How does an ACH Work?

- Troop leaders (the signer on troop bank account) must complete the ACH Authorization section included in the Troop Product Manager Agreement.
- Troop orders are not placed without troop bank account information being added into the eBudde system.
- GSWCF's Accounting Department uses the troop bank account information entered into eBudde to initiate the ACH withdrawal (or "sweep") of the "Amount due to Council" on set dates.
- ACH transfers typically take 24–48 hours to process.
- Communicate with parents about program expectations and when cookie money is due to the troop.

What are the ACH important dates?

Date or timing	Action	Amount or details
One week before each sweep	Invoice emailed	Sent to the troop leader and troop cookie manager.
February 14	First-sweep deferment request due	Late requests will not be accepted.
February 18	First ACH sweep	$2.00 per package for all cookies picked up by February 7.
March 25	Final ACH sweep	All remaining balance due to council, minus outstanding caregiver balances submitted on time. No exceptions.
April 1	Refunds credited by ACH	Overpayments of $5 or more are refunded using the provided banking information.

Eligibility and Timing

- A deferment is a one-time, one-week postponement of an ACH sweep; eligible sweeps require policy confirmation as noted above.
- If the deferment is approved, the follow-up ACH will be scheduled **for the following week**.
- A troop is **not** eligible for a troop bonus when a deferment is requested.

Deadline and Approval

First-sweep deferment requests are due February 14. Requests submitted after posted deadlines will not be accepted.

- Requests must be submitted by the applicable deadline and are reviewed for approval by the Vice President of Product Program.
- Troops will be notified if their deferment is approved.

Acceptable Reasons

- Caregivers not paying in a timely manner.
- Booths canceled by store location.
- Checks returned for insufficient funds.
- Stolen products/money (must be accompanied by a police report).
- Counterfeit bills received.

Troops not making their bank deposit on time is **not** an acceptable reason for a deferment.

Insufficient Funds and Key Policies

Troops and service units are responsible for having sufficient funds in their accounts on scheduled ACH debit dates. If funds are insufficient, the troop will be notified and a follow-up ACH will be scheduled for the following week.

A follow-up ACH does not extend the final payment deadline. Insufficient funds for the final sweep do not grant an extension.

Key Policies

- **Final sweep: March 25; no exceptions or deferments.**
- **Troop bonus: Requesting a deferment makes the troop ineligible for a troop bonus.**
- **Unpaid funds: Troops are subject to collection efforts, which may include collection agencies.**
- **Volunteer eligibility: Troop cookie managers with unpaid balances cannot volunteer until full payment is made.**

ACH FAQs

Does my troop have to use ACH sweeps?

Yes. Troops must use ACH sweeps to participate in the Girl Scout Cookie Program and must submit and verify their bank account information in eBudde.

What if my troop does not place a Starting Inventory Order?

The ACH sweeps are based on all cookies picked up at cookie cupboard or truck locations by the dates specified.

What if my troop has an overpayment to council?

Overpayments of $5 or more will be refunded by ACH on April 1 using the troop's provided banking information.

What if my troop did not have sufficient funds for the ACH?

See "Insufficient Funds and Key Policies" for notification, follow-up ACH timing, and final-payment requirements.