**Notice of Change-eCheck Transaction Issue**

When attempting to process and ACH via eCheck.net there may be rare instances where the payment was previously accepted but now it is being declined with the following Status Description:

* **The given name on the account and/or the account type does not match the actual account.  Code: 101, Reason Code: 3**
  + **Code 101** – Applicable only to eCheck.net The specified name on the account and/or the account type do not match the NOC record for this account.
  + **Reason Code 3** – There has bene an error processing this transaction

When eCheck.Net transactions are submitted, the customer's bank will process them and send the results to Authorize.Net. Sometimes, however, the customer's bank will return a Notice Of Change (NOC) informing Authorize.Net about a new account number or name on the account, etc.  This could be due to the bank account being purchased and or the routing number has changed.

Please reach out to your client and let them know that their bank has declined their transaction due to a Notice of Change.  They may need to work directly with their bank to resolve this matter.  Once, a resolution has been found, you will need to delete their payment profile and re-add it within Petly Plans.