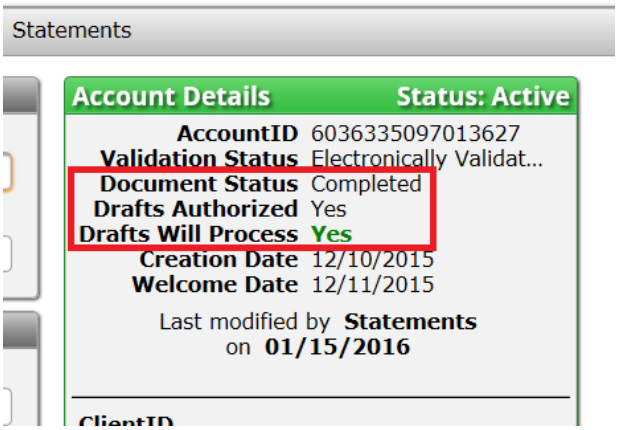
Global FAQs

Account Details Section

Q: When do I need to have the client sign a new SPAA?

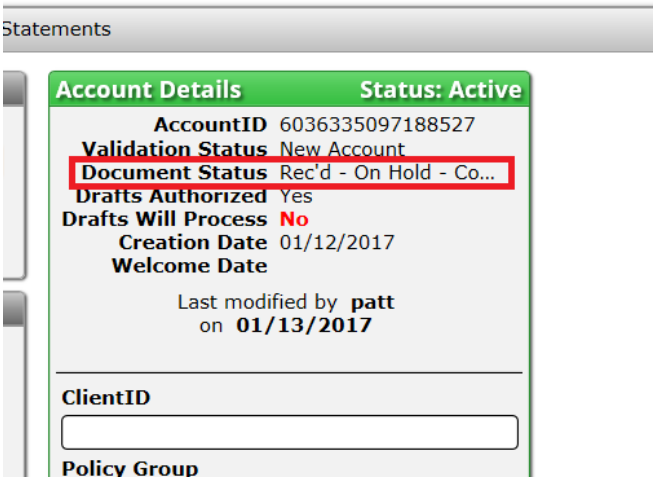
A: These three fields are important when determining if a SPAA is needed:



They should always read: Completed, Yes, Yes. If any other data is there, a new SPAA is needed. Here are some reasons SPAA's won't work:

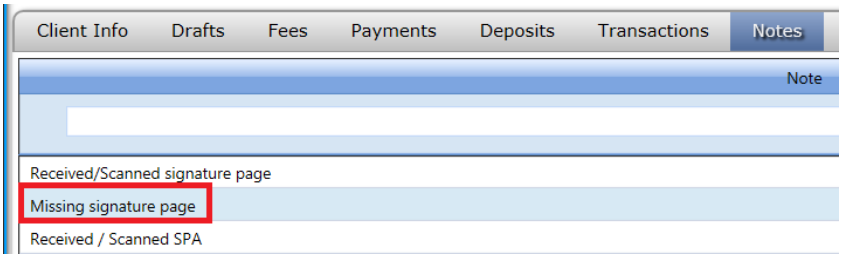
Rec'd – On Hold – Contacting Client

(hover mouse over status to see full text)



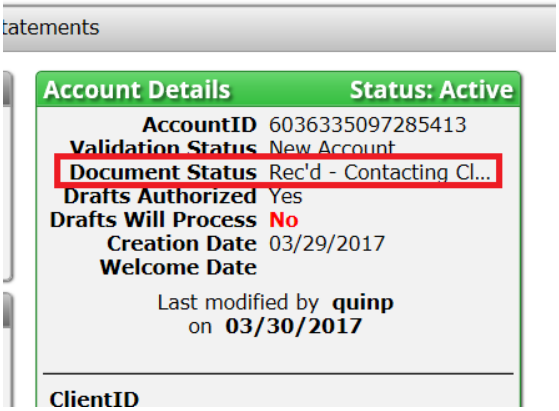
Global Notes

Global FAQs



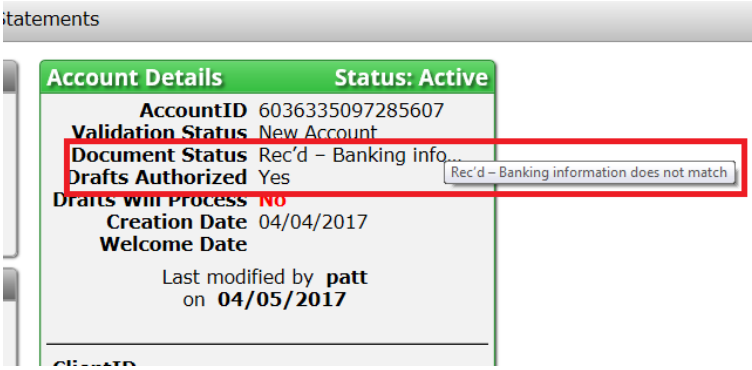
"Missing signature page" means that Global is requiring the signature verification page. This must be connected to the SPAA in one PDF file and sent to accounting in a Global Validation request.

