

RETENTION AND DISPOSAL OF SCANNED CHECKS

Check safekeeping and destruction is a crucial component to any depository service where you send check images to the bank. As a user of these services, you assume sole responsibility for the original checks, including their retention and destruction.

Retaining the original checks is necessary in case a check image is unsatisfactory or the funds cannot be collected through electronic means. If this were to occur, you would be notified by Banking and Merchant Services about the error and would need to have the original check on hand to resolve it. It is also important to ensure that the original item is not re-scanned for electronic deposit or deposited as a paper item.

A best practice is to have the processes described in this document performed under dual control (i.e., by two employees simultaneously). This helps to ensure that all scanned checks are accounted for and properly disposed of.

RETAINING CHECKS

1. Retain original scanned checks for **30 calendar days** in a check retention bag as a best practice. Store in a secure location (e.g., locked drawer, safe) with restricted access.
2. Maintain a **retention log** of items kept in the secure location with the date scanned and initials/signatures.

SHREDDING/DISPOSING OF CHECKS

Review your log frequently for scanned checks that exceed the 30-day retention period and are ready for shredding.

1. Identify items ready for disposal and retrieve from the secure location.
2. Dispose of checks via a cross-cut shredder or place in a receptacle for destruction by an approved third-party service.
3. Update the retention log to reflect the date of disposal and initials/signatures.

FOR ADDITIONAL ASSISTANCE

Technical Issues

The UF Computing Help Desk
352-392-HELP
helpdesk.ufl.edu

Policies and Directives

UF Cashiers Office
[Cash Handling and Controls](#)
352-392-0185
TM_DepositSupport@admin.ufl.edu