



# **ACH Payment Services from Fiserv**

## Operational Guidelines Overview

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## Preface

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### *Intended Audience*

This document is written for merchants, partners, and developers who will be responsible for integrating ACH payment processing and disbursements functionality into their specific payment infrastructure and for general understanding of their responsibilities under the Nacha Operating Rules and Guidelines applicable to the use of the ACH Payment Services from Fiserv.

### *What Is ACH Payment Services from Fiserv?*

ACH Payment Services is a Fiserv product designed to facilitate the processing of Automated Clearing House (ACH) debit transactions used for the payment of goods and services or for the disbursement of ACH credit transactions made by partners and merchants to qualified funds recipients. The ACH Payment Services product is integrated into many existing Fiserv products, and partners and merchants using the ACH Payment Services capabilities, whether directly or indirectly via an embedded ACH processing capability, are subject to the Nacha Operating Rules and Guidelines pursuant to the transactions being processed on behalf of the partner or merchant.

### *What Is Nacha?*

Nacha, known as the National Automated Clearing House Association, is the not-for-profit organization that manages the development, administration, and governance of the ACH network. The ACH Network is the backbone of the electronic movement of funds and funds-related instructional data specific to DDA account information between banks. Nacha is funded by the financial institutions it governs.

Nacha has issued Rules which govern the ACH Network and participants' rights and responsibilities with regard to ACH transactions. Please consult the Nacha Operating Rules at [www.Nacha.org](http://www.Nacha.org) for more specific information regarding your obligations. In the event there is a conflict between the Nacha Rules and the information contained within this document, the Nacha Rules govern.

### *Revision History*

Version	Date	Author	Description of Change
A	09/29/2020	J. Punzel	Initial Document Release.
B	10/14/2020	J. Punzel	Added Review and Update Procedure Section
C	03/09/2021	J. Punzel	Product name updated to "ACH Payment Services from Fiserv".

D	2/24/2025	A. D.	Updated fonts
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***Review and Update Procedures***

This document will be reviewed annually to assure continuing alignment with current Nacha Rules and Regulations and will be redistributed to all applicable merchants.

# Nacha Authorization and Disclosure Legal Compliance

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## Overview

The ACH Payment Services product supports the following Standard Entry Class (SEC) Code transactions: Corporate Credit or Debit (CCD), Corporate Trade Exchange (CTX), Prearranged Payment or Deposit (PPD), Telephone Initiated Transactions (TEL), and Internet or Mobile Initiated Transactions (WEB). With ACH Payment Services, the merchant is responsible for handling all front-end aspects of the point of sale, including displaying the appropriate disclosures to the customer, as well as obtaining the required authorizations to debit or credit the customer account, which are outlined in this document.

## Authorization Components

**The customer must authorize CCD, CTX, PPD, TEL, and WEB ACH transactions.** Authorizations must contain all required data elements, including legal verbiage and any applicable return fee and related cost disclosures. Merchants will want to carefully review the Nacha Operating Rules and Guidelines, the e-Sign Act, and Regulation E for these requirements, as well as consult with their own legal counsel regarding these requirements. The following components are required in all ACH Authorizations:

### General

- The authorization must be in a writing that is signed or “similarly authenticated” (you may want to reference the e-Sign Act for additional guidance);
- The authorization must reflect the customer’s intent to authorize the transaction.
- The customer must be authenticated. This may be accomplished through an electronic sound, symbol or process attached to the authorization (e.g. the customer’s input of codes, shared secrets, PINs, biometrics, etc. Consider having the authorizing party provide the last four digits of their social security number, with these last four digits then validating that data against a database or consider using other verifiable “match” data to authenticate).
- The customer must provide personal authorization for the transaction, whether physical or electronic. **NOTE:** No merchant, processor, or other vendor may act on the customer’s behalf to authorize an ACH transaction.
- If applicable, the authorization must clearly reflect the terms of reoccurring payments. If recurring, in addition to basic identification of the debt, the terms of recurrence must be clearly expressed (e.g. “I authorize Merchant to debit my Account in equal monthly payments of \$100 each, with the first such debit to my Account to occur on or after February 1, 2016, and additional debits on the first day of each month thereafter, until February 1, 2018, or my revocation of this authorization by INCLUDE TERMS OF REVOCATION), whichever occurs first”)
- The authorization must define the scope of the consent, such as its application only to transactions or identified categories of records and events that may trigger certain disclosures within the authorization, if applicable.
- The authorization must include the date of the authorization.