Rec'd – Contacting Client



This means client has multiple Global accounts open (although always confirm by reading Global notes). Client will need to call Global to either have the non-COA account closed, or to inform Global that they'd like to keep both accounts open. Once that's done, e-mail client transactions so they can let Global know that our account can be validated.

Rec'd – Banking information does not match



Global FAQs

This means that the banking information currently in Global does not match the most recent SPAA sent to Global. If it's a brand-new client, contact them to find out which information is correct. If Global is correct and the SPAA is wrong, have them sign a corrected SPAA and send to accounting in a Global Validation request. If the SPAA is correct and Global is wrong, provide account with the correct banking information in an info-change request. If both are wrong, do all of the above.

Fun fact: Under the Info Section in QuickBase, you can see the client's current Global banking information. A few hours after banking information is changed in Global, it updates here. That's the easiest way to see what the client's banking information is in Global (since they block out some of the numbers on their site).

Rec'd – On Hold – Contacting Company

There can be several different reasons for this status; check the Global notes for more details.

Received / Scanned SPA - missing credentials

Global needs the SPAA plus signature verification page

Received / Scanned SPA- Banking account type does not match

Global needs the SPAA with the correct checking/savings checked

Received / Scanned SPA- Missing signature page

Global needs the SPAA plus signature verification page

Received / Scanned SPA- Missing all Disclosure pages with initials

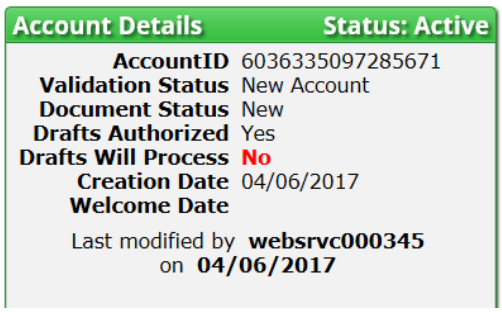
At least one page of the SPAA is missing

Received / Scanned SPA- Missing draft amount

Draft amount is missing from final page of SPAA – will need a new SPAA

Global FAQs

Not Completed or New



This is not necessarily an error. All client Global accounts look like this when they are first created and Global hasn't processed the SPAA yet. It can take Global 2 – 3 days from the Creation Date to finalize an account so only e-mail client transactions if it has been longer than that (but Global does lose SPAA's sometimes, so definitely send an e-mail if it has been several days!).

Failed Validation

Failed validation accounts may require a government issued ID, a social security card, or a proof of address. These will be updated in QuickBase ONLY when the client fails manual validation. If the account has failed electronic validation, it means that Global is still processing it and there is nothing we can do at that point but wait.

The type of failed validation is detailed in the Global notes. UTB (short for utility bill) means that Global wants a proof of address. SSC means that Global wants a copy of the client's social security card. ID means that Global wants a copy of a government issued identification card.

Acceptable Validation Documents

ID Requested – must be current

- State driver's license
- U.S. passport
- State (non-driver) ID card
- U.S. birth certificate – DOB only
- Resident alien card – DOB only

Proof of residence/address

- Utility bill listing "Service Address" – must be dated within last 6 months
- Item mailed to applicant's physical address – postmarked only

