

Standard Entry Class Code (SEC)

Standard Entry Class Code (SEC) – are used to identify the NACHA payment type (standard entry class). The SEC is only available for ACH and ACH Prenote schedules. The three SEC options to choose from are (PPD, CCD and IAT) The value depends on the Payment Type:

Vendor: CCD or IAT

Salary: PPD or IAT

Travel: PPD or IAT

Miscellaneous: PPD, CCD or IAT

TAX-BMF: PPD and IAT

TAX-IMF: PPD and IAT

DCP, OPM, RRB, SSA, SSI, VA Benefit: PPD or IAT

What does Standard Entry Classification (SEC) Code mean?

CCD – Cash Concentration or Disbursement

PPD – Prearranged Payment and Deposit Entry

IAT – International ACH Transaction