



**Non-restricted Standard Entry Class Codes (IAT & CCD (USA Tax Payment only)) Transaction Codes**

**Credit Records**

**Demand Accounts Credit Records**

- 22 Automated Deposit
- 23 Pre-notification of Demand Credit  
(zero-dollar)

**Savings Accounts Credit Records**

- 32 Automated Deposit
- 33 Pre-notification of Savings Credit  
(zero-dollar)

**Debit Records**

**Demand Accounts Debit Records**

- 27 Automated Payment
- 28 Pre-notification of Demand Debit  
(zero-dollar)

**Savings Accounts Debit Records**

- 37 Automated Payment
- 38 Pre-notification of Savings Debit  
(zero-dollar)