01 / BEFORE THE PILOT

Assign the work before you attempt the collection.

Use a controlled pilot agreed with your provider. Complete each item with a named owner and an evidence reference. Adapt the checklist to the provider's written requirements and your business workflow.

Business / provider / product:	Pilot start date / review date:
Accountable launch owner:	Returns / customer support owner:
Finance / reconciliation owner:	Technical / security owner:

[ ] Confirm approval covers the actual collection use case. Record business activity, account types, channels, recurring arrangements and permitted entry types.

Owner / approval document / date:

[ ] Set pilot limits and stopping conditions. Agree the count, total value, maximum payment, operating dates and who may pause activity.

Owner / limits / pause criteria:

[ ] Confirm fees, reserves and funds-availability terms. Finance can distinguish collection status, charges, holds and spendable funds.

Owner / agreement reference:

[ ] Verify authorization, notices and cancellation handling. The intended channel captures required evidence and staff can retrieve it when needed.

Owner / approved workflow / evidence location:

02 / BEFORE THE PILOT, CONTINUED

Make the controls and decision explicit.

[ ] Complete the agreed validation and access controls. Identify who reviews failed checks, account changes and access exceptions before collection.

Owner / procedure / test reference:

[ ] Test the complete operational path. Check status changes, return notifications, duplicate prevention, cancellation and invoice-to-payout reconciliation using the provider's testing process.

Owner / test record / unresolved issues:

[ ] Make return monitoring and support actionable. Record agreed definitions, observation windows, alert recipients, response owners and escalation contacts.

Owner / monitoring plan / escalation contact:

Record the pilot decision

Pilot decision: [ ] Ready within agreed limits [ ] Hold for open items

Decision owner / date:

Open conditions / evidence needed / accountable owner:

> Keep authorization records and bank information in approved systems. This checklist is an operational planning aid, not a provider approval or compliance certificate.

03 / FIRST COLLECTION CYCLE

Reconcile what happened.

Business / pilot or review period:

Review owner / date:

[ ] Match every attempt to an invoice and authorization record. Confirm counts and amounts; investigate missing, unexpected or duplicate entries.

Owner / evidence reference / exceptions:

[ ] Reconcile fees, returns, reserves and payouts separately. Explain the difference between submitted volume, net collections and available funds.

Owner / reconciliation record / difference:

[ ] Review each return and customer issue. Record the reason and permitted next action. Confirm conditions before attempting another debit.

Owner / case or return log / action:

[ ] Review the pilot against agreed limits and pause criteria. Resolve unexpected behavior with the provider before expanding the scope.

Owner / findings / provider response:

First-cycle decision

Findings / unresolved exceptions / provider response:

04 / ONGOING OPERATION

Make the next decision explicit.

Set a review frequency suitable for the activity and provider agreement. Record the source of any trigger or limit; the planner's example percentages are not monitoring thresholds.

Review	Named owner	Frequency / next date	Trigger / action / evidence
Returns and alerts by agreed categories and windows			
Fees, reserves, held funds and payout reconciliation			
Authorization evidence, cancellation and customer complaints			
Access, incidents, integration changes and duplicates			
Changes to activity, volume, ticket size or provider terms			

Next decision: [ ] Continue within scope [ ] Expand with provider agreement [ ] Pause

Open condition / accountable owner:

Due date / next review: Decision recorded by:

> Keep sensitive customer and bank information out of this worksheet. Review changed activity, exposure or terms with the provider before expanding the approved scope.