



## ACH Frequently Asked Questions

### **Why are Cookie Program payments being made with ACH this year?**

The feedback we receive each year from our parents, troops, and girls helps us improve the Cookie Program. You've asked for additional time to collect money from parents and customers. ACH transfers are almost instant, so we are able to give extra time back to you and your troops to collect funds. The speed of ACH also means the council only requires payment of a third of funds due mid-sale, instead of a half due when using the old paper deposit method. Based on your feedback, we know keeping track of paper deposit slips and making multiple trips to the bank can be challenging. Thanks to ACH, troops no longer have to manage paper deposit slips or make repeated trips to Wells Fargo for paper deposits. ACH also reduces administrative costs associated with paper deposits and enables the council to cover all Digital Cookie Mobile App credit card fees.

### **Is ACH the only way to pay funds due to council?**

Yes. ACH is required for participation in the 2019 sale. We hope to address any concerns you might have about ACH in this document. If you have further questions or concerns, please contact us at [info@gsutah.org](mailto:info@gsutah.org) or 801-265-8472.

### **Will ACH be used for any transfers other than Cookie Sale payments?**

Currently, the council regularly uses ACH to transfer funds into troop bank accounts, but ACH transfers from bank accounts are limited to 2019 Cookie Program payments. We do not require authorization to move funds into troop accounts, but do require this authorization to move funds from troop accounts.

### **Is my credit score impacted by ACH?**

No. The credit scores of signers on troop bank accounts are not impacted favorably or unfavorably by completed or failed ACH transfers.

### **Do you need my social security number?**

Social security numbers are not required to setup ACH transfers and are not requested on this ACH Authorization Form. However, when you first establish your troop bank account or change signers on the account, you do provide your social security number in accordance with Federal law; the council does not have access to or store this information.

### **When will my troop's account be debited via ACH?**

On Friday, March 15, the troop's account will be debited for one third of the amount owed to the council. On Friday, March 29, the troop's account will be debited for the remaining balance owed to the council. This allows troops an additional four days to collect money from parents and customers, and reduces the amount due in the initial payment from half of the amount due to council down to a third. Troop Cookie Managers can always see the total amount due to the council in the eBudde Troop Sales Report.

### **What if there are insufficient funds in our troop bank account when an ACH transfer is made?**

If a troop has extenuating circumstances (for example, significant outstanding parent debt) which result in insufficient funding being available, the council finance team will work with the troop on a case-by-case basis. Troops need to submit a [Troop Financial Discrepancy Form](#) to [info@gsutah.org](mailto:info@gsutah.org) no later than the Tuesday prior to each ACH transfer date to alert the council of pending insufficient funds.

### **Are troops liable for non-sufficient fund fees or other penalties if an ACH debit fails?**

No. Troops are not liable for fees or penalties if an ACH debit attempt fails. The council receives notification of the failure and will contact the troop to resolve the issue. Non-Wells Fargo banks may assess a fee for insufficient funds when an ACH debit fails. If this happens, troops should contact the council so they can be

fully reimbursed. Troops with Wells Fargo will not see a fee. The council is responsible for any fees related to rejected ACH transfers for non-sufficient funds. This does mean fewer dollars are available for Girl Scouts, so we ask for your cooperation in ensuring cookie proceeds are deposited into accounts in a timely manner.

**Does the council have access to debit cards associated with troop bank accounts?**

**Could my card be charged to pay the amount due council?**

No. Debit cards are unrelated to ACH. When a troop establishes a bank account, the bank sends a debit card directly to the signer on the troop's account. At no time does council see, store, or have any access to debit card numbers.

**My troop's ACH Authorization Form has already been submitted. Do I have to submit this one, too?**

No. You do not need to resubmit the form, if it has already been turned in.