Sample script for Accepting Checks by Phone

The following script is based on banking regulations that will insure you are in compliance with the required confirmations from the check submitter.

Sample Script for Verbal Authorization **That Must be Recorded or Confirmation of the Authorization Mailed/Faxed/Emailed to Customer BEFORE the Draft is Processed**.

After any sales information and basic check information (checking account data) has been obtained, the following should be recited to the customer with his/her responses being recorded:

"Now we have to verify your authorization for this transaction.

Do you, [bank account holder or authorized signer] understand that the information you provided during this phone call that has taken place on [today's date] at [time of call including time zone] will be used to create a one time demand draft on the checking account for which you have provided information and are an authorized signer on the account?
[Wait for customer response]

Do you authorize us [or state your company's name] to process a draft against said checking account in the amount of [amount of draft] and understand the draft will be dated and will be processed on or after [today's full date or agreed date of check/draft]?
[Wait for customer response]

Do you acknowledge that we have provided you with our phone number of [provide phone number] that is available and answered during normal business hours for your inquiries regarding this transaction?
[Wait for customer response]"