Policy Center Job Aid
eCheck Payment Processing Guide

Texas Windstorm Insurance Association

The eCheck process allows TWIA to electronically debit a policyholder's account to collect their insurance premium. Review the steps below to complete an eCheck transaction for a policyholder or applicant who is either on the phone or in your office.

If the policyholder or applicant is on the phone:

1. Review the Telephone-Initiated Entries (TEL) Guidelines
   Provides an overview of the TEL eCheck process
   - Be sure to understand the relationship to policyholder and the authorization requirements.
2. Complete the Telephone-Initiated (TEL) ACH Debit Authorization
   Obtains authorization to debit a policyholder's account
   - Read the disclosure to the policyholder and obtain consent to debit their account.
   - Once completed, print the form.
   - Sign and print your name on the form as the "Person Taking Information."
   - Retain this file for your records.
3. Email the Federal ESIGN Disclosure and Consent for ACH Authorization Notice
   Requests policyholder's consent to receive electronic information
   - Policyholder must confirm their permission for you to send them the TEL Authorization Notice electronically by responding either verbally (over the phone) or via email.
4. Complete the Telephone-Initiated (TEL) Authorization Notice
   Provides a recap of the debit in progress
   - Once completed, email/mail to the policyholder for their records.

If the policyholder or applicant is in your office:

1. Review the Prearranged Payment and Deposit (PPD) Guidelines
   Provides an overview of the PPD eCheck process

   - Be sure to understand how to initiate the PPD process and the authorization requirements.

2. Complete the Consumer Authorization for ACH Debit
   Obtains authorization to debit a policyholder's account

   - Have the policyholder complete and sign the form.
   - Ask the policyholder to attached a voided check if possible.
   - Policyholder can also take a copy of the form and mail it back to the agent.
   - The policyholder needs to be provided with a copy.
   - The agent needs a copy for their records.

All eCheck authorizations, whether in person or over the phone, are only valid for a single transaction. For every renewal or policy change, the policyholder will need to provide a new authorization.

All eCheck documents are located on the
Agent Portal > Help > Documents and Downloads.