

How to Collect Donor Authorization for Direct Payment

Your religious organization can only debit donor accounts if authorized. Donors can authorize Direct Payments in a number of ways: in person, online, or over the phone. In other words, it doesn't have to be done in writing. But there are boxes you have to check.

Collecting Authorizations

To get authorization, use a simple form that the donor fills and signs. [Here's an example of a print or online authentication form.](#) Authorization for a recurring gift should include:

- Amount of the recurring payment.
- Date of first payment and recurring payments.
- Debit and credit authorization, in case there's a processing error you need to fix.
- Acknowledgment that the gift will continue until the donor contacts the religious organization to end payments.
- The method in which the consumer can contact the religious organization, including phone number and/or email.
- Instructions on how the donor can cancel their gift.
- Note as to whether payment is coming from a checking or savings account.
- **Account and routing numbers, which can be found on an online banking portal or on the bottom left hand corner of a check.**



Routing
Number

Account
Number

Important information for different methods of Direct Payment authorization:

Online

An internet authorization must either be signed in writing or authenticated in another way online. In addition, make sure:

- The consumer can read and understand the authorization language displayed.
- The consumer sees a message instructing them to print the authorization and keep a hard or electronic copy.

Electronic authorizations can be signed using the “similarly authenticated standards,” for example with digital signatures, codes, shared secrets or PINs. Logging into a website session can also count as authentication for a click-through authorization as long as it occurs in the same session.

Additionally, you will need to work with your bank or payment processor to ensure that the first time you sign up a donor using Direct Payment that the checking or savings account is properly validated.

Telephone

You can take an authorization over the phone for:

- Returning donors.
- New donors who called you (rather than you calling them).

For recurring Direct Payments, you must make an audio recording of the donor’s verbal authorization (with their permission) and send the donor a written copy of the authorization before you charge them.

In addition to the requirements we mentioned above, telephone authorizations must include:

- The date the donor verbally agreed to their gift.
- A telephone number for the donor if they have inquiries.

Here’s an [example phone script](#) you can customize.

Keeping Track of Donor Information

It’s your religious organization’s responsibility to maintain and ensure access to the authorizations and to be able to make them available upon request. Whether the authorization record is a hard copy or an electronic or audio file, you have to keep it for at least two years after a donor cancels their payment.



Visit ACHGiving.org to learn more about how your religious organization can benefit from Direct Payment.