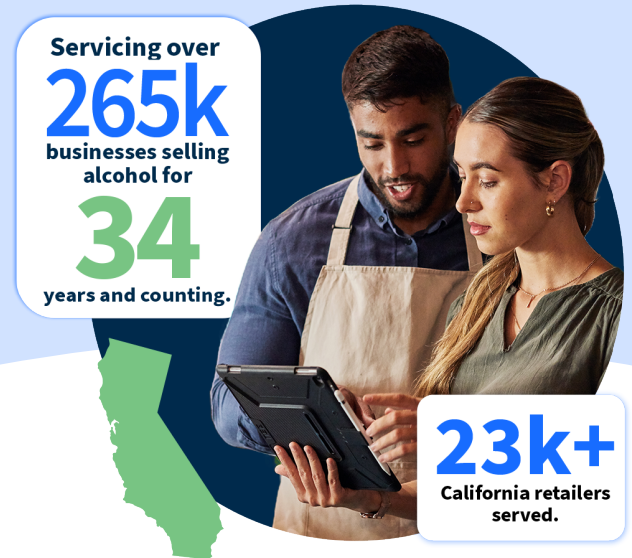


# New California law requires all wholesaler alcohol invoice payments to be made using an electronic funds transfer (EFT) starting January 1st, 2026.



## What are EFT Payments?

The law defines them as “the electronic transfer of money from one bank account to another, either within a single financial institution or across multiple institutions via computer-based systems.”

## What does this mean for you?

It means that all California retailers and their wholesalers must transition to EFT payment for wholesale deliveries of beer, wine, and distilled spirits by **December 31, 2025**. Cash, checks, money orders, and other forms of payment will be replaced by EFT.

## Other notable clarifications to consider:

- ✓ California’s 30-day credit limits remain unchanged and at the wholesaler's discretion
- ✓ Electronic payments include credit cards – but the retailer must pay the transaction fee for each credit card transaction
- ✓ Wholesalers and retailers must pay their own costs for EFT services (neither party may pay for the other)
- ✓ Wholesalers must initiate the payment process
- ✓ Wholesalers will be responsible for selecting which third-party payment platforms they use, but there is an exception for retailers already using a third-party payment platform

## Why Choose Fintech:

- ✓ Fully compliant EFT provider with new law
- ✓ Automated EFT alcohol payments per invoice due date
- ✓ Comprehensive network of 360+ alcohol distributors in CA
- ✓ Retailer online enrollment forms available in English and Spanish

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