WESTERN STATE BANK

BUSINESS ACH PROCESS QUESTIONNAIRE

Email completed form to the WSB Operations Department: operations@wsbks.com,
or mail to the address at the bottom of the page.

Business/Merchant Name: _____

1. What is the highest normal dollar amount you typically process on a file-to-file basis? $_____
2. What maximum dollar amount would you suggest we use as a threshold to trigger a review or call to your business? $_____
   - *NOTE: Exceeding the threshold you provide **will** require a confirmation call. If validation is needed, your ACH file may be temporarily paused. To avoid delays, we recommend submitting files at least **two business days** before the intended effective date.*
3. If you are a payroll processor, please specify your total number of current employees.* _____
4. If you process credits to vendors exclusively, and not to employees, please indicate how many of these transactions are paid through our Cash Management system.* *If none,type "0."* _____
5. Which SEC codes do you use? Select all that apply. ***(See key below for help)***

   ☐ CCD Payment ☐ CCD Collection ☐ PPD Payment ☐ PPD Collection
6. Do you have a designated processing schedule via the portal? If so, how often?

   ○ Daily ○ Weekly ○ Bi-weekly ○ Monthly ◉ As needed

In the event a file is rejected due to threshold limits, please provide contact information for an individual we could quickly reach to avoid delay of your ACH:

Name: _____ Phone: _____ Email: _____

Form Completed By:

_____	_____	_____
Full Name (please print)	Signature	Today's Date

KEY:

CCD= Corporate Credit or Debit. Used for business to business payments.

PPD= Prearranged Payment and Deposit. Used for consumer or personal payments.

Company Entry Descriptions: Used to identify ACH transactions and support fraud monitoring.

- Examples: PAYROLL, PURCHASE, PAYMENT, REVERSAL, RETRY PYMT, PRENOTE, ACCTVERIFY.
- *Format: First 7 characters= description; last 3= optional detail*

**This information is used to determine your credit/debit allocation.*