

## **PRE-AUTHORIZED AUTOMATIC BANK DRAFTS – Paper or [ACH/EFT](#)**

### **[Benefits of Automatic Electronic Recurring Monthly Payments](#)**

### **[Benefits of the Automatic Bank Draft Payment Plan for Medical and Dental Offices](#)**

## **How the PAPER Automatic Bank Draft Payment Program Works:**

- Your customer fills out a simple AUTHORIZATION form with their checking account information, their signature and a voided check.
- Your Business' Manager verifies that all blanks are filled in and the information is correct.
- This form is faxed (not mailed) to **C&A Solutions, LLC**.
- Keep the hard copy of the form for your records.
- Once we have your customer's account for recurring monthly payments set up, you only have to notify our office if there are any deletions or changes by faxing the CHANGE INFORMATION form with the appropriate choice checked for Change or Delete Customer. Keep the hard copy of the form for your records.
- Then on or before the first of each month or agreed upon date, your office will receive one envelope containing the pre-authorized checks (one check for each customer).
- Customer's unit number(s) is printed in the memo area of each check.
- You simply take the pre-authorized checks to your bank and deposit them like normal checks on the day that your customer is expecting you to deposit their check.
- Keep the Deposit Detail Report that comes with the checks in a file folder or notebook for easy reference.
- If this bank draft is returned for non-sufficient funds (NSF), you will handle this with the same procedure for bounced checks that you currently use.

**There is NO computer access into your customer's checking account.**

**The payment is NOT withdrawn from your customer's bank account until you deposit the check in the bank.**

**Each customer's check is simply recreated each month and you receive all of your customers' payments in one envelope.**

**On Time, Every Time!**

Summary: With pre-authorized checking PAPER DRAFTS, there is NO computer access into your customer's checking account. Your customer's check is simply recreated on the appropriate day each month for deposit into the customer's bank. It is handled and deposited exactly like a paper check that the customers have written themselves. Paper Drafts give you more flexibility. For instance, you could hold a check for a few days if the customer has a financial emergency, or if a customer moves out suddenly or you forget to notify C&A Solutions, LLC to delete an account, the worse thing that can happen is that you just tear up the check and then fax C&A Solutions, LLC a deletion. There is no worry of your customer's bank account being electronically debited for a payment they don't owe.