

ACH Payment on the Internet

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When accepting ACH payments over the Internet, [NACHA](#)

requires that you receive and record consent from your customer before making the payment. In the event of an ACH Return, the customer's bank may ask you to share proof that your customer consented to the transaction. NACHA requires you to store your proof of authorization for two years after the transaction.

If you use Qualpay's Hosted Checkout pages, Qualpay displays this language on your behalf before submission of each ACH payment.

If you use another hosting service or payment portal, ensure that they collect and store your customers' consent to payments made over the internet.

Use the below text to obtain your customer's consent.

I authorize <Name of your Business> to initiate a one-time electronic funds transfer for the payment described above from my bank account under the terms of this authorization on <date of transaction>, which will be processed on the next business day. This payment can be revoked by calling <Name of your Business> at <business phone number>.
