

# RCK Entries



## **Represented Check Entries (RCK)**

### **What Is RCK?**

An RCK Entry is a debit based on a paper check payment that has been presented and returned for Non-Sufficient Funds or Uncollected Funds. RCK is utilized for representation of the payment via the ACH Network.

### **How Does RCK Work?**

A merchant (also called the originator) receives a check from their customer/consumer (also called the receiver) and processes it through normal channels. In the event the check is returned as NSF or Uncollected Funds, the originator may choose to send a debit entry to the consumer's account using the check as the authorization. Please note: There are certain restrictions and notification requirements.

### **What Types Of Businesses Can Use RCK?**

Any business that accepts checks face-to-face or at the point of sale can benefit from using RCK:

- Stores (grocery/convenience)
- Schools
- Not-for-profit organizations
- Personal services businesses

### **Benefits Of Using RCK**

- Reduced costs per transaction versus reinitiating the check
- Reduce collections costs
- Ability to target a specific date for presentment
- Faster access to collected funds



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### **Additional RCK Facts**

- In order to use RCK, a consumer check must be presented first and returned for NSF or Uncollected Funds.
- In 2005, there were more than 28 million RCK transactions, according to NACHA.
- The RCK transaction must be for the face value of the check only. NSF or service fees cannot be added and would require a separate authorization.

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