

NACHA E-check Requirement and Instructions

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Due to NACHA's requirement of validating account and routing numbers, the Customer Web Portal now utilizes Plaid to validate banking information. This integration links your bank account to your registered CWP user login. The information is only available to you.

When attempting to make an eCheck payment, you will first have to link your accounts. Doing so will take you through several prompts.

For instant validation, you must log in to your bank account using your online banking credentials. If you have security questions in place with your financial institution, you may be prompted to answer those questions, as well. Once completed, you will see your linked account and may proceed with your eCheck transaction.

If you do not wish to use your online credentials, you may instead use the Microdeposit verification process. When selecting your bank, click on the "Link with Account Numbers" option instead of proceeding. Once the information has been entered, you will receive two small deposits into your bank account within 1-2 business days. Once you have the deposits, you must return to the Customer Web Portal to verify the amounts. Once this has been finished, your account will be linked and you can proceed with eCheck transactions. The deposits will be withdrawn after a few days.