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