This overview assists you in facilitating a payment from a policyholder by drafting their bank account.

**Policyholder on the Phone**

- **Review TEL Guidelines**
  Reference for details

- **Complete TEL ACH Debit Auth**
  Print, sign and retain for your records

- **Email Federal ESIGN Disclosure**
  Obtain policyholder consent

- **Complete TEL Auth Notice**
  Email or mail to policyholder

**Policyholder in the Office**

- **Review PPD Guidelines**
  Reference for details

- **Complete Consumer Auth for ACH Debit**
  Policyholder signs and agent retains for records

For additional information, refer to the eCheck Payment Processing Guide.