

Washington County, WI ACH Authorization Enrollment Frequently Asked Questions

What is ACH?

Automated Clearing House (ACH) Payment Processing refers to the electronic transfer of funds to and from checking or saving accounts using the Federal Reserve Banking System.

What are the benefits of using ACH?

Saves time and money – ACH reduces the labor, hassle, expenses, delays, and risk associated with checks and other traditional payment methods. There is no charge from the County to receive ACH payments to your account.

Faster payment – The County posts ACH payments the same day check payments are mailed. Using ACH eliminates waiting for your check to arrive in the mail and any need to make a trip to the bank to deposit it.

Easy enrollment – It can take you less than 10 minutes to start the enrollment process. You will be notified by e-mail when you are ready to receive ACH payments from the County. This normally takes 2-3 weeks from the time you enroll.

Its paperless – The County will email your payment stub when the ACH is processed so that you can match the payment received to outstanding invoices.

How do I sign up for ACH?

Washington County has a form available on our website for ACH Authorization. Please complete this form and return to the Finance Department using the email at the bottom of the form.

Note that Washington County requires a current and complete form W-9 on file before processing an ACH Authorization request. The W-9 on file must include your Taxpayer Identification Number (TIN).

Where do I find the transit/ routing number for my bank?

The bank transit/ routing number is a nine-digit MICR-encoded number on the bottom of your checks.

The diagram shows a check with the following fields and labels:

- Bank Name and Address:** Points to the top section of the check containing:
 - My Name 101
 - My Address 50-9999/9999 1
 - My City, State, & Zip _____ 20
- Pay to the order of:** A line for the payee name, followed by a dollar sign and a line for the amount.
- The Bank Name Bank Address:** Points to the bottom section of the check containing:
 - It 123456789 It
 - 12 34567890 It* 101
- 9 Digit Bank Routing Number:** Points to the first nine digits (123456789) of the MICR line.
- Your Account Number:** Points to the digits 1234567890 of the MICR line.

Can my financial institution charge me for this service?

Yes, your financial institution is allowed to charge you for providing remittance information. Most financial institutions provide this notice as part of their regular customer service or charge a small fee. Check with your financial institution before you start the ACH enrollment process.

Will all of my payments be ACH's? What if I want a check?

Washington County's financial accounting system establishes your method of payment by your County-assigned vendor number. If you select ACH as your preferred method of payment, all future payments from the County will be electronically paid to your financial institution based on your ACH enrollment instructions. If you want to cancel your ACH electronic payment authorization, please contact the Finance Department at 262-335-4328.

What should I do if I change account numbers or financial institutions?

If you want to change your ACH electronic deposit authorization, please complete a new Authorization form with the updated information and check the **CHANGE** box. Return the updated form to our Finance Department at the address or email shown on the form. **You must notify Washington County Finance Department of any bank account, financial institution, or payment method changes. If notification is not received, your payments may be delayed.**

How long does the ACH enrollment process take?

Once the Finance Department receives your ACH authorization form, about three weeks is required to establish the electronic funds transfer process. During this time, our system is updated and your ACH information is tested, if we are able. Immediately following successful ACH enrollment, you will receive all payments by ACH.

What information does the County send with my ACH payment? How will I get it?

Washington County transmits ACH payments and remittance notifications electronically to your bank account. The remittance information received by your financial institution with electronic payments will vary, depending upon the financial institution. Please discuss this with your bank prior to ACH enrollment.

Additionally, the County will email you a pdf copy of the payment stub to match with your deposit. This will be emailed to the address provided on the sign-up form so it is very important to verify its accuracy.

What happens if there is an error in my ACH transaction?

Errors due to incorrect routing or account numbers will delay payment processing. We will contact you as soon as we can regarding the error and attempt correction. Note that this could delay payment until our next processing cycle (we process weekly).

Errors in payment amounts will be adjusted by the County. If any overpayment occurs as the result of an ACH payment, the overpayment amount must be repaid to the County. The County will attempt to facilitate repayment via a credit on your next payment. We will contact you prior to pulling ACH funds back through the bank.

What else do I need to know? What if I have a question not answered here?

You are responsible for verifying (with your bank) the accuracy of your bank account information on your authorization form and for notifying the County if you change banks or account number. You are also responsible for payment of any bank charges that you may incur as a result of receiving an ACH payment.

Washington County Wisconsin will not be responsible for any loss that may arise solely by reason of error, mistake, or fraud regarding information provided by the payee

If you have additional questions, please contact us at:

Washington County, WI Finance Department
262-335-4327
AUDACH@WashCoWisconsin.GOV