

Check Acceptance Tips for Door County Merchants

When accepting a personal or business check for services, goods, cash, lodging, etc., it is important to keep in mind the following:

1. Do NOT accept postdated or 2- party checks. If either are accepted by your business and they come back as NSF, the District Attorney's Office cannot prosecute them.
2. ALWAYS Request a photo ID from the person presenting the check. Verify that the photo matches the person, and the name on the check matches the name on the ID.
3. ALWAYS ask the person presenting the check if the address on the check is current. Any changes should be made directly on the check. All checks must have a street address. If the check has only a PO Box, ask for street address.
4. When an employee accepts a check, ask them to put their INITIALS on the front of that check. This is important in the unlikely event a worthless check goes to trial, the employee will then be able to confirm by their initials, that they accepted it as payment and verified the passer as the owner of the account.
5. For out of state checks, after verifying that the photo matches the person passing the check, ALWAYS confirm that the address is current.
6. When accepting a business check, ALWAYS ask for photo ID, write the name of the person signing the check along with their address (after confirming it is correct) and what state the identification is from.
7. It is the policy of the District Attorney's Office not to prosecute checks written for less than \$25.00.