

# e-Checks- Program Description

## General Provisions

Nichols College is pleased to offer e-Checks- a safe and secure electronic direct deposit alternative to paper checks for Student Refunds, Employee Reimbursements, and Vendor invoices. The system is voluntary but greatly encouraged as it benefits both you and the College. From your perspective, you receive your money faster, avoid lost or stolen checks, and eliminate trips to the bank for deposit or cash checking. You receive e-mail confirmations each step of the way to monitor your Account.

The paragraphs below offer detailed information about several topics; how the program works, enrollment instructions, and links to forms and Terms and Conditions. Please e-mail us at [e-Checks@Nichols.edu](mailto:e-Checks@Nichols.edu) should you have unanswered questions.

## Relation to Payroll Direct Deposit PDD (for anyone on the Payroll)

For Students and Employees- The e-Checks reimbursement paid from the AP module is completely separate from Payroll Direct Deposit (PDD). By design (for security), the Payroll and AP modules are not interconnected. Changing the information in one does not affect the other. If you are changing banks, you will need to change **both** the PDD Form, (call 508-213-2284 for a copy), **and** on WebAdvisor for e-Checks.

## How e-Checks Works

Students and Employees will use WebAdvisor to manage their e-Checks program. Vendors will need to complete paper authorization forms. Each process is described in more detail below; but first, some common elements:

1. You enroll in e-Checks by providing us your bank information and authorizing us to direct deposit your funds. You also may make changes to your bank account at any time. However, only one (1) bank account at a time may be used. Splitting refunds, reimbursements, or invoice payments is not permitted.
2. Each week, we run a process that transmits all **new** bank information (both initial enrollments and changes) to our bank. Our bank communicates with your bank to ensure the direct deposit will work. This is called ‘pre-noting’ and may take up to 5 business days to complete. Once your pre-note is set, your account is flagged ready for direct deposit. (You are notified if there are problems with the pre-note process.) Until the pre-note is cleared, you will continue to receive a paper check. **Everyone is encouraged to enroll as soon as possible, even if you do not anticipate requesting funds for months to come.**
3. Submit your fund request through the usual channels as appropriate.
4. Each week, as part of the ‘check run’ process, the system selects all direct deposit accounts first (all accounts with a valid pre-note), and then processes all remaining payments as paper checks. As such, you will be paid one way or the other as scheduled. You will receive an e-mail with the details of the direct deposit.

## **Students and Employees- WebAdvisor**

Procedure for Students and Employees- Enrolling in e-Checks is simple.

1. Log onto WebAdvisor and click on the link for “Bank Information (US)”
2. Remember, this has nothing to do with your Payroll Direct Deposit- call 508-213-2284 for a payroll direct deposit enrollment form if you wish to change payroll direct deposit account.
3. New enrollees will see their current mailing address but nothing in the bank information in the shaded boxes at the top. Existing users will have their current bank information listed.
4. To Un-enroll, just click the “Delete” box, then click “Submit” at the bottom.
5. To Enroll or Change information, please complete all boxed information. There are a couple of things to note:
  - a. To see a copy of a blank check for the source of your bank numbers, please click the “How do I find the Routing and Account numbers” in blue type after clicking Bank Information (U.S.) on Web Advisor.
  - b. You must enter a valid Bank Routing number (9 Digits). If invalid, an error message appears at the top in “red” stating the number is invalid.
  - c. Your current e-mail, for all e-Check communication, appears just above the terms and conditions box.
6. Please read the Terms and Conditions. You must check the “I Agree” box to complete enrollment.
7. You must click “Submit” to complete the process. It is that simple- you are done!
8. You will be notified via e-mail that you have enrolled. You are also notified when changes are made and each time a refund/reimbursement is generated.
9. You may contact us at [e-Checks@Nichols.edu](mailto:e-Checks@Nichols.edu) with questions, but only you may enter your bank information.

## **Outside Vendors- Paper Authorizations**

Procedure for Outside Vendors- Enrolling in e-Checks is simple.

1. Obtain a copy of the Vendor e-Check Deposit Authorization form. If enrolling, also obtain a copy of the “e-Checks Terms and Conditions- Vendors”. Each may be found at [www.Nichols.edu/administration/policies](http://www.Nichols.edu/administration/policies). You may call us at 508-213-2209 or e-mail us at [e-Checks@nichols.edu](mailto:e-Checks@nichols.edu).
2. Complete the required information and return to Business Office, ATTN: e-Checks, PO Box 5000, Dudley, MA 01571, or FAX to 508-213-2088.
3. We will enter your information and run a pre-note (see #2 above, How e-Checks Works.) Once complete, you will receive an e-mail. E-mail is the official notification communication medium for e-Checks.
4. When your invoice is scheduled for payment, the system will directly deposit your payment to your bank and send an e-mail with all pertinent information: Date, Description, Invoice Number, and Deposit Amount.
5. The Vendor e-Check Deposit Authorization form may be used to make changes and updates to your account. Each new bank account change must be “pre-noted”, so there is a chance you may receive a paper check while the pre-note process is underway.