
❖ PACER Service Center ❖

Announcements

<http://pacer.psc.uscourts.gov>

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IMPORTANT: Notice to Customers Making Payment by Check

Authorization to Convert Your Check: Each payment made by check will be converted into an electronic fund transfer (EFT). EFT refers to a process by which we (through the authorized representatives of our Bank) electronically instruct your financial institution to transfer funds from your account to the PACER Service Center. By sending your completed, signed check, you authorize the PACER Service Center to copy your check and to use the account information to make a transfer from your account equal to the amount printed on the check. If the EFT cannot be processed for technical reasons, the PACER Service Center will process the copy of your check.

Insufficient Funds: The electronic transfer of funds from your account will usually occur within 24 hours, which is faster than the normal processing time. If the transfer cannot be completed because of insufficient funds, two additional attempts will be made to make the transfer. If the transaction ultimately fails, we will charge you a one-time fee of \$35, which we will also collect by EFT.

Transaction Information: Although the EFT will be appropriately documented on the account statement you receive from your financial institution, the transfer may be reflected in a different place from where your checks normally appear—for example, under “other withdrawals” or “other transactions.” Also, because the check is never sent to your financial institution, you will not receive your original check back. The original will be destroyed, although a copy will be maintained for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that an EFT reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Federal Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.

A Privacy Statement explaining the purposes and routine uses which will be made of your check information is available from our internet site at <http://pacer.psc.uscourts.gov>, or call 1-800-676-6856 to obtain a copy by mail. Furnishing the check information is voluntary but a decision not to do so will require you to make payment by some other method.

See page 2 of this announcement for frequently asked questions about this process.

Changes to SSN Display

In September 2002, the Judicial Conference approved amendments to the Federal Rules of Bankruptcy Procedures and the Official Bankruptcy Forms. The amendments implemented Conference policy on privacy and public access to electronic case files. In compliance with the Federal Rules of Bankruptcy Procedure effective December 1, 2003, PACER will display only the last four digits of the debtor(s) Social Security number (SSN). It will continue to be possible to search by the full SSN; however, only the last four digits of the SSN will be displayed.

Why is the PACER Service Center converting my check to an Electronic Funds Transfer (EFT)?

The PACER Service Center is participating in a program of the U.S. Department of Treasury to convert checks issued to the federal government from paper to EFT. The program will allow funds and information to be processed in a streamlined manner, which greatly reduces indirect costs, while increasing accountability and security. The program is currently limited to a few federal agencies, but the U.S. Department of Treasury expects all agencies to be participating in the program in the near future.

What is Paper Check Conversion?

Check conversion is the process of converting checks into electronic funds transfers. "Electronic funds transfer" is the term used to refer to the process in which we electronically instruct your financial institution to transfer funds from your account to our account, rather than processing your check. If, after receiving this notice, you choose to pay by check, you authorize us to process your check as an electronic funds transfer.

What happens to the physical check?

The imaged or copied check is retained for seven years. The original check is destroyed within fourteen calendar days after the funds have been transferred.

How quickly will funds be transferred from my account?

The electronic funds transfer from your account will usually occur within 24 hours. If the electronic funds transfer cannot be completed because there are insufficient funds in your account, we may try to make the transfer up to two more times and may impose fees against your account, which we will also collect by electronic funds transfer.

Will the electronic funds transfer appear on my account statement?

The electronic funds transfer from your account will be on the account statement that you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your checks normally appear. For example, it may appear under "other withdrawals" or "other transactions/activity" mixed with transactions. The information on your statement can include the check number, city and state where it was processed as well as the name of the processing agency.

What if the electronic funds transfer cannot be processed?

In rare instances, an electronic fund transfer cannot be processed for reasons other than insufficient funds. If cash management tools are utilized by your financial institution for your account for protecting against unauthorized or incorrect funds transfers, contact your financial institution to allow these specific transactions to be electronically debited from your account. If we cannot process the check electronically, you authorize us to process a copy of the check for collection through the check system.

More detailed information can be found at www.fms.treas.gov/ach or www.pcc.gov

Cap on Case-Related Documents and Reports

The Judicial Conference, at its September 2003 session, amended the language of Section I of the Electronic Public Access Fee Schedule. The previous schedule placed a cap on the \$.07 per page charge, a maximum \$2.10 (the equivalent of 30 pages) for electronic access to any single document. The amendment extends this cap to include docket sheets and case-specific reports, with the exception of transcripts of federal court proceedings. The cap applies to all PACER, RACER, or CM/ECF sites and is effective for documents and reports accessed after January 1, 2004. The transaction receipt will not reflect this change in older PACER systems. The change is currently being made to CM/ECF systems, but will not be reflected immediately. During the transition period the PACER Service Center will cap eligible transaction just prior to loading them to the PACER Service Center web site each month. To view the capped transaction use the Review Transaction History option in the Account Information section. The quarterly statements will be calculated using the capped transactions.
