

**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.

***Smith Brothers Distributing Company
1207 North Third Street
Bardstown, KY 40004***

*Office: (502) 348-5967
Toll Free: (800) 633-1283
Fax: (502) 348-4890*

Email: keri@budofbardstown.com

Please remit form to the above email or fax. Thank you.





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.

To be completed by Retail Trading Partner

1. Retail Trading Partner Information

Company Name

Company Address

Contact Name

Contact Phone

Contact email

2. Retail Trading Partner Bank Information

Bank Name

Bank Address

Contact Name

Contact Phone

Contact fax

3. Bank Account Number

4. Bank ABA Routing Number

5. Delivery Information Option - How do you want to receive information about your delivery?

If you checked Electronic or from your Bank, do you want item-level detail?

6. Authorization
Print Name Signature Date

Attach Retail Trading Partner Voided Check

[Click here to attach image of voided check](#)

To be completed by Wholesaler

1. Wholesaler Clearing Account at Bank of America

Clearing Account Title

Clearing Account Number

Contact email

2. Wholesaler ID Code
(WDnnnnnP)

3. Retailer ID Code
(2-20 alphanumeric; no spaces or punctuation)

4. Setup Type

5. Authorization
Print Name Signature Date