- The authorization must include the accurate identity of the authorizing party.
- The authorization must accurately identify and provide the route and account number to be debited.
- The authorization must be readily identifiable as an ACH debit authorization.
- The authorization must have clear and readily understandable terms, including the amount and timing of any debits.
- The authorization must clearly identify whether the authorized transaction is for a single entry or recurring entries, ACH, EFT, etc.
- The authorization must provide the customer an opportunity to revoke an authorization made in advance in a specified time and manner that allows the Originator (merchant) reasonable opportunity to act on it prior to the initiation of the Entry.
- The authorization describes any applicable condition and, consequences, including fees, that would be triggered in the event the customer withdraws their authorization of the debit.
- The authorization must include the type of account the initiated entry will access (e.g. checking or savings accounts);
- The authorization must provide or prompt the customer to print and retain a copy of the Authorization or provide instructions to the customer on how they may request or otherwise receive a copy of the Authorization. **NOTE:** If there is a fee charged for obtaining the copy of an authorization, that should be disclosed as well.
- The authorization must describe the procedures the consumer must use to withdraw the authorization.
- The authorization must describe the procedures for the consumer to follow to update contact information in the event the merchant needs to contact the consumer electronically.
- Reflect the consumer's affirmative expression of consent to each term and condition and acknowledgement of receipt of disclosures. See specific information below regarding the method of obtaining and retaining proof of consumer's authorization. Records of the consumer's authorization must be retained a minimum of two years following the latter of the termination or revocation of the transaction.

### ***Additional or Different Required Components for Certain Products***

While the above bullets outline the components of most authorizations, certain products have additional or different requirements:

#### **Corporate Credit or Debit (CCD) and Corporate Trade Exchange (CTX)**

- The two businesses engaging in the transaction must have a written agreement, signed by authorized corporate representatives, binding them to the Nacha Operating Rules and Guidelines. The merchant must retain a copy of the agreement. Neither this agreement, nor the merchant's duty to retain it, are subject to expiration. If a merchant has not retained a copy of this agreement, it must obtain and retain a new and similar agreement prior to resumption of the processing transactions between the two businesses.

### **Prearranged Payment or Deposit (PPD)**

- Authorization must be in writing, physically signed or similarly authenticated by the customer
- Customer must receive a physical copy of the PPD Authorization from Merchant.

### **Telephone Initiated Transactions (TEL)**

- TEL transactions are not subject to rules for “e-signature authorization.” Under Nacha Rules, however, the authorization must be recorded. The merchant has the choice of (1) retaining the oral recording of the authorization per Nacha Rules, or (2) sending a written confirmation of the consumer’s authorization. If a merchant chooses to provide a written confirmation, it must be provided to the consumer prior to the authorized transaction’s settlement. The confirmation must have specific data elements included in the notice.

### **Internet and Mobile Initiated Transaction (WEB)**

- These must be communicated from the customer to merchant via the Internet or Wireless Network to process as a WEB transaction or obtained as a physical writing;
- They must be readable by computer screen or other visual display.
- A check box labeled “I agree”, “Agreement to Terms and Conditions”, etc. must appear adjacent to or immediately following the text of the Authorization. This box must be filled in by the authorizing customer prior to submission of the transaction.

## ***Authorization Retention***

Merchants must retain records of the authorization for a minimum of two years following the latter of termination or revocation of the authorization. Merchants may choose to keep the records longer. In the physical environment, this record would be an original or copy of the signed authorization. In the online environment where the authorization will be similarly authenticated, the merchant must keep a copy of the authorization AND a record of the authentication of the customer’s identity. For telephonic authorizations, either a copy of the recorded statement of consumer or the confirmation notice, as chosen by the Merchant, must be retained. In all instances, all identifying information about the transaction must be included with the authorization. Federal Regulation E requires that an authorization evidence both the consumers’ identity and assent to the authorization.

