



CITY OF WATERTOWN
AUTHORIZATION AGREEMENT FOR ACH DEBIT PAYMENT PLAN

Please Check One: [] Enroll [] Withdraw [] Change Bank Account

TOTE ACCOUNT NAME: _____

TOTE ACCOUNT # _____ E-MAIL ADDRESS: _____

PROPERTY ADDRESS _____

I authorize the City of Watertown to initiate debit entries to my bank account indicated below and the financial institution named below, hereinafter called Financial Institution, to debit the same to such account. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. Law. I understand it is my responsibility to continue to pay my future bills via check, money order or cash until I receive the first bill which indicates that the payment will be made by my bank.

FINANCIAL INSTITUTION: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

Bank Routing /ABA#: _____ Checking/Savings Acct # _____

This form is to remain in full force and effect until the City of Watertown has received a written notification from me of its termination in such time and manner as to afford the City of Watertown and Financial Institution a reasonable opportunity to act on it. I agree that I am obligated to the City for trash/tote services and insufficient funds charges in the event that a charge to my account is dishonored, for whatever reason, and the City retains its normal collection rights. I understand that if I move, my final bill on this account will NOT be paid through this ACH payment program and the bill will need to be paid via check, money order or cash.

Name: _____ Telephone # : _____

Applicant Signature

Date

For new enrollments or changes to bank account information, please attach a copy of a void check or savings withdrawal slip to this form and send to: City of Watertown, 245 Washington Street, Room 206, Watertown, NY 13601

Do Not Write Below Line - For City Use Only

Date Agreement Received ___/___/___ By _____ Entered in UB ___/___/___ By _____

ACH DEBIT PAYMENT PLAN ` FREQUENTLY ASKED QUESTIONS

What is the ACH Debit Payment Plan?

The ACH Debit Payment Plan is a free and easy program that allows the City to electronically debit (withdraw funds from) your checking or savings account on the due date for the amount of your current quarterly trash / tote bill.

What does ACH stand for?

ACH stands for “Automated Clearing House”. The ACH Network is a highly reliable and efficient nationwide batch-oriented electronic funds transfer system governed by the NACHA Operating Rules which provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH Operators, central clearing facilities through which financial institutions transmit or receive ACH entries.

What are the advantages of enrolling in the ACH Direct Payment Plan?

The ACH Debit Payment Plan is a convenient, free and easy program that will:

- Save you time and money, no need to write and mail a check.
- Help you avoid late fees, the payments are deducted automatically (pending adequate bank balance) from your bank account on the due date.

When will the payment be deducted from my bank account?

ACH debit payments will occur on the due date (25th of the month following the quarterly bill date). If the due date falls on a weekend or a bank holiday, the ACH debit transaction will take place on the next business day after the 25th.

Is there a fee to use the ACH debit payment plan?

No, the City of Watertown will not charge you a fee for ACH debit payments. However you should inquire with your banking institution whether you would be responsible for fees they may impose on these types of transactions.

How do I enroll?

Contact the DPW Office by calling (315) 785-7770 or via e-mail at dsalmons@watertown-ny.gov and an Authorization Agreement for ACH Debit Payment Plan will be provided. Or, download the form directly from the City web site at watertown-ny.gov.

Upon completion of the Authorization Agreement for ACH Debit Payment Plan, mail it along with a void check or savings withdrawal slip to:

City of Watertown
Department of Public Works
245 Washington Street, Room 206
Watertown, NY 13601

How soon am I enrolled?

We must receive your completed authorization agreement at least 30 days prior to your next bill date in order for that upcoming quarterly payment to be effected.

After you sign up for the ACH debit payment a trial zero-dollar transaction is processed through your bank account to verify we have your correct account information on file. If no error message from your designated financial institution is received, the ACH debit will occur with the next quarterly bill.

When you receive your trash / tote bill, the top portion should contain the statement “Bank Draft – Do Not Pay”. If you do not see this, you must continue to pay via a manually written check, money order or cash.

What if my payment is dishonored or returned?

You are obligated to settle your outstanding account balance by other means (personal check or cash). Only one attempt to transfer funds will be made by the City. There will also be a \$20 returned item fee assessed by the Comptroller’s Office.

How can I be sure my bill has been paid?

Each ACH debit payment will be clearly itemized on your financial institution’s statement.

How can I change the bank account from which ACH debit payments are withdrawn?

Notify us in writing by completing a new Authorization Agreement for ACH Debit Payment Plan and checking “Change Bank Account”. We must receive this at least 30 days prior to your next quarterly bill date.

What if I want to stop enrollment in this program?

Notify us in writing by submitting a new Authorization Agreement for ACH Debit Payment Plan, checking “withdraw”. We must receive this at least two weeks prior to your next quarterly bill date.

Forms should be mailed to:

City of Watertown
245 Washington Street, Room 206
Watertown, NY 13601

If I cancel my trash service, can my last payment be paid through the ACH debit Payment Program?

If you know you are going to cancel service part way into a quarter (such as due to moving), contact our office at (315) 785-7770 and arrangements should then be made to cancel enrollment and a calculation of amount due can be made so check, cash or money order payment can be paid in lieu of the ACH.