

APPENDIX B

**Standard Entry Class Codes**

STANDARD ENTRY CLASS CODES							
STANDARD ENTRY CLASS (SEC) CODE	TITLE	TRANSACTION TYPE	ACCOUNT TYPE	AGREEMENT OR AUTHORIZATION	YEAR IMPLEMENTED	REFERENCES IN GUIDELINES	
<b>ACK</b>	ACH Payment Acknowledge	Non-Monetary (Acknowledges CCD Credit Entry)	N/A	N/A	1997	Section V - Standard Entry Class Codes Chapter 36 - Acknowledgement Entries	
<b>ADV</b>	Automated Accounting Advice	Non-Monetary	N/A	Agreement — ODFI/RDFI and ACH Operator		Section I - General Information Chapter 1 - Overview of the System	
<b>ARC</b>	Accounts Receivable Entry	Debit Single Entry	Consumer or Non-Consumer	Written Notice = Authorization	2002	Section V - Standard Entry Class Codes Chapter 37 - Accounts Receivable Entries	
<b>ATX</b>	Financial EDI Acknowledgement	Non-Monetary (Acknowledges CTX Credit Entry)	N/A	N/A	1997	Section V - Standard Entry Class Codes Chapter 36 - Acknowledgement Entries	
<b>BOC</b>	Back Office Conversion Entry	Debit Single Entry	Consumer or Non-Consumer	Posted Notice and Written Notice = Authorization	2007	Section V - Standard Entry Class Codes Chapter 38 - Back Office Conversion Entries	
<b>CCD</b>	Corporate Credit or Debit Entry	Credit or Debit Single Entry or Recurring Entry	Non-Consumer	Agreement — Originator and Receiver	1983	Section V - Standard Entry Class Codes Chapter 39 - Corporate Credit or Debit/Corporate Trade Exchange Entries	
<b>CIE</b>	Customer Initiated Entry	Credit Single Entry	Consumer Originated	Agreement — Originator and Receiver	1979	Section V - Standard Entry Class Codes Chapter 40 - Customer Initiated Entries	
<b>COR</b>	Notification of Change or Refused Notification of Change	Non-Monetary	Consumer or Non-Consumer	N/A	1980	ODFIs - Section II, Part One Chapter 11 Originators - Section II, Part Two Chapter 19 RDFIs - Section II, Part Three Chapter 28	
<b>CTX</b>	Corporate Trade Exchange	Credit or Debit Single Entry or Recurring Entry	Non-Consumer	Agreement — Originator and Receiver	1985	Section V - Standard Entry Class Codes Chapter 39 - Corporate Credit or Debit/Corporate Trade Exchange Entries	

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DNE (Federal Government Agency use only.)	Death Notification Entry	Non-Monetary	Consumer	N/A	1992	Section V - Standard Entry Class Codes Chapter 41 - Death Notification Entries	
ENR	Automated Enrollment Entry	Non-Monetary	Non-Consumer (Federal Government Agency)	Request by Receiver / RDFI use only	1996	Section V - Standard Entry Class Codes Chapter 42 - Automated Enrollment Entries	
IAT	International ACH Transaction	Credit or Debit Single Entry or Recurring Entry	Consumer or Non-Consumer	Consumer Debit — in writing and signed or similarly authenticated = authorization  Consumer Credit — orally or other non-written means = authorization  Corporate — Agreement between Originator and Receiver.	2009	Section V - Standard Entry Class Codes Chapter 43 - International ACH Transaction Entries	
MTE	Machine Transfer Entry	Credit or Debit Single Entry	Consumer	In writing and signed or similarly authenticated = authorization	1979	Section I - General Information Chapter 1 - Overview of the System	
POP	Point-of-Purchase Entry	Debit Single Entry	Consumer or Non-Consumer	Posted Notice and in writing and signed or similarly authenticated	2000	Section V - Standard Entry Class Codes Chapter 44 - Point-of-Purchase Entries	
POS	Point-of-Sale Entry	Debit Single Entry	Consumer	In writing and signed or similarly authenticated	1985	Section I - General Information Chapter 1 - Overview of the System	
PPD	Prearranged Payment and Deposit	Credit or Debit Single Entry or Recurring Entry	Consumer	Consumer Debit — in writing and signed or similarly authenticated.  Consumer Credit — orally or other non-written means.	1975	Section V - Standard Entry Class Codes Chapter 45 - Prearranged Payment and Deposit Entries	

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<b>RCK</b>	Re-presented Check Entry	Debit Single Entry	Consumer	Posted Notice = authorization	2000	Section V - Standard Entry Class Codes Chapter 46 - Re-presented Check Entries	
<b>SHR</b>	Shared Network Transaction	Debit Single Entry	Consumer	Agreement — ODFI and RDFI		Section I - General Information Chapter 1 - Overview of the System	
<b>TEL</b>	Telephone-Initiated Entry	Debit Single Entry or Recurring Entry	Consumer	Orally authorized over telephone = authorization	2001	Section V - Standard Entry Class Codes Chapter 47 - Telephone-Initiated Entries	
<b>TRC</b>	Truncated Entry	Debit Single Entry	Consumer or Non-Consumer	Agreement — ODFI and RDFI		Section I - General Information Chapter 1 - Overview of the System	
<b>TRX</b>	Truncated Entries Exchange	Debit Single Entry	Consumer or Non-Consumer	Agreement — ODFI and RDFI		Section I - General Information Chapter 1 - Overview of the System	
<b>WEB</b>	Internet-Initiated/Mobile Entry	Debit or Consumer to Consumer Credit Single Entry or Recurring Entry	Consumer	For debit WEB Entries, in writing and signed or similarly authenticated = authorization	2001  (Revised to add Mobile: 2010 Revised to add credits for P2P: Effective March 21, 2014)	Section V - Standard Entry Class Codes Chapter 48 - Internet-Initiated/Mobile Entries	
<b>XCK</b>	Destroyed Check Entry	Debit	Consumer or Non-Consumer	N/A	1992	Section V - Standard Entry Class Codes Chapter 49 - Destroyed Check Entries	