

## DELUXE eChecks User Guide for CharityHound Members

This document suggests how CharityHound members could utilize a technology for printing their own checks. Once printed, the checks can be mailed in the usual fashion. The advantages are:

- The check writer can avoid typing the payee's name (e.g. American Red Cross).
- The check writer can avoid typing the amount in words (e.g. Forty and 00/100 Dollars).
- The check writer can avoid writing the signature (typically the last line, lower right).
- An optional feature is that the check writer can avoid using a postage stamp to deliver the check.
- The "memo" line is supported (and may remain blank).
- Sundry other features exist as described at the [www.deluxe.com](http://www.deluxe.com) web site.

Using so-called eChecks are useful for writing any checks (not just charitable contributions). Visiting the above web site should explain the rationale. That is NOT the purpose of this user guide. Instead we will suggest how it is best to use eChecks in the context of making donations.

Here's the typical steps:

1. Obtain a personal (not business) checking account. They typically give a sheet of a few starter checks and then ask you to select some style of wallet-sized checks. It's OK to keep the starter checks but decline the offer to immediately select the personal checks (printed on special paper - somewhat expensive we might add). Instead tell the bank agent that you will order your own checks. At this stage you have (via the sample checks) the two numbers you will need: the bank routing number and your new account number.
2. Contact Deluxe (via phone or web site - phone and URL is shown below). Since most folks who order eChecks are business owners they may assume that you are a business. Ignore this by saying you are a member of an organization (i.e. CharityHound). Initially what happens is that you probably will be setup 'as-if' you simply want your name and address on the check (typically this appears in the upper left region of your old personal checks). After your account is established all these details can be fixed (directly via the web interface). Make sure your new account has a balance of about \$100 since, as you signup for eChecks, Deluxe deducts whatever you decide from that same account for 'n' eChecks (where you decide what 'n' is - such as one hundred checks).
3. Next you apply a few tweaks. You sign into your new Deluxe account and access settings. You simply need to ensure the first line is NOT your name. Use 'CharityHound Member'. Or 'Members' for a joint account. Then add a line for one (or two check writers). Then add your street address.
4. Take a blank sheet and, using your best script, 'sign' that sheet (as if signing a check). Scan in the signature. Crop the image saving as a jpeg file. In the Deluxe settings 'upload' that file. In theory, you're done. You can 'cut' checks at will, print them off (on plain paper) and mail them to nonprofits (or really anyone). But CharityHound users should perform an additional step. We'll show that step later on. For the time being inspect the next page of this user guide. That page shows a sample of a DELUXE eCheck (with account numbers, names, etc redacted).

MEMO

Sanjivbank, A Co Operative Bank

Forty and 00/100

ORDER OF

American Red Cross

\$ 40.00

DATE 05/02/2015

Visit after 90 days

VV003

**VOID**

This is a Deluxe eCheck.  
Confirm that this check was issued by the account holder  
and is associated from the electronic request at  
<https://www.verifyvalid.com/verify>

CharityHound Members

**eCheck Payment Notice & Instructions**

After printing, confirm all aspects of the check have printed clearly. Then, cut between the double lines to detach the check. This item may only be presented for negotiation (cashed or deposited) one time.

**DELUXE eChecks**

The check above was delivered to you without the time and cost of traditional postal mail. Visit <http://www.deluxe.com/echecks/learn-more> to find out how you can benefit from sending and receiving fast and secure electronic payments via Deluxe eChecks.

Are you a business? To save time, money, and resources, make payments using Deluxe eChecks. Call 800-631-8962 to get started today!

**Does your Financial Institution have questions about this check?**

- Any questions can be answered by calling 800-631-8962.
- In addition, the authenticity of this item can be determined at [verifyvalid.com/checks/verify](http://verifyvalid.com/checks/verify). Verification allows for:
  - confirmation that the eCheck was issued by an authorized party
  - proof of critical check data such as payee and amount
  - display of additional information, including item history, for registered bank personnel.
- This eCheck was printed directly from an original authorized check record. It is an original check and not a Check 21 "image replacement document".

The above image shows an eCheck (at top and upside down). In the sample we left the first line of the personal check alone (see words 'CharityHound Members' on the check). We redacted the names, but your names show next. We assume the 'magic' that makes these checks acceptable is accomplished via the square boxed (QR code). We redacted it with a large 'X'.

Next we discuss the 'final step' (step 5 omitted above). It's really pretty easy. Using this document as a template simply print the next page off. Make many copies of this page. DELUXE eChecks are always 'blank' on the reverse side. What CharityHound members do is use one of your copies of the page below every time you print a real eCheck. The text is always found on the 'back' side of the eCheck. For convenience your back side has an endorsement line and repeats the instructions found on the real eCheck (see above page). For nonprofits we typically send the entire 8 1/2 by 11 sheet. For other payees we typically cut the check off and just send that along. That should do it!

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### NOTICE TO ALL NONPROFITS

The face of the enclosed eCheck lists our ID information (names/address). We want you to understand another meaning of ID. As CharityHound members we consider ourselves "Intentional Donors" (IDs). As such we selected your charitable organization to receive our gift due to the unique metrics provided by the web site: [www.charityhound.org](http://www.charityhound.org).

While the web site describes these metrics we will state here what our assumptions are:

Unless your solicitation form provides options, assume that we NEVER expect your organization to share our ID (as shown on the eCheck) with any other organization! If the form has options, please abide by our choice.

By default (again unless your form has options), assume that we NEVER require more than a *single* 'reminder' (solicitation to give again) in any given calendar year! This metric we carefully track and weigh when we decide what groups we should continue to contribute to on an annual basis.

