

California DMV No Check Policy - FAQs

Q: Why are we no longer accepting checks for DMV services?

A: Over the past few years, MWG has seen a significant decline in payment by check, and Members are preferring to use other forms of payment. Eliminating checks will be a huge time saver for your branch, and will decrease errors and discrepancies. This change is the first of multiple projects that will simplify and centralize the EOD process at branches.

Q: Has this been done before at other branches?

A: Yes, in March 2019, MWG launched a pilot program in the Berkeley branch to remove checks as a payment option for DMV services. The pilot has expanded to 11 other branches.

Q: What has been the feedback from Members?

A: Out of the 4,000 transactions where a Member has attempted to pay by check at the above branches, only five have reached out with concerns. Four out of the five were concerning lack of notice for the policy change. With this in mind, we want to ensure that Members have as much advance notice as possible.

Q: For what services can a Member pay by check?

A: This is a change to the DMV Check Acceptance Policy only - there are no changes to the other products or services. An easy way to remember when you can and cannot accept a check is by looking at who the check would be made payable to. You <u>are not</u> able to accept checks that are payable to DMV.

Q: How will this change alter the EOD process for DMV?

A: This will not alter the EOD process. You will still need to write a daily check to the DMV to cover your credit card, debit card, and cash payments.

Q: What forms of payment are Members permitted to use?

A: We prefer to have Members pay with cash or debit card, although credit cards are also acceptable. See <u>Scripting</u> for how to position our preferred forms of payment with Members.

Q: What do I do if a Member is upset about the change?

A: Use the following steps to resolve the issue:

- Apologize for the inconvenience,
- Explain the reasoning behind why AAA is no longer accepting checks (see Scripting),
- Remind Members that they can pay by cash or debit card (a secure form of payment that allows the Member to pay directly from a checking account).

If the situation cannot be resolved, please open a case in CTS.



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Q: Can we accept ACH payments or other forms of electronic checks?

A: No checks, physical or electronic, will be accepted for DMV services.

Q: Will the website and phone message be changed?

A: Yes, we are ensuring that the website, phone message, MSC, and all other channels are updated so there is no confusion.

Q: What if a Member asks why checks are an issue?

A: There are several areas of the check that need to be filled out clearly and completely, and DMV is very strict about accuracy on checks as well. Each check needs to be reviewed for accuracy and if there's even one error you would need to go to the trouble of correcting it. Sometimes Members even have to come back on a different day to submit a new check!