**CCD - Debit Entries**

**What Is CCD?**
A CCD entry is a business-to-business transaction. It can be either a credit or debit initiated to consolidate funds from or send funds to its branches, franchises or agents. CCD entries can also be used to credit or debit other organizations after receipt of an authorization. CCD entries are strictly for use for business-to-business transactions.

**How Do CCD Debits Works?**
A merchant (also called the originator) receives an authorization from their customer/company (also called the receiver) giving the originator permission to send a Debit entry to their account.

**What Types Of Businesses Can Use CCD Debits?**
Almost any type of business can use CCD Debit entries. Following are some examples of uses:
- Collecting corporate receivables
- Collecting corporate donations
- Consolidation of funds from branches, franchises or agents

**Benefits Of Using CCD Debits**
- Predictive cash flow
- No waiting for checks to clear
- Earlier notification of returned items
- Reduces the administrative burden of processing payments

**Additional CCD Facts**
- CCD entries are primarily reserved for business-to-business transactions.
- CCD entries can be either single-entry or recurring transactions.
- According to NACHA, there were more than 421 million CCD debit transactions in 2005.

**Interested in learning how CCD Debits can help your company?** Contact ACH Direct at sales@achdirect.com or call 866.290.5400. For compliance requirement information on CCD, please consult the NACHA Operating Rules and Guidelines.