



Sample TEL Payment Authorization Scripting

Requirements of a TEL Authorization

A TEL authorization includes the following details:

- Date, the customer gave the authorization
- Date, on or after which the transaction will be processed
- Amount of transaction
- Customer's name
- Customer's account information
- Telephone number that the customer can call with questions
- Guide on how a customer can revoke the authorization
- Statement from the merchant that this authorization is only for a single, one-time ACH transaction

For one-off payments: You must retain records of any authorization obtained by telephone for two years after the agreement ends. This record can be either an audio recording of the authorization or a written notice, but the notice must be sent prior to the debit date.

For recurring authorizations: You must obtain written and verbal authorization from the customer for recurring authorizations. The verbal authorization should be done via audio recording and must include clear and understandable terms that make it easily recognizable as authorization.

Sample Authorization for Debit TEL Transaction

Customer First & Last Name, Merchant Name is requesting your authorization to electronically debit your **checking/savings** account in the amount of **\$ amount** on or about **date of ACH debit**. The account information you've provided is as follows:

- Bank Routing Number: routing number of customer's bank
- Bank Account Number: customer's bank account #

Is this information correct?

This authorization will be used to originate a single entry, a one-time ACH debit entry to your account. At any time prior to processing, you may revoke this authorization by calling our customer service department at 800-555-5555. Do I have your authorization today, **today's date**, to process this transaction?"

Sample Script

Thank you for agreeing to make your payment today with an ACH check by phone.

(Customer name) we need your oral authorization to initiate a debit entry to your Bank Account.

- 1) You have instructed me that the debit to your account should be on or after date(s) _____.
Is that correct? _____.
- 2) The amount of the debit is to be _____.
Is that correct? _____.
- 3) Your name is _____ and the name on your Bank Account is _____ (type exact name of bank account) Is that correct? _____.



Sample Script Continued

- 4) The bank routing number is _____ and your account number is _____
Is that correct? _____.
- 5) Today's date is _____
- 6) You agree this authorization obtained from you will be used to originate an ACH debit to your bank account?
Is that correct? _____

Our telephone number for any questions you have is _____. We are open from 8am to 5 pm, Monday through Friday.

You may revoke or change this transaction by contacting us at _____ before _____.

Thank you for your payment! Please contact us if there is anything else we may assist you with!

Sample Confirmation Letter

Re: 'Telephone Check' Payment Authorization Confirmation

Dear Customer Name,

Please allow this letter to confirm that per our conversation with you (insert date of call), you authorized us, MERCHANT NAME, to electronically debit your account ending in 1234 (show the last 4 digits of the account number) on TRANSACTION DATE in the amount of \$123.45. This transaction will be a single-entry ACH debit.

Please note that if you wish to revoke this authorization and cancel the debit to your account, you must notify us at (insert CS phone and hours of operation) before the scheduled debit date.

If you should have any questions concerning this payment transaction, you may contact us at CS phone number during our normal business hours, 8:00AM to 6:00PM.

Following is OPTIONAL language that the MERCHANT may wish to employ to address NSF/Returned TEL check transactions.

In the unlikely event your payment is returned unpaid, we may elect to electronically (or by paper draft) re-present your payment up to two more times.

Thank you,

MERCHANT NAME

Merchant Contact Person

Contact Person Title