



## **Troop Product Program ACH FAQ's**

### **Automated Clearing House (ACH)**

An automated clearing house (ACH) is when a third party (in this case, Girl Scouts of Northern New Jersey) needs to either withdrawal or credit a troop's bank account electronically.

#### **How does an ACH work?**

Troops deposit all money collected (from the Cookie Program or the Fall Product Program) into their troop's checking account. Then, on scheduled dates, money will be withdrawn from the troop's bank account into Girl Scouts of Northern New Jersey's bank account.

#### **How do I provide my Troop's ACH information?**

Troop bank information will be carried over from last year. If your troop is new, or if you have updated your bank account, please complete this online form as soon as possible.

Click [here](https://gsnnj.iotform.com/212444411785151) to complete ACH Bank information form or copy and paste this link to your browser.  
<https://gsnnj.iotform.com/212444411785151>

You can opt in once for both the Cookie and Fall Product Programs.

### **When are the scheduled ACH Withdrawals and Deadlines?**

#### **Fall Product Program**

Fall Product Program Troop payments will be withdrawn from Troop checking accounts using the following schedule. You can find your balance due on the Troop Sales Summary Report in the M2OS.

December 5, 2023 – Balance due to GSNNJ

December 6, 2023 – Refunds (if applicable) to Troop Checking account

#### **Girl Scout Cookie Program**

Cookie Program Troop payments will be withdrawn from Troop checking accounts using the following schedule. You can find your balance due on the Troop Sales Report in eBudde.

Week of March 4, 2024: Initial Order balance due

Week of March 18, 2024: Final Balance due

Week of March 18, 2024: Troop refunds processed (if applicable)

### **How is the ACH amount determined?**

#### **Fall Product Program**

GSNNJ will use the amount listed on the “amount due to Council” line from the Troop Sales Report in M2OS.

### Cookie Program

GSNNJ will use the amount listed on the Troop Sales Report to determine the amount of each withdrawal.

### **Does my Troop need to have a bank account to participate in ACH?**

Yes. All troops except Juliette Girl Scouts, participating in either the Fall Product Program or the Cookie Program, must have a troop bank account to deposit money collected from families and for the ACH to be processed.

Juliette Girl Scouts are the exception as they are not allowed to have bank accounts. Juliette Girl Scouts should give all money for their sales to their Service Unit who will in turn pay GSNNJ the balance due. Her proceeds will stay with the Service Unit for the girl to use for Girl Scout related program, supplies, etc.

### **Does it matter what bank our troop uses?**

No, any troop checking account can be used for ACH.

### **Can a troop pre-determine the amount pulled from their account?**

No. the ACH amount is pre-determined by GSNNJ.

### **What should be done if I know money will not be in the troop account for the scheduled ACH?**

Timely and regular communication among the leadership of the troop is a vital component for the success of ACH with your troop. However, we understand that emergencies do happen. If you find that this is the case, the troop will need to complete the Troop Finance Issue Form at least one week prior to the first ACH withdrawal. Troop Finance Issue form:

<https://gsnnj.jotform.com/202874395227058>

### **If the money is not in the troop's checking account when the ACH withdrawal is processed, what happens?**

If the troop's checking account does not have sufficient funds to cover the ACH withdrawal, a non-sufficient funds charge may apply. GSNNJ will not reimburse troops for these charges. GSNNJ will contact the troop leader and/or cookie manager regarding the returned ACH via email to arrange payments.

### **What if our troop is only participating in online orders for the Fall Product Program or the Cookie Program?**

The money paid for online Fall Product Program and Digital Cookies is automatically deposited into GSNNJ's bank account and then is credited to the troop in M2OS and eBudde.

If your troop is only participating in online orders and is due a refund for troop proceeds earned, GSNNJ will process the refund to the troop bank account via ACH.

**Will M2OS and eBudde be updated to show the ACH from the troop bank account?**

Yes, the ACH withdrawal amounts will be reflected in the systems 1-2 days after the money is withdrawn from the troop checking account.

For more information regarding GSNNJ Product Programs, please visit [www.gsnnj.org](http://www.gsnnj.org)