

Electronic Funds Transfers (EFT) Frequently Asked Questions

Can I make a stop payment on an Automated Clearing House (ACH) transaction?

Yes, you can make a ONE-TIME or PERMANENT stop payment on our system. The one-time stop payment will only stop the next payment that comes through for the merchant. The Permanent stop payment will stop all future payments from the merchant from coming through. Additional documentation is required for a permanent stop – See Below.

What is the fee for an ACH stop payment?

\$27 – this fee is for both ONE-TIME and PERMANENT

What form do I need to fill out for a PERMANENT ACH stop payment?

You must complete the ACH stop payment form and we must receive a copy of the letter you sent to the merchant to revoke authorization.

What form do I need to fill out for a ONE TIME ACH stop payment?

You must complete the ACH stop payment form

If an ACH transaction already posted to my account, can I still perform a stop payment?

No. A stop payment needs to be on the system before the live transaction comes through.

How do I dispute an ACH transaction?

If an ACH transaction is unauthorized, the Written Statement of Unauthorized Debit (WSUD) form needs to be filled out and signed by you.

Is there a minimum/maximum amount for Outgoing Wire Transfers?

No.

Is there a minimum/maximum amount for Credit Card Cash Advances?

No.