

ServiceMinder|Pay - Linking Your Bank Account to Forward

07/23/2025 10:10 am CDT

You have multiple options when it comes to how and when you link your bank account to receive your payouts.

Linking Your Bank Account: Application Submission

1. Log into the Merchant Portal.
2. Once signed in, navigate to **Settings > Bank Accounts**.
3. Click on "+ Add Bank Account."

From here, you have a few options for linking your bank account:

- **Instant via Plaid (Recommended)**
 - Automatic via Plaid Login
 - Micro Deposit Verification
 - **Manually – Requires documentation upload**
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Recommended: Automatic via Plaid Login

1. Locate your financial institution from the list or by using the search function.
Note: If you are unable to locate your bank, you can link your account via micro deposits or exit this window and go the manual route.
2. Once you've located your financial institution, select it and log in to your bank via Plaid.
3. Select the bank account you'd like to connect — you only need to link the account where you want to receive deposits for payouts.
4. Check both boxes for automatic account verification:
 - Account holder name(s) and role(s) — helps validate account ownership
 - Account number and routing number — enables moving your funds

5. Review and agree to Terms and Conditions.

6. Success! You've linked your account.

Other Options

Micro Deposit Verification

1. Select **Instant** option for Bank Account Linking.
2. Scroll to the bottom of the Plaid window and click "**Link with account numbers.**"
3. Enter your bank's routing number and click **Continue**.
4. Enter your bank account number twice and click **Continue**.
5. Enter the name listed on your bank account and click **Continue**.
6. Select your bank account type and click **Continue**.
7. Click **Authorize** to initiate the micro-deposit.

Note: A \$0.01 deposit will be sent to your account within one day to verify that it's open and active. You'll need to retrieve a verification code from your bank account.

8. Log in to your bank website, find the 3-letter code in your transaction history, and enter it into the Merchant Portal.
9. After about one day, log back into the Merchant Portal to verify the micro deposit:
 - Navigate to **Settings > Bank Accounts**
 - Locate the account you're verifying and click **Verify**
 - Upload bank documentation to validate account ownership (if required)

Acceptable documents include:

- A voided check
- A bank statement
- An official bank letter showing:
 - Account holder name
 - Account number
 - Routing number

10. Success! Forward's Underwriting team will review the documentation and enable payouts.

Manually – Requires Documentation Upload

1. Select the **Manual** option for linking your bank account.
2. Input your bank account details and attach a supporting document showing account ownership.

Acceptable documents include:

- A voided check
- A bank statement
- An official bank letter showing:
 - Account holder name
 - Account number
 - Routing number

3. Click **Submit**. Forward's Underwriting team will review your documents and activate your account if all criteria are met.

4. Success! Your bank account is now linked and payouts can be enabled.
