Automatic Debit and Obligation Record

Change the payment route honestly

Revoking permission to withdraw is not the same as settling the underlying bill.

Hypothetical example: An adult switches away from company-initiated bank debits while confirming another method for obligations still due.

01 Name which decision you are making

Identify the payment type and actual reason for the change.

Company and payment type

Purpose of requested change

Private agreement location

02 Contact both sides through their actual processes

Follow company and institution revocation instructions and retain records.

Company instruction and date

Bank instruction and date

Required stop-payment process or fee

Automatic Debit and Obligation Record / Review & follow-through

03 Preserve the obligation while changing the route

Resolve the underlying contract and any remaining payment obligation.

Contract status confirmed

Amount or obligation record location

Alternate payment arrangement

04 Check the actual account and respond promptly

Review actual account activity and report an unauthorized debit promptly.

Actual account observation

Unresolved or unauthorized payment

Prompt provider follow-up record