Toolkit:

Moving Away from Paper Checks

Guides and templates to help migrate clients away from paper checks.

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Introduction

Paper checks can slow cash flow, create reconciliation issues, and increase the risk of lost payments or fraud. Digital payments are faster, more secure, and create a smoother experience for clients.

This toolkit gives MSPs everything needed to transition clients successfully while keeping operations simple and efficient.

How to Use This Toolkit
Take advantage of the pre-built handouts and templates as you go. Start with internal preparation, then communicate with clients, track progress, and measure success. Each section is designed to save time and make the transition smooth for both your team and your clients.

What's inside:

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The Security Risk of Paper Checks

Making the switch to a secure payment solution

> **!** Checks are the payment method **most vulnerable** to fraud.

> **!** Check fraud has increased by **385%** nationwide since the pandemic.

> **!** In 2024, **65%** of organizations reported check fraud activity.

> **!** Stolen mail is the easiest check fraud method, up **10%** over the past year.

More and more businesses are moving away from paper checks due to major fraud and security risks. Thankfully, there are new options available that are more convenient and secure than mailing checks.

FlexPoint: A Better Payment Experience

An Easier Way to Pay Invoices

Simply click the link in your invoice email and pay. FlexPoint saves your credit card and bank account info for faster checkout. Plus, never miss a payment again with AutoPay.
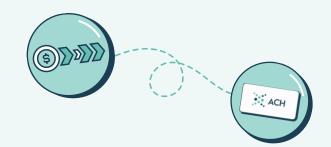
More Secure Payment Options

Don't feel limited by paper checks. Gain more flexibility in how you pay with variety of payment options. Choose from ACH, credit card, net terms, partial payments, and even financing.

Reduce Potential Fraud

Mailing checks opens up your business to potential fraud and security risks. FlexPoint is secure and PCI compliant to always keep your business information safe.

Convenient, Passwordless Login

Tired of saving passwords? FlexPoint offers passwordless sign-in for added security *and* convenience. Only authorized emails can access your account information.

Before you Begin

Proper preparation sets the stage for a smooth transition from paper checks to digital payments. This section helps your team get organized, align internally, and plan for client success.

1. Choose Your Online Payment Platform

- Ensure your portal (like FlexPoint) is fully set up and tested.
- Confirm that ACH and credit card payments work smoothly.
- Test confirmation emails and receipts for accuracy.

2. Define Check Handling Fees & Incentives (if applicable)

- Decide on a check handling fee (e.g., $25 per mailed check).
- Plan early adoption incentives, such as a small account credit or service reward for clients who switch within 30 days.
- Align fee and incentive messaging across all client communications.

3. Prepare Client Communication Materials

- Draft emails, FAQ, portal notifications, and invoice footers.
- Ensure messaging focuses on client benefits first: speed, security, and simplicity.
- Have scripts and templates ready for calls or live walkthroughs.

Sounds like a lot of work?
Use our templates to speed up your migration.

Utilize the checklists, templates, and spreadsheets in this toolkit to make your life easier.

Access now ⤓

Incentives Ideas for Faster Adoption

A small, short-term incentive can speed up adoption dramatically. Clients respond well when they feel they're getting value, not being forced to change. By rewarding early action, you make the transition positive and collaborative, rather than corrective later.

One-time account credit

Offer a small credit (for example, $50) to clients who set up ACH within the first 30 days. This helps cover their time setting up a new payment method and makes them feel appreciated for taking action early.

Waive Credit Card Fees for the First Billing Cycle

Encourage clients to test your payment portal by temporarily removing credit card processing fees. Once they see how simple it is, most continue using the portal without hesitation.

Highlight ACH as the "Preferred, No-Fee" Option

Label ACH as your recommended method in all communication and invoices. People naturally choose the simplest, no-cost path when it's clearly presented.

Bundle With Other Benefits

Pair digital payment enrollment with another small perk, like priority scheduling, an account review, or early renewal pricing. Even low-cost gestures can boost participation and goodwill.

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Internal Rollout Checklist

Use this checklist to ensure your migration away from checks is successful.

Phase 1: Before the Client Transition

Objective: Make sure systems, messaging, and staff are ready.

