** Corporate Customer Advises Not Authorized
- **R51** Notice Not Provided/Signature not Authentic/Item Altered/Ineligible for Conversion

Administrative Returns < 3% for any two calendar months of 60-day period

- **R02** Account Closed
- **R03** No Account/Unable to Locate Account
- **R04** Invalid Account Number Structure

Overall Return Rate <15% for any two calendar months of 60-day period

