Direct Payment via ACH Implementation Checklist

The checklist below will help you seamlessly plan, implement, and execute your Direct Payment via ACH plan. Visit www.electronicpayments.org to learn more, or contact your financial institution or payment processor.

Internal Planning and Communication
- Engage senior staff, managers, and influencers to solicit support.
- Develop a Direct Payment via ACH authorization form, using the sample authorization form on electronicpayments.org as a guide.
- Define program sign-up and billing procedures.
- Designate internal Direct Payment via ACH contact personnel.
- Create promotional materials, i.e., memos, letter, website messages, and/or brochures to announce the program.
- Create employee training materials for Direct Payment via ACH procedures.
- Collect customer authorizations.
- Advise employees prior to first Direct Payment via ACH collection.

External Promotion and Customer Education
- Send billing insert with authorization form to customers offering enrollment.
- Develop language for your website to educate customers and encourage them to enroll using your online or downloadable authorization form.
- Encourage employees to promote Direct Payment via ACH during customer calls.
- Send news releases to media as an initial announcement and again later to emphasize participation.
- Schedule ongoing Direct Payment via ACH promotion efforts.

Processing Procedures
- Work with your financial institution or payment processor to implement and test its secure service for initiating Direct Payment via ACH payment instructions, and review all appropriate sound business practices.
Collect customer authorization forms and load customer account number and institution routing transit number information into the secure service software.

Initiate test transactions (pre-notifications) through the secure service to ensure that the information is properly set up, and promptly correct any errors that your financial institution or payment processor reports to you.

Notify customers of the transactions in advance as required,

Create live Direct Payment via ACH payment instructions, and send the file to your financial institution or payment processor in conformance with its processing schedule.

First Direct Payment via ACH transactions processed electronically.

Funds are credited to your account. Update billing system to reflect customer payments.