Task	Owner	Completed?	Notes
Finalize payment portal setup (FlexPoint or other platform)		☐	Test login, payment flow, and confirmation emails
Decide check handling fee amount		☐	Include effective date
Choose early adoption incentive		☐	E.g., $25 credit or free service add-on
Draft client messaging		☐	Emails, portal notifications, FAQ, invoice footers
Create internal reference guides		☐	Talking points, objection handling scripts, FAQ
Assign Client Payment Migration Champion		☐	Point person for all client questions and rollout tracking
Prepare tracking tools		☐	Migration tracker, metrics dashboard
Train internal staff		☐	Billing, support, sales know timeline, fees, and scripts
Identify high-priority or sensitive clients		☐	Personalized communication plan

Notes:

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Phase 2: During the Client Transition

Objective: Communicate consistently and track adoption.

Task	Owner	Completed?	Notes
Send **Client Announcement Email**		☐	Include portal link, fee info, and incentive details
Follow up with key clients via call		☐	Use call scripts and objection handling guide
Publish invoice footers with payment info		☐	Include reminder of fee and portal link
Send **Follow-up Reminder Email**		☐	Reinforce messaging
Monitor client adoption		☐	Track in migration tracker and metrics dashboard
Escalate stalled accounts		☐	Offer personalized support or live walkthrough
Record feedback from clients		☐	Use to improve messaging or portal instructions
Send **Non-Migrated Clients Email**		☐	Include portal link, fee info, and incentive detail

Notes:

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Phase 3: After the Client Transition

Objective: Ensure adoption is complete and measure results.

Task	Owner	Completed?	Notes
Confirm all active clients are using digital payments		☐	Review migration tracker
Apply check handling fees as needed		☐	Ensure accuracy in billing system
Audit portal usage		☐	Verify payments are processing correctly
Gather client feedback		☐	Quick survey or follow-up call
Update internal documentation		☐	Include lessons learned and FAQs
Share success metrics with leadership		☐	Adoption %, cash flow improvements, time saved
Celebrate team milestone		☐	Recognize staff contribution
Plan ongoing monitoring		☐	Quarterly check-ins to maintain adoption

Notes:

90 Day Migration Plan

Timeline for transitioning clients away from checks.

> Want to migrate clients in one quarter?
> This 90-day migration plan gives you a structured path to move clients from paper checks to digital payments with minimal friction.

Day 1-30
Phase 1: Announce & Educate

Goal: Introduce the change and highlight benefits.

- Send a client announcement email explaining the move away from checks.
- Share the FAQ handout covering security, compliance, and convenience.
- Offer early adoption incentives:
  - Waive credit card fees for the first billing cycle.
  - Apply a $100 account credit for clients who switch to ACH in the first 30 days.
- Update invoices with "We are phasing out paper checks. Visit [portal link] to pay online."

Day 30-60
Phase 2: Encourage & Transition

Goal: Drive adoption and prepare for enforcement.

- Send a reminder email reinforcing benefits and early adoption successes.
- Call top clients (highest revenue or most frequent check payers) using a standard call script.
- Provide step-by-step instructions for using the payment portal.
- Add gentle nudges:
  - Label ACH as the "preferred, no-fee method."
  - Include "Avoid future fees by paying online" in portal and invoice footers.

Day 60-90
Phase 3: Enforce & Optimize

Goal: Introduce the change and highlight benefits.

- Send final notice: checks will incur a handling/processing fee beginning Day 91.
- Apply fees consistently to mailed checks starting at the next billing cycle.
- Track adoption using the migration tracker. Make note of which clients still need outreach.
- Share metrics internally: % migrated, days-to-payment improvement, time saved.

Hi [Client Name],

We're updating the way payments are made to make it faster and more secure for you. Starting [Date], we're moving all payments to our online payment portal. Paying online is quicker, safer, and gives you instant confirmation. As a thank you for switching early, we're offering:

- $50 account credit for clients who switch to ACH in the first 30 days
- Waived credit card fees for the first billing cycle

If you continue to send checks after [Date], a $25 handling fee will apply.

Getting started is easy:

1. Visit our payment portal: [Portal Link]
2. Select your preferred digital payment method
3. Save your info for future invoices

For questions or help setting up, see our FAQ [link] or contact [Support Contact].

Thank you for helping us make payments faster and simpler for everyone.

