



ECheck (ACH) and Debit Card Authorization Requirement Checklist

| One Time Transactions | Recurring Transactions |
|---|--|
| <p>PPD- Pre-arranged Payment and Deposit Written Authorization <i>Your Responsibility</i></p> <ul style="list-style-type: none"> o Get Signed Authorization Form o Give Customer Copy of Signed Authorization Form <p><i>PDCflow ACH/Credit Card Services Does For You</i></p> <ul style="list-style-type: none"> ✓ Emails receipt/Notice of Debit <p><i>PDCflow Signature Services Does for You</i></p> <ul style="list-style-type: none"> ✓ Acquires a wet signature electronically while on the phone with the consumer ✓ Emails a copy of Signed Authorization to consumer <p>* PPD also applies to Debit Cards</p> | <p>PPD- Pre-arranged Payment and Deposit Written Authorization <i>Your Responsibility</i></p> <ul style="list-style-type: none"> o Get Signed Authorization Form o Give Customer Copy of Signed Form <p><i>PDCflow ACH/Credit Card Services Does For You</i></p> <ul style="list-style-type: none"> ✓ Emails receipt/Notice of Debit ✓ Emails payment reminder 10 days prior to debit ✓ Emails receipt or payment failure notice after each recurring payment <p><i>PDCflow Signature Services Does for You</i></p> <ul style="list-style-type: none"> ✓ Acquires a wet signature electronically while on the phone with the consumer ✓ Emails a copy of Signed Authorization to consumer ✓ Emails copy of Schedule to consumer |
| <p>TEL-Telephone Authorization <i>Your Responsibility</i></p> <ul style="list-style-type: none"> o Get Verbal Permission o Record Verbal Permission or o Provide Notice Prior to Debit with Cancellation information <p><i>PDCflow ACH/Credit Card Services Does For You</i></p> <ul style="list-style-type: none"> ✓ Emails receipt/Notice of Debit with Cancellation information <p><i>PDCflow Signature Services Does for You</i></p> <ul style="list-style-type: none"> ✓ Acquires a wet signature electronically while on the phone with consumer ✓ Emails a copy of Signed Authorization to the consumer | <p>TEL-Telephone Authorization <i>Your Responsibility</i></p> <ul style="list-style-type: none"> o Get Verbal Permission o Record Verbal Permission and o Provide Notice Prior to Debit with Cancellation information <p><i>PDCflow ACH/Credit Card Services Does For You</i></p> <ul style="list-style-type: none"> ✓ Emails receipt/Notice of Debit with Cancellation information ✓ Emails payment reminder 10 days prior to debit ✓ Emails receipt or payment failure notice after each recurring payment <p><i>PDCflow Signature Services Does for You</i></p> <ul style="list-style-type: none"> ✓ Acquires a wet signature electronically while on the phone with consumer ✓ Emails a copy of Signed Authorization to the consumer ✓ Emails copy of Schedule to consumer |
| <p>WEB-Online Authorization <i>Your Responsibility</i></p> <ul style="list-style-type: none"> o Customize PDCflow receipt to display phone number and revocation language <p><i>PDCflow ACH/Credit Card Services Does For You</i></p> <ul style="list-style-type: none"> ✓ Emails receipt/Notice of Debit with Cancellation information ✓ Requires consumer to enter account number, address information to validate identity ✓ Requires consumer to check authorization box in order to submit payment | <p>WEB-Online Authorization <i>Your Responsibility</i></p> <ul style="list-style-type: none"> o Customize PDCflow receipt to display phone number and revocation language o Customize PDCflow account to allow online recurring payment set up <p><i>PDCflow ACH/Credit Card Services Does For You</i></p> <ul style="list-style-type: none"> ✓ Emails receipt/Notice of Debit with Cancellation information ✓ Requires consumer to enter account number, address information to validate identity ✓ Requires consumer to check authorization box in order to submit payment |

*What PDCflow ACH/CC Services Does For You assumes a valid consumer email address when processing the payment. For additional information on Proof of Authorizations and NACHA rules, visit the [PDCflow Support Website](#)