## ***Providing Proof of Authorization***

Authorizations must be accessible to all persons legally entitled to access for the period required by law in a form capable of being accurately reproduced for later reference, by transmission, printing or otherwise. The merchant must be able to provide these records within five calendar days of Fiserv’s request. The ODFI may request these records for its own use or to forward to the RDFI (the Receiver’s



financial institution). When it does, the Merchant will have five days to produce the information to Fiserv. If requested, the merchant should provide documentation that provides further details about the transaction itself, including customer information and sales documentation to show what goods and/or services were exchanged. Refer to the above list of required components for the authorization and "Authorization Retention".

### ***Corporate Credit or Debit (CCD) and Corporate Trade Exchange (CTX) Transactions***

In order for transactions to be processed as CCD (Corporate Credit and Debit) or CTX (Corporate Trade Exchange), an authorization needs to be received in writing by the merchant with language similar to the language below:

**Recommended Language – CCD and CTX (Single Payment – NON-CONSUMER)**

Today, **[insert today's date]**, I, **[insert first and last name of consumer]**, on behalf of **[insert name of Company customer]** am authorizing a one-time payment in the amount of **[insert amount]** to be processed as an electronic funds transfer or draft drawn from **[insert name of Company customer]** **[specify checking or savings]** account identified as routing number **[insert routing number]** and account number **[insert bank account number]** and, if necessary, to electronically credit **[insert name of Company customer]**'s account to correct erroneous debits.

Upon the undersigned company ("Company") initiating any payment to **[Merchant's Name]** on the phone, the funds will be transferred by electronic funds transfer(s) (EFT) or by draft(s) drawn from Company's bank account. By providing such phone initiation, **[Merchant's Name]** is authorized to debit Company's account by EFT(s) or draft(s) drawn on Company's bank account in the amount and as otherwise provided in such phone initiation and, if necessary, to electronically credit Company's bank account to correct erroneous debits.

I understand I may call **[insert Merchant's customer service phone number]** during **[insert Merchant's customer service hours of operation]** with any questions. I understand payments may be processed in 1-2 banking days.

I understand this authorization will remain in full force and effect until revoked. I understand I will have until the end of my phone call in which I initially authorize any specific payment to revoke that authorization.

I understand that I am making this authorization on the behalf of Company, as an authorized Company representative and that, in so doing, I bind Company, and Company agrees to be bound by the Nacha Rules in effect, both now and as amended from time to time.

**PLEASE PRINT OR OTHERWISE RETAIN A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**

**Recommended Language – CCD and CTX (Recurring Payments – NON-CONSUMER)**

Today, **[insert today's date]**, I, **[insert first and last name of consumer]**, on behalf of **[insert name of Company customer]** am authorizing recurring debits to be processed as an electronic funds transfer or draft drawn from **[insert name of Company customer]** **[specify checking or savings]** account identified as routing number **[insert routing number]** and account number **[insert bank account number]** and, if necessary, to electronically credit **[insert name of Company customer]**'s account to correct erroneous debits.

**[Provide details of recurring payments – e.g. amount(s), frequency].**

Upon the undersigned company ("Company") initiating any payment to **[Merchant's Name]** on the phone, the funds will be transferred by electronic funds transfer(s) (EFT) or by draft(s) drawn from Company's bank account. By providing such phone initiation, **[Merchant's Name]** is authorized to debit Company's account by EFT(s) or draft(s) drawn on Company's bank account in the amount and as otherwise provided in such phone initiation and, if necessary, to electronically credit Company's bank account to correct erroneous debits.

I understand I may call **[insert Merchant's customer service phone number]** during **[insert Merchant's customer service hours of operation]** with any questions. I understand payments may be processed in 1-2 banking days.

I understand this authorization will remain in full force and effect until revoked. I understand I will have until the end of my phone call in which I initially authorize any specific payment to revoke that authorization.

I understand that I am making this authorization on the behalf of Company, as an authorized Company representative and that, in so doing, I bind Company, and Company agrees to be bound by the Nacha Rules in effect, both now and as amended from time to time.

