

Script to be followed when taking an oral ACH Debit Authorization via telephone

Inform the customer that the conversation will be recorded and a copy will be stored, give a description of the goods or services provided (if needed), and check they are happy to start paying by ACH Debit.

“ Could you please state your First and Last name?

Record answer

“ Could you confirm that you hold a US bank account and that you are the account holder with authority to authorize debits from the account?

If No

If Yes

“ I'm afraid I won't be able to set this up for you on the phone.

“ Great.

If you don't already have the customer's email address

“ Which email address would you like your ACH Debit Authorization confirmation to be sent to?

Record answer

If you don't already have the customer's address

“ I will need to store your address details against your ACH Debit Authorization. Please could you provide your full address and zip code?

Record answer

“ Great, so to set this up I will just need to record your bank account details. Could you please confirm if it is a savings or checking account?

Record answer

“ Could you confirm your depository (i.e. bank) name?

Record answer

“ Great, and please could you confirm the first and last name on the account you wish to be debited?

Record answer

“ Now the routing number?

Record answer

“ Thanks. Finally, your account number?

Record answer

“ Thank you. To confirm, I'm just going to read your details back to you to make sure they're correct.
The account is a

Insert type

“ Held with

Insert bank name

“ Your account name is

Insert account name

“ Your routing number is

Insert routing number

“ Finally, your account number is

Account number

“ Is that all correct?

Record answer

If No

If Yes

Repeat step above and ask customer to confirm first and last name on the account, the routing number and the account number

“ Great.

“ Great, so I'm now going to go through the details of this authorization, including the type of authorization you're setting up today, as well as the amounts and timings under the authorization.

“ Do you authorize

insert your i.e. merchant's name

“ to debit your account as follows:

“ This will be a

insert type i.e. single, recurring, or standing

“ authorization

choose applicable timing option

single authorization

“ the date on or after which the one-off debit to the account will occur will be

insert start date

recurring authorization

“ the recurring authorization start date will be

insert start date

“ the number of debits under the authorization will be

insert number e.g. ten (10)

“ and the frequency of those debits will be

insert frequency e.g. weekly

standing authorization

“ the standing authorization start date will be

insert start date

“ but debits will only occur on or after you take affirmative action

provide details of that affirmative action e.g. telephone call, online order

choose applicable amount option

single authorization

“ the amount of the one-off debit under the single authorization will be

insert fixed amount, or you can explain the method of determining the single payment amount

recurring authorization

“ the amount of the regular debits under the recurring authorization will be

insert fixed amount, or you can agree a reasonable range, or you can explain the method of determining the set payment amount

“ Just to confirm, if there are any changes to the timings of your recurring authorization,

insert your i.e. merchant's name

“ will always give you at least 7 calendar days' notice in advance of your account being debited. If there are any changes to the amount of your recurring authorization,

insert your i.e. merchant's name

“ will always give you at least 10 calendar days' notice in advance of your account being debited.

standing authorization

you will be authorizing future debits under this standing authorization, but as I've explained, you will be required to take affirmative action before any subsequent debits, and this will determine the amount of the debit

repeat details of that affirmative action e.g. telephone call, online order

“ You can contact

insert your i.e. merchant's name

during

insert your business hours

by calling

insert your telephone number

Only say this where it is applicable - for single authorizations, if the payment is taking place on the same day and there will not be time to revoke the authorization, make this clear to the customer

“ If you need to revoke your authorization, you can do this by emailing

insert your i.e. merchant's name

at

insert your email address

or calling

insert your telephone number

Please allow up to

insert the number of days' notice you required

days for this authorization to be cancelled.

“ Please note that if your payment dates fall on a weekend or holiday, the payments may be executed on the next business day.

“ You acknowledge that the origination of ACH transactions to your account must comply with the provisions of U.S. law. You certify that you are an authorized user of this bank account and will not dispute these scheduled transactions with your bank, so long as the transactions correspond to the terms indicated in the authorization. Do you confirm?

If No

If Yes

“ I'm afraid I won't be able to set this up for you on the phone.

“ Brilliant

Wrap up call

Once you have provided the above details, repeat all confirmed details back to the customer to confirm - for example "I want to confirm that you **(customer name)** are authorizing us **(your i.e. merchant's name)** to debit funds from your **(name of bank and type of account)**, with the following account number **(account number)** and routing number **routing number** for a **(single / recurring / standing)** authorization for **(amount or how the amount is to be calculated)** at **(timings - start date, number of debits, frequency of debits)**

“ Please would you confirm that you have understood these details and that you authorize me to proceed with the ACH debit entry to your account?

If No

“ I'm afraid I won't be able to set this up for you on the phone.

Wrap up call

If Yes

“ Brilliant. Your ACH Debit Authorization is now complete and we will provide a copy of these details by

insert method e.g. post or email, and timing e.g. later today

“ Is there anything else I can help you with today?

If No

“ Thanks very much for your time today, goodbye

If Yes, assist the customer with additional request

Remember to now complete authorization form with details provided via this telephone call, and provide a copy of this to the payer