

**ELECTRONIC FUNDS TRANSFER WITH  
YOUR ANHEUSER-BUSCH WHOLESALER**



# Do your *cash management concerns* at retail include...

Your stores maintaining large sums of cash, or a check book  
at each location to pay for beer deliveries?

Having authorized employees available to sign checks when beer is delivered?

Having your customers wait while beer drivers are being paid?

Writing a check or drafting a money order for each store rather than  
one EFT transaction for all your stores?

Reconciling accounts for each store location?

Having to limit the amount of beer you purchase due to the available  
cash on hand versus the amount needed?

*If you are continually faced with these issues  
rather than attending to YOUR BUSINESS,  
there is a better way... consider Electronic Funds Transfer !*

## WHAT IS ELECTRONIC FUNDS TRANSFER?

Electronic Funds Transfer (EFT)  
is the use of technology to electronically transfer  
payment related data and dollars from one account to another.  
This process is similar to automatic withdrawals for  
insurance premiums, utility payments, car payments, etc.

## How does the **EFT** process work?

There are different approaches to moving funds from your bank to your Anheuser-Busch wholesaler's bank. The process used is based on your system capabilities and the regulatory requirements\* of the state. Anheuser-Busch wholesalers can support all industry standard EFT processes.

Bank of America serves as the wholesaler's EFT clearing bank. Bank of America is a leading EFT/EDI bank that processes more than 800,000

electronic transactions each day, and is a founding member of EDIBANX. Bank of America ranks first among U.S. Banks in the number of cash management clients. Your relationship with your local bank is unaffected.

\*Liquor laws vary from state to state and you should be guided accordingly. Prior to initiating EFT, consult with your attorney or state liquor authority.

## How can you **BENEFIT** by using EFT?

**Increases security...** your stores are no longer required to have sufficient cash on hand to pay for beer deliveries. This could help reduce forgery/fraud with check books in stores.

**Reduces administrative costs...** reduces time spent writing checks or money orders, reconciling bank accounts, researching and correcting errors, maintaining signature and account authorizations.

**Improves customer service...** Your customers no longer have to wait while the store manager pays for deliveries.

**Easy start-up...** all you need is a bank account.

**Takes advantage of EFT benefits...** without incurring the expenses to become fully Electronic Data Interchange (EDI) capable.

**Maintains your current banking relationship...** no need to change banks or open additional accounts to accommodate EFT.

**More efficient reconciliation...** You have the ability to receive remittance information in several formats... from your bank, through your EDI Network, or an electronic bulletin board system.

**Increases delivery flexibility...** provides opportunity to expand delivery windows because store managers do not have to be available to sign checks.

**Eliminates the need for pre-paid accounts...** You no longer need to keep track of pre-paid account balances.

**Reduces out of stock...** Stores can now purchase based on need versus available cash.

**Positions you for EDI expansion...** Your Anheuser-Busch wholesaler utilizes Industry Standard documents / software to conduct EFT. This approach is easily expanded for your future EDI initiatives.



*What are your* **NEXT STEPS** *to begin?*

- Fill out “ACH/EDI Services Trading Partner Maintenance Request Form” found on the back of this page.
- Return the form to your Anheuser-Busch Wholesaler.
- Decide on a date to go LIVE with EFT and inform your stores.

If you have any questions, please call  
your Anheuser- Busch Wholesaler.



# Trading Partner Maintenance Request Form

## EFT AUTHORIZATION

**TO BE COMPLETED BY RETAILER:**

**1. RETAILER TRADING PARTNER INFORMATION**

Company Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Contact Name \_\_\_\_\_

Phone Number \_\_\_\_\_

Fax \_\_\_\_\_

**2. RETAILER TRADING PARTNER BANK INFORMATION**

Bank Name \_\_\_\_\_

Bank Address \_\_\_\_\_

\_\_\_\_\_

Contact Name \_\_\_\_\_

Phone Number \_\_\_\_\_

Fax \_\_\_\_\_

**3. RETAILER BANK ACCOUNT NUMBER:**

\_\_\_\_\_

**4. BANK ABA ROUTING NUMBER:**

\_\_\_\_\_

**5. RETAILER INFORMATION DELIVERY OPTION:**

How do you want to receive information about your delivery? (Default is 'From your bank')

- Information from delivery ticket only (From your Driver)
- Electronic (Bank of America will contact you for additional information)
- From your bank (monthly statements or from your bank's EDI or online bank system)

If you checked 'Electronic' or 'From your bank', do you want item level detail (item description, UPC, etc) for each delivery?

- YES
- NO

**RETAILER AUTHORIZATION:**

The above retailer authorizes the undersigned vendor to make debit entries to the above listed account for products and /or services. If necessary, credit adjustments are also authorized. A 10 day written notice is required to terminate this agreement.

\_\_\_\_\_  
Retailer Representative, *Print Name*

\_\_\_\_\_  
Retailer Representative, *Signature*

\_\_\_\_\_  
Date

**TO BE COMPLETED BY WHOLESALER:**

Wholesaler Clearing Account at Bank of America \_\_\_\_\_

Wholesaler Clearing Account Title \_\_\_\_\_

Retailer Identification Code (Unique number for each retailer bank account) \_\_\_\_\_

**WHOLESALER AUTHORIZATION:**

\_\_\_\_\_  
Wholesaler Representative, *Print Name*

\_\_\_\_\_  
Wholesaler Representative, *Signature*

\_\_\_\_\_  
Date

**MAIL OR FAX this completed EFT Authorization Form to:**

Bank of America, Attn: EDI Processing, Unit 19640, P.O. Box 37025, San Francisco, CA 94137

FAX: (415) 436-3759 • Phone: 1-877-BOFA-EDI • Bank of America is a member of FDIC

EMAIL: [EDI@bankofamerica.com](mailto:EDI@bankofamerica.com)



Contact your Anheuser-Busch Wholesaler  
for more information.