

INTERNATIONAL BOUNDARY AND WATER COMMISSION
Notification of PCC Pilot Participation

Required Disclosure to be Provided with Invoice or Remittance Instructions
Accounts Receivable Check Conversion

Please contact Valerie Lindsey, 915-832-4143 if you have any questions

Notice to Customers Making Payment by Check

Authorization to Convert Your Check: If you send us a check to make your payment, your check will be converted into an electronic fund transfer. “Electronic fund transfer” is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account to our account, rather than processing your check. By sending your completed, signed check to us, you authorize us to copy your check and to use the account information from your check to make an electronic fund transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours, which is faster than a check is normally processed. Therefore, make sure there are sufficient funds available in your checking account when you send us your check. If the electronic fund transfer cannot be completed because of insufficient funds, we may try to make the transfer up to two times before notifying you of the problem.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. For example, it may appear under “other withdrawals” or “other transactions.” You will not receive your original check back from your financial institution. For security reasons, we will destroy your original check, but we will keep a copy of the check for recordkeeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under a Federal law called the Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.

Privacy Act – A Privacy Act Statement required by 5 U.S.C. § 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available from our internet site at insert web address, or call toll free at insert telephone number to obtain a copy by mail. Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method.

PAPER CHECK CONVERSION

FREQUENTLY ASKED QUESTIONS

What is check conversion? The Paper Check Conversion System (PCC) is a process for converting checks into electronic fund transfers. When you present a completed, signed check to the cashier, the information from your check is scanned into the PCC computer and used to generate an electronic transfer of funds from your account. By presenting your completed and signed check to the cashier you authorize the conversion of your check into an electronic transaction in this manner.

How quickly will funds be transferred from my account? The electronic transfer of funds from your 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 electronic 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. The name of the check cashing location should be indicated on the account statement.

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