ACK: ACH Payment Acknowledgement – The alphabetic mnemonic to identify an acknowledgement of receipt by the RDFI of a corporate credit payment originated using the CCD format. An ACK entry may be accompanied by one addenda record which relays information about the financial EDI credit payment using the ANSI ASC X12 REF (Reference) data segment

ADV: Automated Accounting Advice – The alphabetic mnemonic to identify automated accounting advice of ACH accounting information in machine readable format to facilitate the automation of accounting information for participating DFIs. Automated accounting advice is an optional service to be provided by ACH Operators and must be requested by DFIs desiring the service

ARC: Accounts Receivable Entry – The alphabetic mnemonic to identify a Single Entry debit entry initiated by an Originator to the account of the Receiver pursuant to a source document provided to the Originator by the Receiver via the US mail, at a drop-box location, or at a manned billpay station

ATX: Financial EDI Acknowledgement – The alphabetic mnemonic to identify an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CTX format. An ATX entry may be accompanied by one addenda record which relays information about the financial EDI credit payment using the ANSI ASC X12 REF (Reference) Data Segment

BOC: Back Office Conversion Entry – The alphabetic mnemonic to identify a Single Entry debit initiated by an Originator to an account of the Receiver pursuant to a source document provided to the Originator by the Receiver at the point of purchase or at a manned bill payment location to effect a transfer of funds from an account of the Receiver through subsequent conversion to an ACH debit during back office processing

CCD: Corporate Credit or Debit – The alphabetic mnemonic to identify debits and credits initiated by an Originator to affect the transfer of funds to or from an account at that organization or another organization. A CCD entry may be accompanied by one Addenda Record that relays information in payment related ANSI ASC X12 data segments or NACHA – endorsed banking conventions

CIE: Customer Initiated Entry – The alphabetic mnemonic to identify credit entries (other than PPD or MTE entries) initiated by an Originator (usually an individual or a service provider on behalf of an individual), usually to pay an obligation of such individual. A CIE entry may be accompanied by one Addenda Record that relays information in payment related ANSI ASC X12 data segments or NACHA – endorsed banking conventions

COR: Automated Notification of Change or Refused Automated Notification of Change – The alphabetic mnemonic to identify an automated notification of change or refused automated notification of change. A COR entry must be accompanied by an Addenda Record to specify changed information
**CTX: Corporate Trade Exchange** — The alphabetic mnemonic to identify credit or debit entries originated by an Originator and destined for the account of another organization. CTX entries may be accompanied by Addenda Records that relay information formatted with ANSI AC x12.5 and x12.6 syntax, an ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax.

**DNE: Death Notification Entry** — The alphabetic mnemonic to identify a notice initiated by an agency of the Federal Government to notify an RDFI of the death of a Receiver. A DNE entry must be accompanied by one addenda record that relays information, such as date of death and social security number of the Receiver using NACHA endorsed banking convention.

**ENR: Automated Enrollment Entry** — The alphabetic mnemonic to identify ACH enrollment entries originated by a DFI at the request of an account holder at the DFI. Entries are sent to a Federal Government Agency and must include at least one addenda record that relays information pertaining to the account holder on whose behalf the Automated Enrollment Entry is initiated.

**IAT: International ACH Transaction** — The alphabetic mnemonic to identify a debit or credit entry that is part of a payment transaction involving a financial agency’s office that is not located in the territorial jurisdiction of the United States. For purposes of this definition, a financial agency means an entity that is authorized by applicable law to accept deposit is or is in the business of issuing money orders or transferring funds.

**MTE: Machine Transfer Entry** — The alphabetic mnemonic to identify credit or debit entries initiated at an electronic terminal, as defined in Regulation E, to effect a transfer of funds to or from a deposit account of an Originator maintained with a RDFI, i.e. ATM cash deposits and withdrawals.

**POP: Point of Purchase Entry** — The alphabetic mnemonic to identify a Single Entry debit initiated by an Originator pursuant to a source document, as set forth in Article Two, Subsection 2.5.10.3 (Eligible Source Document Required), provided to the Originator by the Receiver at the point-of-purchase or manned bill payment location to effect a transfer of funds from the account of the Receiver.

**POS: Point of Sale Entry** — The alphabetic mnemonic used to identify debit entries initiated at an electronic terminal as defined in Regulation E, to pay an obligation incurred in a point-of-sale transaction or to effect a transfer of funds from a deposit account (i.e. a point-of-sale terminal cash withdrawal), and reversing, adjusting and other credit entries relating to such debit entries, transfer of funds or obligations. POS entries are originated in a non-shared system in which no agreement other than these Rules exists between the ODFI and the RDFI, and in which transactions are typically initiated by use of a merchant issued plastic card. A POS entry must be accompanied by an Addenda Record to provide terminal location, city, state, and other required information.
**PPD: Prearranged Payment and Debit Entry** – The alphabetic mnemonic to identify credit or debit entries (other than MTE or POS entries) initiated by an Originator (usually a business entity) pursuant to a standing or single entry authorization from its customer or employee (usually, in the case of debit entries, to pay an obligation owed by such customer). A PPD entry may be accompanied by one Addenda Record that relay information using payment related ANSI ASC X12 data segments or NACHA endorsed banking conventions.

**RCK: Re-presented Check Entry** – The alphabetic mnemonic to identify a Single Entry debit constituting a presentment notice of an item eligible under Article Two, Subsection 2.5.13 (Specific Provisions for RCK Entries). An RCK entry is an item as defined by Revised Article 4 of the Uniform Commercial Code (1990 Official Text) only for the limited purposes of presentment as set forth in Article 4-110(c) and notice of dishonor as set forth in Article 4-301 (a)(2).

**SHR: Shared Network Transaction** – The alphabetic mnemonic to identify debit entries initiated at an electronic terminal as defined by Regulation E to pay an obligation incurred in a point-of-sale transaction, or to effect a transfer of funds from a deposit account, and reversing, adjusting, and other credit entries relating to such debit entries, transfer of funds or obligations. SHR entries are originated in a shared system where an agreement, in addition to these Rules, exists between the ODFI and RDFI, and in which the transactions are typically initiated by the use of a plastic card issued by the Receiver’s DFI. An SHR entry must be accompanied by an Addenda Record to provide terminal location, city, state and other required information.

**TEL: Telephone Initiated Entry** – The alphabetic mnemonic to identify a Single Entry or recurring debit initiated by an Originator pursuant to an oral authorization obtained over the telephone to affect a transfer of funds from a Consumer Account of the Receiver.

**TRC: Truncated Entry** – The alphabetic mnemonic to identify truncated checks being safekept by the keeper bank (Originator) as defined by a check truncation program.

**TRX: Truncated Entries Exchange** – The alphabetic mnemonic to identify truncated checks being safekept by the keeper bank (Originator) as defined by a check truncation program. The TRX format allows financial institutions to use a single entry to carry information from multiple checks. TRX entries must be accompanied by Addenda Records that relay information formatted in National Association for Check Safekeeping syntax.

**WEB: Internet Initiated Entry** – The alphabetic mnemonic to identify debit entries initiated by an Originator pursuant to an authorization that is obtained from the Receiver via the Internet to effect a transfer of funds from a Consumer Account of the Receiver.

**XCK: Destroyed Check Entry** – The alphabetic mnemonic to identify debit entries initiated in the event of an item eligible for Article 2, Subsection 2.5.18 (Specific Provisions for XCK Entries) is contained within a cash letter that is lost, destroyed, or otherwise unavailable to and cannot be obtained by the ODFI.