ECP ELECTRONIC CHECK PROCESSING

BUREAU OF THE FISCAL SERVICE

Frequently Asked Questions

1) How can I pull a check image without an IRN?
-This can be accomplished by providing as much information in the payment query screen as possible. Key pieces of info are capture date, bank routing #, check #, and amount. Limit the capture date range as much as possible.

2) What time is the 215 reporting available?
-7:00am EST the day after the batches are submitted.

3) Where can I find the ACR form?
-On the ECP site under Help>Useful Resources.

4) What happens if a check cannot be electronically converted to an ACH debit?
-An image of the check will be used to create a substitute check and submitted through the check paper clearing system. It will still be treated and settled like a regular paper check would be processed.

5) What happens to the physical check?
-An electronic copy of the check is stored for 7 years in ECP. The original check will be destroyed within 14 days and not returned to the check writer.

6) Is electronic check processing secure?
- Electronic check processing is not new to the financial industry and is a safe and reliable way of processing payments. It uses technology that has been developed and tested to process your check information securely.

7) Is the Agency responsible for providing Notice to their remitters about ECP?
- The Agency must adequately provide a Notice to their remitters only if they will be converting checks to ACH. Fiscal Service has legally approved verbiage for the Agency to utilize in the notification process.

8) How does the Agency get access to ECP?
-The Agency Cashflow Profile (ACP) is a detailed questionnaire that is completed in a joint effort between the FA and the Agency. The information supplied in the ACP is used to configure the agency within the ECP system.

Questions?
If you would like to learn more about what ECP can do for your Agency, please contact the Program Manager for ECP at 202-874-8216.

ECP Overview

- Electronic Check Process (ECP) is a systematic method used to convert paper checks into ACH transactions or Check21 items via a lockbox network
- Agencies use one of five Financial Agents (Bank of America, Citibank, JP Morgan, PNC or US Bank) to receive payments and remittance documents
- Acts as a data and image repository

Benefits of ECP

- Accelerates deposits and reduces collection costs
- Improves data capture, accuracy, timing, and provides detailed information regarding remittance and accounting data
- Offers a total of 13 different reports. The most commonly used reports are: 215 Deposit Ticket Report, 5515 Debit Voucher Report, Daily Interim Balancing Report, and Monthly Summary Report
- Provides direct access to Agency users on the status of every item being processed from the moment it is received in ECP. ECP is available for transmissions 24 hours per day, 7 days per week, 365 days per year, however, transactions will only settle on banking days

Upcoming ECP Enhancements

Log Tracking in ECP Reports

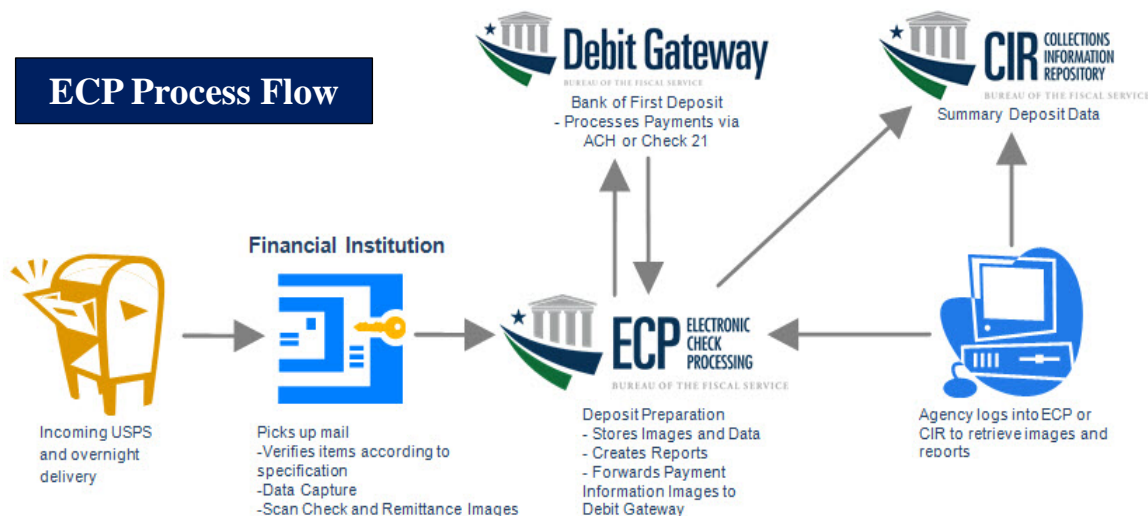**Validation of Remittance ID**

Upgrading security features

ACR 215 Report display

ECP Customer Statistics

Number of Total Agencies in ECP	71
Number of Total Cash Flows in ECP	326
Number of Active Users on ECP	1201

ECP Process Flow

Debit Gateway
BUREAU OF THE FISCAL SERVICE
Bank of First Deposit
- Processes Payments via ACH or Check 21

CIR COLLECTIONS INFORMATION REPOSITORY
BUREAU OF THE FISCAL SERVICE
Summary Deposit Data

Incoming USPS and overnight delivery

Financial Institution
Picks up mail
-Verifies items according to specification
-Data Capture
-Scan Check and Remittance Images

ECP ELECTRONIC CHECK PROCESSING
BUREAU OF THE FISCAL SERVICE
Deposit Preparation
- Stores Images and Data
- Creates Reports
- Forwards Payment Information Images to Debit Gateway

Agency logs into ECP or CIR to retrieve images and reports

Customer Support Information

(866)855-5735

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ECP Website

https://www.treaslockbox.gov/