

6 Notification of Change

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A: Introduction to Notification of Change

Notification of Change, which is the common name for Nacha standard entry type code COR, is a method used by a financial institution to notify a federal agency to correct or change account information in an entry the federal agency processed through the ACH. Refer to current Nacha Operating Rules & Guidelines for formats and instructions.

Note: *ENRs should not be used in place of CORs to correct account information. Please see Chapter 1, Section F, Enrollment Guidance, for more information about when ENRs can be used.*

When to use CORs

CORs are used for federal government (both civil and military) payments that are made on a recurring basis. Examples are:

Benefit Payments

- Benefit payments issued by Department of Veterans Affairs,
- Civil service retirement payments issued by Office of Personnel Management,
- Benefit payments issued by Railroad Retirement Board,
- Social Security benefit payments, and
- Supplemental Security Income payments.

Other Payment Types

- Federal salary,
- TreasuryDirect, and
- Vendor and miscellaneous.

When to use CORs, ENRs, or Other Ways to Change Recipient Information

<i>To change</i>	<i>Recipient would</i>
Title/ownership of account	Complete a new enrollment
Interest of the recipient or beneficiary in the account	
From one financial institution to another	Submit ENR or COR
New bank account number at the existing financial institution	
Name of recipient or change of mailing address	Contact the federal agency that authorized the payment
Account information for one-time payments	One-time payments require a new authorization

Processing Timeframes

Generally, CORs will be processed for the next ACH transaction. Due to operational limitations, it may take two payment cycles for some CORs to be processed.

What to do if an agency does not respond to a COR within two payment cycles:

- Verify that the COR was properly formatted. Make sure that the COR contained the correct original RDFI routing number.
- If the COR was correctly formatted, contact Fiscal Service. See Contact information below. Fiscal Service will work with the agency for resolution.
- Make sure that rejected CORs are acknowledged and resolved (See below).

If you have any questions, contact the Fiscal Service Payment Management Call Center, at 855-868-0151, Option 1.

Change Reason Codes

The federal government's disbursing systems are only able to process the following six authorized COR/Change codes: C01, C02, C03, C05, C06, and C07. The federal agencies will not process any others.

The following table shows when to use the Change Reason Codes.

<i>Change Reason Code</i>	<i>When to Use</i>
C01 - Incorrect Account Number	Correct data entry errors in the account information. Issue a new number to an existing account. Modify the account numbering system (<i>e.g. to drop a branch code</i>).
C02 - Incorrect RTN	Accommodate a merger or system consolidation. Change the RTN to the preferred RTN for the financial institution.
C03 - Incorrect RTN and Incorrect Account Number	Accommodate a merger or system consolidation.
C05 - Incorrect Transaction Code	Change from checking to savings or savings to checking.
C06 - Incorrect Account Number and Incorrect Transaction Code	Correct a data entry error in the account information and change from checking to savings or savings to checking. Issue a new account number and transaction code.
C07 - Incorrect RTN, Incorrect Account Number and Incorrect Transaction Code	Accommodate a merger or system consolidation.

Note: *The only Transaction Codes recognized by the federal government for CORs are:*

<u>For checking (demand)</u>	<u>For savings</u>	<u>For General Ledger</u>
22 (credit)	32 (credit)	42 (credit)
27 (debit)	37 (debit)	

Claim Number Structure

Federal agencies have special structures for their claim numbers (Individual ID number). The claim number is important to identifying the payment recipient whose payment information must be changed.

Accurate formatting of the claim number is critical for processing changes. Note that pattern differences exist between federal agencies. These claim numbers must include all spaces, hyphens, prefixes, suffixes, alphanumeric characters, and trailing or leading zeros that accompanied the original payment information.

Claim Number Structure Table

The following table represents correct claim number structures used in formatting CORs.

<i>Agency</i>	<i>Claim Number Structure</i>	<i>Example</i>
Social Security Administration	99999999XX 99999999X 99999999	123456789C1 123456789A 123456789
Office of Personnel Management	Xb9999999bXb Xb9999999b9b	F_1234567_W_ A_1234567_0_
Department of Veterans Affairs	99999999b99b99 99999999b99b99	162306890_10_01 12345678_00_06
Railroad Retirement Board Retirement/Annuity	XXX99999999b9b Xbb999999bbbb9b XXbZZZZZ9bbbb9b	WCA123456789_7_ A_123456__1_ WD_000006__8_
Unemployment/Sickness	bbb999999999	__123456789
Department of Labor	99999999XXbXXb	123456789LW_MB_

Key: X = alphanumeric, 9 = numeric, b = blank, Z = zero filled, _ = space

B: Other Change Methods

Financial institutions not using CORs may continue to submit:

- corrected Direct Deposit Sign-Up Forms (FS Form 1199As) to federal agencies, or
- letters to federal agencies requesting changes.

