

Check Replacement

Lost or Stolen Checks

If you are not yet enrolled in direct deposit and your paycheck is lost or stolen, immediately notify your agency and request that a stop payment be put on your check. Your agency will ascertain the check number and submit a Stop Payment Notice to OPA, who will notify the bank.



You are required to complete a Claim of Lost Check, after the Stop Payment Notice has been completed, to describe the circumstances under which the paycheck was lost or stolen. The Claim of Lost Check is an affidavit certifying your signature and address and that if you find the lost check, you will turn it over to OPA.

You can obtain this form from your agency's Payroll Office or through OPA. Fill out the form, have it notarized, and return it to your agency or OPA.

If your paycheck has not been cashed, OPA will replace the check as soon as it receives the completed Claim of Lost Check and a Stop Payment Confirmation from the bank, generally within 10 business days.

Effective 7/1/2009, there will be a \$55 replacement check fee charged for each replacement check issued by the NYC Office of Payroll Administration.

If the check has already been cashed:

- OPA will send you a copy of the canceled check.
- If the endorsed signature is not yours, you will be asked to go to the Office of Payroll Administration, One Centre Street, Room 200N, New York, NY 10007 to complete forgery affidavits certifying that the signature on the check is not yours, that it was not authorized by you, and that you did not receive any part of the proceeds of the check.
- The forgery papers will be submitted to the bank of issuance for investigation.
- You will receive a replacement check at the end of the investigation when the City's account is reimbursed. This takes at least two months.
- Copies of the forgery papers will also be sent to the City's Department of Investigation for review.

If your paycheck is lost or stolen in your agency before it is given to you, your agency will receive a replacement check within three business days of submitting the Stop Payment Notice and a copy of the letter to the Office of the Inspector General.

Protect Yourself: Enroll in Direct Deposit

One way to make sure your paycheck is never lost or stolen again is to enroll in direct deposit. With direct deposit your net pay is electronically deposited into your bank account. Learn more about direct deposit and why more than 75% of employees paid by PMS find direct deposit to be the faster, safer, and smarter way to get paid.

Damaged or Stale-Dated Checks

City of New York checks are valid for 180 days from the check date. OPA will not replace a check that is valid. If your paycheck becomes damaged, OPA will replace it. You can either return the damaged check to your agency's Payroll Office, mail or take it to OPA at One Centre Street, Room 200N. Take your agency picture ID with you to receive the replacement. OPA can usually issue a new check within one day; however, if you have more than one check that needs to be replaced, only one check will be replaced immediately, the remaining replacement checks will be mailed to your address on file. Please note that checks over two years old cannot be replaced immediately.