

Electronic Funds Transfer and/or Debit Card Payment System Implementation Checklist

The following checklist is provided to help plan, implement, and execute the electronic funds transfer (EFT) and/or debit card payment system plan.

Internal Planning and Communication

- Contact financial institutions to set up EFT and/or debit card payments. In most cases banks will assist with the rest of the planning and marketing and provide forms for implementation. The Texas Workforce Commission encourages Boards to consider a regional approach to implementation of debit card and EFT payments through coordination across local workforce development areas.
- Designate internal EFT contact personnel.
- Determine timeline for marketing and implementation.
- Develop promotional memo, letter, or brochure to announce the program to providers.
- Develop authorization forms.

External Promotion and Customer Education

- Hold meetings with providers to explain the EFT/debit card payment system and distribute promotional literature and authorization forms.
- Invite your financial institution to participate in the meeting and in planning the agenda.

Processing Procedures

- Determine programming requirements for direct deposit file creation.
- Identify possible changes in the delivery or format of payment information.
- Compare annual schedule of check dates and financial institution processing schedule to make necessary adjustments for bank holidays and nonprocessing days.
- Collect authorizations and set up provider data, including account information data, in the local EFT and/or debit card system used to generate provider payments.
- Forward test file to your financial institution.
- Make any initial corrections or changes to file as requested by the financial institution and prepare pre-notification file.
- Prepare and submit file of pre-notifications to the financial institution for processing.
- Make any changes from the return of pre-notifications reported by the financial institution.

Tips for Working with Individuals Who Do Not Have Bank Accounts

Promote the benefits of receiving payments electronically without having to worry—even in the absence of a bank account. The EFT/debit card payment system offers a safer, easier way for people to receive child care provider payments each month, along with the following benefits:

- Eliminates concerns about cashing a check, torn checks, or having to request replacement checks;
- Debit cards can be used 24 hours a day, seven days a week, to get cash at automated teller machines, make purchases, and buy money orders anywhere debit cards are accepted;
- Cardholders may also get cash back at many retail locations when the debit card is used to make purchases;
- There is no credit check requirement.