**PLEASE PRINT OR OTHERWISE RETAIN A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**

### ***Prearranged Payment or Deposit (PPD) Transactions***

In order for transactions to be processed as PPD (Prearranged Payment or Deposit), an authorization needs to be received in writing by the merchant with language similar to the language below:

#### ***Recommended Language - Prearranged Payment or Deposit (Single Payment - CONSUMER)***

Today, being **[Date]**, by providing my **bank routing # \_\_\_\_\_ and account # \_\_\_\_\_**, I authorize you to debit my **[checking/savings (Choose one)]** account to make a one-time electronic funds transfer (EFT) or draft from my account and, if necessary, to electronic ally credit my account to correct erroneous debits.

If my payment returns unpaid, I authorize you or your service provider to collect my payment by EFT(s) or draft(s) from my account. I understand that this authorization will remain in full force and effect until I notify you **[insert manner of revocation, i.e., in writing, by phone, location, address, etc.]** that I wish to revoke this authorization. I understand that you require at least **[X days]** notice prior to initiation of settlement of any payment to have reasonable opportunity to cancel this authorization.

**NOTE: Provide the consumer with a copy of the authorization for their records.**

***Recommended Language - Prearranged Payment or Deposit (Recurring Payments – CONSUMER)***

Today, being [**Date**], by providing my bank routing and account number in writing in this authorization, I authorize you to debit my **checking/savings (Choose one)** account to make recurring electronic funds transfers (EFT) or drafts from my account, and, if necessary, to electronically credit my account to correct erroneous debits. [**Provide details of recurring payments – e.g. amount(s), frequency**].

If any of my payments return unpaid, I authorize you or your service provider to collect any such returned payments by EFT(s) or draft(s) from my account. I understand that this authorization will remain in full force and effect until I notify you [**insert manner of revocation, i.e., in writing, by phone, location, address, etc.**] that I wish to revoke this authorization. I understand that you require at least [X days] prior notice in order to have reasonable opportunity to act to cancel this authorization.

**NOTE: Provide the consumer with a copy of the authorization for their records.**

***Telephone Initiated (TEL) Transactions***

At the end of the checkout process but before the customer's payment is transmitted for settlement, the customer service agent must read the authorization language below to the customer and, either (1) audio record the customer's authorization for the merchant to process their payment or (2) send a written notification of the authorization and transaction to the customer prior to settlement of the transaction. Consult the NACHA Operating Rules to confirm the required verbiage and data elements for the confirmation letter.

Authorization language for the customer to accept prior to the Merchant's submission of the payment authorization request is as follows:

***Recommended Language – Telephone Initiated Transactions (Single Payment – CONSUMER)***

Today, [**insert today's date**], I'd like to confirm that you, [**insert first and last name of consumer**], are authorizing a one-time payment in the amount of [**insert amount**] to be processed as an electronic funds transfer or draft drawn from your [**specify checking or savings**] account identified as routing number [**insert routing number**] and account number [**insert bank account number**] and, if necessary, electronic credit to your account to correct erroneous debits.

Payments may be processed in 1-2 banking days. Do you authorize your account to be debited or credited as described on or after **[insert date]**? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

If your payment returns unpaid, do you authorize **[insert company’s name]** or its service provider to collect the payment by electronic funds transfer(s) or draft(s) drawn from your account? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

You may call **[insert company’s customer service phone number]** during **[insert company’s customer service hours of operation]** with any questions.

Do you understand you have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? **(If consumer answers “Yes”, continue. If consumer answers No, stop the authorization process).**

Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to them, understand them and authorize the payment? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

#### **Recommended Language – Telephone Initiated Transactions (Recurring Payments – CONSUMER)**

Today, **[insert today’s date]**, I’d like to confirm that you, **[insert first and last name of consumer]**, are authorizing recurring payments in the amount of **[insert amounts and dates here]** to be processed as an electronic funds transfer or draft drawn from your **[specify checking or savings]** account identified as routing number **[insert routing number]** and account number **[insert bank account number]** and, if necessary, electronic credit to your account to correct erroneous debits.

