



Share Draft Return Guidelines

Return Timelines Returns must be submitted by 1:30 pm PT / 2:30 pm MT / 3:30 pm CT of the next business day following our transmission of the share draft file. If you are submitting your returns on the same day as our share draft file transmission, please do not submit them before 1 pm Mountain Time.

Confirmation Messages You should receive a confirmation e-mail message from us within a few minutes after you submit the return file. The message will confirm both the number of return items and the dollar amount total. Contact us if you do not receive this confirmation, or the totals do not match your records. We can then quickly resolve any potential problems that might exist with your return file.



If you need to make any changes or additions to your original return file, just give us a call. Don't send us another return file! Another file may delete the valid information in your original return file. And remember to call in any changes or additions by the normal return deadline.

Return Codes / Reasons Most share drafts returns are submitted with the normal return reason codes for Insufficient Funds, Closed Account, Uncollected Funds, etc. If any returns are submitted with the "Other" return code, it will be marked with the generic "Refer to Maker" reason unless we are notified otherwise. If you wish to return any such items as Unauthorized, Altered, Endorsement Missing, or any other unusual reason, just give us a call so we can mark these returns with these special reason codes.

Late Returns If you are attempting to return a share draft after the normal one day return period, you will need to call us with those details. Keep in mind that late returns may be refused by the Depository Bank. If these returns are refused, the return may be charged back to your credit union, or the Depository Bank may require more documentation before they will consider honoring the return. You may need to deal directly with the Depository Bank to resolve these issues.

Adjustments Many types of disputed entries or processing errors should be handled as adjustments rather than returns. Encoding errors and duplicate items are the most common examples of issues that are resolved through the adjustment process. In some cases, credit unions may need to contact the Depository Bank directly to resolve uncommon disputes such as forged endorsements or altered items. For full details on our adjustment services and policies, see our [Check Processing Adjustments Guide](#).

Settlement for Returns Your SunCorp Cash Management Account will normally be credited for the total amount of share draft returns two business days after the return is processed. We recommend that you reconcile all Cash Management Account entries with your corresponding general ledger entries on a daily basis. Prompt reconciliation allows you to easily find and rectify any erroneous entries to either the Cash Management Account or your internal records.

If you have any questions concerning your share draft returns, please contact the Member Services Department at 1-877-786-2677, Option 1.