



## 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](http://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](http://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
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- First Direct Payment via ACH transactions processed electronically.
  - Funds are credited to your account. Update billing system to reflect customer payments.