



SEC Codes:

WEB – Website-originated debit initiated by the customer

PPD – Personal account debit entered through the online virtual terminal

CCD – Business account debit entered through the online virtual terminal

TEL – Telephone-originated payment (information provided by the customer over the phone)

POP – Point of purchase (i.e. cash register)

BOC – Back office conversion (paper checks converted into electronic transfers)

ARC – Accounts receivable checks converted into ACH transactions

RCK – Returned check item (“bounced” checks are run through the ACH process in an attempt to collect payment)