

This help document is intended to provide additional information about NACHA files for your information and for common bank questions.

NACHA (formerly National Automated Clearing House Association) is a not-for-profit organization that along with the Federal Reserve establishes the rules for processing ACH (Automated Clearing House) transactions. Additional information about NACHA is available on their web site, www.nacha.org.

A NACHA file is a file formatted to comply with the specification established by NACHA. A typical NACHA file would look like this:

Common Bank Questions

Do you (The Fuel Dealer) collect this data and make up the ACH file yourself, or is there a third party that does that?

Data is collected within the DESTWIN Fuel Dealer Solution (“FDS”) online portal from submissions (payments) by your customers. The DESTWIN FDS generates the file that you then save to your local systems and submit to your bank through whatever process is established between you and your bank. As noted above, NACHA considers DESTWIN to be a third party services provider in this process and you, the Fuel Dealer, to be the Originator.

Does Customer (Fuel Dealer) clearly and conspicuously state disclosures and terms associated with WEB entries?

Below is a screen shot of a portion of the standard Make a Payment page inside the customer portal with the eCheck payment option selected. The text in the yellow box describes in general how you can add content to this page.

Amount Due: \$0		<input type="radio"/> Pay Amount Due	<input checked="" type="radio"/> Enter Amount	\$ 0.00
Payment Method		<input type="radio"/> Credit Card	<input checked="" type="radio"/> eCheck	
Enter E-Check Information				
Bank Routing Number	Bank Account Number	Bank Account Type		
<input type="text"/>	<input type="text"/>	<input type="radio"/> Checking <input type="radio"/> Savings		
<div>Additional content can be added to this page in this general position at the Fuel Dealer's discretion including any additional disclosures or terms deemed appropriate by the Fuel Dealer or the Fuel Dealer's bank.</div>		<div><div>Susan B. Sample 2244 Lois Lane Anytown, FL 32123-4567</div><div>\$678</div><div>Pay To The Order Of</div><div>\$ 64.04</div><div>Order #</div><div>Name</div><div>1234567890123456789012345678</div><div><div>YOUR 9-DIGIT BANK ABA ROUTING NUMBER</div><div>YOUR BANK ACCOUNT NUMBER</div><div>CHECK NUMBER *May appear before account number</div></div></div>		
Review Credit Card Policies				
<input checked="" type="radio"/> Privacy Policy <input type="radio"/> Security Policy <input type="radio"/> Refund Policy <input type="radio"/> Delivery Policy				
We respect and are committed to protecting your privacy. We may collect personally identifiable information when you visit our site. We also automatically receive and record information on our server logs from your browser including your IP address, cookie information and the page(s) you visited. We will not sell your personally identifiable information to anyone.				
<input type="button" value="Submit"/>				
<div>SECURED BY GeoTrust click to verify 17-Mar-12 17:56 GMT</div>				

Is there a mechanism in place for the Consumer to consent to disclosures and terms? Describe.

In the the screen above language like:

By clicking on the Submit button below, Customer agrees that he / she has read and agrees to the disclosures and terms as described.

can be added.

Is the Consumer offered the ability to print and retain a copy of the disclosures and terms offered at the time of the transaction?

The Consumer may use the Print functions within their web browser to print the page.

Is Customer (Fuel Dealer) able to supply a copy of the original disclosure and terms if Consumer requests at a later date, perhaps a year later?

Yes, the receipt is archived as an Adobe Portable Document Format ("PDF") file.

If recurring payments, will disclosure include language such as "first time acceptance of the terms of this agreement applies to any future changes to the agreement as well?"

The DESTWIN FDS will display the terms, conditions, and disclosures as provided by the Fuel Dealer.

For recurring payments only, does Customer (Fuel Dealer) disclose the notification method to revoke a payment authorization?

The DESTWIN FDS will display the terms, conditions, and disclosures as provided by the Fuel Dealer.

