Record an NSF (Bounced Check)

If a check or bank account draft is returned for non-sufficient or insufficient funds (NSF), you'll need to maintain a record of the NSF and adjust the family balance.

In Jackrabbit the most efficient way to record an NSF check or ePayment Bank Account Draft is to record a refund for that payment. This allows you to retain a historical record of the returned check in the family's transactions.

When recording a returned ePayment Bank Account Draft the process is the same as for a returned check. Because ACH Bank Draft payments are not able to be refunded through the system, clicking the **R** *icon on an ACH/Bank Draft payment will only record the refund on a family's account; nothing is sent to the gateway.*

1. Locate the NSF payment on the family's *Transactions* tab.
2. Click the **R** icon on the returned payment line.
3. In the *Refund Transaction* window, enter a note with details of the returned payment.
4. Select the *Check All Rows* button to include all of the fees.
5. Click **Next**.

6. In the *Are Fees Still Due?* window click **Check All Rows**. This will add these fees back into the family's balance.
7. Click **Submit Refund**.

An adjustment is posted to the family's account and the balance has increased by the amount of the returned payment. The status of the fee that it originally paid has been set back to unpaid. The *Refund-Overpayment* line provides a record of the NSF.

Add an NSF Fee

Before adding an NSF Fee for the first time, you'll want to ensure you have a Category 1 to organize the NSF fees.

1. Point to the **Gear** (icon) > **Settings** > **General** > **Drop-down Lists** (left menu).
2. From the left menu, click **Category 1**.
3. If needed, use the **Add Row** button to add a new *Category 1* named **NSF Fees**.
4. Click **Save Changes**.

If you charge a fee for any check returned as NSF, use the steps below to post the fee.

1. Ensure you are viewing the correct family.

2. Click the **Make Sale/Post Fees** button.
3. Change the **Transaction Date** if applicable.
4. Enter a **Type** [for example, *Other Fee (Debit)*].
5. Select a *Category 1* of **NSF Fee** from the drop-down list.
6. Enter the **Amount** and any other details.
7. Include a **Note** of explanation. Click **Save Fee**.

The NSF fee is added to the family's *Transactions* tab and the family balance is adjusted.

When an NSF is recorded, it's not considered an ePayment so there is no email generated to the billing contact.