01 / WRITTEN COMMERCIAL TERMS

Compare the agreement, then compare the price.

Use this worksheet for the same business and collection scenario with each provider. Record a document name, page, or email date for each answer. An unanswered question is an open item, not an assumed capability.

Business / review owner:

Review date / next decision date:

Start with the business being underwritten

Products, services & fulfillment timing:

Customer type / collection channel:

Monthly attempts / average / largest payment:

New vs. recurring / peak volume:

Ask for the complete fee schedule

Term to confirm	Provider A: ____________	Provider B: ____________
Provider, product & written quote date		
Percentage + fixed processing fee Billed on attempts, successful entries, or another basis?		
Per-entry cap / minimum What charges and transaction types does it cover?		
Monthly, setup, minimum & annual charges		
Returns, disputes, notices & retry fees List each fee and its billing trigger separately.		
Validation, platform, API & support charges		
Term, cancellation, portability & exit costs		

02 / CASH AVAILABILITY & OPERATING FIT

Separate the price from the operating conditions.

Separate pricing from cash availability

Cash-flow term	Provider A / source	Provider B / source
Reserve amount / calculation / release What can change it, and when can it be released?		
Initial and ongoing holds / review rights		
Settlement schedule, cutoffs & payout availability Identify conditions and timing exceptions in writing.		

Keep three numbers distinct: provider fees, returned principal, and cash available for use. A fee estimate does not include reserves or prove when funds can be spent.

Make every critical answer traceable

Complete one copy per shortlisted provider. Ask the provider to identify its requirements for your business, account types, channels and transaction use cases.

Provider / contact: Reviewer / date:

Question to resolve	Written answer / source / owner
Eligibility & underwriting Is this exact business activity accepted? Which documents, conditions and reviews apply?	
Transaction permissions & limits Which account types, channels, entry types and recurring use cases are approved? What caps apply?	

03 / AUTHORIZATION & RETURNS

Confirm the collection and exception workflow.

Question to resolve	Written answer / source / owner
Authorization & customer experience Who owns authorization wording, notices, evidence retention, cancellation and evidence retrieval?	
Account validation & identity checks What checks are required before collection or account changes? Who handles exceptions?	
Return monitoring & escalation How are categories, counts, denominators and time windows measured? Who sees alerts and pauses activity?	
Returned payments & retries Who reviews each return reason, contacts the customer, and confirms whether another attempt is permitted?	

Open operating conditions / source / accountable owner:

04 / SECURITY, SUPPORT & DECISION

Resolve the process before the pilot.

Question to resolve	Written answer / source / owner
Security & access How are sensitive data collected, stored and restricted? Which logging and incident procedures apply?	
Integration & reconciliation How do events, reports and identifiers map to invoices, fees, returns, reserves and payouts?	
Support, outages & exit Who handles urgent issues? What are response commitments, data-export options and offboarding steps?	

Decision: [ ] Proceed to controlled pilot   [ ] Resolve open items   [ ] Decline

Unresolved condition / evidence needed:

Named decision owner: Due date:

Pilot scope / exposure limit:

> Keep authorization records and customer bank information in approved systems. This worksheet records operating decisions and source references; it is not an approval or compliance certificate.