

Humboldt County District Attorney's Office
Check Acceptance Guidelines

1. Institute a check acceptance policy for your business.

A clearly posted check acceptance policy for your employees and customers can go a long way towards reducing your losses. Policies should state which types of checks can and cannot be accepted. Indicate whether you will take a check for over the amount, and by how much. Post a Check Enforcement Warning sign from the District Attorney's office, as a deterrent to a potential bad check writer.

2. Confirm the identity of the check writer and initial PM for Photo Match

The most reliable form of I.D. is that which contains a photo and a physical description. Take the I.D. in hand and write the I.D. number, current address (if imprinted with PO Box # only), and compare photo with check writer. A good habit is to initial PM (photo match) on the check. Ask questions. It is your right to refuse a check and ask for another form of payment.

3. Avoid accepting checks written on a new account.

Many bad checks are written on accounts only a few months old, and bear check numbers between 101 and 150, or the low 1000's. Use caution. **Do not accept counter drafts.** These are checks that have a handwritten name and address.

4. The signature should be legible and signed in the presence of the individual accepting the check.

Do NOT accept previously signed checks. For a company check, it is vital that the signature is legible. If not, print the signer's name on the front of the check.

5. The complete address and phone number should be imprinted on the check.

Require a street address, in addition to a P.O. Box number. Ask the check writer if all information is current. Obtain a phone number as well.

6. Accept checks written with today's date only.

Pre or post-dated checks are not accepted in the Check Enforcement Program.

7. Make sure written amounts and numbers correspond.

If there is a discrepancy between the written amount and the number amount, the bank honors the **written** amount.

8. Avoid accepting checks drawn on an out-of-state bank.

9. Remember, you are not required to accept a check from anyone. If you feel uncomfortable or suspicious, trust your intuition! Ask for another form of payment.