



Non-restricted Consumer/Business Payments (IAT or IAT+)

Credit Records

Demand Accounts Credit Records

- 022 Automated Deposit
- 023 Pre-notification of Demand Credit
(zero-dollar)

Savings Accounts Credit Records

- 032 Automated Deposits
- 033 Pre-notification of Savings Credit
(zero-dollar)

Debit Records

Demand Accounts Debit Records

- 027 Automated Payment
- 028 Pre-notification of Demand Debit
(zero-dollar)

Savings Accounts Debit Records

- 037 Automated Payment
- 038 Pre-notification of Savings Debit
(zero-dollar)

Business Payments (CCD CCD+)* U.S. Tax Payment only

Credit Records

Demand Accounts Credit Records

- C22 Automated Deposit
- C23 Pre-notification of Demand Credit
(zero-dollar)

Savings Accounts Credit Records

- C32 Automated Deposit
- C33 Pre-notification of Savings Credit
(zero-dollar)

Debit Records

Demand Accounts Debit Records

- C27 Automated Payment
- C28 Pre-notification of Demand Debit
(zero-dollar)

Savings Accounts Debit Records

- C37 Automated Payment
- C38 Pre-notification of Savings Debit
(zero-dollar)

* The + sign indicates a payment with an addenda record attached to it.