How-to Guide

Migrate Bank-Issued Checks to ePayments

PSN's Bank Bill Pay eSolution allows for all transactions coming through your customers' banks' bill payment systems to be captured as ACH (electronic checks), thus eliminating paper checks you receive from these banks. Sometimes it takes one to three billing cycles for all the payments to be redirected to the PSN system.

PSN has developed an automated system which can correctly route checks which are input incorrectly by your customers in their banks' bill payment systems. **While we resolve 99% of the issues**, you should take the following steps if you notice a problematic payment.

Take These Steps Only if You Receive a Paper Check after 3 Billing Cycles…

1. If you receive a **paper check** from a bank bill pay system, call the bank at the number on the check.
2. Ask for the department that handles routing payments through MasterCard RPPS.
3. Once at the right department, explain that you have a check and you now want that check and any other of your customer payments coming through them to be sent to your MasterCard RPPS account.
4. Tell them to link all payments coming through their system to:
   Account # 00000xxxxx (where the x's are the numbers in your PSN RT or CP account number; don't use the letters RT or CP. If you don't know which number to use, please contact your PSN Service Account Manager)

IMPORTANT NOTE: If you are now receiving some electronic deposits from bank bill pay systems (not handled by PSN), you must notify the entity which makes that deposit that you no longer want them to make the deposits. Explain that you are now using your MasterCard RPPS account to route the bank-issued checks. Provide them with your MasterCard RPPS number.

Troubleshooting…

If you are still receiving bank-issued paper checks or a payment did not otherwise come in electronically through PSN, first see if the problem is with the check itself. Take these steps…

✓ Verify the mailing address the check was sent to. If this is not one of the approved addresses submitted to PSN, the check will not be eligible for Bank Bill Pay processing. Contact your customer and have them update the mailing address with their local bank.

✓ Verify the payee name listed on the check. If this is not one of the approved names listed as acceptable payee names submitted to PSN, the check will not be eligible for Bank Bill Pay processing. Contact your customer and have them update the payee name with their local bank.

✓ Verify the account number configuration on the payment. If this is not one of the acceptable account number mask IDs (different scenarios of what your utility account number looks like) submitted to PSN, the check will not be eligible for Bank Bill Pay processing. Contact your customer and have them update the account number with their local bank.

✓ Verify the dollar amount being processed. If it is unusually large compared to the average payment processed by your customers, it may not be eligible for Bank Bill Pay processing. The Bank Bill Pay service has an upper dollar limit that can be processed. This amount was set to accommodate your average bill amount.

If any of the above issues occur more than once with different customers, consider updating the acceptable address, acceptable name, account number mask ID or the average payment amount with PSN. Simply submit a TICKET to PSN for assistance.

Still need assistance…

If you require additional help, please submit a TICKET by logging into the PSN Account Management Center; in QUICK LINKS, select "Submit/Monitor Tickets." Your question will be addressed within one business day.