

## DOCUMENT RETENTION SCHEDULE

DOCUMENT	RETENTION TIMEFRAME	COMPANY ACTION
Authorizations	2 years from termination or revocation of authorization	Your company must provide copy to your financial institution to provide to the requesting recipient's financial institution within 10 Banking Days of request.
Check for ARC & BOC	2 years from settlement date of entry (front only)	Your company must provide copy of front of check to your financial institution for them to provide to the requesting recipient's financial institution within 10 Banking Days of request made within 2 years of entry.
Check to which RCK entry relates	7 years from settlement date of entry (front & back of related item)	Your company must provide copy of the related item to your financial institution for them to provide to the requesting recipient's financial institution within 10 Banking Days of request.



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## CHECK, PRESENTMENT AND AUTHORIZATION REQUIREMENTS FOR ARC, BOC, POP AND RCK ENTRIES

	Check Must Contain a Pre-Printed Check Serial Number	Check Must be in an Amount of \$25,000 or Less	Check Must Be Completed and Signed by payment recipient	Check Must Have a Routing Number, Account Number and Check Serial Number Encoded in Magnetic Ink	Check Presentment	Authorization Requirements	Notes
ARC	✓	✓	✓	✓	Check via U.S. mail, dropbox or a delivery service or in person for payment of a bill at a manned location.	Notice to payment recipient	Your company must use a reading device to capture the MICR line from the check.
BOC	✓	✓	✓	✓	Check at point-of-purchase or manned bill payment location for conversion during back-office processing	Notice to payment recipient and copy of notice or similar language to Receiver at time of transaction	Your company must use a reading device to capture the MICR line from the check.
POP	✓	✓		✓	Check at point-of-purchase or manned bill payment location	Notice to payment recipient and copy of notice or similar language to payment recipient at time of transaction and a written authorization from the payment recipient	Check is voided and returned to the payment recipient.  Check has not been used for a prior POP entry.
RCK	✓	Must be in an amount less than \$2,500	✓	✓	An RCK is used to collect the amount of a check that has been returned NSF or uncollected funds	Notice to the payment recipient of the terms for initiating an RCK entry prior to receiving the source document to which the RCK relates	Check is dated 180 days or less from the date of the RCK entry Consumer accounts only.  2 times as a check, 1 time as a RCK or 1 time as a check and 2 times as RCK.

## INELIGIBLE DOCUMENTS FOR ARC, BOC, POP AND RCK ENTRIES

	Check Contains Auxiliary On-U.S. Field in the MICR Line	Check Payable to Person Other than Your Company	Draft that Does Not Contain the Payment Recipient's Signature	Check that Accesses Credit Card Account, Home Equity Line or Other Form of Credit	Check Drawn on an Investment Company (as Defined in the Investment Company Act of 1940)	Check that is an Obligation of a Financial Institution (e.g. Official Check, Cashier's Check, Travelers Check, Money Order)	Check Drawn on the US Treasury, Federal Reserve Bank or Federal Home Loan Bank	Check Drawn on a State or Local Government that is Not Payable Through or at a Participating DFI	Check Payable in a Medium Other than United States Currency
ARC	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
BOC	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
POP	<b>X</b>	<b>X</b>	Check is not required to contain signature, but cannot be a paper draft.	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
RCK	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>