Evaluating your options for payee bank details

Collecting and verifying payee ACH information can work in different ways. Use this checklist to compare providers on the questions that matter most. Zekerly's answers are filled in. Add the others as you go.

Ask the same questions. Put each provider's answers in the blank columns.

Look at what your payees must do. Every extra step for a payee is a delay or abandonment for you.

Follow the money. Ask where your money sits, how long the disbursement process takes, and who is responsible at each stage.

Question to ask	Zekerly	Option 2 Provider: _____	Option 3 Provider: _____
Does the provider hold or move your funds?	**No.** Zekerly never sends, moves, or holds money.		
Does the provider make payments on your behalf?	**No.** You pay from your own bank and ERP.		
Does the provider hold your money while payees are being verified or required to open accounts? If so, what is the average number of days until cleared payment is in the payee's preferred bank account?	**No.** With Zekerly, you make the payments, so you keep your cash and money market interest until payments clear.		
Does the provider require the payee to open a bank account with them?	**No.**		
Does the payee need to create and maintain a login?	**No.**		
Is the payee required to take action to move money into their own bank account (for example, from the provider's account to the payee's actual operating account)?	**No.** You use your existing bank, or any bank you choose. If you use same-day ACH, payees can receive their funds the same day.		
Are payees offered cards, virtual cards, or early-pay options? If so, what are the payee's fees, and what is the provider's revenue from these fees?	**No.**		
Is any fee taken from the payee's payment, ever?	**No.**		
Does the provider ever earn revenue from the payee or their payment, outside of what the payor pays?	**No.**		

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Question to ask	Zekerly	Option 2 Provider: _____	Option 3 Provider: _____
How are bank details verified?	Multi-point verification: account ownership, account age and activity, email and web domain checks, location risk, the submitter's association with the entity and account, entity good standing check, OFAC sanctions screening, and known fraud indicators.		
Are verified accounts re-checked?	**Yes,** periodically.		
Who starts a change to a payee's bank details?	Your team starts a change request, and the payee receives a new secure link.		
How are account numbers protected?	Tokenized and not stored in application databases. Data is encrypted in transit and at rest.		
Is there an audit trail of all activity?	**Yes.** Every step is logged to support your 2026 Nacha fraud monitoring requirements.		
Which ERPs does it work with?	**Any ERP.** Verified details are delivered to your ERP or a location you control.		
How long does setup take?	About two days.		
How much of my team's time is involved in setup?	Depending on your ERP, 1 to 5 hours.		
How is pricing structured?	An annual plan based on the number of payees. Details available on request.		
Notes			

A NOTE ON CHOOSING

Some organizations prefer a provider that sends payments on their behalf. Others prefer to keep payments in-house, through their own ERP and bank. Zekerly is built for organizations that want to keep control of how they pay while verifying who they are paying. You can continue using your existing ERP and bank, or Zekerly can securely deliver verified bank details to your bank, payment platform, or check fulfillment service. Either way, the checklist above will help you compare.

See how Zekerly answers these questions

Schedule a 30-minute demo, or scan the code to pick a time that works for you.

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Scan to book

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