



ACH Authorization Instructions

This document provides an overall view of ACH transactions and outlines the steps required to set up ACH instructions with SNAP for your use.

It's Easy: You can direct the SNAP Client Services Group to move funds from your SNAP account, utilizing the Automated Clearing House (ACH) system. An ACH request only requires one communication to the SNAP Client Services Group.

It's Cost Effective: ACH transactions are generally less expensive than wires, sometimes only a few cents versus a few dollars for a wire.

• How to set up a local bank account for ACH Redemptions through SNAP:

You must pre-authorize SNAP to process ACH transactions to your specific local bank account. To pre-authorize SNAP, do the following:

1. Complete and forward the *ACH Setup* Form to the SNAP Client Services Group via fax at 1-888-535-0120.
2. Notify your local bank that SNAP will be crediting your account. If your account has an ACH filter on it, you will need to provide an authorization to your local bank to allow SNAP transactions.

• What is an ACH Redemption?

- ACH Redemption: the SNAP Client Services Group will move funds **from** your SNAP account **to** your local bank account.

• How to initiate an ACH Redemption:

1. Online:
 - Go to www.vasnap.com and select Account Access.
 - Login using your EON user id and password.
 - Select TRANSACTIONS, then select INITIATE ACH REDEMPTION, then select from your list of pre-authorized ACH banking instructions.
2. By phone:
 - Call the SNAP Client Services Group at 1-800-570-7627 and request an ACH Redemption.
3. By fax:
 - Complete the appropriate section of the *Transaction Request* form found on www.vasnap.com and fax the form to the SNAP Client Services Group at 1-888-535-0120.

• When will the funds be in my local bank account or in my SNAP account?

- Requests for ACH Redemptions made by phone, fax or online before 2:00 p.m. Eastern Time on a Program business day will be available the morning of the next business day.
- Requests made after 2:00 p.m. Eastern Time will be processed the next Program business day and will be available the morning of the second business day.
- You may also schedule your ACH Redemption for a date up to a year in the future by requesting the desired effective date that the money is to be moved.