

**CITY OF WATERTOWN  
AUTHORIZATION AGREEMENT FOR ACH DEBIT PAYMENT PLAN**

Please check one:    Enroll \_\_\_\_\_    Withdraw \_\_\_\_\_    Change Bank Account \_\_\_\_\_

WATER/SEWER ACCOUNT NAME \_\_\_\_\_

WATER/SEWER ACCOUNT # \_\_\_\_\_ - \_\_\_\_\_

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 provision 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 the utility services, applicable late fees 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. There will be a \$20.00 returned item fee assessed by the Comptroller's Office. 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 Number: \_\_\_\_\_  
Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Please attach a copy of a voided check or savings withdrawal slip to this form for new enrollments or changes to bank account information. Then send the completed form to:

City of Watertown  
245 Washington St Suite 202  
Watertown, NY 13601

-----Do not write below this line—For City use only-----

Date agreement received \_\_\_\_\_ By \_\_\_\_\_      Date entered into UB \_\_\_\_\_ By \_\_\_\_\_

Date Prenote tested \_\_\_\_\_ By \_\_\_\_\_      Date ACH activated \_\_\_\_\_ 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 water and sewer 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 due to writing and mailing fewer checks
- Help you avoid late fees as the payments are deducted automatically (pending adequate bank balance) from your bank account on the due date regardless if you are on vacation or have moved to a warmer climate for the winter.

### ***When will the payment be deducted from my bank account?***

ACH debit payments will occur on the due date (the 20<sup>th</sup> of the month following the 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 20<sup>th</sup>.

If there is a balance due on the account at the time that you submit the authorization agreement you will still need to make a manual payment for that amount as the ACH debit payment plan is only for the current bill amounts.

### ***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 for which you would be responsible.

### ***How do I enroll?***

Contact our office by calling 315-785-7758 or via email at [mwright@watertown-ny.gov](mailto:mwright@watertown-ny.gov) and we will send you an Authorization Agreement for ACH Debit Payment Plan either thru mail, fax or email or click on the following link to get the form in ADOBE.pdf format.

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

City of Watertown Water Department  
245 Washington Street, Suite 202  
Watertown, NY 13601

***How soon am I enrolled?***

It depends on the timing of our receipt of your authorization agreement and when your next bill is due. We must receive your completed authorization agreement at least 30 days ahead of your next bill date to become effective with that bill.

After you sign up for the ACH debit payment plan option, your bank information must first be “pre-noted” which means a zero-dollar test transaction is sent electronically to your bank to verify the bank account information received from you is current and correct. If we do not receive an error message from your designated financial institution, then the information is deemed accurate and the ACH debit will occur with the next bill.

You will need to review the top portion of your next bill. If the bill does not contain the statement “Bank Draft – Do Not Pay” you must continue to manually pay your bill via a check, money order or cash.

***What if my payment is dishonored or returned?***

If for any reason your financial institution does not honor the automatic debit (insufficient funds, account closed, etc.) you are obligated to settle your outstanding account balance by other means (personal check or cash) prior to the due date of the 20<sup>th</sup> of the month following the bill date. Only one attempt to transfer funds will be made by the City each month. Late fees of 10% of the amount due in accordance with City Code section 301-17 plus a returned item fee of \$20 will be added to your account if the bills are not paid by the due date.

***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 should you wish to change the ACH debit payment to a different bank account.

***What if I want to stop being enrolled in this program?***

You may cancel your ACH debit payment plan authorization at any time by notifying the City in writing at least two weeks prior to your next bill date. Cancellation notices should be mailed to:

City of Watertown Water Department  
245 Washington Street, Suite 202  
Watertown, NY 13601

***Can my final bill be paid through the ACH debit payment program?***

Final payments will NOT be paid automatically from your bank account. When a final meter reading is requested the ACH debit payment plan will be inactivated. You will need to make the final payment through other payment options (cash, check or money order).