

NACHA SEC Code Guidance for Recurring or Multiple Debits

Enrollment/Authorization Method	Physical Enrollment	Internet Enrollment	Telephone Enrollment
Transaction Initiation Method			
Use at Point-of-Sale	<p>Example:</p> <p>Customer enrolls at a merchant store, a bank branch or in response to a mail solicitation for an ACH-based debit card, and uses the card at a POS terminal</p> <p>Proper SEC Code: POS</p> <p style="text-align: right;"><i>Box A</i></p>	<p>Example:</p> <p>Customer enrolls at a merchant or bank web site for an ACH-based debit card, and uses the card at a POS terminal</p> <p>Proper SEC Code: POS</p> <p style="text-align: right;"><i>Box B</i></p>	<p>Example:</p> <p>Customer enrolls through a merchant or bank telephone system for an ACH-based debit card, and uses the card at a POS terminal</p> <p>Proper SEC Code: POS</p> <p style="text-align: right;"><i>Box C</i></p>
Use on the Internet	<p>Example:</p> <p>Customer opens account at a bank branch and authorizes debits to transfer funds into the account, and initiates such debits via the bank's web site</p> <p>Customer enrolls in biller's or service provider's bill payment service via mail, and initiates individual bill payments at the biller's or service provider's web site</p> <p>Customer enrolls at a merchant store, a bank branch or in response to a mail solicitation for an ACH-based debit card, and uses the card to make a purchase at a web site</p> <p>Proper SEC Code: PPD</p> <p style="text-align: right;"><i>Box D</i></p>	<p>Examples:</p> <p>Customer executes at a bank's web site an authorization to transfer funds into a savings account, and initiates each transfer via the bank's web site</p> <p>Customer enrolls at a biller's or service provider's web site to pay bills, and initiates individual bill payments at the web site</p> <p>Customer enrolls at a merchant or bank website for an ACH-based debit card, and uses the card to make a purchase at a web site</p> <p>Proper SEC Code: WEB</p> <p style="text-align: right;"><i>Box E</i></p>	<p>Example:</p> <p>Customer enrolls through a biller's or service provider's telephone system to pay bills, and initiates individual bill payments at the biller's or service provider's web site</p> <p>Customer enrolls through a merchant or bank telephone system for an ACH-based debit card, and uses the card to make a purchase at a web site</p> <p>Proper SEC Code: PPD</p> <p style="text-align: right;"><i>Box F</i></p>

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<p>Use at ATM</p>	<p>Example:</p> <p>Customer enrolls at a merchant store, a bank branch or in response to a mail solicitation for an ACH-based debit card, and uses the card at an ATM to withdraw cash</p> <p>Proper SEC Code: MTE</p> <p style="text-align: right;"><i>Box G</i></p>	<p>Example</p> <p>Customer enrolls at a merchant or bank web site for an ACH-based debit card, and uses the card at an ATM to withdraw cash</p> <p>Proper SEC Code: MTE</p> <p style="text-align: right;"><i>Box H</i></p>	<p>Example:</p> <p>Customer enrolls through a merchant or bank telephone system for an ACH-based debit card, and uses the card at an ATM to withdraw cash</p> <p>Proper SEC Code: MTE</p> <p style="text-align: right;"><i>Box I</i></p>
<p>Use via Telephone</p>	<p>Example:</p> <p>Customer opens account at a bank branch and authorizes debits to transfer funds into the account, and initiates such debits via the bank's telephone system</p> <p>Customer enrolls in biller's or service provider's bill payment service via mail, and initiates individual bill payments through the biller's or service provider's telephone system</p> <p>Customer enrolls at a merchant store or a bank branch for an ACH-based debit card, and uses the card to make a purchase over the phone</p> <p>Proper SEC Code: PPD</p> <p style="text-align: right;"><i>Box J</i></p>	<p>Example:</p> <p>Customer executes at a bank's web site an authorization to transfer funds into a savings account, and initiates each transfer via the bank's telephone system</p> <p>Customer enrolls on a biller's or service provider's web site to pay bills, and initiates individual bill payments via the biller's or service provider's telephone system</p> <p>Customer enrolls on a merchant or bank website for an ACH-based debit card, and uses the card to make a purchase over the phone</p> <p>Proper SEC Code: WEB</p> <p style="text-align: right;"><i>Box K</i></p>	<p>Example</p> <p>Customer enrolls through a merchant or bank telephone system for an ACH-based debit card, and uses the card to make a purchase over the phone</p> <p>Proper SEC Code: PPD</p> <p style="text-align: right;"><i>Box L</i></p>

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Use via Pre-Authorization (i.e., no other direct action)	Example: Customer executes in person or via mail a written authorization for a monthly ACH debit to pay a bill Customer executes in person or via mail a written authorization for a monthly ACH debit to transfer funds into another account Proper SEC Code: PPD <div style="text-align: right;"><i>Box M</i></div>	Example: Customer executes at a biller's web site an authorization for a monthly ACH debit to pay a bill Customer executes at a bank's web site an authorization for a monthly transfer into a savings account Proper SEC Code: WEB <div style="text-align: right;"><i>Box N</i></div>	Example: Customer executes via a biller's telephone system an authorization for a monthly ACH debit to pay a bill Proper SEC Code: PPD <div style="text-align: right;"><i>Box O</i></div>
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