



Bookkeeper Packet

For

Your Returned Check Guarantee Program

Envision recommends that you keep this information for reference

Contents

- 🌐 Welcome Letter/Brief Overview
- 🌐 Client FAQ's
- 🌐 Best Practices



Envision Payment Solutions is your school district's partner for returned check guarantee and recovery. The program selected by your district is designed to remove the collection of returned checks written to your school.

Briefly, here is how the service works:

-
- You will continue to accept checks as you normally do today.
- Your bank will route all returned checks to Envision Payment Solutions for processing after the first presentation
- Checks must arrive at EPS within 20 days of date check was written to qualify for guarantee.
- The day the checks are received, they are entered in to our system. A letter is mailed that day, and the process begins.
- To ensure we give the check writer every chance to handle the situation in an understanding manner, we follow up the letter with calls. If we are unable to reach the check writer or obtain payment, checks and fees may be electronically re-presented.
- We will mail your school a claim reimbursement check on the 1st and 15th of each month. (Please see detailed payment schedule in FAQs section in following pages) A detailed report containing a breakdown of all returned items will be available on our website. **All qualified checks will be paid regardless of collection!**
- You are able to log into Envisions Online Reporting (*EOR*) with a secure password to view images of all your returned checks as well as run reports for your audit process. Please see overview included in this packet or view our tutorial videos on our website.
- For a complete video overview of our service, please view our video presentation by visiting <https://showtime.zoho.com/join#/10025229648/3272775000000017002> You will be prompted to register for the session prior to viewing it. Once in the session, please see the handout section to download any materials referenced in the video.

Have a great school year!



Client FAQ's

How do I reach Client Services?

Email: support@envisionpayments.com
Phone: 800.618.1110; In GA: 770.709.3200
Fax: 770.709.3007
Address: 3080 Premiere Parkway, Suite 115, Duluth GA 30097

When you contact Client Services, it will help us locate your information much faster when you provide both your **Client #** as well as our **Customer #** for each check writer. The Customer # is available in every online report, and you can alternately provide the name(s) as it appears on the check or in the Claims Report (please note that spelling is important when providing a name).

Customers (check writers) with returned check inquiries should contact?

Envision Payment Solutions™
Phone: 877.290.5460 or 770.709.3100
Email: customerservice@envisionpayments.com
Address: PO BOX 157, Suwanee GA 30024-9998
Fax: 770.709.3007



What do I do if a check writer comes to my store to pay for a returned check?

Please DO NOT ACCEPT PAYMENT for the returned check!! Explain to the customer that the check is now with your check service provider and ask them to contact us so that payment arrangements can be made directly with Envision Payment Solutions™. We have a large variety of payment options available. Make sure all school staff who handle money are aware of Envision partnership and know not to take payments for returned checks.

What if there are special circumstances or I have accidentally accepted payment at my store?

If you simply must accept the customer's payment at your store due to special circumstances, or accidentally a clerk accepts a payment, then please be sure to call us first to make sure we have not already re-presented the check for payment (if so, then you would be double-collecting, and we want to make sure we avoid that – since legally, only one party is allowed to collect on a check at a time). Additionally, since the check is already in our system, we have already begun to incur costs from the first day we received the returned check (letters and phone calls begin immediately from the first day). And therefore, we require that you collect our service charge in addition to the full amount of the check (when you call us we can let you know what the service charge should be).

Please Note: It is very important to notify us right away that your customer has paid at your store so that we can put a stop to any additional attempts to re-present the check, as well as put a stop to any other further attempts to collect (by such methods as phone/letter), so as to avoid any legal issues.

When will I get paid for my checks?

When guaranteed checks are sent to Envision Payment Solutions™, we will reimburse your company on the next Claims period. Claims Checks are mailed with a statement that details the activity for that Claims period. Checks received between the 1st and 15th of the month are paid through a Claims Check on the 1st of the following month. Checks received between the 16th and the end-of-month are paid through a Claims Check on the 15th of the following month.



What are the standard collection procedures?

The day we receive the returned item it is entered into our internal recovery software system. We mail up to four letters. Phone calls are made daily using live agents and/or predictive dialer call attempts. Some checks are re-presented up to two times (the maximum allowed by law). Our Skip-Tracing Department searches for updated contact information when we discover the information provided is not accurate. We also utilize automated updates from the US Postal Service.

