Frequently Asked Questions

1. **What is ACH?**

   Automated Clearing House (ACH) Payment Processing refers to the electronic transfer of funds to and from checking or saving accounts using the Federal Reserve Banking System. ACH payments are the only form of payment the City and County of San Francisco (the City) uses to pay its vendors.

   The City makes ACH payments to your bank account through Paymode-X™ (also known as "Paymode"), the City's preferred third-party payment service.

   Only City-approved vendors should sign up to receive ACH payments through Paymode. A vendor must be issued a City vendor number and have all vendor compliance paperwork completed and approved by the City before enrolling with Paymode.

   To apply for a City vendor number, please visit the following link and complete the listed forms:

   http://sfgsa.org/index.aspx?page=368

2. **We would like to enroll to receive electronic payments from the City & County of San Francisco. Please tell us what to do?**

   First, you must apply for a City vendor number and have all vendor compliance paperwork completed and approved by the City before enrolling with Paymode.

   If you do not have a City Vendor Number, DO NOT sign up with Paymode until you have been assigned one.

   Please link to **www.sfgov.org/ach** and click the "**Click here to learn more or sign up**" button. After enrolling with Paymode, please e-mail sfcitypartnersupport@sfgov.org and let us know so we can track the enrollment process. Please include your assigned City vendor number (if known) so that we can update our City vendor records and complete the enrollment process.

3. **Do we need to change our bank or create a new bank account?**

   No, you do not need to change your existing bank or bank account. Paymode is bank-neutral and can transfer funds electronically from the City's bank account to your organization's bank account.

4. **How long will it take after enrollment before I start to receive electronic payments?**

   The City will send you a confirmation email once your Paymode account has been activated and linked to your City vendor number. It may take up to three weeks. Please follow up with sfcitypartnersupport@sfgov.org if you are not receiving electronic payments by then or if you have any questions or concerns.

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5. What are the benefits of using Paymode?

- Saves time and money – Paymode reduces the labor, hassle, expenses, delays, and risk associated with checks and other traditional payment methods. There is no charge from the City or Paymode to receive ACH payments to your account.

- The City processes ACH payments every business day.

- Fits with existing systems and banking practices – Paymode requires no purchase of software, no modifications to your existing accounts receivable systems, and no changes to your bank or bank accounts.

- Includes detailed remittance information – Paymode enables delivery of digital remittance information along with the payment for ease of reconciliation. Each time you receive a payment through Paymode, an email notification will be sent to you.

- Provider payment history – A detailed history of all payments from the City will be at your fingertips on the Paymode website.

- Easy enrollment - It can take you less than 10 minutes to start the enrollment process. You will be notified by e-mail when you are ready to receive ACH payments from the City. This normally takes 2-3 weeks from the time you enroll.

6. How secure is this form of payment?

Paymode employs rigorous authorization and authentication process. All communications with Paymode's secure portal are encrypted. They also authenticate with tamper-proof digital signatures to protect users from unauthorized or fraudulent activity.

7. What are the system requirements for using Paymode?

Paymode suggests the following minimum features:

- Intel 1 GHz processor or higher (or equivalent)
- 56 Kbps modem or faster Internet connection
- 256 MB of RAM (512 MB or higher recommended)
- monitor capable of 800x600 resolution (1024 x 768 recommended)
- Microsoft XP (Home or Professional edition) or later
- Microsoft Internet Explorer 6 SP1 or later, Netscape Communicator 7.0 or later, or FireFox 2 or later (your browser must support Java and JavaScript).

8. Can we give the City our information to enroll us with Paymode?

No. The City cannot enroll your organization on your behalf for security protection purposes. The City is not allowed to access, update, or view your banking information. That information is private to the vendor and Paymode-X. Therefore, the enrollment has to be completed by an authorized employee in your organization.

9.   What information do I need to enroll with Paymode?

You will need the following:

- Your company's legal name, main telephone number and all physical and remittance addresses used by your company.
- Your company's U.S. federal employer identification number (EIN) or Social Security number (SSN) if you are a sole proprietor.
- *Please note that the EIN/SSN you register with Paymode-X must match the EIN/SSN you registered with the City's vendor database.* If you use more than one EIN/SSN, please contact the City at ACH.Support@sfgov.org so that the City can properly identify your City vendor number.
- Your company's bank account information, including routing and account numbers.

10.   We are already signed up with Paymode and already receive payments from other customers. We also want to receive payments from the City. What do we need to do?

Please inform both Paymode at customer_service@paymode.com and the City at ACH.Support@sfgov.org that you want to receive Paymode payments from the City**.**

11.   How do we receive the City's ACH payment if we have multiple bank accounts, or if we want a particular payment directed to one of our specific business locations/accounts?

Each Paymode Account Name refers to one checking or saving account only. The City can work with Paymode to "link" specific City vendor locations/accounts to specific Paymode Account Names. If you have this situation, please contact the ACH Support Team at ACH.Support@sfgov.org to receive assistance on how to properly set up your accounts.