For recurring payments does the system provide an online method for revoking recurring payments?

Yes, this is a standard option.

How will Consumers' authorization be obtained over the Internet?

The DESTWIN FDS obtains an electronic signature when the customer clicks on the Submit button on the relevant page.

Can the Consumer easily read the authorization language displayed on a computer screen or other visual display?

Yes – see screen shot above.

Is the Consumer prompted to print the authorization and retain a copy?

The DESTWIN FDS has a standard option to display a PRINT button on the receipt. The Fuel Dealer can supply text for a prompt associated with this button.

New England Bioheat Payment

destwin.com

https://newengland.destwin.com/newpayment

Google

Destwin, LLC. CRM

OTRS :: Login


Inbox - Outlook Web ...

Login - OTRS

Speedtest.net - The Gl...

Heating Oil

Bookmar



New England BioHeat

Home / Logout

My Account Info

Payments

Manage Account


Plan Enrollment

Make a Payment

Looking for an easy way to pay your bills?
Check out our EZ Pay Plan!

Our **EZ Pay** plan is a great way to simplify your life by automating your bill pay process. We can automatically bill a credit or debit card or a checking account. You will receive an electronic or paper statement and will never have to worry about paying your bill on time.

For a limited time, sign up now for automatic bill pay and get a \$25 sign-up credit, [CLICK HERE TO SIGN UP](#)



First Name *

John

Billing Address Line 1 *

123 Oak Drive

Last Name *

Doe

Billing Address Line 2

Email *

City *

Anytown

Phone Number *

State *

Connecticut

Company or Organization

Zipcode *

06000

Current Balance Due: \$124.87

☐ Pay Balance
☒ Enter Amount

\$

Payment Method

☐ Credit Card
☐ eCheck

Review Credit Card Policies

Privacy Policy

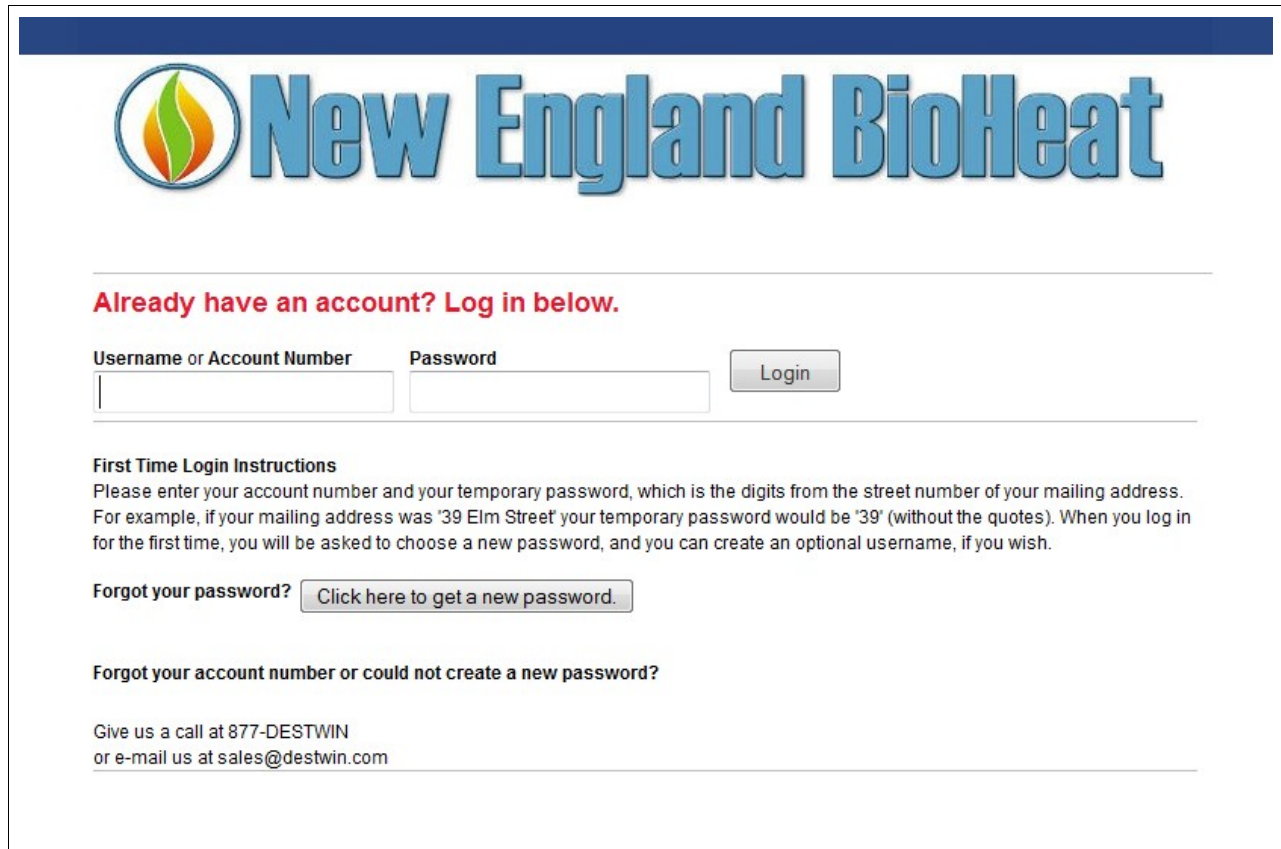
We respect your privacy and the purpose for which our customers provide us information. We may collect personally identifiable information when you visit our site. We also automatically receive and record information on our server logs from your browser including your IP address, cookie information and the page(s) you visited. We do not share, sell, or rent any of the information collected to any third parties and do not intend to do so in the future.

