



OTCnetSM
Deposits Made Simple

Paper Check Conversion Over the Counter (PCC OTC) Items that Can & Cannot be Processed

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This document lists items that can and cannot be processed in PCC OTC and/or ELVIS.

Items that Can & Cannot be Processed

The following items CAN be processed through PCC OTC as non-personal/business checks:

- U.S. Treasury Checks
- Traveler's Checks
- Money Orders
- Third-party Checks
- State and Local Government Checks
- Credit card Checks
- 'Do not ACH' Checks
- Official Checks
- Business Checks

The following item(s) CAN be processed through PCC OTC as personal checks:

- Personal Checks

Note: If a customer chooses to 'opt out' and does not want their checks to be processed via the Automated Clearing House (ACH), that customer's personal check should be processed as a non-personal item. This will allow the check to clear their financial institution as a Check 21 item.

The following items CANNOT be processed through ELVIS:

The following item(s) cannot be processed through ELVIS and will need to be processed through the collection channels your agency used prior to PCC OTC:

- Foreign items drawn on non-US Financial Institutions
- Savings Bonds