VENDOR PAYMENT CREDIT INSTRUCTION

Payee: Robin Example. **Payer:** Example Payer. **Effective date:** 2026-11-03.

Payee and receiving account: The receiving account is held in the named payee's name. The signer acts as the individual payee. Illustration: identity, ownership and signing capacity verified by an established callback.

Credit instruction. Send payment for the verified vendor or contractor invoice by ACH credit to Example Financial, routing 061000104, account TEST12345678, type checking. The payer and its financial institution should verify the payment instructions through their established secure channel before use.

The account was established primarily for personal, family or household use. A vendor contract by itself does not remove applicable consumer-account protections. For a domestic credit from an organization to a consumer account, the originating institution should confirm the applicable entry class, such as PPD.

Scope and corrections. This instruction authorizes credits only. A payer discovering an error should contact its originating bank promptly. A network reversal is limited to permitted errors and applicable timing, including transmission in time to reach the receiving institution within five banking days following settlement of the erroneous entry. Use the separate procedures for invoice disputes, suspected fraud or a proposed collection. The payee retains applicable statutory rights. The payer and payee may change or withdraw these payment instructions through their verified channel with enough time to process a pending credit.

Tax documentation. Payment instructions do not certify tax residency or tax compliance. If the payer needs a tax form, request it separately through a secure channel. Form W-9 generally documents a U.S. person. A foreign person should follow the applicable Form W-8, Form 8233 or other IRS instructions for the actual transaction.

Payee or authorized signer

_____ PRINTED NAME

_____ SIGNATURE

_____ DATE

Vendor ACH credit instruction | SAMPLE