



**ACH DOCUMENT CHECKLIST
(NEEDED TO COMPLETE THE UNDERWRITING PROCESS)**

- 1. Financial Statements:**
Balance Sheet and Income Statement – 2 Years Minimum (Audited Preferred)
Interim Balance Sheet and Income Statement if application is made past 1st quarter of current year. If Financial Statements are not available then previous 2 years Tax Returns should be provided.
- 2. Bank Statements – 3 most current months.**
- 3. Copy of the applicant's current Business License.**
- 4. Copy of the applicant's current Articles of Incorporation, LLC Agreement, or other such documentation of business development.**
- 5. Copy of Owner's Driver's License.**
- 6. Sample of Authorizations for NACHA Compliance.**
- 7. Sample advertising or printed website pages.**
- 8. Current Processing Statements showing return rates and types and number of returns.**

If Applicant is a new entity and therefore company financial statements are not available, the following must be provided:

- 1. Personal Financial Statement of the Owner**
- 2. Previous Year Tax Return of the Owner**
- 3. Owner's Resume**
- 4. Personal Guaranty may be discussed/necessary**

ADDITIONAL INFORMATION UTILIZED ONCE APPLICATION IS RECEIVED

- 1. Owner's Credit Report**
- 2. Business Credit Report**
- 3. FTC Website**
- 4. OFAC Database**
- 5. Ripoff Reports**
- 6. Business References**
- 7. Bank References**