

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



www.achdirect.com

500 W. Bethany Drive, Suite 200
Allen, Texas 75013
p: 866.290.5400
f: 972.396.5006

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 or call 866.290.5400. For compliance requirement information on RCK, please consult the *NACHA Operating Rules and Guidelines*.