

Automated Clearing House (ACH) Payments Troop Instructions

ACH Definition

ACH, or Automated Clearing House, is an electronic network for financial transactions in the United States. These transactions include debit and credit entries, also known as sweeps, and are common to facilitate payment such as utility bills, mortgage or car payments. ACH works by allowing a troop to grant Girl Scouts Heart of Michigan (GSHOM) authorization to issue ACH debits and refunds from an account. Before any transaction can be processed, we require a signer on a troop account to complete an online only Authorization Agreement for Automatic Deposit Form. A new Troop and Account Authorization (ACH) form must be filled out every year even if there haven't been any changes since the last submission.

ACH in Product Program

In order to facilitate payments from the troop to GSHOM for the Fall Product and Cookie Programs, GSHOM has established a sweep schedule to transfer funds from a troop's bank account.

Troop leaders will be notified via email the amount that will be withdrawn from their troop account for each of these sweeps. **This email will be sent to the email address provided on the Authorization Form.**

Troops are responsible for depositing sufficient funds to cover these debits, and will be responsible for any resulting non-sufficient funds fees (NSF). If the troop will not have funds available on the date of the scheduled sweep, it is the troop's responsibility to notify our ACH Team by emailing helpdesk@gshom.org no less than five business days prior to the scheduled sweep. **These fees differ depending on your bank's policy. GSHOM will add an NSF fee of \$37 for any scheduled payments that do not go through because of insufficient funds.**

Important!

In order for a troop to participate in Girl Scouts Heart of Michigan product programs, a troop **must** have a troop bank account and complete the Online ACH Electronic form.

Troops that do not provide ACH information will not be able to submit initial orders or receive product.

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Contact Information:

Please contact the Help Desk Team at helpdesk@gshom.org or 800-497-2688 for all ACH needs, including inquiries regarding Fall Product and Cookie Programs.

Important Forms:

Authorization Agreement for Automatic Deposit (ACH Deposit):

This online secure form is filled out by an authorized check signer for the troop account. This authorizes GSHOM to conduct ACH sweeps. This form must be completed for a troop to participate in Girl Scouts Heart of Michigan product programs.

By scanning this QR code below, you will be able to complete or update your troop's banking information for electronic banking purposes. The online form must be completed by a signer of the Girl Scout troop.

Troops that do not have an ACH form on file with Girl Scouts Heart of Michigan will not be permitted to participate in product program opportunities.

Outstanding Money Report (OMR Form):

This form is filled out by the troop leader or troop product program manager when a parent/guardian has not turned in the monies due for either program. This form must be completed in its entirety and include appropriate documentation before it is submitted.

Credit will only be given to the troop when the following are received:

1. Completed Outstanding Money Report (OMR Form)
2. Signed parent/guardian permission and responsibility form
3. Any and all signed receipts

The Outstanding Money Report form is available at www.gshom.org/forms-documents under troop finances.

Scan the QR code to access the online Authorization Agreement for Automatic Deposit (ACH).



www.gshom.org/ach