

ACH Payment by Mail (PPD/CCD)

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If you're accepting ACH payments by mail, [NACHA](#) requires that you send your customer a disclosure statement. In a disputed transaction, you may be asked to share your ACH disclosure.

Here is the format for disclosing your ACH terms from your customer:

Dear Customer,

Please allow this letter to confirm that you authorized us, <Name of your Business>, to electronically debit your account ending in <XXXX> (show the last 4 digits of the account number) on <date of transaction> in the amount of <\$XXX.XX>. This transaction will be a single-entry ACH debit.

Please note that if you wish to revoke this authorization and cancel the debit to your account, you must notify us at <business phone number> and during normal hours of operation before the scheduled debit date.

If you have any questions concerning this payment transaction, please contact us at <business phone number> during our normal business hours.

In the unlikely event your payment is returned unpaid, we may elect to electronically re-present your payment up to two more times.
