

Standard Entry Class (SEC) Codes - Section 1

Code	Application Title	Application Description	Consumer/Business	Debit/Credit
CCD	Corporate Credit or Debit	Transfer of funds between business accounts or to consolidate funds from several accounts of the same business	Business accounts only	Debit or Credit
PPD	Prearranged Payment and Deposit Entry	Recurring entry for all direct deposit of payroll, pension, etc., or for direct payment of recurring bills such as utilities, loans, insurance, etc.	Consumer accounts only	Debit or Credit

Transaction Codes - Section 2

Transaction	Transaction Code	Prenote
Checking Account Credit	22	23
Checking Account Debit	27	28
Savings Account Credit	32	33
Savings Account Debit	37	38
FI General Ledger Credit	42	43
FI General Ledger Debit	47	48
Loan Account Credit	52	53

Notification of Change Codes - Section 3

C01	Account Number
C02	Routing/Transit Number
C03	Routing/Transit Number and Account Number
C05	Transaction Code
C06	Account Number and Transaction Code
C07	Routing/Transit Number and Account Number AND Transaction Code

Return Entry Codes - Section 4

Return Code	Reason/Description	Available SEC Codes	Return Deadline
R01	Insufficient Funds - Available balance is not sufficient to cover the dollar amount of the debit entry	ALL	24 HOURS
R02	Account Closed - A previously open account is now closed	ALL	24 HOURS
R03	No Account/Unable to Locate - The account number does not correspond to the individual identified in the entry or a valid account	ALL	24 HOURS
R04	Invalid Account Number - The account number fails the check digit validation or may contain an incorrect number of digits	ALL	24 HOURS
R05	Unauthorized Debit to Consumer Account using Corporate SEC Code - A business (corporate) debit entry was transmitted to a client's consumer account and the client had not authorized the entry	CCD, CTX	60 Days - Written Statement of Unauthorized ACH Debit
R06	Returned per ODFI's Request - The ODFI has requested that the RDFI return the entry	ALL	Not Applicable
R07	Authorization Revoked - Client who previously authorized an entry has revoked authorization with the Originator	PPD, TEL, WEB, IAT	60 Days - Written Statement of Unauthorized Debit
R08	Payment Stopped - Client had previously requested a stop payment of a single or recurring entry	ALL	24 HOURS
R09	Uncollected Funds - Available balance is sufficient, but collected balance is not sufficient to cover the entry	ALL	24 HOURS
R10	Client advises not authorized, notice not provided, improper source document, or amount of entry not accurately obtained from source document	ARC, BOC, POP, PPD, TEL, WEB, IAT	60 Days - Written Statement of Unauthorized Debit
R13	Invalid ACH Routing number	ALL	Not Applicable
R14	Representative Payee Deceased - Representative payee is deceased or unable to continue in that capacity, beneficiary is not deceased	ALL	24 HOURS
R15	Beneficiary or Account Holder Deceased	ALL EXCEPT CCD & CTX	24 HOURS
R16	Account Frozen - Access to account is restricted due to specific action taken by the RDFI or by legal action	ALL	24 HOURS
R20	Non-Transaction Account - Policies or regulations (such as Regulation D) prohibit or limit activity to the account indicated	ALL	24 HOURS