

ACH Payments By Telephone (TEL/CCD)

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If you're accepting ACH payments by telephone, [NACHA](#) requires that you receive and record verbal consent from your customer. In a disputed transaction, you may be asked to share your customer's recording of verbal consent.

Here is the telephone script for obtaining verbal consent from your customer.

YOU:

"(Customer's First and Last Name), by providing your bank account information and verbal authorization today (Current Date MM/DD/YY), you are authorizing (Your Company DBA) to create a single ACH debit to your account in the amount of (\$ Amount)."

"This ACH Debit shall be drafted or applied from your account (Date MM/DD/YY)."

"If you wish to revoke this authorization and cancel the debit to your account, you must notify us at (your phone number) during our normal hours of operation before the scheduled debit date."

"Do you authorize (Your Company DBA) to proceed with this ACH Debit?"

YOUR CUSTOMER:

"Yes": Merchant proceeds with authorization;

or

"No": An ACH Debit is not authorized, do not proceed.

YOU:

"Thank you. An ACH Debit will be drafted from your bank account with the following information: (Bank Routing Number, Account Number, and \$ Amount). Should you have any questions regarding your payments, you may reach our office (your phone number) between (your business hours, timezone)."

"Do you have any questions regarding the ACH debit procedure?"
