

6 Notification of Change

A: Introduction to Notification of Change

Notification of Change (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 NACHA Operating Rules for formats and instructions.



Note: ENRs should not be used in place of CORs to correct account information, unless the recipient is initiating a new Direct Deposit authorization or changing financial institutions.

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

- Department of Veterans Affairs
- Office of Personnel Management
- Railroad Retirement Board
- Social Security Administration
- Supplemental Security Income

Other Payment Types

- Federal salary
- *TreasuryDirect*
- Vendor and miscellaneous

When NOT to use CORs

To change

Recipient must

Title/ownership of account] Complete a new enrollment (ENR)
Interest of the recipient or beneficiary in the account	
From one financial institution to another	
Account information for one-time payments (e.g., IRS Electronic Tax Refunds)	
Name of recipient (e.g. following marriage)	... Contact the Federal agency that authorized the payment

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 an 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 Regional Finance Center (RFC). See Contact information below. The Center 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 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.

Change Reason Code	Change Reason	When to Use
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 (e.g. to drop a branch code)
C02	Incorrect Routing Number (RTN)	Accommodate a merger or system consolidation.
		Change the RTN to the preferred RTN for the financial institution.

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When to use Change Reason Codes (continued)

Change Reason Code	Change Reason	When to Use
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.

Agency	Claim Number Structure	Example
Social Security Administration	999999999XX 999999999X 99999999	123456789C1 123456789A 123456789
Office of Personnel Management	Xb9999999bXb Xb9999999b9b	F_1234567_W_ A_1234567_0_
Department of Veterans Affairs	999999999b99b99 999999999b99b99	162306890_10_01 12345678_00_06
Railroad Retirement Board Retirement/Annuity	XXX999999999b9b Xbb9999999bbb9b XXbZZZZZ9bbb9b	WCA123456789_7_ A__123456____1_ WD_000006____8_
Unemployment/Sickness	bbb999999999	___123456789
Department of Labor	999999999XXbXXb	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 (SF 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.

Type of Payment	Fewer than 100 payments, SUBMIT corrected photocopies of SF119As or letters to:	More than 100 payments CONTACT
Air Force		
Active Duty Reserve Air National Guard	Defense Finance and Accounting Service Building 444/JMS	(303) 676-4326
Active Duty Allotments Denver, CO 80279-3000	6760 E. Irvington Place	(303) 676-7213
Army		
Active Duty Reserve Active Duty Allotments	DFAS - Indianapolis Center 8899 E. 56th Street Indianapolis, IN 46249-2801	(888) 332-7411

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Instructions for financial institutions not using CORs (continued)

Type of Payment	Fewer than 100 payments, SUBMIT corrected photocopies of SF119As or letters to:	More than 100 payments CONTACT
Bureau of the Fiscal Service Federal Housing Administration Debenture Payments	Bureau of the Fiscal Service Special Investments Branch P.O. Box 396 Parkersburg, WV 26106-0396	(304) 480-5299
<i>TreasuryDirect</i>	Bureau of the Fiscal Service Customer Assistance Branch P.O. Box 426 Parkersburg, WV 26102-0426	(800) 722-2678
Note: <i>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)</i>		
Savings Bonds	Federal Reserve Bank of Pittsburgh P.O. Box 299 Pittsburgh, PA 15230-0299	(800) 322-1909
State and Local Government Series Securities Payments	Bureau of the Fiscal Service Special Investments Branch P.O. Box 396 Parkersburg, WV 26106-0396	(304) 480-5299
United States Mortgage Guaranty Insurance Company and Tax Loss Bonds Payments	Parkersburg, WV 26106-0396	

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Instructions for financial institutions not using CORs (continued)

Type of Payment	Fewer than 100 payments, SUBMIT corrected photocopies of SF119As or letters to:	More than 100 payments CONTACT
Coast Guard		
Active Duty	Commanding Officer (Code PS) US Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591	(785) 339-3506
Reserves	Commanding Officer (Code RES) US Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591	(785) 339-3506
Retired	Commanding Officer (Code RPD) US Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591	(785) 339-3416
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
Federal Salary and Allotment payments (including payments by the military to civilian employees) (FED SALARY)	Federal employing agency authorizing the payment (address where original SF 1199As were mailed). If address is unknown, contact recipient/member.	
Marine Corps		
Active Duty/Reserve Active Duty Allotment	DFAS - Kansas City Center 1500 E. 95th Street Kansas City, MO 64197-0001	(888) 332-7411

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Instructions for financial institutions not using CORs (continued)

Type of Payment	Fewer than 100 payments, SUBMIT corrected photocopies of SF119As or letters to:	More than 100 payments CONTACT
Navy		
Active Duty Reserve	DFAS - Cleveland Center/JFECA 1240 East Ninth Street Cleveland, OH 44199-2055	(216) 522-5855
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 Washington, DC Metro area ONLY (202) 606-0500
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:
C64, C65, C66, C67, C68. C69.



The table below shows the refused COR code and the reason why the original COR was refused.

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

