

## Electronic Funds Transfer (EFT)

### PURPOSE

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[North Dakota Century Code Chapter 50-24.1-42](#) requires ND Medicaid payments to be made via electronic fund transfers (EFT). No other forms of payment will be permitted. New providers enrolling in ND Medicaid on or after Jan. 1, 2022, are required to set up EFT payments at the time of enrollment.

### APPLICABILITY

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#### PROVIDERS

EFT enrollment is required for all enrolled North Dakota Medicaid providers. Any changes or updates to EFT information must be reported immediately to avoid sanctions including suspension of payment up to termination of enrollment.

### DOCUMENTATION REQUIREMENTS

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#### GENERAL REQUIREMENTS

To enroll in EFT, Medical Providers and Qualified Service Providers (QSPs) must provide account information.

Medical Providers must complete and submit the [SFN 661](#). All fields are required and must be signed by an authorized representative, managing employee, board member or owner.

Qualified Service Providers (QSPs) must complete the EFT section located in the [QSP portal](#).

#### EFT VERIFICATION

All providers must submit one of the following forms of verification documents:

- 1) A voided check
  - "VOID" must be written across the front of the check.
  - The address must be pre-printed by the bank or financial institution.
  - "Starter checks" and Deposit slips are not allowed.

**OR**

- 2) An account verification letter from your bank. All information in the letter must be pre-printed by the bank. Letters missing information will not be processed. Letters must contain the following information:
  - Full name and address. (The name on the account must match the legal business name as reported to the IRS or individual practitioner. Individual QSPs are to use their legal name as shown on their tax return.)
  - Signature of bank employee (electronic signature is acceptable)
  - Bank name and address
  - Type of account (Checking or Savings)
  - Full bank account number (Include all leading zeros)
  - Full bank routing number

Exception for QSPs:

- If using someone else's bank account, a letter of permission must be included, signed and dated from the account owner, allowing payment to be deposited into the account.

### **ONLINE-ONLY BANKS**

For online-only banks (Ex. Chime, CashApp) the account owner must obtain a bank account verification letter in place of a voided check. Online-only banks generally have instructions on how to obtain these documents on their website. These verification letters do not require a bank representative signature.

### **EFT REIMBURSEMENT**

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While EFT is being processed, a paper check will be sent to the medical provider's "Billing address" or the QSP's "Payment address." Please allow up to two billing cycles before payments are deposited electronically.

Providers enrolled in EFT will not receive a check or deposit slip with the Remittance Advice (R/A). The acronym "ACH" will appear in place of the check number in the upper left-hand corner of the R/A indicating an automatic check deposit.

### **REFERENCES**

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- [North Dakota Century Code](#)

### **FREQUENTLY ASKED QUESTIONS**

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Q: Are electronic signatures accepted on the bank letter?

A: Yes, electronic signatures are acceptable on the bank letter. Bank account verification letters are accepted in lieu of a paper voided check to accommodate the paying agency and evolving changes in banking industry standards.

## CONTACT

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### Medical Providers:

- Email: [ndmedicaidenrollment@noridian.com](mailto:ndmedicaidenrollment@noridian.com)
- Phone: Noridian (877) 328-7098 (toll-free) or (701) 328-7098
- Hours: Live support Monday through Friday, 8 a.m.-5 p.m. CST

### QSP Providers:

- Email: [info@ndqsphub.org](mailto:info@ndqsphub.org)
- Phone: QSP Hub (701) 777-3432
- Hours: Live support Monday through Friday, 8 a.m.-5 p.m. CST

## POLICY UPDATES

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July 2025

| Section | Update         |
|---------|----------------|
|         | Policy created |