



Completing the Check Commerce ACH Agreement

The following instructions should help with completing the ACH agreement.

Section One (Merchant Information):

Leave the “Check Commerce use only” boxes at the top of the page blank for our Underwriting Department. (Merchant I.D., Entered By, and Date)

Complete all applicable fields for Merchant Information. Please put the legal business name in the “Business Name” box. (Example: Widgets International, LLC) and the DBA (Doing Business As) name in the “DBA” Box (Example: Widgets-R-Us). You will enter the same name in the Business Name Box as the DBA box ONLY if your Legal Business Name and your DBA name are the same.

E-Commerce merchants must include a working website address, and all merchants must include a working business telephone number and primary email contact. The business phone number must be different than the principal’s contact number, listed below.

Section Two (Principal(s) / Individual(s):

Complete ALL fields for Principal/ Individual 1. If Principal/Individual 1 owns less than 50% of the company, complete all fields for Principal/ Individual 2 with co-owner or officer information. A social security number and date of birth must be included for the primary principal/signer.

*One of the principals listed must own at least 20% of the company in their name.

Section Three: (Fees):

Fees should be entered as quoted by the salesperson you spoke with initially. If these fields are left blank, the salesperson will fill in those boxes upon receipt of the application.

Section Four: (Return Thresholds):

These four fields should be filled out for you. See explanation below.

- Zero Amount - These items are zero dollar returns. Which are administrative returns from the bank, i.e.: new routing number for bank, etc. This number should be around 2%
- Standard – These types of returns are NSF, Invalid account, etc. This number should be 2%. The higher percentage is generally higher risk businesses.
- High Risk – These are RO7 or R10 returns, the equivalent of a chargeback. This number should be no higher than one percent.
- Total – The sum of the previous three fields



Section Five: (Requested Transaction Volume):

Complete all three fields. Here, you should list the maximum dollar amount for a single transaction you anticipate processing, as well as the total maximum dollar amount you intend to send and the total number of transactions you will be sending each day. Be as accurate as possible.

Section Six: (Trade References):

Complete all FOUR fields for a minimum of one trade reference, including a contact person, phone number and the type of business they operate. Two or three trade references are desirable.

*Trade Reference cannot be someone that works for your company and it cannot be yourself. It must be for a business with no relation to yours that you are currently or have in the past done business with.

Section Seven: (Bank References):

Complete all four fields for a minimum of one bank reference; this is the information tied to your business bank account, if applicable.

Schedule B: Business Questionnaire

Please fill out to the best of your ability. Firstly, indicate the information about your business as indicated, such as the year your business was established, the type of business it is (incorporation, partnership, etc), the state the business is incorporated in, etc. Also be sure to include the current customer service number and the hours this number will be available. If the physical street address for the business is different than the primary operating address indicated on the first page, include it here as well.

Next, include a clear and detailed description of your business. For example, a “widgets” company would say something like “we manufacture and sell widgets direct to consumers and businesses. We advertise on our website and through pay-per-click advertising, and are using signed authorization forms for all transactions”.

Next, indicate the type of business you operate. If you operate a website as well as a call-in phone line, check both boxes. If you will be taking signed authorization forms for payment, then indicate that as well; the same applies to inbound telephone transactions, mail order, etc.



Next, you will indicate how authorization to charge your customers is being obtained. If you operate your business via website but your customers sign an authorization form prior to the transaction being originated, then your business type would be 100% signed authorizations. If you are taking authorizations over the phone via recorded call, then you would indicate 100% voice recording, and so on. The values entered must total 100%.

Next, you will indicate the percentage of your business that will be between your company and a consumer, and what percentage will be between your company and another business entity. The values entered must total 100%.

Lastly, you will indicate whether or not your company has a refund policy. If you have a refund policy in place, indicate it in detail here. For example, if all refund requests are handled within 30 days, then you would write "return policy: 30 days full refund". If you do not have a return policy in place, you will need to indicate why you do not have one, and what you will do should a request for refund come up. If you have ever received a Better Business Bureau complaint or attorney general complaint, you will indicate it below this and give an explanation of what occurred.



Check Commerce or any other provider, as well as the name of this provider.

Below this, you have room to include a copy of your voided blank business check. This check must indicate the name of the business printed on it by the bank; this cannot be handwritten and the check cannot be blank (i.e. a starter check).



- Include a customer service phone number and hours available for the company. The customer service number must be answered with the company name and/or it must have a voice mail that states the company name.
- Include a voided business check for the account the merchant wants their funds deposited into
- Include a name, phone number, and e-mail address for the primary contact person
- Insure that the primary officer signs at the bottom right on page one and at the bottom of page three. Be sure to initial the bottom right of each page as well.
- Insure all information is legible
- If faxing the contract to Check Commerce, please include all five pages of the contract
- Include a completed Business Questionnaire and any documents that are requested on page two of that document



CHECKLIST for completion of ACH Agreement

- Merchant information section is complete, including contact phone number and email address
- Principal information is complete, listing at least one 20% or greater owner of the company and their personal contact and vital info. This section includes the signer's Social Security number, Date of Birth and personal address/phone number
- Transaction Volumes are completed, indicating the requested maximum/threshold for individual dollar amount per transaction, daily dollar amount and daily number of transactions
- At least one trade reference is provided, including contact information and business type
- Bank Reference information is included
- Schedule B questionnaire is complete and thorough, including a detailed description of the business, the type of business it is and the way in which authorizations are received.
- A refund policy is included and explained
- The first, third and fifth pages of the application are signed, including business name, signature, printed name, date and title of signer
- The second and fourth pages are initialed in the bottom right corner
- All five pages of application are legible