

Merchant Account Application - Voided Check or Bank Letter

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Submitting a voided check or bank letter

As part of the underwriting process, merchant account providers require a voided check or bank letter to be included with the application, as they need to have a formal document from the bank in order to verify the account and set up direct deposit. In addition, the bank account and routing numbers are gathered from the check/letter itself to mitigate the possibility of errors at the time the data is added to the account.

If a voided check is submitted, make sure that:

- The organization info is printed somewhere on the check (usually the upper left corner). The submitted check must be for an account owned by the organization itself, and cannot be a starter check.
- Both the account and routing numbers are clearly visible at the bottom of the check image.

If a voided check is not available, a bank letter can instead be used. The bank letter needs to be a document from the bank, that simply confirms the organization has an account at the bank, and includes both the account and routing numbers; it will need to be signed, or printed on the bank's letterhead.

Please note that a bank letter needs to be a document from the bank, specifically written for the purpose of confirming the account. The bank letter needs to be issued within the last three months. This is something that banks will provide when requested, but aside from a voided check, it is the only kind of document we can use for this application.

We will not be able to accept any other kinds of bank forms even if they contain the account and routing numbers. This includes, but isn't limited to, printed bank statements, previously filled out direct deposit applications, wire transfer forms, and letters written to the bank.

Bank letter example:

May 3, 2016
[REDACTED]

Regarding: **Account / Routing Number Confirmation**

Please accept this letter as confirmation that according to our records, the account referenced below is maintained at Bank of America, N.A. with the following information:

Account number: [REDACTED]
Active ACH Blocks/Filters on file [REDACTED]
Routing number ACH/EFT [REDACTED]
Routing number DOM. WIRES [REDACTED]
SWIFT Code INTL WIRES [REDACTED]
Account Name: [REDACTED]
Account Address: [REDACTED]

The information set forth above is as of **05/03/16**. Please note that the information provided by the Bank in this letter is given as of the date of this letter and is subject to change without notice, and is provided in strict confidence to you for your own use only, without any responsibility, guarantee, representation, warranty (expressed or implied), commitment or liability on the part of the Bank, its parents, subsidiaries or affiliates or any of its or their directors, officers or employees to you or any third party, and none of them assumes any duties or obligations to you in connection herewith. This letter is not to be quoted or referred to without the Bank's prior written consent. The Bank has no duty and undertakes no responsibility to update or supplement the information set forth in this letter.

If you have any questions, or require further assistance, please do not hesitate to contact us at 888-[REDACTED]

Thank you for banking with Bank of America; we appreciate your business.

Bank of America Merrill Lynch
Treasury Fulfillment, Service & Operations

By: [REDACTED]
Name: [REDACTED]
Title: AVP