



GSOFACT's Electronic Payment (ACH) FAQs for the 2016-2017 Girl Scout Cookie Program

What is electronic payment (ACH)?

ACH stands for Automated Clearing House and refers to an electronic banking network for financial transactions in the United States. These transactions include debit and credit entries and are common to facilitate payment such as direct deposit, mortgage payments, and income tax refunds.

What are the benefits of electronic payment for my troop?

- Less work for the troop volunteers. Troop volunteers will no longer have to make deposits into both the troop account and make a deposit into or schedule an online payment to GSOFACT's Product Sales account.
- No worries for the troop about accidentally paying the troop's proceeds into GSOFACT's Product Sales account and then needing to wait for a refund.
- It's green! No deposit confirmations to print out and hand in.
- All troops can take advantage of this type of payment, even if they are not near a Webster Bank. Regardless of which bank a troop has its bank account, electronic payment can be used to pay a troop's cookie bill.

How does electronic payment work for the 2016-2017 Cookie Program?

Before any transactions can be processed, GSOFACT will require an authorized signer on the troop or service unit bank account to complete the Electronic Payment (ACH) Authorization Form. This form includes information such as the troop's bank account and routing numbers. This authorization form is an online form and will need to be completed on a computer or tablet (phones are NOT recommended for completing the form) and submitted online. The link has been posted on the Girl Scouts of Connecticut website, gsfct.org.

Troops will deposit all money collected for cookies sold at booth sales or by individual girls, including any cookies sold for the Cookies for Heroes Program, into the troop bank account. (Money for cookies sold through the Digital Cookie™ platform has been paid by the customer by debit or credit card and is credited to the girl and the troop in eBudde.) Money should be deposited promptly into the troop bank account, not only for safety reasons, but also to allow ample time for checks to clear and ensure funds are available before the date of the electronic payment.

The electronic payment dates for the 2016-2017 Cookie Program are as follows:

- The first electronic payment will be debited on March 24, 2017. This electronic payment will be for 60 percent of the amount owed for cookies in the troop's eBudde record as of March 22, 2017.
- The second and final electronic payment will be debited on April 11, 2017. This electronic payment will be for the remaining amount that the troop owes for cookies sold during the cookie program.

How will my troop know how much the electronic payments will be for?

It's easy! For the first payment, go to the Troop Sales Report on March 22, 2017, and find the amount next to "Amount You Owe Council." Take 60 percent of that total and that will be the amount that will be debited from the troop's account on March 24, 2017.

For the second payment, the "Amount You Owe Council" at the end of the program will be the amount that will be debited from the troop's account on April 11, 2017.

What should I do if my troop will not have the funds available on the payment date?

If you have not collected a portion of money due to the troop from a family, or have another reason that the money will not be available for payment, contact Sunny Johnson (sjohnson@gsofct.org) on the Finance Team to explain the situation and request the Electronic Payment (ACH) Adjustment form. If the troop has been unsuccessful collecting money from a girl/family, you will also need to complete and submit a 2017 Cookie Program Parent/Guardian Delinquency Form. DO NOT pay a girl's debt from troop proceeds.

The Electronic Payment (ACH) Adjustment form must be filled out by March 20, 2017 for the first electronic payment and by April 6, 2017 for the second and final electronic payment.

If the funds are not available in the troop's bank account on the date when the electronic payment is scheduled, what happens?

If the troop bank balance is non-sufficient to cover the electronic payment amount and an Electronic Payment (ACH) Adjustment form has not been submitted, a non-sufficient fund fee of \$25.00 will be incurred and will be the troop's responsibility to pay. This fee is in addition to any fees charged by the bank that holds the troop's bank account.

Will GSOFACT continue to make additional attempts to collect the electronic payment if funds are unavailable at the first attempt?

Yes, a second attempt will be made. If there are insufficient funds on the second attempt, the troop will be responsible for additional non-sufficient fund fees and could be subject to collection efforts.

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What if council pulls an incorrect amount from the troop's bank account?

Because council will only be pulling the council proceeds and leaving the troop proceeds in the troop account intact, it will be less likely that there will be a payment error with electronic payment. If there is an error, council will be able to return any overpayment back into the troop's bank account by an electronic credit. To ensure that the correct amount is debited from your troop's bank account, you should review eBudde carefully throughout the cookie program to ensure that the troop's cookies have been properly recorded. Troops should also take care to return their unsold booth sale cookies that they have taken on consignment from a cupboard (full, unopened cases only) promptly to the cupboard after they have completed the booth sale. Keeping cookies from week to week for multiple booth sales can result in too much money being debited from the troop's account. Please remember that booth sale cookies ordered on the Initial Order are the troop's responsibility and may not be returned to a cupboard.

Is my troop required to have a bank account to participate in electronic payment?

Yes. Your troop should have a bank account set up under GSOFCT's tax ID. If the troop does not currently have its own bank account set up with GSOFCT's tax ID, please contact the Service Unit Manager or the service unit's Membership Manager for further instruction.

Does my troop bank account have to be with Webster Bank?

No, any FDIC-approved bank can be used. Webster Bank is the bank council uses to process the electronic payments, but it is not required that the troop's account be at Webster Bank.

Is electronic payment mandatory for my troop or service unit?

Yes. Participation in electronic payment is required for all troops who are participating in the 2016-2017 cookie program. Service units that are handling payment for individually registered girls (Juliettes) will also pay for cookies using electronic payment.

If my troop participated in Election Day Booth Sales this past fall and filled out an electronic payment authorization form for that sale, do I need to fill out another one for the spring portion of the cookie program?

This year, troops that participated in Election Day Booth Sales filled out an electronic payment authorization that only covered their EDBS sales. Your troop will need to fill out another authorization form for the spring portion of the cookie program.

Do I need to record the amount of the troop's electronic payment on the Deposit tab in eBudde?

No – that is one more thing off of your plate! Troops will no longer need to record deposits on the Deposit tab in eBudde. Council will upload the electronic payment amounts to eBudde within five to seven days of the money being debited from the troop account.

What are the best practices for accepting checks?

- Be deliberate about who the troop accepts checks from. Customers who pay with a check should be known to a girl's family or a troop leader.
- Deposit all money, including checks, promptly into the troop account. Prompt deposit of checks will provide enough time for the funds to be available in the troop bank account and will decrease the potential for checks not being honored because of insufficient funds.
- Consider allowing the adults responsible for the booth sale to make the deposit into the troop bank account immediately after the booth sale. This will reduce the chances of money being lost or misplaced before the volunteer has a chance to get the money to the troop leader or other authorized signer on the account.
- If a troop deposits a check into the troop bank account and it is returned unpaid, the troop should attempt to collect the funds from the writer of the check. If a troop is unable to recover the value of the check plus the fee charged by the bank within two weeks of the check being returned, submit the original legal copy sent from the bank, a copy of the bank's notice and troop information, including troop number, service unit name, leader's name and address, and description of the attempts made to recover the money to:

Girl Scouts of Connecticut – Finance Department, Attn: Chasity Alamo, 340

Washington St., Hartford, CT 06106 as soon as possible, but no later than June 1, 2017.