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|--------------------------------|--|--------|
| Policies and Procedures | Automated Clearing House (ACH) Processing | |
| [Agency Name] | | [Date] |

**TEMPLATE
INTERNAL POLICIES AND PROCEDURES
ACH Payment / Collection Processing**

Instructions:

This is a template an entity can used to document its internal policies and procedures for Automated Clearing House (ACH) processing, for either outbound or inbound transactions. If ACH is used for both outbound and inbound transactions, it may be appropriate to develop a separate set of internal procedures for each. For entities subject to the State's Cash Management Law this document can be used to incorporate into its Cash Management Plan. This type of document is a requirement for entities desiring to enroll in the State Controller's Master Services Agreement (MSA) with Wachovia Bank. The document should be updated at least annually.

The procedures described herein may not be inclusive, as it may be appropriate to include separate supplemental procedures, describing some of the functions in more detail. The text may be modified to only include provisions that are applicable or to address situations unique to the agency.

Refer to OSC's Statewide Electronic Commerce Program (SECP) Website for more information:
<http://www.osc.nc.gov/SECP/index.html>

I. POLICY STATEMENT

A. Introduction

The NC Office of the State Controller has issued an E-Commerce Policy entitled, "Maximization of Electronic Payments." The policy states in part, "When developing agency cash management plans, each state agency shall consider utilizing electronic payments methods, for both outbound and inbound payments....Each NCAS agency shall develop procedures to require the standard method of payment to all vendors and other payors to be by ACH direct deposit, utilizing either the E-Payment feature of NCAS or a stand-alone system approved by the State Controller. Each non-NCAS agency and university shall develop payment methods that allow for the utilization of ACH direct deposit....Each agency and university shall consider the feasibility of accepting payments via ACH when appropriate, considering the volume and frequency of payments received. Both the ACH credit and ACH debit methods should be considered...."

For certain outbound payments, "[Agency Name]" has determined that it is appropriate to remit the payments via ACH, as described herein. Desirous of developing policies and procedures to ensure compliance with all applicable rules, regulations, and policies associated with ACH transactions, the policies and procedures described herein have been adopted.

For certain inbound payments (collections), "[Agency Name]" has determined that it is appropriate to collect the payments via ACH, as described herein. Desirous of developing policies and procedures to ensure compliance with all applicable rules, regulations, and policies associated with merchant cards, the policies and procedures described herein have been adopted.

Reference is made to OSC's E-Commerce Policies: http://www.osc.nc.gov/SECP/SECP_Policies.html

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