

Section 06.05.04

CHECK HANDLING

A check must have six items on it to be considered a negotiable item. All checks must be negotiable before we can accept them.

1. Date
 - The date on the check cannot be older than six months (stated dated) or reflect a date into the future (post dated).
 - Some businesses do not like their checks to be outstanding for the duration of the six months allowed, so they will specify a duration period date on the check itself.
2. Payee
 - The payee is where the check has the required phrase “Pay to the Order of” followed by “Texas A&M University- Corpus Christi” or “TAMUCC”. A check cannot be accepted if made payable to someone else (3rd party) other than the University. If a 3rd party check is presented from another department, ask the Cash Operations Manager for instructions.
3. Dollar Amount (numeric)
 - The amount on this line or box should be written in a clear and legible manner. Lines drawn through any number or another number written over an existing number should not be accepted. If a correction needs to be made, one line should be drawn through the entire incorrect numeric amount and rewritten in the nearest open space of the old number. All corrections should be initialed by person writing the check.
 - **IMPORTANT** – the numeric amount should match the written amount.
4. Written Amount (alpha)
 - The amount of the check is spelled out on this line and should be reviewed for accuracy on every check presented. This amount (legal amount) supersedes the numeric dollar amount should there be a discrepancy between the two.
5. Signature Line
 - All checks presented must have a signature in order to be negotiable.
6. Drawee Bank
 - The drawee bank is the bank where the account for this check is at. All checks will have a bank name printed on the check. Not all banks, however, may be located in the United States. These checks are therefore considered foreign items and cannot be accepted. Foreign items presented for payment of tuition and fees may be accepted subject to approval by the Cash Operations Manger or Bursar.

Other negotiable instruments that are accepted over the counter and should be processed as a check are:

- Money orders
- Cashier checks
- Travelers checks
- Credit card checks

Each check that is accepted must be stamped “FOR DEPOSIT ONLY” immediately upon receipt.