Program Reference Guide

Program Name	SEC Type	Authorization Environment				Features/Services					Verification Enhancements			Hardware/Software				Authorization Method
		B2B	Consumer Not Present	Face-to-Face	Web	Guarantee	Consumer Convenience Fee	OCR	Stop Payment Coverage	SwiftSettle	Check Verification	Level 2 - Advanced Account Validation	Level 3 - Identity Verification	Certified gateway	File Processing	POS Terminal	Virtual Terminal	
ACH Debit & Credit — Process single or recurring ACH transactions from the checking account of a consumer or another business check or savings account.	CCD/PPD	✓	✓	✓	—	✓[3]	✓	—	—	✓	✓	✓	✓	✓	✓	—	✓	Signed authorization
Checks-By-Web — Consumer initiates check payment on merchant's website. Used for Bill Payments and eCommerce.	WEB	✓	—	—	✓	—	✓	—	—	✓	✓	✓	✓	✓	✓	—	—	Click agree/accept authorization
Checks-By-Phone — Accept and process ACH payments from customers over the phone.	TEL	✓	✓	—	—	✓	✓	—	—	✓	✓	✓	✓	✓	✓	—	✓	Recorded authorization
Point-Of-Sale Conversion — Accept checks at point-of-sale and have funds electronically deposited, just like a credit card. [QSP program available for quick service industry types]	POP	—	—	✓	—	✓	—	✓[7]	✓	✓	✓	✓	✓	✓[8]	—	✓[8]	✓[5]	Signed Receipt
Check21+ & mRDC — Electronically deposit ALL types of paper checks and "skip the trip to the bank."	—	✓	✓	✓	—	✓	—	✓[7]	✓	—	✓	✓	✓	✓[6]	—	✓[6/9]	✓[5/9]	Signed Check Document
Paper Guarantee — Guaranteed funding on paper checks that are manually deposited in the bank.	POP	—	—	✓	—	✓	—	—	✓	—	✓	✓	✓	✓	—	✓	✓[5]	Signed Check Document

3. Single ACH only   5. Desktop Terminal is required   6. Dual sided imager is required   7 Certified gateway or Paya Services Desktop Terminal is required   8. Reader or imager is required   9. Does not apply to mRDC