However, if you have updated contact information because the debtor is a regular customer/patient/student/etc., please be sure to let us know.

What do these non-guaranteed Reason Codes from my Customer Payment Report mean?

Please see explanation below for a few of the codes. These checks follow the same collection procedures as guaranteed checks. We will reimburse you upon collection from the check writer.

- ◆ Over Check Max – check amount exceeds the check limit from your contract
- ◆ Time Limit Expired – check received by Envision more than 20 days from date written
- ◆ Exceeds Max/Person – For example: If only the first 2 checks for any one person can be guaranteed, then if we receive a 3rd check, and neither of the first 2 checks have been paid, you will see this message
- ◆ Stolen/Forged/Stop-Pay/Account Not Found – usually indicates fraud and/or a service dispute

Why are Decals important?

For compliance with Federal and Local laws, Envision Payment Solutions™ Register Decals must be posted where they are easily visible to a check writer. *If the Register Decal is not present or not easily visible, a customer may seek legal remedies against both Envision Payment Solutions™ and your business.*

- The Federal laws and regulations mentioned above include the Fair Debt Collections Practices Act (part of the Consumer Protection Act) and National Automated Clearing House Association (NACHA) guidelines.
- The Register Decal informs your customer what information is required for the check to be accepted, as well as what will happen if the check is returned by the bank.
- The register decal notifies a customer that: 1) returned checks may be electronically re-presented, 2) service fees, as permitted by law, may be assessed, 3) service fees may be submitted electronically or by paper draft.

Once decals are posted, please e-mail a picture showing your posted decals to support@envisionpayments.com

How can I request more decals?

E-mail Decal Request form located at end of this packet to support@envisionpayments.com



If my checks are sent to Envision Payments directly from the bank, how will I be able to view the check?
You will be signed up for our on-line reporting system. From here you will be able to view check images.

How do I log in to the reporting system?

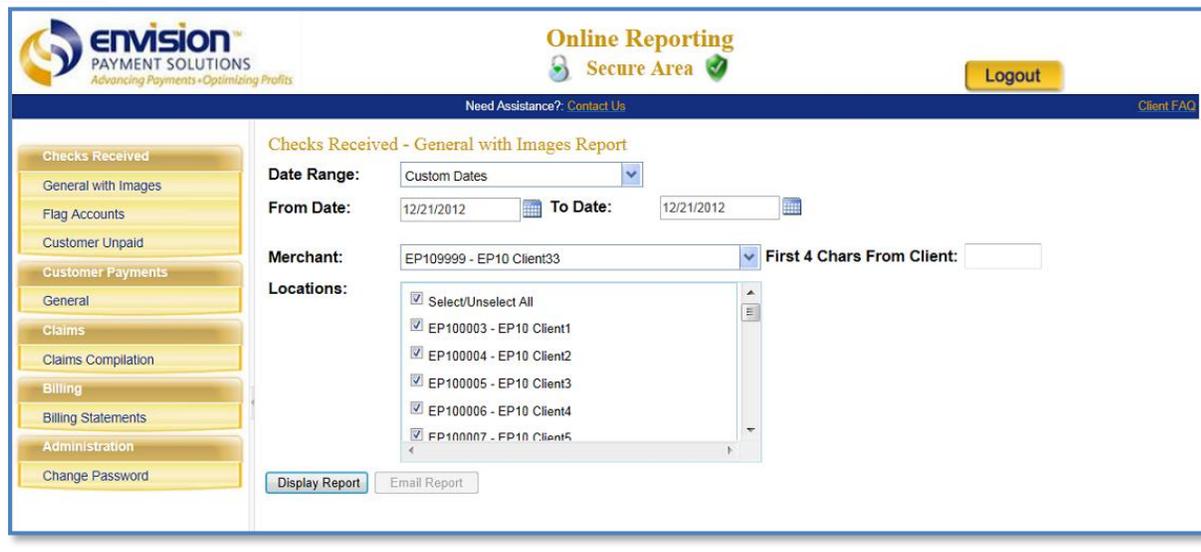
During the boarding process you will receive a temporary password. Our website is www.envisionpayments.com. Once logged in you can view the reports. You will also be set up to receive daily notifications if we have received a returned item.