Global FAQs

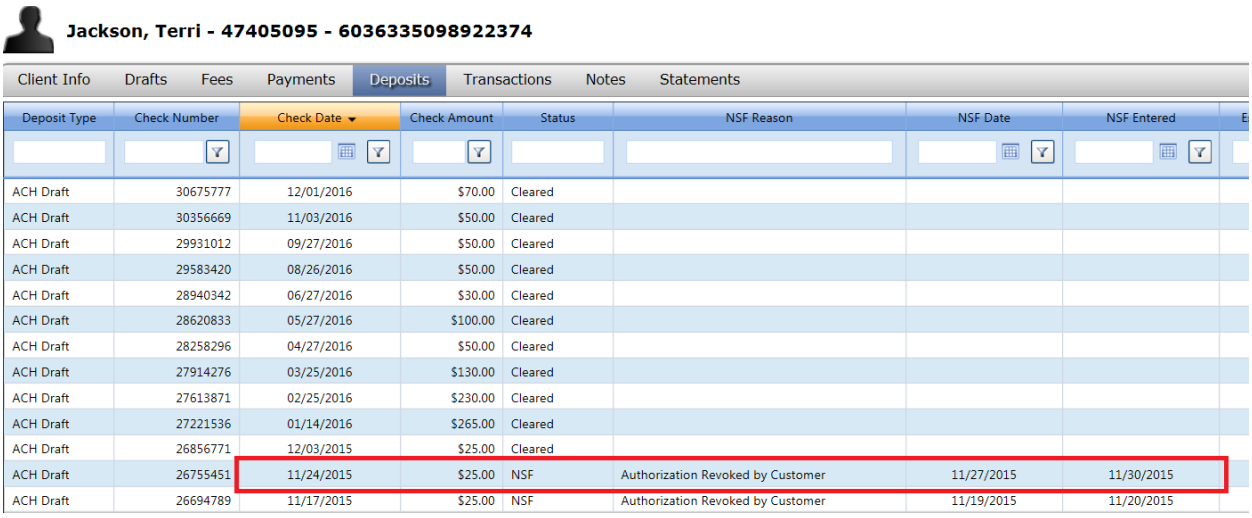
- Delivery receipt
- ID listing physical address
- Property tax statement
- Lease/rental agreement
- Homeowner's insurance/home loan statement
- Current valid driver's license

Social security information

- Social Security Card (or ITIN Card)
- A letter from the Social Security Administration
- W-2
- Social Security Statement
- A paystub (only if the issue is a data entry error or to prove the SSN on file)

Stop Payments

A stop payment will be labeled as "Authorization revoked by consumer." This description can be found in the Client's Draft page in QuickBase, as well as the Deposits tab in Global:



Jackson, Terri - 47405095 - 6036335098922374

Client Info | Drafts | Fees | Payments | Deposits | Transactions | Notes | Statements

Deposit Type	Check Number	Check Date	Check Amount	Status	NSF Reason	NSF Date	NSF Entered
ACH Draft	30675777	12/01/2016	$70.00	Cleared			
ACH Draft	30356669	11/03/2016	$50.00	Cleared			
ACH Draft	29931012	09/27/2016	$50.00	Cleared			
ACH Draft	29583420	08/26/2016	$50.00	Cleared			
ACH Draft	28940342	06/27/2016	$30.00	Cleared			
ACH Draft	28620833	05/27/2016	$100.00	Cleared			
ACH Draft	28258296	04/27/2016	$50.00	Cleared			
ACH Draft	27914276	03/25/2016	$130.00	Cleared			
ACH Draft	27613871	02/25/2016	$230.00	Cleared			
ACH Draft	27221536	01/14/2016	$265.00	Cleared			
ACH Draft	26856771	12/03/2015	$25.00	Cleared			
ACH Draft	26755451	11/24/2015	$25.00	NSF	Authorization Revoked by Customer	11/27/2015	11/30/2015
ACH Draft	26694789	11/17/2015	$25.00	NSF	Authorization Revoked by Customer	11/19/2015	11/20/2015

Don't be fooled if the NSF date seems weird; clients have up to 90 days to go to their bank and revoke authorization on ACH drafts.

When a client places a stop pay on their account, Global will turn off the client's drafts but may or may not require a SPAA. If drafts are simply turned off, confirm with the client that the stop pay has been lifted and let client transactions know with an e-mail or a Global Validation request. If a SPAA is required (see Account Details Section), follow the same steps but load the new SPAA to Request Files and flip to accounting.

Global FAQs

Q: How long can we use an existing SPAA before we must make the client sign a new one?

A: 30 days, unless the client NSF's for banking reasons. Then the original SPAA automatically becomes void.

Q: What is a Global Notary AK form and why does the client have to sign one?

A: Global requires this form to be signed & notarized usually due to a heavy risk indicator that they find. Click here for the form.

Draft Adjustment Policy

- **5-Business-Day Rule:**
  Draft adjustments must normally be made within **5 business days** of the scheduled draft date.
- **Exception:**
  If the draft **has not yet been transmitted to the partner**, it **can still be adjusted** — even if the request falls within the 5-business-day window.