

Moving
PennDOT
Forward



Driver and Vehicle Services Update

Bureau of Motor Vehicles – Research and Support Operations Section
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This bulletin may be downloaded by visiting the Driver and Vehicle Services
website at www.dmv.state.pa.us

BULLETIN NO. 12-15

November 2012

SPECIAL EDITION

UNDERSTANDING CUSTOMER PAYMENTS

PennDOT's Information and Fiscal Services Office (IFSO) recently enhanced agent service training to include a segment on "Understanding Customer Payments." A "Job Aid For Agents – Decline Payments" has been developed and included within this bulletin. This Job Aid is a quick reference guideline to help you determine if a payment should be declined when presented for motor vehicle or drivers licensing application work. Please give a copy of this Job Aid to your staff to use as a quick reference.

Within the training, participants are provided the five critical payment criteria for all checks and money orders coming into PennDOT for fee-based services:

- Contain a valid payee;
- Contain a valid date;
- Numeric amounts agree with written amounts;
- Contain proper signature; and,
- Payable at a U.S. bank or payable in U.S. dollars.

PennDOT payments that do not meet ALL the above requirements must be returned to the signer (originator) by the agent for replacement. Please do not forward payments to PennDOT that do not meet all these critical elements.

Not all deposited checks and money orders are honored by our PennDOT bank and these are returned back to us; our bank calls these payments non-negotiable. When our bank does not honor a payment, fees and penalties may be assessed by any impacted party:

- PennDOT may assess a fee.
- Check writer's bank may assess a fee.
- An agent's contract continuance may be at risk for suspension or termination. In addition, if the customer's check is not honored their driver's license and/or vehicle registration may be cancelled/suspended.

Some examples of payments not honored by our PennDOT bank include stop payments, not sufficient funds (NSF), refer to maker, or stale dated, just to name a few. For cost recovery purposes, PennDOT's Refund and Return Check Unit opens a case to recover the base payment value and assess appropriate fees. A responsible

party is identified and a letter notification/invoice is mailed explaining why the payment was not honored by our PennDOT bank, fees owed, and re-payment instructions. Non-compliance to this notice of monies owed could result in a driver's license and/or vehicle registration service interruption for the customer. Contracted agents risk suspension or termination of their contract.

Knowledge about payments is our best defense against the growing concerns of payment carelessness, deception, and potential fraud. Over the next few months, PennDOT anticipates adding related information to the PennDOT website located at www.dmv.state.pa.us. If you would like additional information on Understanding Customer Payments or the related Job Aid, please contact our Call Center:

In-State (if calling from a # with a PA area code)	1-800-932-4600
Out-of-State	1-717-412-5300
Hearing Impaired (In-State)	1-800-228-0676 (TDD)
Hearing Impaired (Out-of-State)	1-717-412-5380 (TDD)

AGENTS ARE REQUIRED TO ENSURE ALL THEIR EMPLOYEES RECEIVE PENNDOT'S DRIVER AND VEHICLE SERVICES UPDATE BULLETINS

JOB AID FOR AGENTS – DECLINE PAYMENTS

Last Updated: December 1, 2011

NO Payment ... NO PennDOT Fee-Based Transaction ... NO Exception!

C H E C K S

- * There is a FUTURE date or date not within last ninety (90) calendar days of application completion
- * There is a clause "VOID AFTER 'x' DAYS" and the check date is in void period
- * Check does not contain a valid payee. Checks should be made out to PennDOT, Commonwealth of PA, or PA Department of Transportation. However, if the check is already made out to Bureau of Driver Licensing or Bureau of Motor Vehicles, then accept.
- * Critical information is missing
 - No header and customer refuses to provide valid name and deliverable address (See Note below)
 - No MICR (Magnetic Ink Character Recognition)
 - No preprinted bank name and bank routing
- * MICR has been manipulated
 - Coding line does not exist, has been modified, is inaccurate, and/or is not readable
 - Preprinted check number does not match MICR
- * The numeric amount does not agree with the written amount
- * There is an improper or missing signature; Payer/Drawer name is different than the signature name
- * Not payable at a U.S. bank or is not payable in U.S. dollars
- * Not original
- * Manipulation is evident

NOTE: To be accepted, missing name and address are to be written on the check by the customer.

M O N E Y O R D E R S

- * There is a STALE date; There is an EXPIRED date based on terms and conditions
- * There is a FUTURE date
- * Money order does not contain a valid payee. Money order should be made out to PennDOT, Commonwealth of PA, or PA Department of Transportation. However, if the money order is already made out to Bureau of Driver Licensing or Bureau of Motor Vehicles, then accept.
- * Critical information is missing
 - No header and customer refuses to provide valid name and deliverable address (See Note below)
 - No MICR (Magnetic Ink Character Recognition)
 - No date; no terms and conditions
- * MICR has been manipulated
 - Coding line does not exist, has been modified, is inaccurate, and/or is not readable
 - Preprinted money order number does not match MICR
- * The numeric amount does not agree with the written amount
- * There is an improper signature; signature not on required signature line
- * Not payable at a U.S. bank or is not payable in U.S. dollars
- * Not original
- * Manipulation is evident

NOTE: To be accepted, missing name and address are to be written on the money order by the customer.