

**POLICIES AND PROCEDURES FOR CHECK HANDLING**  
**DVS EMPLOYEES ONLY**  
**9/22/2023**

The following procedures must be adhered to whenever accepting a check from a customer, whether it is a personal or a business check. The reasons for these requirements are to reduce bad check expenses and to comply with Legislative Audit requirements.

1. Identification is required when accepting checks. MN statutes state that you must record the following information about the check writer (unless the information is printed on the face of the check):

Name  
Home or work address  
Home or work telephone number  
Driver's license number or, if not available, a  
MN State Identification card number

2. Absolutely no second party checks accepted. Checks made out to an individual and Driver and Vehicle Services are acceptable. The individual must sign off on the back of the check.

3. Checks made out to the department in excess of fees being collected will be cashed. When a check is written in excess of the fees being collected, but the excess is under \$20.00, the customer may request a refund for the overage or submit a new check for the correct amount. No change will be given. For overages of \$20.00 or more, DVS staff may create a credit for the overpayment. The credit will automatically create a refund transaction, which is reviewed by Cashiers before a refund is issued to the customer. If the check was written on an out of state bank, the refund application will be held for 10 days. (Note: DVS employees must have the exact amount, no money is to be returned.)

4. No cash area (i.e. Front Counter, Cashiers Unit, etc.) is authorized to cash checks for employees or customers unless it is in conjunction with a specific business transaction.

5. In the event we receive an invalid or dishonored check the customer will be mailed an invoice.

6. All checks received must be deposited in a state depository within 24 hours. There must be no instances of check-holding. Delays beyond the 24-hour requirement due to courier pick-up schedules are not considered check-holding.

7. Checks must have a current date on them. Do not accept checks that have a date older than 30 days ago. Also, do not accept checks that are dated ahead of the current date.

8. Checks received must be pre-printed encoded checks. Do not accept "counter checks" unless bank is contacted and it is verified that the individual submitting the check is the account holder, and there are sufficient funds in the account to cover the check. (These are checks where an individual hand writes in their account number and/or their name and address).

9. Checks received by motor vehicle personnel for the purchase of plates and/or stickers must be for a specific transaction and must have the plate number referenced on the check. Driver license personnel must reference a Minnesota Driver License or ID Card number (if none is available, reference the customers full name and date of birth). Checks received by Dealer Unit personnel must have the dealer license number referenced on the check. Prorate personnel must reference the prorate account number or specific license plate number on the check. Do not accept a check from a party who is unrelated to the transaction without first obtaining supervisory approval.

10. Checks received that are over \$5.00 must tie back to the transaction that is being submitted (as stated in #9 above).

11. Checks remitted by Canadian companies or Canadian residents must be certified checks in U.S. funds.

12. If a customer calls asking about a check they have sent to the division for any reason, do not tell the individual to stop payment on their check. If fees were paid in excess or were unnecessary for some reason have them request a refund. Many times, the check is being processed at the same time the customer is requesting a "stop payment", causing additional time and money to collect these funds.

ANY EXCEPTIONS TO THE POLICIES LISTED ABOVE MUST HAVE SUPERVISORY APPROVAL.