ACH Payment by Telephone

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If you accept ACH payments by telephone, NACHA requires that you receive and record verbal consent from your customer. Under some circumstances, you may obtain verbal consent from your customer without recording it, but you must follow up with a confirmation of their consent immediately after the transaction. In the event of an ACH Return, the customer's bank may ask you to share the recording of your customer's consent. In both cases, NACHA requires you to store proof of the customer's consent for two years after the transaction.

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 (Name of your Business) to create a single ACH debit to your account in the amount of ($ amount). This ACH Debit shall be drafted or debited from your account on (Date MM/DD/YY)."

"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) during our normal hours of operation before the scheduled debit date."

"Do you authorize (Name of your Business) 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 payment, please call our office at (business phone number) between (your business hours, timezone)."

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