12.   What is a Paymode Account Name?

The Paymode Account Name is used by the City to identify your organization within the Paymode network and to send and receive payments electronically. For security purposes, the Paymode Account Name is used to identify the proper organization to pay, rather than using the organization's bank information. The prefix and suffix, which are separated by a dot, must be 3 to 12 characters in length and cannot include dashes or other punctuation marks. For detail on the naming convention, please refer to the Paymode online application.

13.   We want to have multiple users that can receive emails from Paymode and view our payments. How can we do this?

After completing the initial enrollment, the enroller can add more users and associate them with the Paymode account under the "Administration" tab. As users are added, you can selectively set their privileges based on the functions each user will be performing in Paymode.

14.   If our company is no longer getting a check mailed to our address, why do we need to provide our current remittance address when receiving electronic payments?

City departments verify the remittance address on the vendor's invoice to the one on the City's vendor file to ensure the right vendor and/or vendor division is paid. We also verify the vendor

remittance address on the Paymode network to the one on the City Vendor database before we establish the ACH disbursement type for each of our vendors.

15. **Our organization has just moved to a new location, how do we update our address?**

    a. Please go to the Paymode website administration page from http://www.paymode-x.com/ to change your address AND;
    b. Also submit a copy of your invoice or a letter on your company's letterhead with your new/updated address to ACH.Support@sfgov.org

16. **We are receiving ACH payments but we have just changed our bank/bank account/bank information, what do we need to do?**

    The City cannot update your bank information for you. Log in to your Paymode account (www.paymode.com) to change any of your information under the "Administration" tab. Only your company's authorized user can update your account information.

17. **The employee who enrolled our company with Paymode is no longer working with us and did not leave us the login email/password. How do I to view our account?**

    Please contact Paymode at customer_service@paymode.com or call 877-443-6944 for assistance on assigning a new account administrator.

18. **I have changed my Federal Employer Identification Number (FEIN) and/or Social Security Number (SSN). How will this affect my Paymode account and the City's payment process?**

    If you have changed your FEIN/SSN, you are required to re-apply for a new City Vendor number. For tax reporting purposes, the City is not allowed to replace or copy information from an existing vendor number if the Tax ID has been changed for any reason.

    To apply for a new City Vendor number, visit the following link and complete all of the mandatory forms:

    http://sfgsa.org/index.aspx?page=4762

    You can email all of the mandatory forms to vendor.file.support@sfgov.org or by fax to (415) 554-6261. It can take up to 3 weeks before your Vendor Number is activated. Please follow up with Vendor File Support if you have not received your new Vendor Number by this time.

    Once your new Vendor number has been approved and activated, please contact ACH Support at ACH.Support@sfgov.org to notify the City of your new Vendor number. ACH Support will then coordinate with Paymode on linking your Paymode account to your new Vendor Number.

19. **We need the City and County of San Francisco's bank address and bank account information.**

    You will not need to know the City's bank address/information since ACH payments are made electronically. Bank accounts are verified by Paymode, and that information is kept private for

security purposes. The City only needs your organization's Paymode Account Name to effect an ACH payment.

20.   How will I know when and if payments have been made to my company and how can I view the remittance information?

After successful enrollment with Paymode, the person who enrolled your company with Paymode to receive ACH payments from the City and County of San Francisco will receive an email notification from Paymode every time a payment is received (by the City or any other user in the Paymode-X network).

Payment notifications are also displayed for users who have been granted access. Every time the authorized user logs on, unread payment notifications and other messages will be displayed on the Paymode secure home page. Users can view or download remittance information for multiple payments using the Remittance Report available on Paymode by clicking the "Reports" tab. Please call Paymode at 877-443-6944 or e-mail customer_service@paymode.com if you have questions or problems viewing remittance information.

21.   If my banking institution is based outside of the United States, can I sign up for Paymode-X?

Unfortunately, Paymode does not accommodate payments to foreign vendors outside of the United States at this time. The Paymode-X Network can only be utilized with bank accounts established within financial institutions inside the United States.

22.   Are there any enrollment restrictions for Paymode-X?

City employees, foreign vendors with banks outside the USA, City retirees, one-time payments from the City, and benefit payments are not eligible to receive ACH payments from the City.

23.   My company signed up with Paymode a while ago, but has not heard anything since. How long does it take from enrollment to receiving payments from the City?

Typically, it takes up to 2-3 weeks from enrollment until a vendor has their Paymode account activated with the City. The City will send the vendor a notification email once their Paymode account has been linked to their City vendor number. If you are following up on the status of an enrollment, please send an inquiry to ACH.Support@sfgov.org

24.   Can the City send me ACH payments if I use a different ACH payment provider other than Paymode?

No. The City has a fully signed and executed contract with Paymode-X as the City's ACH provider, and is contractually unable to use any other electronic payment service.