



ACH Payment Changes FAQ

What is changing with ACH payments?

Customers who send outgoing payments using ACH will now need to complete an agreement with the Bank to continue to use outgoing ACH payment services.

Why are you making these changes?

Small Business Bank is making these changes to ensure that we are compliant with all regulatory requirements for banks. This allows the Bank to provide greater security and peace of mind for our customers who send ACH payments from their account(s).

How will this affect my account?

If you regularly use outgoing ACH payments, an agreement to continue to use these services has been sent to you via USPS mail for your review. Please complete, sign and return the agreement to us using the mobile app chat to upload your completed agreement or mail to:

Small Business Bank
13423 W 92nd Street
Lenexa, KS 66215

What if I don't receive an agreement for ACH payments in the mail?

You can send a chat message to our Customer Service Team using the mobile app chat or call us at 855-635-9696 for more information.

What if I need to send an ACH payment and I am not set up to send ACH payments?

You can still send payments using the Send Money feature to request a check payment, or you can send a wire for faster payment service. If you need to send regular ACH payments and you did not receive an agreement in the mail, you can send a chat message to our Customer Service Team using the mobile app chat or call us at 855-635-9696 to discuss adding an ACH agreement to your account.

What if I need to send an ACH payment that is larger than my ACH payment limit?

You can still request the payment; the Bank will review your request and contact you with any questions they may have regarding your request.

Can I still receive ACH payments?

Yes! Only payments that are sent out by customers from Small Business Bank are impacted by this change.