



# FARMERS®

## Canada

### Canada Credit Card Workaround Instructions:

The card must be attached to a US billing address, as we must enter a US zip code to process the payment.

The system only recognizes US Postal Codes. Visa and Mastercard account numbers do not differ. Any policy a customer has must be associated with a US address.

Therefore, if the billing address is in Canada, the "workaround" is to use the US Zip Code on the policy.

### Canada Checks:

We cannot use any foreign bank accounts even Canadian for EFT payments because the Transit (Routing) Number for the financial institution on the customer's account is set by the Federal Reserve Bank of the United States and the Farmers system uses the Automated Clearing House (ACH), another federally regulated entity.