

Frequently asked questions

1. What are the benefits of direct deposit to me and to my organization?

- Faster royalty payments for you
- No more lost or stolen checks
- Less paper use
- Reduced administrative and check processing costs
- Simplified accounting, thereby reducing reconciliation costs

2. Will it cost my company anything?

No. Transactions are free of charge.

3. Will I get my royalties sooner if I use direct deposit?

Yes, direct deposit payments are available 1-3 business days after the transfer, eliminating the need for you to receive a check by mail and then deposit it and wait days for it to be processed.

4. Will my bank accept payments sent through direct deposit?

It is a very common business practice for banks to accept direct deposit transactions. To be absolutely sure your bank will accept CCC's royalty fee payment through direct deposit, we include a preliminary test transaction (a process known as prenoting) as a part of your account set up to ensure that your bank will process the distribution appropriately.

Note: direct deposit requires a business checking account.

5. What do I need to do to get started with direct deposit?

Just complete and return the direct deposit enrollment form to: (a) give CCC permission to deposit funds into your checking account and (b) designate a contact person within your organization. Once we receive your completed enrollment from you, we will register your organization for direct deposit.

6. Who is required to sign the enrollment form?

Depending on your organization's financial approval and control policies and the policies of your own bank, you should have a corporate officer or a senior financial employee (controller or director of finance) sign the enrollment form.

7. How long does it take to get my account transitioned to direct deposit?

Establishing your account as direct deposit with your bank may take up to one month.

8. How will you secure my bank information, once I provide it to you?

CCC keeps enrollment information in locked storage, available only to limited employees who need access in order to manage your account. Please note: your enrollment form will only authorize CCC to deposit money into your bank account.

9. What bank does CCC use to transfer royalties to my account?

We use Eastern Bank, which abides by all of The Electronic Payments Association's governing regulations for ACH transactions. Learn about Eastern Bank at www.easternbank.com.

10. How soon will I begin receiving direct deposits?

Once your bank account is set up as direct deposit and you are eligible to receive distributions from CCC, you will begin receiving electronic payments with our next distribution, according to our royalty payment schedule.

11. How will I be alerted when a payment is made?

You must be enrolled in RightsCentral, our secure online portal, in order to be alerted when a payment is made. Once you are enrolled, you will receive email alerts when new payments are en route and when new royalty reports are available on RightsCentral. To create a RightsCentral account, click "sign up" at www.rightscentral.com. You may also contact your Rightsholder Representative at rightsholders@copyright.com or +1-978-646-2800 (available Monday-Friday, 8:00am to 6:00pm (ET)).

12. Will I be able to reconcile payments?

Yes. You will receive notification from your bank. Your Account Summary reports, available on RightsCentral 24 x 7, will show amounts equal to those we deposit in your account.

13. Since I have direct deposit accounts with multiple companies, how will I be able to identify your payments?

The deposit from CCC will be equal to the amount listed in the distribution report you receive from us.

14. Can you send our distribution reports to multiple people within my organization?

Yes. Send us their contact information, and we'll ensure they receive email alerts and access to RightsCentral.

15. How many bank accounts can I register?

You can use one business checking account per registered CCC account. If your organization has multiple CCC accounts, you can set up each account to receive direct deposit payments.

16. Does direct deposit work with my bank, regardless of where it's located?

Currently direct deposit is only available for banks located in the United States.

17. If copyright holders are located outside of the United States, can they get payments through direct deposit?

Copyright holders who have accounts in a U.S. bank can set up a direct deposit account with CCC. At this time, direct deposit payments are only available to U.S. bank accounts.

18. What do I do if I receive direct deposit payments for titles that are not mine?

Please return to CCC any royalties you receive for titles that you do not own by sending us a check with corresponding title information. Please also include the check number of the royalties we sent you (or other indentifying information, if you cannot provide a check number.)

19. What happens if a direct deposit transfer fails?

If we are notified that a deposit failed, we will contact the person within your organization that you listed on your enrollment form. We will make every effort to rectify the situation as quickly as possible.

20. What should I do if my direct deposit account contact changes?

If your bank account or routing number has changed, please complete a new ACH enrollment form located at www.rightscentral.com and submit using the instructions included on the form. If your contact information has changed, please notify us by email at rightsholders@copyright.com or call +1-978-646-2800 during Monday-Friday, 8:00am to 6:00pm (ET).

21. Can I temporarily stop direct deposit payments?

Yes, but you will need to repeat the enrollment process. It may take up to one month to re-enroll and reestablish your direct deposit account.

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