



ACH Electronic Funds Transfer Customer Documentation Check List

1. **ACH Electronic Funds Transfer Agreement**
2. **ACH Electronic Funds Transfer Agreement New Merchant Questionnaire**
3. **Photo ID of Contract Signer (Must be A Principle Owner of Officer)** Driver's License (preferred) or Passport. Smartphone photo acceptable if not able to scan
4. **Proof of Business Existence- One of the following:** business license or registration, Occupation tax registration (county/city), Certificate of Existence (state), Certificate of Good Standing (state), Fictitious Name registration (county/city), Business License (county/city), Sales and Use Tax Permit (state), Local Business Tax Receipt (county/city), Sales and Use Tax permit (state), Local Business Tax Receipt (county/city) Articles of Incorporation
5. **Business Description of Business Model:** Short paragraph descriptions of types of clients serviced, what services are offered, refund policy, etc.
6. **Bank Statements:** Three (3) months of most recent bank statements
7. **Voided Check:** From the account that SPS will settle funds to and should be the same as the bank statements. In lieu of a check SPS will accept a bank letter with the following requirements: Must be on bank letterhead and include the following as provided by an authorized representative of the bank: name of the business, routing and account number, and the date account was opened, current balance, and names of authorized signers on the accounts. The letter must be signed by an authorized representative of the bank (printed name, signature, title, phone # where easily reached, and dated)
8. **TAX ID Confirmation:** SS4 acknowledgement letter with TAX ID number **OR** most recent year Federal tax return. Both items may be requested based on risk or projected transaction volume.
9. **Customer ACH Debit Authorization Form:** For settlement or returned collection fees
10. **Prior Six-Month Processing Statistics:** Shown month by month (# of debits, \$ debits, # credits, \$ credits, # total returns, \$ total returns, # Unauth Returns, \$ Unauth Returns). Feel free to separate out the RCK items vs the Fee Collection PPD's.
11. **If payment via WEB:** SPS requires **ALL WEB** screenshots (start to finish all pages including but not limited to home page, contact page, order page, etc.), including payment authorization pages (SPS to review and comment on re: Payment Authorization Screen(s) and Payment Confirmation screen.

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