



Get the facts on EFT

Choose faster, more secure and efficient payments with EFT (electronic funds transfer).

Are EFT payments secure?

Myth: By enrolling in EFT, I'm giving Delta Dental direct access to my bank account.

Fact: EFT does NOT hand over control of your bank account. Delta Dental EFT transactions are securely routed through approved banking channels and support deposits only, protecting providers from unauthorized withdrawals or access. This means Delta Dental cannot withdraw money from your account — only send the payment you have earned.

- Delta Dental's EFT set up in Provider Tools allows the account owner to restrict access by using our Manage User functionality. Also, your bank account information is not displayed on any email communication or claim documentation related to your payments.
- Recoupments are handled the same as they are today. Providers receive advance notice of recoupment with the ability to reimburse Delta Dental directly, or they are deducted from the future payment. EFT recoupment is no different.

Myth: Paper checks are more secure than EFT.

Fact: Paper checks are consistently the most fraud-prone payment method, according to annual surveys from the Association for Financial Professionals (AFP) and the Federal Reserve. In AFP data, 63% of organizations report attempted or actual check fraud.¹

Common fraud types include mail theft, check washing, payee alteration and counterfeit checks.

Myth: Delta Dental is not set up with the utmost security features to handle EFT payments.

Fact: Delta Dental uses multiple industry standard, high security controls to protect EFT transactions.

- Delta Dental validates all the Provider Tools account creation information that is entered to avoid fraud.
- Our security practices follow modern cybersecurity standards due to the evolving threat landscape helping improve fraud detection and payment traceability.
- By enrolling in EFT, you are ensuring faster, more reliable payment delivery and it eliminates risks of lost or stolen checks.
- Delta Dental's mandatory multi-factor authentication (MFA) for provider accounts adds a second verification step for every login, which significantly reduces the risk of cyberattacks such as password theft or phishing.



Is EFT free?

Myth: Delta Dental charges a fee for EFT.

Fact: Delta Dental doesn't charge any fees for EFT payments, unlike other insurance companies that include processing fees on direct deposit payments. Other payment methods, like virtual credit cards or charge-based EFT payments, can incur fees from payment processors.

Is it easy to enroll in EFT?

Myth: Enrolling in EFT with Delta Dental is a clunky process. Delta Dental makes you upload voided checks and complete manual verifications.

Fact: Enrolling in EFT is simple and easy. It takes minutes. Simply log in to Provider Tools and click on the EFT/ERA icon. Follow the on-screen instructions. Get more details in our [EFT enrollment guide](#).

Myth: Delta Dental isn't ready to help my staff learn how to use EFT and eliminate administrative inertia when it comes to claims processing.

Fact: Delta Dental is your partner and is ready to help.

- Attend a free one-hour [Provider Tools webinar](#) to discover ways to gain time and save money.
- Read through our [EFT enrollment guide](#).
- [Schedule 1-1 calls](#) with our dedicated teams.

Will EFT make reconciliation easy?

Myth: EFT makes it difficult for me and my staff to get immediate access to provider claim statements with explanation of what the payment covers.

Fact: Through Provider Tools, Delta Dental provides immediate access to all your provider claims statements (digital remittance advice) the same day as the EFT payment, enabling reconciliation to occur as efficiently as with paper-based versions. You'll receive an email notice from us when payment has been deposited and remittance advice is ready to be reviewed in Provider Tools.

Myth: My staff will spend large portions of their week manually pairing EOBs to deposits, verifying codes and calling payers for missing breakdowns.

Fact: Delta Dental makes reconciliation seamless with Provider Tools. Log in and select My Payments for real-time access to your claim status.

How to enroll:

1. Log in to your Provider Tools account or create one at www1.deltadentalins.com/login.
2. Click the **EFT/ERA** icon to enroll and follow the prompts on the screen.
3. Start receiving payments electronically.



Enroll in EFT today to start enjoying simple, fast, secure payments at no cost to you.

¹2026 AFP Payments Fraud and Control Survey Report, The Association for Financial Professionals.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.