What types of reports can I view on-line?

There are 7 types of reports you have access to as well as our **Check Writer Search Function** which allows you to see the status of an individual check writer. **Be sure to check out our new video tutorials on the website!**



General with Images - Checks Received - Reports any checks that we've received from you or directly from your bank with an image of the check. This is the report that you receive by e-mail when we have entered returned items for you the previous day. **Click the check image to view the check and if you see there were no phone numbers on the check, please hit "reply" to your e-mail and provide us with any phone numbers or other missing information from the check. This will create a support ticket and we will let you know once the customer's record has been updated. This will help increase the number of checks that are guaranteed.**



Online Reporting
Secure Area

[Logout](#)

Need Assistance? [Contact Us](#)

Checks Received - General with Images Report - EP10 Client33(EP109999) - From Date: 12/1/2012 - To Date: 12/21/2012

1 of 2 100% Find | Next Select a format Export

Client #	Customer #	Customer Name	Address	Phone	Rcvd Date	Check Date	Debit Date	Check # (View Image)	Check Amount	ABA #	Account #	
EP10 Client3, Store-5 ALPHAR												
EP100005	CUST20090101	Doe, John	123 Main Street, ATLANTA, GA, 30311-6109	(678) 123	12/18/2012	12/5/2012	12/12/2012	529	140.70	123123123	XXXXX94	
Subtotal		1 item(s)							140.70			
EP10 Client4, Store-6 E LAKE												
EP100006	CUST20090101	Doe, John	123 Main Street, ATLANTA, GA, 30311-6109	(678) 123	12/20/2012	12/3/2012	12/13/2012	1121	30.00	123123123	XXXXX87	



Customer Unpaid Accounts - Checks Received - Reports any check writers who have a balance of 1 or more outstanding checks (whether it is for the check and service combined OR the balance of just the Service Charge). This report lists check writers that have not paid EPS. EPS may have already paid you through our Guarantee program.



Online Reporting
Secure Area

[Logout](#)

Need Assistance? [Contact Us](#)

Checks Received - Customer Unpaid Report - EP10 Client33(EP109999) - From Date: 12/1/2012 - To Date: 12/21/2012

1 of 2 100% Find | Next Select a format Export

Checks Received - Customer Unpaid Report - EP10 Client33(EP109999) - From Date: 12/1/2012 - To Date: 12/21/2012

Client #	Customer #	Customer Name	Check Amount	Balance	Check Date	Debit Date	Rcvd Date	Check #	Address	Home Phone	F
EP10 Client3											
EP100005	CUST20090101	Doe, John	140.70	177.70	12/5/2012	12/12/2012	12/18/2012	529	123 Main Street, ATLANTA, GA, 30311-6109	678-123	
Subtotal		1 item(s)		140.70							
EP10 Client4											
EP100006	CUST20090101	Doe, John	30.00	67.00	12/3/2012	12/13/2012	12/20/2012	1121	123 Main Street, ATLANTA	678-123	

General- Customer Payments - Reports payments that the check writer has made to us at EPS. We may pay you a guaranteed check, but it doesn't necessarily mean that the check writer has paid us for the returned check. If you want to see if the check writer has paid, this is the report you would use.

