



DUTCHESS COUNTY
Comptroller's Office, 4th Floor
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PAYMENT BY ACH GETS YOUR PAYMENT TO YOU FASTER

Dutchess County routinely prints checks and mails vendor checks every Friday. Vendors receiving payments electronically (via ACH) will receive their funds sooner than vendors receiving paper checks. Email notification of payments can be sent to a predetermined email address.

No checks are lost in the mail.

Funds are available days earlier due to the elimination of mailing time.

**Telephone inquiries can be made by contacting the Comptroller's Office
at (845) 486-2050.**

Payments made by Dutchess County can be received electronically by your financial institution and deposited directly to your bank account. The ACH system is a nationwide payment and collection system that is used for the settlement of electronic debits and credits between financial institutions. The ACH system distributes and settles transactions quickly, accurately, and inexpensively. Payment by ACH offers a low-cost alternative to paper checks, providing the following benefits to both you and the County:

- ◆ Eliminates paper check handling;
- ◆ Reduces operating costs;
- ◆ Improves funds availability;
- ◆ Offers excellent cash flow forecasting;
- ◆ Renders more reliable and faster posting of funds;
- ◆ Allows for the tracing of payments;
- ◆ Eliminates lost or stolen checks;
- ◆ Simplifies bank reconciliation

Here's How

Enroll to receive ACH payments by performing the following steps:

- (1) Complete the Direct Deposit Via ACH Form.
- (2) Forward the completed form by mail or fax to the Comptroller's Office at the address listed on the enrollment form.

Frequently Asked Questions

- *How do I arrange for ACH deposits with my financial institution?*

Contact your financial institution and ask to speak with the ACH (Automated Clearing House Association) department. Ask the ACH staff what the institution's policies and procedures are regarding ACH payments and remittance notification. Your financial institution will need to know that Dutchess County payments are in the standard format with multiple addenda records.

Ask the bank to tell you what information can be passed along to you and how it can be provided.

- *Is my financial institution allowed to charge me for deposit notification and remittance notification?*

Yes, financial institutions are allowed to charge customers for providing payment (remittance) information. However, many financial institutions provide such notification as part of their regular customer service or charge a small fee. If your financial institution's fee for this information seems unreasonably high, you may want to consider using another financial institution or avoid the cost by allowing the County to email the remittance advice to you or your designee.

- *Will all of my payments be ACH? What if I decide I want a check?*

Dutchess County's financial system establishes the method of payment by your tax identification/social security number. If you select ACH as your method of payment, future payments from Dutchess County will be electronically remitted to your financial institution based on your deposit instructions.

- *How long does the ACH authorization process take?*

Once the ACH Payment Enrollment Form is received by the Comptroller's Office, it takes approximately one to two weeks to establish EFT (Electronic Funds Transfer).

Following ACH enrollment, you may receive payments both in the form of a check or ACH, for a short period of time due to the County's document flow process. Payments indicated prior to the establishment of ACH will be processed in check form.

- *What information does the County send with an ACH payment? How do I receive the information?*

Dutchess County transmits ACH payments and remittance information electronically for posting to your bank account. Discuss your remittance and notification needs with your financial institutions. Additionally, if you provide an email address, an email can be sent to notify you that your payment has been deposited into your account.

Rules for the National Automated Clearinghouse Associations (NACHA) require financial institutions to provide payment information to you within 48 hours of receipt of the deposit IF you have requested the information AND you have made arrangements with your financial institution to receive the information.

The appearance of remittance information passed to your financial institution with electronic payments will vary, depending upon the financial institution. Key information can be identified in the free form text format of the addenda records.