Payments may be processed in 1-2 banking days. Do you authorize your account to be debited or credited for these recurring payments as described to begin on or after **[insert date]**? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

If any of your payments returns unpaid, do you authorize **[insert company’s name]** or its service provider to collect the payment by electronic funds transfer(s) or draft(s) drawn from your account? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

You may call **[insert company’s customer service phone number]** during **[insert company’s customer service hours of operation]** with any questions.

Do you understand you have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? **(If consumer answers “Yes”, continue. If consumer answers No, stop the authorization process).**

Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to them, understand them and authorize the payment? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

***Recommended Language – Telephone Initiated Transactions (Single Payment – NON-CONSUMER)***

Today, **[insert today's date]**, I'd like to confirm that you, **[insert first and last name of consumer]**, on behalf of **[insert name of Company customer]** are authorizing a one-time payment in the amount of **[insert amount]** to be processed as an electronic funds transfer or draft drawn from **[insert name of Company customer]**'s **[specify checking or savings]** account identified as routing number **[insert routing number]** and account number **[insert bank account number]** and, if necessary, electronic credit to **[insert name of Company customer]**'s account to correct erroneous debits.

Payments may be processed in 1-2 banking days. Do you authorize **[insert name of Company customer]**'s account to be debited or credited as described on or after **[insert date]**? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

If your payment returns unpaid, do you authorize **[insert company's name]** or its service provider to collect the payment by electronic funds transfer(s) or draft(s) drawn from **[insert name of Company customer]**'s account? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

You may call **[insert company's customer service phone number]** during **[insert company's customer service hours of operation]** with any questions.

Do you understand you have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? **(If consumer answers “Yes”, continue. If consumer answers No, stop the authorization process).**

Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to them, understand them and authorize the payment? **(If consumer answers “Yes”, continue. If consumer answers “No”, stop the authorization process).**

### ***Recommended Language – Telephone Initiated Transactions (Recurring Payments – NON-CONSUMER)***

Today, ***[insert today's date]***, I'd like to confirm that you, ***[insert first and last name of consumer]***, on behalf of ***[insert name of Company customer]*** are authorizing recurring payments in the amount of ***[insert amounts and dates here]*** to be processed as an electronic funds transfer or draft drawn from ***[insert name of Company customer]***'s ***[specify checking or savings]*** account identified as routing number ***[insert routing number]*** and account number ***[insert bank account number]*** and, if necessary, electronic credit to ***[insert name of Company customer]***'s account to correct erroneous debits.

Payments may be processed in 1-2 banking days. Do you authorize ***[insert name of Company customer]***'s account to be debited or credited for recurring payments as described to begin on or after ***[insert date]***? ***(If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).***

If any of ***[insert name of Company customer]***'s payments returns unpaid, do you authorize ***[insert company's name]*** or its service provider to collect the payment by electronic funds transfer(s) or draft(s) drawn from ***[insert name of Company customer]***'s account? ***(If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).***

You may call ***[insert company's customer service phone number]*** during ***[insert company's customer service hours of operation]*** with any questions.

Do you understand you have until the end of this phone call to revoke this authorization by telling me you wish to revoke it? ***(If consumer answers "Yes", continue. If consumer answers No, stop the authorization process).***

Based on the terms and conditions we have discussed, and the disclosures made to you, do you agree to them, understand them and authorize the payment? ***(If consumer answers "Yes", continue. If consumer answers "No", stop the authorization process).***

### ***Internet or Mobile Initiated (WEB) Transactions***

At the end of the checkout process but before the customer's payment is transmitted for settlement, the customer must be presented with the authorization language below and, (1) the customer must agree to the authorization by clicking a check box labeled "I agree", "Agreement to Terms and Conditions", etc. which must appear adjacent to or immediately following the text of the Authorization. This box must be filled in by the authorizing customer prior to submission of the transaction, and (2) the merchant must send an electronic notification of the authorization and

transaction to the customer prior to settlement of the transaction. Consult the Nacha Operating Rules to confirm the required verbiage and data elements for the confirmation notification.

