

PASCO COUNTY
BOARD OF COUNTY COMMISSIONERS
CHECK ACCEPTANCE POLICY

The following Check Acceptance Policy pertains to the Board of County Commissioners Outside Receiving Departments. The policies included are instituted with regard to Florida Statutes, bank regulations, and sound fiscal practice. Copies of statutes, laws, regulations and examples are attached.

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IDENTIFICATION:

Picture identification must be obtained from the party presenting the check.

Acceptable forms of identification are:

1. Driver's License, Florida or Out-of-State
2. Florida Identification Card
3. Military Identification Card
4. Employer Picture Identification Card
5. Student picture Identification Card
6. Passport

The type of I.D. presented must be written on the back of the check, either on or above the check I.D. stamp.

If any information required on the check I.D. stamp is not on the picture I.D. presented, you **must** ask the party presenting the check to supply that information to you.

Some County Departments have been authorized to make copies of the driver's license to keep on file for repeat customers. Other departments fill out all the check ID information on a "Check Cashing Card" which is kept on file. In those cases, the cashier must write "Card On File" on the back of the check. The cashier must also sign their name verifying that the check writer has a driver's license copy or a check cashing card on file.

If the person presenting the check is not the person who signed the check, you must obtain I.D. from the person presenting the check and write, "Not Issuer", above the stamp. This I.D. is used for our information only and is not used for any prosecution of dishonored checks.

When a check is received over the counter, the Check I.D. stamp must be placed on the back of the check on the bottom 3 inches of the check (See Exhibits A1 & A2).

The endorsement stamp (FOR DEPOSIT ONLY/PASCO COUNTY BOARD OF COUNTY COMMISSIONERS/ {DEPARTMENT NAME}) should be placed on the back in the top 1 1/2 inches of the check (See Exhibits A1 & A2).

CHECK IDENTIFICATION STAMP:

When filling out the check I.D. stamp, make sure that all necessary information is entered.

If one required item is left blank, it will not be possible to prosecute in the case of non-payment of a dishonored check (See Exhibit B).

According to Sec. 832.07, Florida Statutes (See Exhibit C1 & C2), the following items are required to be filled out on the check I.D. stamp:

1. Full name
2. Home address (street, city, state and zip)
3. Home phone number
4. Employer's phone number
5. Name of employer
6. Sex
7. Date of birth
8. Height
9. Signature of person accepting the check
10. Driver's license number or other I.D. number

CHECK I.D.

Full Name	_____
Address	_____
Home Phone	_____
Business Phone	_____
Name of Employer	_____
Sex	_____
Date of Birth	_____
Height	_____
Signature of Person Accepting Check	_____
I.D. Number	_____
Approved By	_____

If you are indicating that the name and address are on the front of the check, you must write "front" on each applicable line of the stamp.

If the person is not employed, you must write "none" on the lines for Business Telephone and Place of Employment.

If the person is retired, write "retired" on the line for Place of Employment and "none" on the line for Business Telephone.

- **Do not use "N/A" or a dash "--". This is not acceptable to the State Attorney's Office.**

You must write or print as legibly as possible and sign your full name on the "Sales Person" line.

If you have an old check I.D. stamp which has lines for "Other I.D. and number", the Board has never required this information. **BE AWARE THAT IT IS NOW ILLEGAL TO WRITE A PERSON'S CREDIT CARD NUMBER ON THE BACK OF A CHECK AS A FORM OF I.D.** (See Exhibit D).

ACCEPTABLE FORMS OF PAYMENT:

All cashiers are responsible for determining the acceptability of each check received. To determine acceptability you must verify each of the items listed below:

Payee - all checks should be made payable to:

Pasco County Board of County Commissioners

- a. If the check is received over the counter, the signer of the check can mark through an incorrect payee name and write in the correct payee and initial the correction.
- b. If the person brings in a cashier's check or money order made payable to themselves, the person can write in "or Pasco County Board of County Commissioners" on it and initial the addition.

Date - Checks must not be post dated (dated after the date received) or stale dated (older than 6 months).

- a. Post dated or stale dated checks must be returned with a request for a current dated check. Checks must not be held in the office.

Amounts - Numeric and alpha amounts (legal line) must match. If they do not, the check must be returned to the payor.

