



I, (we) _____ hereby authorize SurePath Financial Solutions, hereinafter called SurePath®, to initiate debit entries to my (our) account indicated on the attached voided check. This authorization is for the sole purpose of my Debt Solver Program™ (DSP) service payment and I understand that the amount debited may vary up to \$35.00.

Check withdrawal date(s): 2nd of each month 14th of each month
 7th of each month 20th of each month

Select a different withdrawal date(s): _____

Requested Start Month: _____

Check ONE account where funds will be withdrawn: Checking Savings

Note: If you began DSP with cashiers check, money order, YOU MUST select a withdrawal date within 20 days of your last deposit, in order to maintain consistent monthly payments to your creditors. Withdrawal dates falling on a weekend or holiday debit on the following business day.

Please read and initial each item below:

_____ I am aware that SurePath® reserves the right to discontinue my Auto Pay Option should my account return two debits due to non-sufficient funds.

_____ I am aware that SurePath® charges non sufficient funds fees of \$25 for the first occurrence and \$35 for each subsequent occurrence and that this fee will be debited from my account on the next scheduled withdrawal date.

Signature

Client Number

Date

This authority is to remain in full force and effect until SurePath® has received written notification from signator of its amendment/termination in such time and manner to afford SurePath® and Financial Institution a reasonable opportunity to act on it. **At least 72 hours notice prior to the elected withdrawal date is required.**

Mail completed form to: _____

SurePath Financial Solutions®
Attn: Payment Processing
80 North Wood Road, Suite 200
Camarillo, CA 93010

ATTACH A BLANK VOIDED CHECK

FOR OFFICE USE ONLY:

Effective Date: _____ Routing Number: _____ Rep Initials: _____

Deposit Amount: _____ Bank Number: _____

Frequently asked Questions about Smart Pay

What does Smart Pay mean? Smart Pay is our direct debit payment option. Financial institutions may refer to it as an “ACH” transaction. ACH stands for Automated Clearing House.

How does it work? This payment option offers the convenience of having the Debt Solver Program™ (DSP) deposit automatically withdrawn from your bank account on a pre-selected date each month or any date of your choosing.

What dates are available? Our preferred dates are the 2nd, 7th, 14th, and 20th of each month for our internal “ACH” or any date of your choice.

If my pre-selected date falls on a holiday or weekend when will my account be debited? On the following banking business day.

How do I sign up? Complete the Smart Pay application and return the original form with a voided check to:

**SurePath Financial Solutions
80 North Wood Road Suite 200
Camarillo, CA 93010**

What happens next? Your Smart Pay debit will commence on your elected start date. **Make sure you confirm that your first debit transaction has been successful by verifying with your financial institution.** If the debit was not successful, your DSP deposit must be made with a cashier’s check or money order. .

When will my Smart Pay deposit be applied to my DSP Account? Your Smart Pay debit travels through the “Automated Clearing House.” Once cleared, funds are credited to your DSP Account within 3 business days.

When will my Creditors be paid? Cleared funds will be disbursed to your creditors within 15 business days from your Smart Pay.

How much does this cost? It's ***FREE!*** You will only incur a fee if you have insufficient funds in your bank account. Fees are \$25.00 for the first occurrence and \$35.00 for each subsequent occurrence. Your Bank may also assess insufficient fund charges.

What should I do if there are insufficient funds in my Bank Account for my debit? Contact SurePath immediately. We require 72 hours notice prior to the withdrawal date to make any changes or suspend the withdrawal. We will be able to prevent the debit from being processed and save you unnecessary bank charges. If you do not advise 72 hours in advance, but we have not disbursed your funds to your creditors by the time of your initial contact; you can request a refund. SurePath will hold the funds an additional 2 business days prior to issuing any refunds. However; once your payment has cleared and the funds have been disbursed to your creditors, you forfeit your right to request a refund and doing so will result in collections efforts to the fullest extent of the law.

How do I stop my Smart Pay debit? Call SurePath immediately! We require at least 72 hours notice prior to the withdrawal date to skip (Suppress) or stop (Terminate) your payment from being processed. **You will be required to follow up with a written request.**