

CCS Administrative Procedure

5.10.01-D NSF Check Fee

Implementing Board Policy [5.10.01](#)

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1.0 Purpose

To establish fees and processes for collecting checks returned by the bank for non-sufficient funds.

2.0 Limitations and Requirements

- 2.1 As authorized by state law and the State Board for Community and Technical Colleges, CCS will charge a fee for each check returned for non-sufficient funds (NSF).
- 2.2 NSF checks are sent directly from the CCS financial institution (bank) to Global Payments collection agency.
- 2.3 The current fee is \$20.

3.0 Collection and Fee Processing

- 3.1 Global Payments (GP) is responsible for collection efforts on the NSF checks and assesses fees for the collection process.
 - 3.1.1 The fees are assessed against the student and are the responsibility of the student.
 - 3.1.2 GP fees are in addition to the CCS NSF check fee.
- 3.2 The accounting department receives notification from the bank of checks sent to GP. GP also provides notification to CCS of checks received on their behalf.
- 3.3 Upon receipt of the bank's notification, the accounting department records a **ZN** charge for the face amount of the NSF check on the student's cashiering customer account.
 - 3.3.1 Simultaneously, the \$20 NSF check fee is assessed against the student and recorded as a **ZM** charge on the student's customer account.
 - 3.3.2 The \$20 **ZM** charge must be paid at the Cashier's Office or through the District Business office. Students will not be referred to GP for **ZM** charges.
- 3.4 Unusual Action Codes are added to the student's record in the Student Management System at both colleges for **ZM** and **ZN** charges.
 - 3.4.1 **Unusual Action Code CA** corresponds to the **ZN** charge. The code notation will be "refer student to GP for payment". Payment from the student will not be accepted.
 - 3.4.2 **Unusual Action Code C4** corresponds to the **ZM** charge. The code notation will be "payment must be accepted by cashier; do not refer to GP."

4.0 Related Information

State Accounting & Administrative Manual, [85.54.52](#) – Collecting NSF Checks