- a. Checks received by mail- if the legal line is blank, you can type in the amount as indicated by the numerical amount

Maker's signature - insure that the check has been signed. If it is not signed, the check must be returned to the payor.

Money orders are acceptable. According to the bank, a money order is not required to be signed or dated. However, if you receive an unsigned or undated money order with an account number indicated on it or with documentation indicating who is sending you the money order, you can type in the name and the date when the documentation is received for our reference.

Cashier's checks, official checks or checks stamped "CERTIFIED" (See Exhibit F) are acceptable.

An Official Check is the same as a Cashier's Check.

Travelers' checks are acceptable and change can be given back for amounts in excess of the amount due. The cashier must ask for I.D. to verify the name shown on the travelers check is the person presenting the check.

PAYMENTS IN FOREIGN CURRENCY:

Bank regulations do not allow the Board to accept any foreign currency, or checks or money orders drawn on foreign banks unless **"U.S. DOLLARS"** is imprinted on the face of the check or money order.

Canadian Postal Money orders which indicate "US\$" are acceptable but must be deposited on a separate deposit ticket. (See Exhibit E).

Should you receive an unacceptable foreign check or money order, it should be returned with a letter instructing the individual to resubmit payment in U.S. dollars.

Acceptance of payments in foreign currency can result in foreign exchange losses as well as transaction charges by banks.

Exception:

The Ambulance Billing Department is allowed to accept foreign checks from insurance companies operating outside the U.S. These companies will not issue checks in U.S. dollars.

Bank regulations require that the Ambulance Billing Department must take these checks to the bank to have them converted to U.S. dollars and deposit the converted amount on a separate deposit ticket.

TWO-PARTY CHECKS:

Two party checks must not be accepted.

An example of a two party check is a check from Jane Smith made payable to Joe Jones. Mr. Jones brings in the check and wants to endorse it over to the Board. Mr. Jones must be instructed to take the check to the bank and cash it and bring back the cash.

If a two party check is received through the mail, it must be returned to the payor with a letter requesting that the check be replaced with a check made payable to the Pasco County Board of County Commissioners.

If a check is made payable to Pasco County **and** Joe Jones, this is **not** a two party check. The check **must** be endorsed by Mr. Jones before it can be accepted for payment.

Exception 1:

Ambulance Billing is allowed to accept two party checks from insurance companies.

Exception 2:

The Pasco County Libraries Department has been authorized by its collection agency, Unique Management Services, Inc., to accept checks, which are made payable to Unique, but mailed to the Library. The Library must type the following endorsement on the back of the check:

Unique Mgmt. Serv. Inc.
Pay to the order of Pasco County BCC,
without recourse

STOP PAYMENTS:

Customers issuing stop payments on their checks due to duplicate payments or checks lost in the mail, will not be charged a service fee should the check be deposited and returned due to the stop payment, **provided arrangements are made in advance** with personnel responsible for processing dishonored checks.

As such, calls from customers regarding stop payments must be routed to Alice Simerl, General Ledger Supervisor, Financial Services Division, ext. 4553.

If a check is returned due to Stop Payment and it is determined that the customer owed the money to the County and did not make prior arrangements with Financial Services:

The normal certified letter for dishonored checks will be sent. However, if payment is not received in the time specified, the check is turned over to the appropriate law enforcement agency depending upon where the check was originally received. A warrant is issued for their arrest and there is no "second chance" to repay the check.

DISHONORED CHECKS:

Banks send all dishonored checks to the General Ledger Dept., Financial Services Division.

Checks dishonored due to "Insufficient" or "Uncollected(Hold)" Funds:

These checks will be redeposited by the General Ledger Dept. The original receipting department will not be notified. No service charge will be assessed.

Checks dishonored due to "Account Closed" or "Refer to Maker", or checks dishonored again after being redeposited:

The General Ledger Dept. will notify the original receipting department that the check has been returned. The appropriate amount of service charge will be assessed.

The original receipting department follows its procedures for non-payment (i.e., putting a hold on building permits; stop customer from dumping at landfill, etc.).

A copy of the check is sent to the original receipting department's administrative office for their files.

The General Ledger Dept. will send a certified letter to the signer of the check informing them of the requirements for making reimbursement for the returned check.

REIMBURSEMENT FOR DISHONORED CHECKS

Reimbursement for the returned check must include a service charge as determined by Sections 832.07 and 125.0105, Florida Statutes.

