

Third Party Trade LLC
ACH Reversal & Debit Balance Guidance

ACH Reversals

- In the case of ACH reversals, please send TPT any case-by-case information that our team may not be privy to so that we can better prevent ACH reversals in the future.
 - Causes for ACH reversal, may range from a customer having insufficient funds in their bank account, to a customer enabling 2FA on their bank web login.
- More than 90% of ACH reversals take place within 3 business days of the initial transfer. As a precautionary measure, some firms may wait to invest customer funds until the 4th business day.

Reversals resulting in account debit balances of less than \$1,000:

- Clients have 7-business days to reach out to the end-customer to flatten the debit.
- If the debit is not resolved within 7 business days, TPT will utilize the end-customer's account equity, this includes placing sells in the end-customer's account, to cover the debit.
- We are committed to working with our clients to resolve negative account balances and may extend this deadline in extenuating circumstances.

Reversals resulting in account debit balances of \$1,000 or more:

Per Regulation E, clients must address account debits of more than \$1,000 immediately.

Accounts with debits of this amount, may be liquidated after 1 business day. To remediate the debit via other means, please reach out to support@thirdpartytrade.com as soon as possible.