

Automated Clearing House (ACH) Information

Looking for a faster way to get your money from the City of Wichita?

The City of Wichita is proud to introduce our newest electronic service: Automated Clearing House (ACH) payments. Payments made by the City of Wichita can now be received electronically by your financial institution and deposited directly to your bank account.

The ACH system is a nationwide payment and collection system that is used for the settlement of electronic debits and credits between financial institutions. The ACH system distributes and settles transactions quickly, accurately, and inexpensively. Payment by ACH offers a low-cost alternative to paper checks, providing the following benefits to both you and the City:

- Eliminates paper check handling;
- Reduces operating costs;
- Improves funds availability;
- Offers excellent cash flow forecasting;
- Renders more reliable and faster posting of funds;
- Allows for the tracing of payments;
- Eliminates lost or stolen checks;
- Simplifies bank reconciliation.

Getting Started

Enroll to receive ACH payments by performing the following steps:

1. Complete the Payee portion of the attached ACH Payment Enrollment Form.
2. Then send the form to your financial institution for their required information and authorization.
3. Finally, forward the completed form (by mail) to the Controller's Office (at the address on the enrollment form), or fax the completed form to (316) 219-6308.

More Questions?

Check out the ***Frequently Asked Questions*** regarding ACH payments below. Additionally, telephone inquiries can be made to the Controller's Office at (316) 268-4651.

Automated Clearing House (ACH)

Frequently Asked Questions

How do I arrange for ACH deposits with my financial institution?

When contacting your financial institution, ask to speak with the ACH department. Ask the ACH staff what the institution's policies and procedures are regarding ACH payments and remittance notification. They will need to know that City of Wichita payments are in the **NACHA CTX** standard format with multiple addenda records.

Ask the bank to tell you what information can be passed along to you and how it can be provided.

Can I have my payments deposited in more than one account?

Yes, it is possible to deposit funds into more than one account.

Is my financial institution allowed to charge me for deposit notification and remittance notification?

Yes, financial institutions are allowed to charge customers for providing payment (remittance) information. However, many financial institutions provide such notification as part of their regular customer service or charge only a small fee. If your financial institution's fee for this information seems unreasonably high, you may want to consider using another financial institution or avoid the cost by using the City of Wichita's **Vendor Services** to access payment information free of charge.

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

The City's financial system establishes the method of payment by your tax identification/social security number. If you select ACH as your method of payment, all future payments from the City of Wichita will be electronically remitted to your financial institution based on your deposit instructions.

How long does the ACH authorization process take?

Once the ACH Payment Enrollment Form is received by the Controller's Office, it takes approximately one week to establish the EFT (electronic funds transfer) eligibility. After eligibility is established, future payments from the City of Wichita will be made by electronic funds transfer directly to your designated account at your financial institution.

Following ACH enrollment, you may receive payments both in the form of a check and ACH (electronic transfer) for a short time period of time due to the City's document flow processes. Payments initiated prior to the establishment of electronic funds transfer will be processed in check form.

What information does the City send with an ACH payment? How do I receive it?

The City of Wichita transmits ACH payments and remittance information electronically for posting to your bank account. You must discuss your remittance and notification needs with your financial institution(s).

Rules for the National Automated Clearinghouse Association (NACHA) require financial institutions to provide payment information to you within 48 hours of receipt of the deposit IF you have requested the information AND you have made arrangements with your financial institution to receive it.

The appearance of remittance information passed to your financial institution with electronic payments will vary, depending upon the financial institution. Key information can be identified in the free form text format of the addenda records. At this time, the addenda format is not fully EDI compatible and therefore should NOT be translated into EDI at your financial institution.

Another option for obtaining ACH payment information may include 24-hour telephone services provided by your financial institution.

How do I utilize the City's website to look up payment information?

As payments are processed by the Controller's Office, payment information is updated daily on the E-Procurement system (<http://ep.wichita.gov/>). Many payees are already utilizing E-Procurement for bidding and other activities related to City purchases.

If you already possess a login ID and password for the E-Procurement system, you need only access E-Procurement from the City's website at <http://ep.wichita.gov>, perform the login process and select Invoice Tracking. This will provide the status of each outstanding invoice and related payment information. Detailed instructions for the use of Invoice Tracking may be found below.

If you are an established vendor with the City of Wichita and have not utilized the E-Procurement system or obtained a login ID, please contact Purchasing at 268-4636. You will be provided with a temporary login ID and password. When accessing the E-Procurement system for the first time from the City's web site at <http://ep.wichita.gov>, you will be required to enter company profile information, as well as a permanent login ID and password. You may then access invoice and payment information as follows:

- From the main menu of EP Online Procurement Services, select Invoice Tracking.
- Complete the Beginning and Ending Dates using a broad date range (this will give you the invoice history).
- Observe the Payment Number and Date column. The newest payments will be listed in date order.
- Select the payment date that corresponds with the ACH deposit in your bank account.
- The amounts added together from each invoice for the same payment date should correlate to your ACH bank credit.



It is critical that the City of Wichita be notified of any bank account changes. Failure to notify the City of bank changes may result in your payment being delayed.