
Electronic Fund Transfer

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Electronic Fund Transfer (EFT) allows providers the option of receiving Medi-Cal payments via direct deposit. Through EFT, providers will have their payments electronically deposited into their designated bank account. Refer to the [Checkwrite](#) section in this manual for dates of deposit by the State Controller's Office (SCO).

Eligible Providers

The EFT option is available to in-state and border-state providers (Arizona, Nevada and Oregon). Other out-of-state and out-of-country providers are not eligible for EFT.

Applying for EFT

«There are two ways providers can enroll in EFT.

1. Providers can apply for EFT electronically during their initial enrollment using the Provider Application and Validation for Enrollment ([PAVE](#)). If already enrolled in PAVE, providers can complete a PAVE Supplemental form. This can be done in PAVE by updating the Claim Payment Information (Physical Check or Bank Account) under the "Accounts" tab.
2. Providers can apply for EFT through the Medi-Cal website by completing an [Electronic Fund Transfer Authorization](#) form and mailing it to the address provided on the form. The form must be submitted with all the proper documentation attached. To successfully apply for EFT, refer to the following instructions:
 - Enter a valid NPI or legacy number.» Only one NPI or legacy number may be entered on each form. Legacy numbers may only be used by atypical providers (that is, blood banks, Christian Science Practitioners and Multipurpose Senior Services Program providers).
 - Enter the provider's information (name, NPI number and the last four digits of the SSN or nine-digit Federal Tax ID). This information must match the information in the Medi-Cal Provider Master File.
 - The EFT Authorization form must have the provider's original signature and date.
 - The EFT Authorization form must be notarized, signed by the notary and include a current notary seal.
 - When requesting to enroll a savings account, in addition to the instructions above, an original letter from the bank must be submitted with the EFT Authorization form. The letter must include the provider's name, routing number and account number, and must match what is entered on the EFT Authorization form. The letter must be signed and dated by a bank representative.

Once the EFT Authorization form is processed, and the designated account is activated, the provider is notified in writing about enrollment status.»

EFT Payments

The first EFT payment will be electronically deposited into the designated account within 6 to 8 weeks after the EFT authorization form is approved. Providers receive an acknowledgement letter prior to the first electronic payment. If payment has not been deposited according to the EFT payment schedule in the *Checkwrite* section of this manual, providers should verify proof of deposit with their financial institution. After contacting the bank, providers should call the Telephone Service Center (TSC) at 1-800-541-5555 and a representative will help resolve payment issues.

Change in Bank Accounts

«Providers who are enrolled in PAVE can update/change their account information in PAVE. Providers not enrolled in PAVE must complete and submit a new EFT Authorization form with the new information.» A change in bank account or financial institution will take approximately six to eight weeks to process. EFT payments will continue to be deposited into the existing account until the California MMIS Fiscal Intermediary processes the request. The old account should not be closed until the first payment is deposited into the new account.

«Providers requesting any changes to their EFT may be contacted directly to confirm the validity of the request. If Medi-Cal cannot contact a provider for verification, the provider's requested EFT changes will be denied.»

EFT Cancellation

EFT cancellation will occur upon:

- A provider's request
- Liens or levies
- Special Claims Review
- Change in Medi-Cal provider status
- «Providers requesting to cancel EFT can cancel the account in PAVE by updating the Claim Payment Information (physical check or bank account) under the "Accounts" tab. Providers who do not use PAVE will need to send an EFT authorization form to the mailing address provided on the form. A provider whose EFT is cancelled must re-apply to be considered for reinstatement.»

<<Legend>>

<<Symbols used in the document above are explained in the following table.>>

Symbol	Description
<<	This is a change mark symbol. It is used to indicate where on the page the most recent change begins.
>>	This is a change mark symbol. It is used to indicate where on the page the most recent change ends.