Checks-By-Phone Sample Script

Customer Verbal Authorization (Recorded)

Dear Valued Merchant,

The following sample script has been provided to assist our merchants utilizing the Checks-By-Phone service. It is not required that you use our script, however certain information must be captured on the recorded customer authorization. Also, it is not required that the entire telephone conversation is recorded, but the authorization portion of the call must be recorded and stored for no less than 2 years.

NOTE: Please be aware that Voice Response Units (VRUs) that allow customers to key-entry responses to input data and respond to questions do not meet the "recorded authorization" requirement under this program per NACHA (National Automated Clearing House) Rules.

REQUIRED INFORMATION:

- ☐ Customer's Name, Address, Telephone
- ☐ Driver's License Number
- ☐ Last Four (4) digits of the customer's Social Security Number or Year of Birth in YYYY format for verification purposes
- ☐ Customer's Bank Routing Number, Account Number, Check Number, Amount of Payment
- ☐ Date of customer's oral authorization
- ☐ Date on or after which customer's account will be debited
- ☐ Merchant's telephone number (# answered during normal business hours)
- ☐ Merchant must clearly state that the authorization obtained from the customer will be used to originate an ACH debit entry to the customer's account and the customer must unambiguously express consent.
- ☐ Fee of $25 or as allowable by law shall be charged to customer's account via draft or ACH in the event the check is returned by customer's bank unpaid.

SAMPLE SCRIPT:

Merchant: (Customer's First and Last Name), by providing your bank account information and verbal authorization today, (Current Date MM/DD/YY), you are authorizing (Business Name) to create an ACH debit to your account and that this Checks-By-Phone may be drafted from your account as early as today. In the event your Checks-By-Phone is returned from your bank unpaid, you further agree that a fee of $25.00 or as allowable by law shall also be charged to your account via draft or ACH debit. Do you authorize (Business Name) to proceed with this Checks-By-Phone?

Customer: "Yes": proceed with authorization; or "No": A Checks-By-Phone is not authorized, do not proceed.

Merchant: A Checks-By-Phone will be drafted from your bank account with the following information: (Bank Routing Number, Account Number, Check Number, and Checks-By-Phone Amount). Please allow 12 to 72 business hours for this transaction to post to your account. Should you have any questions regarding your payment, you may reach our office at (Business Telephone that is answered during normal business hours).

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