



Payment Processing



Notification of Change Report Technical Specification

May 6, 2005 | Revision 2.2



4 Northeastern Blvd.
Salem, NH 03079-1952
603-896-6000
www.paymentech.com

TECHNICAL SPECIFICATIONS

Notification of Change (NOC) Report

Revision 2.2



© Paymentech 2005 - All rights reserved

This document contains confidential and proprietary information of Paymentech, LP. No disclosure or duplication of any portion of these materials may be made without the express written consent of Paymentech. These materials must be used solely for the operation of Paymentech programs and for no other use.

**4 Northeastern Boulevard
Salem, New Hampshire 03079-1952
603/896-6000**

The following updates, additions, corrections have been incorporated in Revision 2.2

Page No(s)	Action	Description of change
2	Update	Updated Position 47,80 Length to 34
3	Update	Updated Position 27,43 Length to 17 Updated Position 51,80 Length to 30

Table of Contents

- INFORMATION 1
 - Overview 1
- RECORD LAYOUTS 2
 - Header 2
 - Record 1 3
 - Record 2 4
 - Footer 5
- FIELD DEFINITIONS 6
 - Header 6
 - Record 1 6
 - Record 2 7
 - Footer 9
- APPENDIX A: NOC REPORT SAMPLE..... 10

Overview

A Notification of Change (NOC) is a non-dollar entry sent to Paymentech by the bank. It is created in response to the bank receiving either a pre-notification or a live dollar entry that contained incorrect information.

Each NOC item has two lines of information. The first line identifies the Automated Clearing House (ACH) transaction, while the second line defines the reason for the NOC.

Record Layouts

Header

Position	Length	Data Type	Field Name	Comments
1, 4	4	A	Constant	Constant = "PID="
5, 10	6	N	PID number	Number assigned by Paymentech for internal processing
11	1	A	Filler	Filler
12, 18	7	A	Constant	Constant = "OHDBGEN"
19, 20	2	A	Filler	Filler
21, 24	4	A	Constant	Constant = "SID="
25, 30	6	N	SID Number	Merchant Submitter ID (SID) number (assigned by Paymentech)
31	1	A	Filler	Filler
32, 38	7	A	Constant	Constant = "OHDBNOC"
39, 40	2	A	Filler	Filler
41, 46	6	A	Constant	Constant = "START"
47, 80	34	A	Filler	Filler

Record Layouts, (Continued)

Record 1

Position	Length	Data Type	Field Name	Comments
1	1	A	Constant	Constant = "N"
2, 17	16	A	Merchant's Order Number	Merchant's order number for specified transaction
18, 26	9	A	RDFI	RDFI account routing number. Left justified/blank filled
27, 43	17	A	Account Number	Left justified/blank filled
44	1	A	Account Type	Bank Account type C - Consumer Checking Account (U.S. and Canada) S - Consumer Savings Account (U.S. and Canada) X - Corporate Checking Account (U.S. and Canada)
45, 50	6	N	Record Date	Deposit date (YYMMDD)
51, 80	30	A	Consumer Name	Consumer name associated with the account

Record Layouts, (Continued)

Record 2

Position	Length	Data Type	Field Name	Comments
1	1	A	Constant	Constant = "C"
2, 4	3	N	NOC Reason	Reason code: 001 = Incorrect DFI (Depository Financial Institution) Account Number (US and Canada) 002 = Incorrect Routing Number (US and Canada) 003 = Incorrect Routing Number and Incorrect DFI Account Number (US and Canada) 004 = Incorrect Individual Name (US only) 005 = Incorrect Account Type (US only) 006 = Incorrect DFI Account Number and Incorrect Account Type (US only) 007 = Incorrect Routing Number, incorrect DFI Account Number, and incorrect Account Type (US only) 099 = Miscellaneous (US and Canada)
5, 8	4	A	Source of NOC	Source of NOC will be one of the following: RTRN - Returned from the receiving bank SUBM - Changed by Paymentech from previous NOCS received on the particular account
9, 78	70	A	NOC String	Contains the correct information (See Field Definitions)
79, 80	2	A	Filler	Filler

Record Layouts, (Continued)

Footer

Note: The End of File Record may or may not be attached to the file after the trailer record, dependent on your communication protocol. Message is sent in text file format and begins in position 1.

- Async and TCPIP merchants will receive the file **with** the EOF line
- Bysnc and FTP merchants will receive the file **without** the EOF line

Field Definitions

Header

Field Name	Field Description
Constant	Constant = "PID="
PID	Number assigned by Paymentech for internal processing
Constant	Constant = "OHDBGEN"
Constant	Constant = "SID="
SID Number	Paymentech assigned submitter ID number
Constant	Constant = "OHDBNOC"
Constant	Constant = "START"

Record 1

Field Name	Field Description
Constant	Constant = "N"
Merchant's Order Number	Merchant's order number for specified transaction
RDFI	RDFI account routing number
Account Number	Account number. Left justified/blank filled
Account Type	Bank Account type C - Consumer Checking Account (U.S. and Canada) S - Consumer Savings Account (U.S. and Canada) X - Corporate Checking Account (U.S. and Canada)
Record Date	Deposit date (YYMMDD)
Consumer Name	Consumer name associated with the account

Field Definitions, (Continued)