John Smith

Owner

Hi [Client Name],

A quick reminder that we're transitioning all payments to our online portal.
Paying online is the easiest way to avoid delays and fees.

Why switch now?
- Get paid faster
- Keep your payments secure
- Avoid the $25 check handling fee

Early adopters also earn:
- $50 account credit for switching to ACH
- Waived credit card fees for this billing cycle

It only takes a few minutes to set up. Visit [Portal Link] today to make your next payment faster and simpler.

Questions? Contact [Support Contact]. We're happy to help.
Thanks for helping us modernize payments.

John Smith
Owner

Hi [Client Name],

This is the final notice that starting [Date], checks will incur a $25 handling and processing fee.

Switching to digital payments is easy, secure, and ensures your invoices are processed immediately. Clients who pay through the portal also continue to enjoy:

- Instant confirmation
- Reduced manual effort
- Safer, encrypted transactions

If you haven't already, set up your preferred digital payment method today: [Portal Link]

Thank you for helping us make payments faster, safer, and simpler. We appreciate your cooperation as we modernize our billing process.

John Smith
Owner

Opening

Hi [Client Name], this is [Your Name] from [MSP Name]. How are you doing today?

(pause for response)

I wanted to reach out about how we handle payments. We're moving away from paper checks and encouraging all clients to use our online payment portal. The change is all about making things faster, more secure, and easier for you.

Client Benefit Framing

Right now, mailed checks take a few days to arrive and process, which sometimes delays payment posting and project starts.

Our payment portal lets you save ACH and credit card payment methods. Plus, you can take advantage of its flexible financing options and set up automatic payments.

It's bank-level secure and helps both of us cut down on admin time.

Transition to Action

We're encouraging clients to make the switch now since we'll be introducing a $25 check handling fee soon to cover the extra processing time.

You can get set up in just a few minutes at [Portal URL], and we're offering an early adoption incentive for clients who switch within the first 30 days.

Would you like me to walk you through the setup or send a quick email with the link?

(pause and confirm next steps)

Great! I'll send that over now.
Thanks again for taking the time to chat, [Client Name].

Objection Handling + Responses

"We've always paid by check."

What it really means:
They're comfortable with what they know.

How to respond:
"I completely understand. A lot of clients felt the same at first, but once they switched, they found ACH much easier. It's secure, automated, and eliminates delays or checks getting lost in the mail. Most clients say they wish they'd switched sooner."

Pro tip:
Reassure them this isn't about changing how they pay you. It's about removing hassle and giving them faster confirmation and fewer steps.

"I don't trust online payments."

What it really means:
They're worried about fraud or losing control over their money.

How to respond:
"I get that. Security is the most common concern. The system we use has the same encryption standards as major banks. Every transaction is protected and comes with a confirmation receipt, so you always have proof of payment."

Pro tip:
Mention the name of your secure platform or partner (for example, "We process payments through FlexPoint's banking-grade platform.")

"It's too complicated."

What it really means:
They're picturing a lengthy setup process or unfamiliar tech.

How to respond:
"It's actually very simple. Most clients are set up in under five minutes. I can walk you through it step-by-step over Zoom or phone, or send a quick setup link if you prefer."

Pro tip:
Keep them focused on the time saved every month once they're set up. The upfront step is small; the long-term benefit is big.

Frequently Asked Questions

We know switching from checks to digital payments can raise questions. This FAQ answers the most common concerns to make the transition smooth and hassle-free for you.

Why are checks being phased out?

Paper checks slow down how quickly we can process payments. They often cause delays, extra manual work, and can increase the risk of lost or late payments. They also expose sensitive banking details.

Switching to digital payments helps everything move faster, stay more secure, and reduces the chance of errors.

What are the benefits of paying digitally?

Digital payments are:

- Faster: No waiting on mail or deposits
- Simpler: Pay online anytime from any device
- Secure: Protected with bank-level encryption
- Instant: Get confirmation right after payment

It's the easiest way to make sure your payments are processed on time.

How do I set up my digital payment method?

1. Go to our payment portal.
2. Log in or create an account
3. Choose your preferred payment method (ACH or card)
4. Save your details for future invoices

Once you set it up, future payments only take a few clicks.

Can I still pay by paper check?