Authorization language for the customer to accept prior to the Merchant's submission of the payment authorization request is as follows:

***Recommended Language – Internet or Mobile Initiated Transactions (Single Payment – CONSUMER)***

Today, being [**DATE**], by entering my routing and account number above and clicking "Authorize," I authorize my payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from my checking or savings account as identified above and, if necessary, electronic credits to my account to correct erroneous debits. I understand that my payment will be processed within 1 - 2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment by EFT(s) or draft(s) drawn from my account. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [**insert phone #**] and allow you reasonable opportunity to act on my notice.

**PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**

***Recommended Language – Internet or Mobile Initiated Transactions (Partial Shipment/Partial Payment – CONSUMER)***

Today, being [**DATE**], by entering my routing and account number above and clicking "Authorize," I authorize my payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from my checking or savings account as indicated above and, if necessary, electronic credits to my account to correct erroneous debits. If my full order is not available at the same time, I authorize partial debits to my account, not to exceed the total authorized amount. I understand that my payment will process within 1-2 banking days. The partial debits will take place upon each shipment of partial goods. I understand that my payment will be processed within 1 to 3 banking days of each shipment. If any of my payments return unpaid, I authorize you or your service provider to collect the payment by EFT(s) or draft(s) drawn from my account. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [**insert phone #**] and allow you reasonable opportunity to act on my notice.

**PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**



***Recommended Language – Internet or Mobile Initiated Transactions (Recurring Payments – CONSUMER)***

Today, being [**DATE**], by entering my routing and account number above and clicking “Authorize,” I authorize my payments [**INSERT INFORMATION ON PAYMENTS – AMOUNTS, DATES AND/OR FREQUENCY OF DEBITS**] to be processed as electronic funds transfers (EFT) or drafts drawn from my checking or savings account as indicated above and, if necessary, electronic credits to my account to correct erroneous debits. I understand that my payment will process within 1-2 banking days. If any of my payments return unpaid, I authorize you or your service provider to collect the returned payment by EFT(s) or draft(s) drawn from my account. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling [**insert phone #**] and allowed you reasonable opportunity to act on my notice.

**PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**

***Recommended Language – Internet or Mobile Initiated Transactions (Single Payment - NON-CONSUMER)***

Today, being [**DATE**], by entering the Company’s routing and account number above and clicking “Authorize,” as an authorized Company representative, I authorize the payment in the amount indicated above to be processed as an electronic funds transfer (EFT) or draft drawn from the Company’s checking or savings account as indicated above and, if necessary, electronic credits to the Company’s account to correct erroneous debits. I understand that the processing of the payment will be completed within 1 - 2 banking days. If the payment returns unpaid, I authorize you or your service provider to collect the payment by EFT(s) or draft(s) drawn from the Company account. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling you at [**insert phone #**] and allow you reasonable opportunity to act on my notice.

I accept these terms, acknowledge these disclosures and authorize this payment on behalf of Company and further agree, on Company’s behalf, that Company shall be bound by the Nacha Rules in effect, both now and as amended from time to time.

**PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**

***Recommended Language – Internet or Mobile Initiated Transactions (Recurring Payments - NON-CONSUMER)***

Today, being [**DATE**], by entering the Company's routing and account number above and clicking "Authorize," as an authorized Company representative, I authorize the recurring payments in the amount(s) indicated above to be processed as an electronic funds transfers (EFT) or drafts drawn from the Company's checking or savings account as indicated above and, if necessary, electronic credits to the Company's account to correct erroneous debits. I understand that the processing of the recurring payments will be completed within 1 - 2 banking days. If any of the payments returns unpaid, I authorize you or your service provider to collect the payment by EFT(s) or draft(s) drawn from the Company account. I understand that this authorization will remain in full force and effect until I notify you that I wish to revoke it by calling you at [**insert phone #**] and allow you reasonable opportunity to act on my notice.

I accept these terms, acknowledge these disclosures and authorize this payment on behalf of Company and further agree, on Company's behalf, that Company shall be bound by the Nacha Rules in effect, both now and as amended from time to time.

**PLEASE PRINT A COPY OF THIS PAGE FOR YOUR RECORDS. ALTERNATIVELY, CONTACT US AT [(XXX) XXX-XXXX] TO LEARN HOW YOU CAN OBTAIN A COPY.**