Customer Service Center Operations Manual

Original Date: 09/01/1993
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DESCRIPTION

This procedure provides business rules for acceptance of checks.

For additional information, including agency guidelines for acceptable and unacceptable checks refer to DMV's Customer Payment Policy.

BACKGROUND

DMV assesses a fee for check payments not honored by issuing banks:

- o Amounts of $350 or less are charged $85.
- o Amounts greater than $350 are charged $50 + 10% of the amount of the check

CSC EMPLOYEE REQUIREMENTS-CHECK ACCEPTANCE

1. Verify customer is paying for the transaction by check.

2. Inquire on the customer record in the system to verify no "Return Check" stops, "Cash Only" stops, or "No Personal Check" indicators exist on file.

   - Accept the customer's check if no condition listed above exists on the customer's record.

   - Do not accept checks from anyone who has existing "Return Check" stops, "Cash Only" stops, or "No Personal Check" indicators on file. All check indicators must be complied and the record cleared before a personal check is accepted.

3. If someone other than the customer is writing the check for the transaction on behalf of the customer, inquire on his record for "Return Check" stops, "Cash Only" stops, or "No Personal Check" indicators.

   - If the customer has check stops or indicators on record and a check for the transaction is accepted from someone other than the customer:

     i. Enter the payment as cash in the system.
     ii. Complete the transaction.
     iii. Correct the revenue in the system to indicate the payment was made by check.

   NOTE: Acceptability of checks written in payment for a customer's transaction by persons other than the customer is at the discretion of the CSC manager. Checks written to a third party (payable to someone other than DMV) are NOT acceptable.

4. Verify the customer's name and full address is on the front of the check.

   - If the information is not on the check (i.e. new checking account with starter checks, etc.), request the customer write their name and full Virginia address on the front of the check clearly in an open area.

   - Checks with out of state addresses are acceptable providing the required identifying information is recorded on the check.

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     - o Record all identifying information on the back of any personal checks (log#, Customer#, Title or tag#) that are accepted with out-of-addresses to allow Financial Management Services to follow up if there is a problem with payment. **END REVISION>>>>>**

- o   Record the Virginia address on front of check (if available).
- Checks from businesses with out-of-state addresses are acceptable.

5.   Stamp the required fields in the endorsement section on the back of the check and record all of the following information:

- CSC location (may use CSR stamp, providing it is legible),
- CSR number (may use CSR stamp, providing it is legible),
- Transaction log number,
- Customer number of the applicant, and
- Customer number and information of the person writing the check for the transaction, if different than the applicant receiving the product or service.

NOTE: When filling in stamped fields on the back of the check, the letter "F" (for front) may be placed in information fields when the information requested is pre-printed on the front of the check.

- This information is required by Financial Management Services (FMS) to link the customer receiving the product or service to the check.

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- Acceptable customer identifying numbers include:
  - o   DMV issued alternate customer number (preferred, when assigned).
  - o   Plate number or certificate of title number (for products issued during the current transaction.) **END REVISION>>>>>**

POINTS TO REMEMBER

- When someone other than the customer being served pays for the transaction, the identifying information from both the customer and the person paying for the transaction must be placed on the back of the check. Both are subject to a stop being placed on their record when a returned check is not paid in a reasonable period of time.

- Acceptability of checks written by persons other than the customer is at the discretion of the CSC manager. If the customer has a "Return Check" stop, "Cash Only' stop, or "No Personal Check" indicator on record and it is determined a check written for payment by someone else is acceptable, enter the payment as cash in the system, and once the transaction is completed, correct the revenue to indicate the payment was made by check.

- For customers who are moving to Virginia with starter checks (new checking account) on which no address is displayed on the front of the check, or for customers with checks with an out of state address that have a current registration, driver's license or identification card, ask the customer to write his name and full Virginia address on the front of the check clearly in an open area.

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- Checks from individuals with out of state addresses are acceptable, providing all identifying information is recorded on the check. Record the customer's Virginia address on the front of the check (if available) and all other identifying information (log #, customer #, title #, tag #) on the back of any personal checks that are accepted with out of state addresses to allow Financial Management Services (FMS) to follow up if there is a problem with payment. **END REVISION>>>>>**

- For complete list of acceptable and unacceptable checks and FMS check acceptance policy, refer to the DMV's Customer Payment Policy.