Financial Institution Actions

The table below contains instructions for financial institutions not using CORs.

<i>Type of Payment</i>	<i>Fewer than 100 payments (mail corrected SF119As or letters)</i>	<i>More than 100 payments (call)</i>
Air Force	Defense Finance and Accounting Service	
Active Duty Reserve	Building 444/JMS	(303) 676-4326
Air National Guard	Denver, CO 80279-3000	
Active Duty Allotments	6760 E. Irvington Place	(303) 676-7213
Army	DFAS - Indianapolis Center	(888) 332-7411
Active Duty Reserve	8899 E. 56th Street	
Active Duty Allotments	Indianapolis, IN 46249-2801	
Coast Guard		
Active Duty (Code PS)	Commanding Officer (Code ____)	(785) 339-3506
Reserves (Code RES)	US Coast Guard	
Retired (Code RPD)	Pay and Personnel Center	
	444 SE Quincy Street	
	Topeka, KS 66683-3591	
Department of Veterans Affairs		
Veterans Compensation, Pension or Education (MGIB)	VA Regional Office that maintains the veteran's records	(877) 838-2778
Veterans Life Insurance		(215) 842-2000 ext. 14270
Fiscal Service		
Federal Housing Administration	Bureau of the Fiscal Service	(304) 480-5299
Debenture Payments	Special Investments Branch	
State and Local Government Series Securities Payments	Warehouse and Operations Center, Dock 1	
United States Mortgage Guaranty Insurance Company and Tax Loss Bonds Payments	257 Bosley Industrial Park Drive Parkersburg, WV 26101	
	Bureau of the Fiscal Service	(800) 722-2678
	Customer Assistance Branch	
TreasuryDirect	Warehouse and Operations Center, Dock 1	
	257 Bosley Industrial Park Drive Parkersburg, WV 26102	
Note: Financial institutions should submit systemwide changes to TreasuryDirect with the understanding that they agree to pay the Treasury and security owners for any losses resulting from errors made by the institution. (31 CFR part 370.12)		
	Federal Reserve	(800) 322-1909
Savings Bonds	Bank of Pittsburgh	
	P.O. Box 299	
	Pittsburgh, PA 15230-0299	

Type of Payment	Fewer than 100 payments (mail corrected SF119As or letters)	More than 100 payments (call)
Federal Salary and Allotment payments		
Federal salary and Allotment payments (including payments by the military to civilian employees) (FED SALARY)	Federal employing agency authorizing the payment (address where original FS Form 1199As were mailed). If address is unknown, contact recipient/member.	
Marine Corps		
Active Duty/Reserve	DFAS - Kansas City Center	(888) 332-7411
Active Duty Allotment	1500 E. 95th Street Kansas City, MO 64197-0001	
Military Retirement Pay		
Army, Air Force, Navy and Marine Corps	DFAS - Cleveland Center Retired Pay Operations P.O. Box 99191 Cleveland, OH 44199-1126	(800) 321-1081 fax: (800) 469-6559 DC Metro Area ONLY: (202) 606-0500
Navy		
Active Duty	DFAS - Cleveland Center/JFECA	(216) 522-5855
Reserve	1240 East Ninth Street Cleveland, OH 44199-2055	
Office of Personnel Management		
Civil Service Retirement (Annuity) (CIVIL SERVE)	Office of Personnel Management Retirement Operations Center P.O. Box 45 Boyers, PA 16017	(888) 767-6738 fax: (724) 794-6633
Railroad Retirement Board		
Railroad Retirement (RR RET)	Railroad Retirement Board Direct Deposit Coordinator 844 North Rush Street Chicago, IL 60611	(312) 751-4704

C: Refused Notification of Change

Refused Notification of Change is an automated method used by a federal agency to notify the originating financial institution that the COR information initiated cannot be processed.

Federal Agencies Using Refused CORs

The Social Security Administration (SSA), the Railroad Retirement Board (RRB), and the Office of Personnel Management (OMB) are the only federal agencies processing Refused CORs at this time.

Processing Timeframes

CORs that cannot be processed are usually refused to the financial institution before the next payment is submitted.

Refused COR Codes

There are six refused COR codes authorized for federal government ACH entries:

Code	Reason
C64	Incorrect individual identification
C65	Incorrectly formatted corrected data
C66	Incorrect discretionary data
C67	Routing Transit Number not from original Entry Detail Record
C68	DFI Account Number not from original Entry Detail Record
C69	Incorrect Transaction Code

