

PAPER CHECK CONVERSION OVER THE COUNTER **FREQUENTLY ASKED QUESTIONS**

What is check conversion? The Paper Check Conversion Over The Counter System (PCC OTC) is a process for converting checks into electronic fund transfers. When the court receives a check either by mail or over the counter, the information from the check will be scanned into the PCC OTC system and used to generate a potential electronic transfer from the remitters account. The check can be voided and destroyed by our office and the remitter will not receive the original check back from the financial institution. By presenting the completed and signed check the remitter authorizes the conversion of their check into an electronic transaction.

How quickly will funds be transferred from my account? The transfer of funds from the remitters account will occur within **24 hours**. Therefore, you should be sure that you have sufficient funds in your account to process the transaction. If you do not have sufficient funds, we may initiate the transaction again.

How will this transaction appear on my account statement? The transfer of funds will be reflected on your account statement. The transaction may be recorded in a different place on your statement than where your checks normally appear, such as under "other withdrawals" or other transactions.

What are my rights if there is a problem with the transaction? You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that the transaction reported on your account statement was not properly authorized or is otherwise incorrect.

What if the transaction cannot be processed? In rare instances, the funds transfer cannot be processed for technical reasons. In these cases, we will use the stored check information to create a paper substitute check from the image of the original check, which we will present to the financial institution for payment.