The current amounts of the service charges are as follows:

<u>Face value of check</u>	<u>Amount of service charge</u>
up to \$50.00	\$25.00
\$50.01 to \$300.00	\$30.00
\$300.01 to \$800.00	\$40.00
\$800.01 or over	5% of the face value of the check

This amount is subject to change by the State Legislature. (See Exhibit G).

Reimbursements for returned checks must be made at either:

The Clerk's office, Financial Services Division, in Dade City, Room 201 in the new East Pasco Government Center.

The Clerk's office, Official Records Division, in New Port Richey, Room 220 in the new West Pasco Government Center.

This ensures that the Financial Services Division is notified of the payment on the returned check. Otherwise, a check could be sent to the State Attorney for prosecution in error.

Reimbursements sent by mail must be addressed to:

Pasco County Board of County Commissioners
Financial Services Division
38053 Live Oak Ave.
Dade City, FL 33523

Reimbursements will only be accepted in cash, money order or cashier's (official) check. A check from another person or on another bank or account is not acceptable.

When the reimbursement is received, the General Ledger Dept. will return the check to the maker. A copy of the receipt will be sent to the original receipting department's administrative office

The original receipting department will be called so they can take appropriate action (reinstate building permit, allow customers to dump at landfill, etc.)

REVOCAION OF CHECK WRITING PRIVILEGES

If a redeposited check is dishonored again, or if a check is returned marked "Account Closed", "Stop Payment" or "Refer to Maker", check writing privileges with the department to which the check was written will be revoked for (one) 1 year, after which reinstatement may be requested, by the check writer, in writing.

If a person is put on a "cash-only" basis due to a dishonored check, future payments must be made in the following forms:

- 1) Cash
- 2) Money Order
- 3) Cashier's Check
- 4) Traveler's Check (with proper ID)

A third dishonored check will result in permanent revocation of check writing privileges.

REINSTATEMENT OF CHECK WRITING PRIVILEGES

BANK ERRORS:

In order to have check writing privileges reinstated, the customer will be required to obtain a letter from their bank stating that the check was dishonored due to the bank's error. This letter must be signed by a bank officer. The letter and all appropriate supporting documentation will be reviewed by the Director of Financial Services before the check writer is reinstated. All service charges will be waived.

OTHER REINSTATEMENT REQUESTS:

Reinstatement requests must be made in writing and must include the following:

- 1) A letter addressed to Mr. Jed Pittman, Clerk of the Circuit Court, requesting reinstatement of check writing privileges. Mr. Pittman is also the Clerk to the Board of County Commissioners.
- 2) A letter from their bank, signed by a bank officer, verifying that they are a customer in good standing.

These letters **must** be mailed to:

Pasco County Board of County Commissioners
Financial Services Division
38053 Live Oak Ave.
Dade City, FL 33523

The letters and all available supporting documentation will be reviewed by the Director of Financial Services before being forwarded to Mr. Pittman for the final decision on reinstatement.

The General Ledger Dept. will send a letter to the check writer informing them of Mr. Pittman decision and a copy will be sent to the original receipting department involved.

The department must not accept another check from the signer of the dishonored check until check writing privileges are reinstated.

PROSECUTION FOR NONPAYMENT OF DISHONORED CHECK:

If repayment of a dishonored check is not received within the time allowed, the check will be sent to the State Attorney's office for prosecution.

The General Ledger Dept., Financial Services Division is responsible for preparing appropriate documents for submission to the State Attorney's office after due diligence to collect the dishonored check.

The Worthless Check Affidavit and Worthless Check Witness Forms (see Exhibits H and I) must be signed by the person who receipted for the dishonored check; the Worthless Check Affidavit must be notarized. These documents must be completed immediately and returned to the General Ledger Dept. quickly, since there is a time limitation on prosecution. Copies of any other documentation on file in the department should be sent to General Ledger along with the Affidavit and Witness forms.

Checks returned due to Stop Payment cannot be sent to the State Attorney for prosecution. See section of policy for Stop Payments for instructions for unpaid Stop Payments.

CONTACTS:

Financial Services, General ledger Dept

Alice Simerl, Supervisor	ext. 4553	email – asimerl@pascoclerk.com
Fred Kauffman, Acct'g Clerk	ext. 4564	email – fkauffman@pascoclerk.com

W/CHECK ACCEPT POLICY