

Quick Reference Guide: Electronic Check Procedures



Check Payments via iStream Imaging®

Accepting checks is easier than before! Simply scan and process through the system. That's it. Below are some helpful hints regarding processing checks electronically.

Authorization Requirements

There is *NO* authorization requirement with checks processed through the system. All checks will clear as a check and will be debited accordingly.

Ineligible Items

Check items not eligible for electronic deposit are:

- Checks drawn on a foreign bank
- Checks in a foreign currency

Will this process affect the check writer's bank account differently?

No. The check writer will continue to see the debit for the check transaction as shown on their bank statements today.

For more information regarding procedures for Check and ACH payments, please review the **“Electronic Payment Procedures Handbook”**.

Quick Reference Guide: ACH Payment Procedures



ACH Payments via iStream Imaging®

Simply follow the steps below to set up a Primary Guardian with ACH payments so they never have to worry about remembering to make a payment again!

Written Authorization Requirements

- The Primary Guardian must be present.
- The Primary Guardian will complete and sign the **Authorization Agreement for Direct Payments (ACH Debits)**.
- The Primary Guardian will provide a **Voided Check** for verification of the Routing and Account numbers.
- Enter the information into the Primary Guardian's "Electronic Banking" tab to activate automatic payments.
- Provide the customer with a copy of the completed authorization for their records.
- Securely file the completed authorization form for 2 years beyond the life of the payments.
- Provide notification to the Primary Guardian at time of setup (**Customer Notice of Debit**).

Customer Notice of Debit

A copy of the **Authorization Agreement for Direct Payments (ACH Debits)** serves as the **Customer Notice of Debit** for all payments.

For more information regarding procedures for Check and ACH payments, please review the **"Electronic Payment Procedures Handbook"**.