

TRANSACTION CODES

Demand (Checking) Accounts

Credits	
Code	Description
21	Return or Notification of Change for codes 22, 23, & 24
22	Demand Credit
23	Prenotification of Demand Credit
24	Zero Dollar Entry with Remittance Data

Debits	
Code	Description
26	Return or Notification of Change for codes 27, 28, & 29
27	Demand Debit
28	Prenotification of Demand Debit
29	Zero Dollar Entry with Remittance Data

Savings Accounts

Credits	
Code	Description
31	Return or Notification of Change for codes 32, 33, & 34
32	Savings Credit
33	Prenotification of Savings Credit
34	Zero Dollar Entry with Remittance Data

Debits	
Code	Description
36	Return or Notification of Change for codes 37, 38, & 39
37	Savings Debit
38	Prenotification of Savings Debit
39	Zero Dollar Entry with Remittance Data