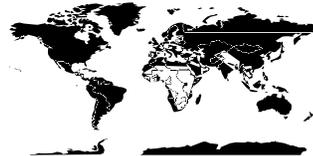


PCC Scanner

Paper Check Conversion

FMS
FRB Cleveland



News
Information
Education

Vol 2, Mar., 2004

Are you PCC Savvy?

When you first entered into the realm of Paper Check Conversion, you probably discovered that it came with its very own dialect. With all of the new terms and acronyms, you might sometimes feel like the check ‘doesn’t go all the way through the scanner’. Here is my very own ‘Practical Guide to PCC Jargon’:

PCC: For those of you who are very new to PCC (and those few still trying to get the check all the way through the scanner), this acronym stands for Paper Check Conversion. It is the system that is used to convert paper checks presented to agencies into electronic ACH debits to the check writer’s account.

POS: An acronym that stands for Point of Sale. This term is most commonly used to describe the Paper Check Conversion software. It is also a processing mode in the PCCPOS software that occurs when the check writer is present during the Point of Sale PCC transaction.

Accounts Receivable/Lockbox: This is a mode of processing in the PCC software that is used when the check writer is

not present. These types of checks are usually mailed.

CIRA: This acronym means Central Image and Research Archive. When a check is scanned into the PCCPOS software and batches are created and submitted, an image of each check is stored in the CIRA. It is an online repository of all electronically processed transactions. It can be used to perform research on one or more items. The CIRA can only be accessed by authorized people within an agency and by authorized staff at the Federal Reserve Bank of Cleveland.

MVD: This acronym represents the Master Verification Database. The MVD provides the PCCPOS with information to ensure a presented check is acceptable. It is an online database that maintains the agencies hierarchy check cashing policy, dishonored check information and manually entered blocked items based on an agency’s policy. The MVD can be manually updated by the Federal Reserve Bank and selected agency personnel determined by each agency. The MVD also provides daily downloads of negative check information and blocked items to the PCCPOS system via the Local Verification Database (LVD).

What is Check 21?

Check 21, also known as ‘Check Clearing for the 21st Century’ Act, will be put into action in October of this year. To PCC agencies it will provide one seamless deposit and reporting stream. Currently, all agencies on PCC are required to maintain a depository relationship because 15% of all items are ineligible for PCC settlement. Check 21 will also bring about the following changes:

- ♦ Eliminate TGA accounts and expenses
- ♦ Consolidated image archive, reporting, verification, settlement, customer service and representment for every agency point-of-presence worldwide, including lockboxes.
- ♦ Better accounting, security, privacy and management controls

Overall, this legislation will modernize the nation’s check payments system. More detailed information will be included in the June PCC Scanner newsletter. 



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LVD: LVD stands for Local Verification Database. It is the database that resides on each PCCPOS computer. This is an optional function. The verification database box must be checked on the PCC System Administration Tool (SAT) configuration screen. The information in the LVD prevents checks being cashed on accounts, or other agency-specified criteria, that is a violation of the agency's check cashing policy. Verification information is available during the transaction processing.

CASH-LINK: The CASH-LINK system is used to settle and report transactions for the United States Government. This system reflects deposits for all processed checks and debits for checks that are returned. Your Point of Contact will receive a daily email report that gives details of transactions that have posted to CASH-LINK.

ALC: Stands for Agency Location Code +2 is a 10-digit number that is predefined and needed to specifically identify the location of the transactions processed. We assign this number by adding two digits after your Agency Location Code or DSSN.

SAT: Stands for System Administration Tool. This is a separate application on the desktop that is used by authorized System Administrators or IT Support. This application is used to add/update/delete users to the PCCPOS system, add/alter/delete roles, and other such security functions. PCC

New Support Hours

This past month ushered in longer customer support hours for Paper Check Conversion. You can now call the PCC Helpdesk Monday through Friday, 6:00 AM until 8:00 PM Eastern Standard time - the same phone number as always (see contact information to the right).

You may have also noticed new voices and names on the other end of the phone. Our new Customer Support team consists of Dan Roberts, John Weaver, and Doug Kirchglesler. They are the people you will work with whenever you have a question or problem related to your PCC system. In a later newsletter you will see their faces so you can get to know the face behind the voice. PCC

Holiday Info Now on PCC Website

All 2004 Holiday information, along with other PCC related information, can be found on our website at <http://www.pcc.gov>. Before each Bank holiday, an email is sent to your PCC contact(s) that describes how the holiday will effect the receipt of your deposit tickets. You can access this information anytime by clicking on the Holiday Information link on the pcc.gov homepage. PCC



PCC Scanner
PCC Scanner is published quarterly for users of the Paper Check Conversion system. Please address correspondence to the attention of the Editor, Sharon Bohaty at the address to the right, or email to pcc@clev.frb.org

Quick Tips

When dealing with staff turnover. . .

Employees come and go. So too should their access to the CIRA/MVD and PCCPOS. Whenever you add new staff, you need to decide if that person will need access to the CIRA/MVD as well as the PCCPOS in order to perform their job. If the answer is yes, please be sure to submit a CIRA/MVD Change Request Form. You'll find this form in your PCC SOP (Standard Operating Procedures) in the Appendix Section.

You should also use this form to change access and delete users. If an employee's responsibilities change and they no longer need access to the CIRA/MVD, they should be deleted. For deletes only, an email can be sent in place of the form, to the PCC mailbox at pcc@clev.frb.org. This form is also available to be downloaded on the PCC website at <http://www.pcc.gov> on the Downloads link on the lower left of the homepage.

For the PCCPOS, users with administrative access need to locally add and delete users to the software. Refer to your SOP for detailed information.

When setting up new users. . .

Please do not use a comma or an apostrophe in the username. This may cause problems on our application servers when the file is processed. A future software enhancement will issue an error message if the wrong username format is used. Please make certain all of your existing and future usernames comply with this rule. PCC

Contact Information

The Federal Reserve Bank of Cleveland
PCC Deployment Center - Ground Floor
1455 East Sixth Street
Cleveland, OH 44114
Phone 216-579-2112 or 800-642-1373
DSN (510) 428-6824 option 6, option 4
PCC Helpdesk Support hours:
Monday through Friday
6:00AM until 8:00PM (eastern time)
Deployment Fax# 216-579-2125
Customer Support Fax# 216-579-2813 website: <http://www.pcc.gov>