	Online Reporting Secure Area 		Logout																																																																								
Need Assistance? Contact Us Client FA																																																																											
Checks Received General with Images Flag Accounts Customer Payments General Claims Claims Compilation Billing Billing Statements Administration Change Password	Customer Payments - General Report - EP10 Client33(EP109999) - From Date: 12/1/2012 - To Date: 12/21/2012 1 of 2 100% Find Next Select a format Export																																																																										
	Customer Payments - General Report - EP10 Client33(EP109999) - From Date: 12/1/2012 - To Date: 12/21/2012																																																																										
	<table border="1"> <thead> <tr> <th>Client #</th> <th>Customer #</th> <th>Customer Name</th> <th>Address</th> <th>Check #</th> <th>Check Amount</th> <th>Check Date</th> <th>Debit Date</th> <th>Customer Paid</th> <th>Date Paid</th> <th>Balance</th> <th>Recv By</th> </tr> </thead> <tbody> <tr> <td colspan="12"> Client: EP10 Client22, Store, 24 ECOBB </td> </tr> <tr> <td>EP100024</td> <td>CUST20090101</td> <td>Ashmeade,Cheryll</td> <td>123 Main Street, ATLANTA, GA, 30311-6109</td> <td>601</td> <td>97.50</td> <td>10/23/2012</td> <td>10/29/2012</td> <td>97.50</td> <td>12/7/2012</td> <td>37.00</td> <td></td> </tr> <tr> <td colspan="8"> 1 Payment(s) </td> <td colspan="4"> 97.50 </td> </tr> <tr> <td colspan="12"> Client: EP10 Client8, Store, 10 CENTN </td> </tr> <tr> <td>EP100010</td> <td>CUST20090101</td> <td>Baines,Franshelle</td> <td>123 Main Street</td> <td>1321</td> <td>25.00</td> <td>10/31/2012</td> <td>11/6/2012</td> <td>25.00</td> <td>12/18/2012</td> <td>37.00</td> <td></td> </tr> </tbody> </table>			Client #	Customer #	Customer Name	Address	Check #	Check Amount	Check Date	Debit Date	Customer Paid	Date Paid	Balance	Recv By	Client: EP10 Client22, Store, 24 ECOBB												EP100024	CUST20090101	Ashmeade,Cheryll	123 Main Street, ATLANTA, GA, 30311-6109	601	97.50	10/23/2012	10/29/2012	97.50	12/7/2012	37.00		1 Payment(s)								97.50				Client: EP10 Client8, Store, 10 CENTN												EP100010	CUST20090101	Baines,Franshelle	123 Main Street	1321	25.00	10/31/2012	11/6/2012	25.00	12/18/2012	37.00	
Client #	Customer #	Customer Name	Address	Check #	Check Amount	Check Date	Debit Date	Customer Paid	Date Paid	Balance	Recv By																																																																
Client: EP10 Client22, Store, 24 ECOBB																																																																											
EP100024	CUST20090101	Ashmeade,Cheryll	123 Main Street, ATLANTA, GA, 30311-6109	601	97.50	10/23/2012	10/29/2012	97.50	12/7/2012	37.00																																																																	
1 Payment(s)								97.50																																																																			
Client: EP10 Client8, Store, 10 CENTN																																																																											
EP100010	CUST20090101	Baines,Franshelle	123 Main Street	1321	25.00	10/31/2012	11/6/2012	25.00	12/18/2012	37.00																																																																	

Claims Compilation - Reports a combination of what we paid you as Guaranteed, Non-Guaranteed, A summary of the payments and any Adjustments you may have (example being: we paid you for a returned check and then you reported receiving payment from the check writer). We don't encourage you to accept payments from check writers, but if on occasion it does happen, an adjustment would be made to deduct the monies back from your account; otherwise you would be receiving payment twice (one from us and once from the check writer). **No Image available**

Check Status Report: This report provides a "life cycle" of each returned check we receive for your location. It includes all of the check information, the guaranteed status of the check, the date you were paid for the item, and date the check writer paid us for the check. Also includes date returned to you and certified letter date where applicable.

Check Status - Standard Report - EP11 Client1(EP11 Client1)
Date Range: 8/1/2016 - 8/17/2016

Customer #	Last Name	First Name	Check #	Check Amount	Check Date	Debit Date	Rcvd Date	Paid As	Date Paid Client	Paid in Full	Amount	Return Date
EP11 Client1, Store-												
CUST20090102	Doe	John	105	178.35	7/26/2016	7/29/2016	8/2/2016	Guar		Y	\$0.00	
CUST20090102	Doe	John	0	17.89	7/21/2016		8/2/2016	NG		N	\$0.00	
CUST20090102	Doe	John	0	40.80	7/21/2016		8/2/2016	NG		N	\$0.00	
CUST20090102	Doe	John	0	96.97	7/21/2016		8/2/2016	NG	8/17/2016	Y	\$96.97	
CUST20090102	Doe	John	0	70.22	7/22/2016		8/2/2016	NG		N	\$0.00	
CUST20090102	Doe	John	99	75.00	7/21/2016	7/27/2016	8/2/2016	Guar		Y	\$0.00	
CUST20090102	Doe	John	0	18.60	8/3/2016		8/4/2016	NG		Y	\$0.00	

Flag Accounts: This report is also known as the multiple offender report and provides a listing of any check writer who has two or more returned checks to your location. The report updates as payments are made and reflects the current number of unpaid returns as well as the check writer's balance.