Submit

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How will the identity of the Consumer be authenticated?

Fuel Dealer Customers must log in to their account, (see screen shot below). The first time a customer logs in they must know their account number and some other information about their account, usually their house number on their street address that they will use as their initial password. After they successfully log in for the first time they are required to change their password.



New England BioHeat

Already have an account? Log in below.

Username or Account Number Password

First Time Login Instructions
Please enter your account number and your temporary password, which is the digits from the street number of your mailing address. For example, if your mailing address was '39 Elm Street' your temporary password would be '39' (without the quotes). When you log in for the first time, you will be asked to choose a new password, and you can create an optional username, if you wish.

Forgot your password?

Forgot your account number or could not create a new password?

Give us a call at 877-DESTWIN
or e-mail us at sales@destwin.com

Does the authentication method chosen not only identify the Consumer but also demonstrate the Consumers' assent to the authorization?

No, not directly. The customer assent to authorization may be addressed on the Make a Payment page.

What procedures will Customer (Fuel Dealer) employ to verify the validity of Receiving Bank routing numbers?

A check-sum verification is performed on the routing number.

Does Customer (Fuel Dealer) have a SAS-70, other external audit or internal audit performed annually? Please provide copy.

NACHA rules do not require a SAS-70 audit of third party services providers. DESTWIN can provide records of PCI-DSS Compliance questionnaires if requested. Your bank may require certain procedures and audits of you.

Do the Audit procedures performed ensure commercially reasonable practices for the following:

