



SEC CODE TIPS SHEET

Standard Entry Class (SEC) Code	Description	Account Type/Market Type	Transaction Type	Credit/Debit
ACK – ACH Payment Acknowledge	Identifies an acknowledgement of receipt by the RDFI of corporate credit payments originated using the CCD format.	Non-Consumer	N/A	N/A
ATX – Financial EDI Acknowledgment	Identifies an acknowledgement of receipt by the RDFI of corporate payments originated using CTX format.	Non-Consumer	N/A	N/A
ARC – Accounts Receivable Entry	A single debit entry to an account initiated for purchases or payments that are made in person, via U.S. mail or placing in a drop box.	Consumer or Non-Consumer Mail Order or Retail	Single Entry	Debit Only
BOC – Back Office Conversion Entry	A single debit entry to an account for in-person purchases or payments made at the point-of purchase. <i>Check is not returned to check writer.</i>	Consumer or Non-Consumer Retail	Single Entry	Debit Only
CCD – Corporate Credit/Debit Entry	Funds are transferred between unrelated corporate entities or transferred as intra company cash concentration and disbursement transactions. Proof of Authorization for transactions ran on the web using CCD will adhere to the same requirements as a web transaction.	Non-Consumer Retail, Phone Order, Ecommerce and Mail Order	Single or Recurring Entry	Credit/Debit
CIE – Customer Initiated Entry	A single credit entry initiated by a consumer(originator) to a non-consumer account. CIE is a consumer initiated credit entry, a credit push to a merchant, typically used by a financial institution's or Third-Party's bill pay service and would be not be Originated by a merchant.	Consumer	Single Entry	Credit Only
COR – Notification of Change or Refused Notification of change.	Notification of change or refusing notification of change.	Consumer or Non-Consumer	N/A	N/A



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CTX – Corporate Trade Exchange	Funds are transferred between trading partners with a full ANSI ASC X12 message or payment related UN/EDIFACT information is sent with the transfer.	Non-Consumer Retail	Single or Recurring Entry	Credit/Debit
DNE – Death Notification Entry (Federal Govt. Agency Use Only)	A non-monetary entry from a Federal Government agency. Notifies the Financial Institution that the recipient of a government benefit has passed away.	Consumer	N/A	N/A
ENR – Automated Enrollment	A Non-Monetary Entry that triggers the origination of ACH credit or debit transactions to the account holder at the DFI. The ENR process allows DFIs to transmit information to Federal Government agencies, on behalf of their account holders, that serves as an enrollment for either ACH credit or debit activity.	Non-Consumer (Federal Govt. Agency)	N/A	N/A
IAT – International ACH Transaction	Credit or Debit Entry that is part of a payment transaction which involves a financial agency's office not located within the territorial jurisdiction of the United States.	Consumer or Non-Consumer	Single or Recurring Entry	Credit/Debit
MTE – Machine Transfer Entry	Automated Teller Machine Transactions.	Consumer	Single Entry	Credit/Debit
POP – Point of Purchase	A single debit entry to an account for in-person purchases or payments made at the point-of purchase. Check is voided by merchant and returned to check writer.	Consumer or Non-Consumer Retail	Single Entry	Debit only
POS – Point of Sale Entry	A Consumer debit initiated by plastic access card. POS requires a card or virtual card, and a system that can process debit card transactions not	Consumer Retail	Single Entry	Credit/Debit



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	typically associated with credit card systems.			
PPD – Prearranged Payment & Deposit	Credit - A single or recurring credit transaction for payment of payroll, expense reimbursement, dividends, retirement, interest, etc. Debit - A single or recurring debit transaction for collection of fixed or variable amounts for loan and mortgage payments, utilities, insurance, tuition, contributions, etc.	Consumer Mail Order and Retail	Single or Recurring Entry	Credit/Debit
RCK – Re - presented Check Entry	Re-presentment of check processed through the check collection system for insufficient or uncollected funds. Check returned NSF or uncollected funds represented electronically.	Consumer Retail, Mail Order	Single Entry	Debit
TEL – Telephone Initiated Entry	A single or recurring debit transaction initiated orally via the telephone.	Consumer Phone Order	Single or Recurring Entry	Debit
TRC – Truncated Entry	Entry (debit) initiated under a Check Truncation Program. A single check drawn on paying bank.	Consumer or Non-Consumer	Single Entry	Debit
TRX- Truncated Entries Exchange	Entry (debit) initiated under a Check Truncation Program. Multiple checks drawn on same paying bank.	Consumer or Non-Consumer	Single Entry	Debit
WEB – Internet-Initiated Web/Mobile Entry	Credit - A single or recurring credit transaction from the account of a natural person to the account of a natural person. Cannot be used for business to consumer transactions. Debit - A single or recurring debit transaction initiated during a secure (minimum 128 bit encryption) internet or mobile session.	Consumer Ecommerce	Single or Recurring Entry	Credit or Debit



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XCK – Destroyed Check Entry	Single entry for collecting lost/destroyed checks, OR a check that is damaged so that a processable image cannot be made OR the check image is un-processable. XCK is for bank use only.	Consumer or Non-Consumer/	Single Entry	Debit

Market Type Quick Reference Guide

Market Type	SEC Code
Retail	ARC, BOC, CCD, CTX, POP, POS, PPD, RCK
Ecommerce	CCD - Corporate WEB - Consumer
Mail Order	ARC, RCK, PPD and CCD Note: PPD for Consumer and CCD for Corporate should be used if the order form includes the customer's authorization for the debit entry to their account and no check is enclosed.
Phone Order	TEL – Consumer, CCD - for orders paid from a corporate account.

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