Flag Accounts Report
Date Range: 1/1/2016 - 8/17/2016

Customer Name	Location	Check Count	Check Amount	Balance
Doe, John	EP11 Client1	88	\$7,930.97	\$10,559.93
Grand Total:		88	\$7,930.97	\$10,559.93

Generated 8/17/2016 12:38:38 PM Page 1 of 1

Bank Reconciliation Report – This report is used for reconciling your bank account for returned items monthly. The report simply contains debit date, check writer name, check number, and check amount. The check number is a hyperlink to the image of the check.

- Checks Received**
- General with Images
- Flag Accounts
- Customer Unpaid
- Check Status - Standard
- Unpaid Status
- Bank Reconciliation ****New****
- Customer Payments**
- General
- Claims**
- Claims Compilation
- Billing**
- Billing Statements
- Administration**
- Change Password

Bank Reconciliation Report - EP11 Client1(EP11 Client1)
Date Range: 7/1/2016 - 7/31/2016

1 of 1 | Select a format | Export

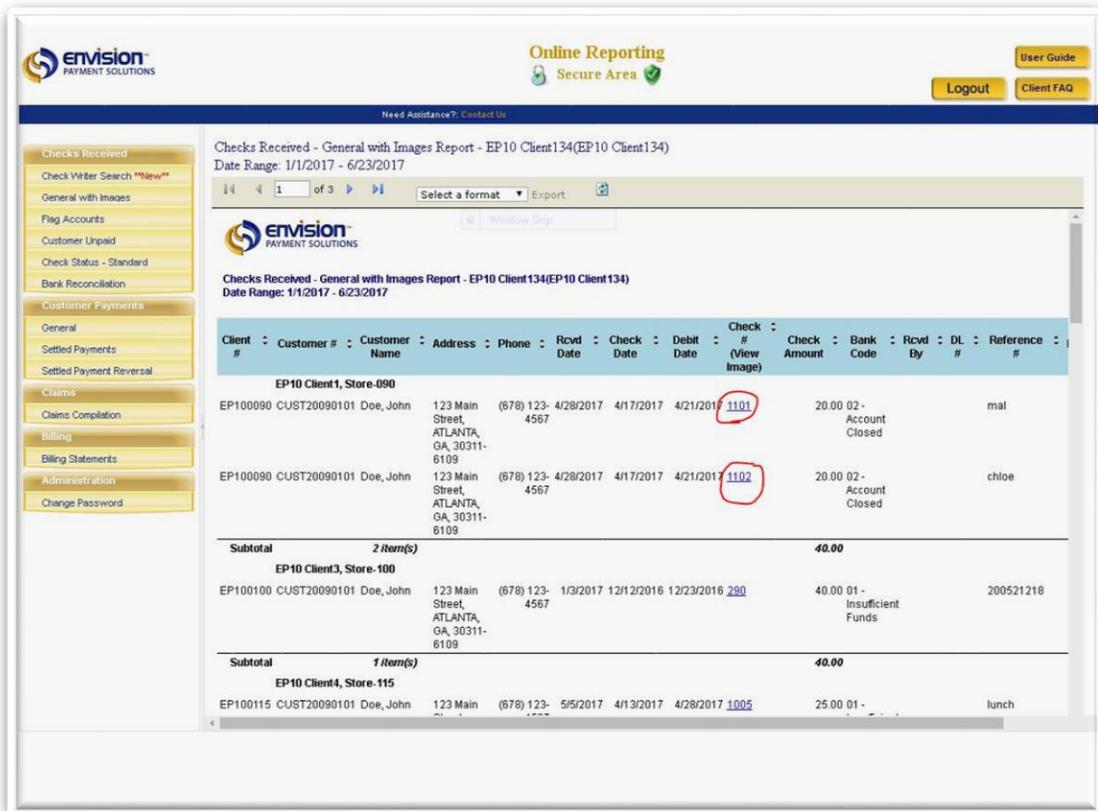


Bank Reconciliation Report - EP11 Client1(EP11 Client1)
Date Range: 7/1/2016 - 7/31/2016

