

ACH Payment Review NOCs

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To review your Notifications of Change, go to **ACH Returns** and select **New NOCs**.

Notifications of Change, or NOCs, occur when a bank approves the current ACH transaction but notifies you that any subsequent ACH transactions for your customer must use the included updated information. If you receive an NOC in response to an ACH transaction, your merchant account will still be funded for the transaction amount. The notifications are non-financial and do not contribute to [ACH Return Rates](#).

Viewing the NOC Detail

While viewing the **NOCs Lookup** report, click a row in the table to view the **NOC Detail**. The NOC update information will be masked. To view the unmasked information, click the lock icon to the right.

Note: If you do not have access to the lock icon that allows access to the unmasked NOC data and would like access, please see the administrator for your account.

If you DO NOT store customer ACH payment information - Notify Customer

If your business does not store tokens (customer payment information) internally, with Maast, or in any other software, then notify your customers that they are using old bank account information. We will leave these NOCs marked "Incomplete" for your review.

If you store customer ACH payment information with Maast - No Further Action

If your business stores its tokens (customer payment information) with Maast, we will auto-update the stored token and mark the NOC as "Complete / Fulfilled by System." No further action is required.

If you store customer ACH payment information outside of Maast - Action Needed

If your business stores its tokens (customer payment information) outside Maast, you must view the unmasked NOC data and update your customer's payment information within your chosen storage solution.

You have six (6) days to update the information or until you next debit that customer's account, whichever is sooner.

If you send additional ACH transactions without updating the information in the NOC, the payments may fail, generate ACH Returns, or you may be fined for failing to make the requested updates in a timely manner.

After you have updated the NOC information in your non-Maast storage system, return to the Merchant Manager and click the **Mark Complete** button.

NOC reason codes tell you what portion of your customer payment data needs to be updated:

- C01 / Incorrect bank account number
- C02 / Incorrect transit/routing number
- C03 / Incorrect transit/routing number and bank account number
- C04 / Bank account name change
- C05 / Incorrect payment code
- C06 / Incorrect bank account number and transit code
- C07 / Incorrect transit/routing number, bank account number, and payment code

NOCs for Internal Updates

Some NOCs will be auto-updated (marked "Complete / Fulfilled by System") even when you store your customer payment data outside Maast. These types of NOCs are related to the transaction information Maast sends to your customer's bank, not your customer's payment information.

They are marked "Complete / Fulfilled by System" because we auto-update the information on file to send with your transaction. You do not need to take action on these types of NOCs.

The reason codes for Internal Update NOCs are:

- C09 / Incorrect individual ID number
 - C10 / Incorrect company name
 - C11 / Incorrect company identification
 - C12 / Incorrect company name and company ID
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