

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 of your 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 saves time and helps to avoid past due payments and service interruptions.

When will the payment be deducted from my bank account?

ACH debit payments will occur on the due 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.

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. Please check with your financial institution regarding any fees they may charge for these types of transactions.

How do I enroll?

To enroll you must complete and return the Authorization Agreement for ACH Debit Payment Plan form which can be obtained by calling the DPW Office at (315) 785-7770, Water Dept at (315) 785-7758, 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
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 due date. If there is a balance due on the account as the time you submit the enrollment form you will still need to make a manual payment for that amount.

After you are enrolled your bill will state “Bank Draft – Do Not Pay”. If you do not see this, you must continue to pay via a manually written check, money order, cash or online payment.

What if my payment is dishonored or returned?

If your financial institution does not honor the automatic debit for any reason (insufficient funds, account closed, etc.) you are obligated to settle your outstanding account balance and any late fees 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 at least 30 days prior to your next 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 bill date.

Forms should be mailed to:

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

Can my last payment be paid through the ACH debit payment program?

Water & Sewer: Final payments of water/sewer bills will NOT be paid automatically from your bank account. When a final meter reading is requested the ACH debit payment plan will be deactivated. You will need to make the final payment through other payment options.

Refuse Tote: Contact our office at (315) 785-7770 to cancel your service and a calculation of amount due or refund will be made. Payment options for any amount due can be discussed at that time.