You can, but mailed checks will include a $25 handling and processing fee. This covers the extra time and resources required to process paper payments.

Can I schedule an automatic payment?

Yes. You can set up recurring ACH or credit card payments right in the portal so you never miss a due date.

Is the payment portal safe?

Yes. Our portal uses encrypted connections, secure logins, and PCI-compliant technology to protect your information. It's safer than mailing a check.

Change Management Best Practices

1. Communicate Early and Often

Repetition builds trust and confidence. Don't rely on a single announcement to drive change. Plan 3–4 touchpoints across different channels to reinforce the message and benefits.

Recommended communication points:
- Email: Announce the change, explain the benefits, and include next steps.
- Phone Call or Meeting: Personal follow-up for key clients or decision-makers.
- Invoice Footer: Add a short reminder with a link to your payment portal.
- Portal Notification or Message: Reinforce the update right where clients pay.

ⓘ **Tip:** Keep messaging consistent across all channels. Use the same tone, same link, and same timeline to build familiarity.

2. Make It Effortless for Clients

The fewer clicks, the faster the adoption. Remove barriers and guide clients directly to the action you want them to take.

Make it easy with:
- Direct links to your payment portal.
- Pre-filled setup forms or ACH authorization templates.
- A short "Getting Started" guide or 60-second how-to video.

ⓘ **Tip:** Test the client journey yourself before rollout. If something feels confusing, simplify it.

3. Assign a "Client Payment Migration Champion"

Every successful rollout needs a point person. This role owns communication, tracks progress, and becomes the go-to resource for client questions.

Your Champion's Responsibilities:
- Oversee client outreach and ensure follow-ups are completed.
- Monitor adoption progress and flag stalled accounts.
- Keep messaging on brand and consistent across the team.
- Report key metrics back to leadership.

ⓘ **Tip:** Pick someone organized, approachable, and familiar with client relationships.

Client Migration Tracker

Below is a link to the Client Migration Tracker & Success Metrics Dashboard.

These are designed to help MSPs streamline the transition from paper checks to faster, more secure digital payments. Together, these tools give your team real-time insight into adoption progress and track the impact of early adoption incentives.

Access now ⬇

HOW TO USE

- Go to "File" → "Make a Copy"
- Add your clients and track via the "Client Migration Tracker" tab
- Use the "Success Metrics Dashboard" to see adoption progress, average days to adoption, and more.

Client Migration Tracker
Use this spreadsheet to track the migration status of your clients currently paying via check.

tact Email	Payment Type (Current)	Target Migration Method	Communication Status	Date of Initial Contact	Last Follow-Up Date	Adoption Status	Adoption Date	Incentive Redeeme
acme.com	Check	ACH	Confirmed	October 31, 2025	November 5, 2025	Adopted	November 7, 2025	No
@amybirds.com	Check	Credit Card	Email Sent	October 31, 2025	November 6, 2025	In Progress		Yes
ie@bankwest.cc	Check	ACH	Confirmed	November 1, 2025	November 7, 2025	Adopted	November 21, 2025	No
@barnettdesign.c	Check	ACH	Follow-up Needed	November 2, 2025	November 8, 2025	In Progress		No
	Check		Not Contacted			Declined		
			Not Contacted					
			Not Contacted					
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Next Steps

Transitioning clients away from paper checks takes planning, communication, and consistency. But the payoff is worth it. Faster payments, stronger security, and a smoother client experience all add up to a healthier, more predictable cash flow for your MSP.

Use this toolkit to guide each step of the process. From planning and communication to tracking adoption and measuring results, every resource inside is designed to make your rollout simple, professional, and effective.

Keep the focus on what matters most: helping your clients move toward faster, safer, and more reliable payments. The more effortless you make the experience for them, the quicker you'll see results for your business.

Next Steps
- Finalize your internal rollout plan and assign ownership.
- Communicate early and often using the included templates and scripts.
- Track adoption with your migration tracker and metrics dashboard.
- Celebrate early wins and share success stories across your team.

FlexPoint is here to help.
If you'd like support building your rollout strategy or setting up your payment portal, reach out to your FlexPoint representative or visit getflexpoint.com.

Get your downloadable templates
Access your templates + spreadsheets below.

Access now ⤓