

## Winona County

### Automated Clearing House (ACH) Program

Winona County has the authority to accept payments for property tax through Automated Clearing House (ACH) per Minnesota Statute 471.381 subd. 2. There is no cost to participate in the ACH program. However, if at any time an enrollee does not have sufficient funds to cover the payment, or the account has been closed, they will be terminated from the program and a non-sufficient funds fee to cover fees charged by the bank will be assessed.

#### ACH Definition

ACH processing occurs between a nationwide network of financial institutions that send electronic messages via telecommunications lines instead of paper, such as a check, to transfer money between two parties. The most common ACH transactions are direct deposit, pre-authorized debits, cash concentration, and corporate to corporate payments.

#### Procedure

- The ACH program is administered and maintained by the Auditor-Treasurer's office
- Any individual, organization or corporation may request to make payment by ACH
- The proper forms are required to be filed with the Auditor-Treasurer's office
- The forms require banking information and payment type detail and a voided check or deposit slip provided by the payer. The application must be signed and provided to the Auditor-Treasurer's office at least three (3) weeks prior to a scheduled tax payment.
- The Auditor-Treasurer's office prepares a file for the banking institution (the receiving bank), prior to the payment due date. The file includes names, bank account and routing numbers and amounts to be debited. Payment will be taken out of taxpayers' bank account on the date the taxes are due.
- In the case of property taxes, a reminder notice is mailed to the taxpayer approximately two weeks prior to the deduction taking place. The notice serves as a reminder of the date and amount of the debit.
- The Auditor-Treasurer's office verifies, processes and posts all incoming ACH payments.