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 preferred form of payment the City and County of San Francisco (the City) uses to pay its suppliers.

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

2. **What are the benefits of using Paymode-X?**

   - Saves time and money – Paymode-X 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-X to receive ACH payments to your account.
   - The City processes ACH payments every business day.
   - Fits with existing systems and banking practices – Paymode-X 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-X enables delivery of digital remittance information along with the payment for ease of reconciliation. Each time you receive a payment through Paymode-X, 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-X 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.

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-X is bank-neutral and can transfer funds electronically from the City's bank account to your organization's bank account.

4. **How will the City issue payments to suppliers not set-up for ACH?**

The City will issue paper checks and send them via U.S. mail to the "remit to" address for their organization in our records.

5. **Our firm was previously enrolled with Paymode-X before the City's system change. How do we reactivate our Paymode-X account?**

Good news! You do not need to do anything to further activate your Paymode-X account. *

*Note: As an existing Paymode-X member, you do not need to re-enroll in Paymode-X, but please contact Paymode-X toll free at 1-866-252-7366 to confirm the details of your existing membership to ensure that your account information is current.

6. **We do not have Paymode-X, how do we enroll?**

It can take you less than 10 minutes to enroll. Simply go to this direct link: **City and County of San Francisco Paymode-X.**

7. **We do have a Paymode-X account, but would rather continue receiving paper checks.**

If you do not want us to use your existing Paymode-X account to transmit payment to you after we integrate, please contact us at sfcitypartnersupport@sfgov.org to opt out of the ACH program altogether. If you opt out of ACH you will receive your payments from the City of San Francisco via paper check.

8. **How secure is this form of payment?**

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

9. **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-X account has been activated and linked to your City supplier ID. 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.

10. **Can we give the City our information to enroll us with Paymode-X?**

No. The City cannot enroll your organization on your behalf for security protection purposes. The City is not allowed to access or update your bank account information, company information, and Tax ID. That information is private to you and to Paymode-X. Therefore, the enrollment must be completed by an authorized employee in your organization.

11. **What information do I need to enroll with Paymode-X?**

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 supplier database.*** If you use more than one EIN/SSN, please contact the City at sfcitypartnersupport@sfgov.org so that the City can properly identify your supplier ID.
- Your company's bank account information, including routing and account numbers.

12. **We are already signed up with Paymode-X 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-X at memberservices@paymode-x.com and the City at sfcitypartnersupport@sfgov.org that you want to receive Paymode-X payments from the City**.**

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

14. What is a Paymode-X Account Name?

The Paymode-X Account Name is used by the City to identify your organization within the Paymode-X network and to send and receive payments electronically. For security purposes, the Paymode-X 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.

Example: smithvendor.receivables

For detail on the naming convention, please refer to your Paymode-X online application.

15. We want to have multiple users that can receive emails from Paymode-X 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-X account under the "Admin" tab. As users are added, you can selectively set their privileges based on the functions each user will be performing in Paymode-X.

16. 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 supplier's invoice to the one on the City's supplier profile to ensure the right supplier and/or supplier division is paid. We also verify the supplier's remittance address on the Paymode-X network to the one on the City supplier profile before we establish the ACH disbursement type for each of our suppliers.

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

- Please login to the **Paymode-X** website and click the "Admin" link to change your address AND;
- Also update/ add your new address by making a supplier change request (SCR) on your supplier profile by logging on the **SF City Partner** website.

18. 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-X** account to change any of your information under the "Admin" tab. Only your company's authorized user can update your account information.

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

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

20. Our organization has changed Federal Employer Identification Number (FEIN) and/or Social Security number (SSN). How will this affect their ACH and City payment process?

If the supplier, has changed their FEIN/SSN, they are required to re-apply for a new City Supplier ID. For tax reporting purposes, the City is not allowed to replace or copy information from an existing supplier ID if the Tax ID has been changed for any reason.

You must re-register to become an authorized City supplier via the **SF City Partner** website.

21. Do we need the City and County of San Francisco's bank address and bank account information?

No. You will not need to know the City's bank address/information since ACH payments are made electronically. Bank accounts are verified by Paymode-X, and that information is kept private for security purposes.   The City only needs your organization's Paymode-X Account Name to affect an ACH payment.

22. 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-X, the person who enrolled your company with Paymode-X to receive ACH payments from the City and County of San Francisco will receive an email notification from Paymode-X 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-X secure home page. Users can view or download remittance information for multiple payments using the Remittance Report available on Paymode-X by clicking the "Reports" tab. Please call Paymode-X at 1-866-252-7366 or e-mail memberservices@paymode-x.com if you have questions or problems viewing remittance information.

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

Unfortunately, Paymode-X does not accommodate payments to foreign suppliers 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.

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

City employees, foreign suppliers 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.

25. My company signed up with Paymode-X 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 supplier has their Paymode-X account activated with the City. The City will send the vendor a notification email once their Paymode-X account has been linked to their City supplier ID. If you are following up on the status of an enrollment, please send an inquiry to sfcitypartnersupport@sfgov.org.

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

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.