Debit Date	Name	Check #	Amount	Location
7/1/2016	Doe,John	173	144.14	EP11 Client1(EP119999)
7/1/2016	Doe,John	1024	200.18	EP11 Client1(EP119999)
7/5/2016	Doe,John	5938	110.46	EP11 Client1(EP119999)
7/8/2016	Doe,John	99	162.60	EP11 Client1(EP119999)
7/8/2016	Doe,John	590	85.00	EP11 Client1(EP119999)
7/8/2016	Doe,John	1738	160.00	EP11 Client1(EP119999)

Best Practices for Check Acceptance throughout the school year:

- Ensure you are reviewing the daily notification e-mails of checks received. Provide additional telephone numbers and or addresses for checks as they are received by EPS. To know if contact information is needed for a returned check, click the check number on your report and an image of the check will open. If any contact information is missing from check, simply *hit "reply" on the e-mail and include the name and information for the check writer. For those of you on a grace period guarantee program, make sure you have phone numbers and addresses submitted to us with 5 days or receiving your e-mail notification.*



Checks Received - General with Images Report - EP10 Client134(EP10 Client134)
Date Range: 1/1/2017 - 6/23/2017

Client #	Customer #	Customer Name	Address	Phone	Rcvd Date	Check Date	Debit Date	Check # (View Image)	Check Amount	Bank Code	Rcvd By	DL #	Reference #
EP10 Client1, Store-090													
EP100090	CUST20090101	Doe, John	123 Main Street, ATLANTA, GA, 30311-6109	(678) 123-4567	4/28/2017	4/17/2017	4/21/2017	1101	20.00	02 - Account Closed			mal
EP100090	CUST20090101	Doe, John	123 Main Street, ATLANTA, GA, 30311-6109	(678) 123-4567	4/28/2017	4/17/2017	4/21/2017	1102	20.00	02 - Account Closed			chloe
Subtotal									40.00				
EP10 Client3, Store-100													
EP100100	CUST20090101	Doe, John	123 Main Street, ATLANTA, GA, 30311-6109	(678) 123-4567	1/3/2017	12/12/2016	12/23/2016	290	40.00	01 - Insufficient Funds			200521218
Subtotal									40.00				
EP10 Client4, Store-115													
EP100115	CUST20090101	Doe, John	123 Main Street, ATLANTA, GA, 30311-6109	(678) 123-4567	5/5/2017	4/13/2017	4/28/2017	1005	25.00	01 - Account Closed			lunch

Tips for Success and Best Practices

The following tips will help ensure our K-12 partners get the most from their Envision K-12 Guarantee and Recovery Service. Many of these suggestions are courtesy of our existing K-12 partners and are in use in schools across the country.

- 🌀 Run the Flag Report a.k.a Multiple Offender report monthly from EOR to ensure there are no "frequent flyers" who haven't paid their returned items
- 🌀 Monitor the Customer Unpaid Report throughout the school year. Provide additional information you may have, block participation in activities such as prom, graduation, etc. to motivate payment. Watch reports closely around special events like big field trips.
- 🌀 Before fundraiser items are distributed, check your unpaid report for bounced fundraiser checks. Do not distribute product if there is a returned check until you know the balance is paid in full.
- 🌀 Share information on problem check writers with other schools as students' progress from elementary to middle to high school.
- 🌀 Remind all school staff and faculty that handle money of the district's partnership with EPS. Remind them to never accept payment at the school for returned items. Always refer check writers to Envision. Our telephone number is: (877) 290-5460
- 🌀 If a direct payment is accepted, **notify Envision immediately** to avoid double collection or re-resentation of the check. Clients may call (770) 709-3200 or e-mail client services at support@envisionpayments.com to report a direct payment. We are also available via chat from our website from 8-5 Monday – Friday.
- 🌀 Monitor reports closely before, during and, and after sports registration. Cheerleading in particular can be expensive! It is not fair to other parents to allow participation if the check for fees bounced.
- 🌀 Make sure parents are aware of the district partnership with Envision. Include a copy of the "Parent Letter" in the annual student handbook each year. Post a copy of the letter and Envision decals in the front office and cafeterias.
- 🌀 Do not forget the afterschool programs! Post a copy of the Parent letter near the checkout book. Place a decal on your afterschool tuition drop box. If you need decals or a copy of the "Parent Letter" contact Client Services at (800) 618-1110.