

## ACH TIPS ON HOW TO PROTECT YOUR BUSINESS

1. What comes next form.
  - a. Hand write account numbers and routing numbers when check not available due to checkless checking
2. Form is being revised to say 1-5 days for initial draft and boxes for hand written account/routing numbers
3. **Collect live check in the home then void it** so that the applicant has buy in of programs
4. Credit unions and proper routing numbers for ACH withdrawals
5. Making sure the applicant give **Share Draft acct # for ACH rather than member number (for credit unions)**
6. **16 digit number is definitely a credit card number**
7. **Correct routing number from check not deposit slip for ACH/MBD withdrawals**
8. At the close, make sure agents are informing applicants of the initial draft date rather than asking when funds will be available.
9. **We do not currently take any form of plastic. No Debit cards, no pre-paid debit cards, no payroll debit cards.**