Physical security to protect against theft, tampering, and damage? Yes

Personnel access controls to protect against unauthorized access and use? Yes

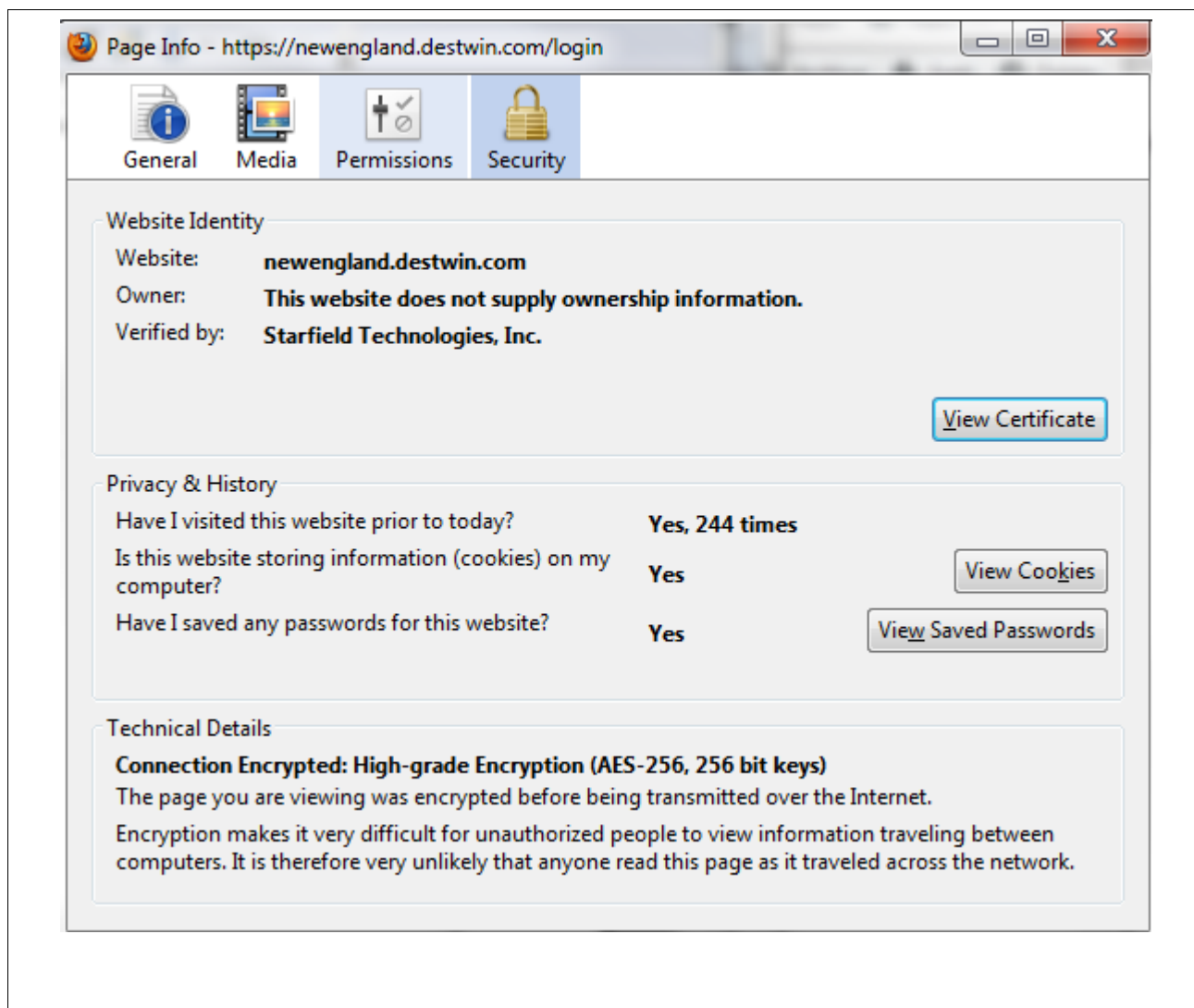
Network security to ensure secure capture, storage, and distribution? Yes

For all security and audit related questions:

DESTWIN does not retain records of payment transactions on its servers. As described above, DESTWIN can provide records of PCI-DSS Compliance questionnaires. Your bank may require audits and security policies of you directly.

Encryption

An SSL Certificate is installed on your web portal and AES-256 encryption (Advanced Encryption Standard 256 bit) is in place. A sample screen shot is below.



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