# HOUSTON COUNTY AUTOMATED CLEARING HOUSE PAYMENTS POLICY & PROCEDURES

## **Policy**

It is the policy of Houston County to accept payments for property tax through Automated Clearing House (known as ACH), as per Minnesota Statute 471.381 subd. 2. The cost to participate in the ACH payment program is free of charge. However, if at anytime an enrollee does not have sufficient funds to cover the payment or the account has been closed, they will be terminated from the program, along with a charge of \$30.00 for a non-sufficient funds fee.

#### **ACH** definition

ACH Processing (ACH - Automated Clearing House) is processing that occurs between a nationwide network of financial institutions that send electronic messages, via telecommunications lines instead of paper (checks), to transfer money between two parties. The most common ACH transactions are direct deposit, pre-authorized debits, cash concentration, and corporate to corporate payments.

# **Procedures**

- The ACH program is administered and maintained by the office of the County Treasurer.
- Any individual may request to make payment by ACH.
- The proper forms are required to be filed with the office of the County Treasurer.
- The forms require banking information and payment type detail and a voided check provided by the payee if using a checking account. If using a savings account, bank documentation is required. (Example: copy of savings statement with savings balance whited out) The form must be signed. All applications for the program are required at least 30 days prior to a scheduled debit.
- The office of the County/Treasurer prepares a file for the banking institution, which is the receiving bank, prior to the payment date. This file includes names, bank account and routing numbers and amounts to be debited. Semi-annual payments will be taken out of taxpayers account up to 5 business days before the due date.
- In the case of property taxes, a reminder notice is mailed to the taxpayer approximately one week prior to the debit reminding the taxpayer of the amount of debit and the day the debit will take place.
- The office of the County Treasurer verifies all incoming ACH payments, processes payments and issue appropriate receipts.
- Enrollees will remain in the program until a written request to withdraw is received by the office of the County Treasurer, or until they are required to terminate due to a violation of the program. The office of the County Treasurer will give written notification to individuals of their inability to remain in the program.

## HOUSTON COUNTY TREASURER AUTHORIZATION AGREEMENT DIRECT PAYMENTS (ACH <u>DEBITS</u>)

entries to my (our) account indicated below	TY TREASURER , hereinafter called COMPANY, to debit and the Financial Institution named below, hereinafter called to such account. I (we) acknowledge the origination of ACH th the provisions of U.S. law.
(Financial Institution Name)	(Branch)
(Address) (Zip)	(City/State)
(Routing/Transit Number)	(Account Number)
** Please print <u>ALL</u> parcel numbers to b sheet to write more parcel numbers if nee	e included in this authorization. Use the back of this eded.
(Property Tax Parcel Number)	(Property Tax Parcel Number)
(Property Tax Parcel Number)	(Property Tax Parcel Number)
Type of Acct:Checking Savings	
Payments are to be deducted fr	om the above account to pay my property Taxes:
Semi-Annually (May 15 <sup>th</sup> & October 15 <sup>th</sup> and/or Novem	ber 15 <sup>th</sup> )
	all force and effect until COMPANY has received written nation in such time and manner as to afford COMPANY and tunity to act on it.
(Taxpayer Name-Print )	(Taxpayer Mailing Address-Print)
(Telephone Number – Print )	(Taxpayer Email address -Print )
(Signature)	(Signature)
(Date)	(Date)

\*\*\*\*\*<u>PLEASE ATTACH COPY OF VOIDED CHECK TO THIS FORM</u>