

Mary C. Loewenguth, Clerk of Court



United States
District Court



Western District
of
New York



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 you mail a completed, signed check to the U.S. District Court, Clerk's Office, the information from your check is scanned into the PCC OTC system and used to generate a potential electronic transfer from your account. Your check is voided and destroyed by the Clerk's office and you will not receive the original check back from your financial institution. By presenting your completed and signed check you authorize the conversion of your check into an electronic transaction.

How quickly will funds be transferred from my account? The 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 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 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.

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