Record 2

Field Name	Field Description																
Constant	Constant = "C"																
NOC Reason	Reason code: 001= Incorrect DFI (Depository Financial Institution) Account Number (US and Canada) 002= Incorrect Routing Number (US and Canada) 003= Incorrect Routing Number and Incorrect DFI Account Number (US and Canada) 004= Incorrect Individual Name (US only) 005= Incorrect Account Type (US only) 006= Incorrect DFI Account Number and Incorrect Account Type (US only) 007= Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Account Type (US only) 099= Miscellaneous (US and Canada)																
Source of NOC	Source of NOC will be one of the following: RTRN - Returned from the receiving bank SUBM - Changed by Paymentech from previous NOCS received on the particular account																
NOC String	<p>NOC String contains the correct information for specific reason code.</p> <p>If reason code 001</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Position</th> <th>Field Name</th> </tr> </thead> <tbody> <tr> <td>9, 25</td> <td>Account Number (Left justified/blank filled)</td> </tr> </tbody> </table> <p>If reason code 002</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Position</th> <th>Field Name</th> </tr> </thead> <tbody> <tr> <td>9, 17</td> <td>Routing Number (Left justified/blank filled)</td> </tr> </tbody> </table> <p>If reason code 003</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Position</th> <th>Field Name</th> </tr> </thead> <tbody> <tr> <td>9, 17</td> <td>Routing Number (Left justified/blank filled)</td> </tr> <tr> <td>18, 20</td> <td>Filler</td> </tr> <tr> <td>21, 37</td> <td>DFI Account Number (Left justified/blank filled)</td> </tr> </tbody> </table>	Position	Field Name	9, 25	Account Number (Left justified/blank filled)	Position	Field Name	9, 17	Routing Number (Left justified/blank filled)	Position	Field Name	9, 17	Routing Number (Left justified/blank filled)	18, 20	Filler	21, 37	DFI Account Number (Left justified/blank filled)
Position	Field Name																
9, 25	Account Number (Left justified/blank filled)																
Position	Field Name																
9, 17	Routing Number (Left justified/blank filled)																
Position	Field Name																
9, 17	Routing Number (Left justified/blank filled)																
18, 20	Filler																
21, 37	DFI Account Number (Left justified/blank filled)																

Continued on next page

Field Definitions, (Continued)

**Record 2,
Continued**

Field Name	Field Description		
NOC string, Continued	If reason code 004	Position	Field Name
		9, 30	Name (Left justified/blank filled)
	If reason code 005	Position	Field Name
		9, 10	Account Type
	If reason code 006	Position	Field Name
		9, 25	Account Number (Left justified/blank filled)
		26, 28	Filler
		29	Account Type 2 - checking 3 - savings
		30	Transaction Identifier (see below)
	Transaction Identifier:		
	<ul style="list-style-type: none"> • If transaction is a refund and the amount is > "0", position 30 will be "2" • If transaction is a refund and the amount is <= "0", position 30 will be "3" • If transaction is a sale and the amount is >"0", position 30 will be a "7" • If transaction is a sale and the amount is <= "0", position 30 will be "8" 		

Continued on next page

Field Definitions, (Continued)

**Record 2,
Continued**

Field Name	Field Description		
NOC string, Continued	If reason code 007	Position	Field Name
		9, 17	Routing Number (Left justified/blank filled)
		18, 34	Account Number (Left justified/blank filled)
		35	Account Type 2 – checking 3 – savings
		36	Transaction Identifier
	Transaction Identifier:		
		• If transaction is a refund and the amount is > “0”, position 30 will be “2”	
		• If transaction is a refund and the amount is <= “0”, position 30 will be “3”	
		• If transaction is a sale and the amount is >”0”, position 30 will be a “7”	
		• If transaction is a sale and the amount is <= “0”, position 30 will be “8”	
	If reason code 099	Miscellaneous	

Footer

Note: The End of File Record may or may not be attached to the file after the trailer record, dependent on your communication protocol. Message is sent in text file format and begins in position 1.

- Async and TCPIP merchants will receive the file **with** the EOF line
- Bysnc and FTP merchants will receive the file **without** the EOF line

Appendix A: NOC Report Sample

```
0          1          2          3          4          5          6          7          8          9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456

PID=123456 OHDBGEN SID=123456 OHDBNOC START
N12CU02961230842102670123400000000011006673C010110WILLIAM STEGALL
C006SUBM00000000011006634 37
N12U03021835902100839003634897124363 C010110G M GALBREATHER
C002SUBM042000113
N12U03644741062100532071232000005577273 C010110JIM RILEY
C003SUBM053906251 00165465099001
N12U019759360521005600456730683511 C010110ANNETTE DOWLING
C003SUBM051403450 0812357406
N12U02657026972102531745689511 C010110PEGGY PREDKO
C001SUBM957080
N12U05005199932100670012540000012675 C010110DENA DAHN
C004SUBMKIMBERLY S SUCY
N12U05374233052100531154870881000123 C010110BRUCE GAMACHE
C003SUBM053111850 0122013253
N12U05822201412100433025690308644 C010110JACKIE LAVIGNE
C002SUBM043000255
N12U0613921387210071114587126223 C010110WENDI SPENCER
C001SUBM126755
N12U08450404732100515023653861264 C010110JACQUELINE MITCH
C003SUBM051507894 5652281493
N13908285789032102724745680200017100 C010110CYNTHIA OLDER
C003SUBM072402323 7612541450
N13902267355752100519045680003658450 C010110TELITHA PARIKH
C003SUBM051503312 5000125335
N1390545765889210053201234101581888 C010110MORLITA SMITH
C002SUBM053900222
N13908538861352103111754210135161055 C010110RICHARD ROSSER
C001SUBM135161065
N133077403103021011130554801824672547 C010104SCOTT BRADY
C006RTRN01824671220 38
N13G00648231412102724778951366810 C001227HATTIE FIFIELD
C006RTRN136612 38
N15T035520399822554555455669100 C001230SID EASTON
C004RTRNWILLIAM BLANK
N15T016434267021030108555530000050110 C001230HELEN MILLER
EOFEOFEOF
```