



## ACH Frequently Asked Questions

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

Yes. ACH is required for participation in the 2020 Cookie Program. We hope to address any concerns you might have about ACH in this document. If you have additional questions, 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 Program payments?**

Currently, the council regularly uses ACH to transfer funds into troop bank accounts, but ACH transfer from bank accounts are limited to the current 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 the ACH Debit 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 Thursday, March 12, 2020, the troop's account will be debited for \$1.00/package ordered in the initial order. On Monday, March 30, 2020, the troop's account will be debited for the remaining balance owed to the council. Troop cookie managers can always see the total amount due to council in the eBudde Troop Sales Report.

### **What is 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 *Debit Adjustment Request* form to [info@gsutah.org](mailto:info@gsutah.org) no later than the published date on the Cookie Dates document prior to each ACH transfer date to alert the council of pending insufficient funds.

### **Are troops liable for non-sufficient 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 insuring 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 to 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.