

Checkdefer — Louisiana Edition

Offer the full deferred presentment amount to every customer — even those without a checkbook.

A Louisiana deferred presentment transaction needs a check from the customer. Checkdefer prints one for customers who don't have a checkbook, holds it in our secure vault — not your desk drawer — and deposits it on the date you set, or collects it in installments.

What it does

- **Creates the check** when the customer has no checkbook.
- **Prescreens the account** before printing.
- **Holds the signed check** in a secure vault, with its full record.
- **Deposits it on your date**, or collects it in installments.
- **Builds in the Louisiana rules.**

How it operates

1. Enter the customer's details and the loan amounts.
2. Print the check, dated the day of the transaction.
3. The customer signs in ink.
4. Photograph it — it's matched and filed in the vault.
5. Hand over the withdrawal notice. Done.

Optional deposit services

A — Deposit on a date. Deposited electronically from the vault on the date you set. If the customer pays first, the check is released.

B — Payment plan. Set the dates and amounts; the customer gets a payment link before each one, and payments go straight to your account. Paid in full releases the check.

Louisiana rules built into every transaction

Check date — the day of the transaction, never later.

Hold — up to 30 days.

Amounts — within the OFI maximum and fee limit.

Notices — the federal withdrawal notice, generated for you.

Returns — stops after two.

Credit bureaus — never reported.

Limits are confirmed with each lender at setup. Loan terms and compliance remain the lender's.

FAQ

Is a check we print still the customer's check?

Yes. The customer signs it and hands it over, the same as any printed check.

Is the account information safe?

Yes. It's stored encrypted, and every view is logged.

Can we take it to the teller?

It's built for electronic deposit straight from the vault.

What does it cost?

Pricing is in your merchant agreement. Ask us for a walkthrough.

See Checkdefer in action.

Hold signed checks in our secure vault — not your desk drawer.

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