



SEC CODE TIPS SHEET

Standard Entry Class (SEC) Code	Description	Account Type/ Market Type	Transaction Type	Credit/Debit
ARC – Accounts Receivable Entry	A single debit entry to an account based on an eligible source document (check) initiated for payment of a bill that is made in person at a manned bill location, via U.S. mail or delivery service or placing in a drop box. Notice of conversion must be provided to Receiver that meets Rules requirements.	Consumer or Non-Consumer Mail Order, Retail, billing	Single Entry	Debit Only
BOC – Back Office Conversion Entry	A single debit entry to an account based on eligible source document (check) for in-person purchases or manned bill location for subsequent conversion to ACH during back-office processing. Notice of conversion must be provided to Receiver that meets Rules requirements.	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
POP – Point of Purchase	A single debit entry to an account for in-person purchases or payments made at the point-of purchase. After providing the proper notice, the merchant accepts a source document, a paper check, from the customer, which is then inserted into a check-reading device to capture the account information (routing number, account number and check serial number) from the MICR line of the check .Check is voided by merchant and returned to check writer. Merchant must provide customer with receipt that includes check number. We recommend that notice be posted.	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	Consumer Retail	Single Entry	Credit/Debit



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	process debit card transactions not typically associated with credit card systems.			
PPD – Prearranged Payment & Deposit	<p>Credit - A single or recurring credit transaction for payment of payroll, expense reimbursement, dividends, retirement, interest, etc.</p> <p>Debit - A single or recurring debit transaction for collection of fixed or variable amounts for loan and mortgage payments, utilities, insurance, tuition, contributions, etc.</p>	<p>Consumer</p> <p>Mail Order and Retail</p>	Single or Recurring Entry	Credit/Debit
RCK – Re - presented Check Entry	Re-presentation of check processed through the check collection system for insufficient or uncollected funds. Check returned NSF or uncollected funds represented electronically as ACH.	<p>Consumer</p> <p>Retail, Mail Order</p>	Single Entry	Debit
TEL – Telephone Initiated Entry	A single or recurring debit transaction initiated orally via the telephone. Merchant must record authorization and/or send notice to customer of authorization.	<p>Consumer</p> <p>Phone Order</p>	Single or Recurring Entry	Debit
WEB – Internet-Initiated Web/Mobile Entry	<p>Credit - A single or recurring credit transaction from the account of a consumer to the account of a consumer person. Cannot be used for business to consumer transactions. If business to business, use SEC code CCD.</p> <p>Debit - A single or recurring debit transaction initiated during a secure internet or mobile session.</p> <p>Merchants initiating WEB debit entries must conduct an annual WEB debit security audit. Establish fraud detection system in place. Verify bank routing number. In March 2021 must have account verification method in place.</p>	<p>Consumer</p> <p>Ecommerce</p>	Single or Recurring Entry	Credit or Debit



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Market Type Quick Reference Guide

Market Type	SEC Code
Retail	ARC, BOC, CCD, 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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