



## CITY OF DIXON

Finance Department / Utility Billing  
600 EAST A STREET  
DIXON, CA 95620  
Telephone (707) 678-7000  
FAX (707) 678-0960

### DIRECT DEBIT

With DIRECT DEBIT service from the City of Dixon, your utility bill is automatically paid from your checking or savings account up to four (4) business days before the billing due date. You will still receive a regular monthly statement. Instead of writing a check, you simply deduct the amount due from your bank account.

To sign up for DIRECT DEBIT service, simply complete this order form, include a voided check imprinted with your name and address and send it to Utility Customer Service at the above address.

Continue to pay your bill regularly until you receive your first bill that indicates you are on the automatic withdrawal program. If you need more information, contact Finance Department Utility Billing at (707) 678-7000.

<b>Dixon Utility Account #</b> _____
<b>Service Address:</b> _____
<b>Name of Bank:</b> _____
<b>Checking</b> <input type="checkbox"/> <b>Savings</b> <input type="checkbox"/>
<b>Bank Account in the Name of:</b> _____
<b>Routing &amp; Transit #</b> _____
<b>Bank Account #</b> _____
<b>Home Phone</b> _____ <b>Daytime Phone</b> _____

I have **attached a voided check** and hereby authorize my financial institution to debit my account in the name of City of Dixon Customer Service.

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

# CITY OF DIXON

## Direct Debit Policies

- **Definitions**
  - A. Direct Debit – The process of making utility payments electronically. The City electronically withdraws the amount of the utility bill from the customer's checking or savings account.
  - B. Automated Clearing House (ACH) – The central clearinghouse where banks process deposits and withdrawals.
  - C. Originating Depository Financial Institution (ODFI) – The financial institution (Bank) that processes the ACH files.
- **Customer Eligibility**
  - A. Customer's utility account must be current prior to implementing Direct Debit.
  - B. Cash only customers are not eligible. Cash only customers are defined as customers with more than two (2) personal or business checks that are dishonored for any reason during a six (6) month period.
- **Customer Requirements**
  - A. The City must have written authorization to initiate Direct Debit (ACH) debits. The authorization form must be filled out completely and the customer must provide a voided check.
  - B. Bank account information must match City of Dixon utility account holder or co-applicant information.
  - C. Customer must have a Checking or Savings account, and their bank must accept Direct Debit (ACH) transmissions.
- **Direct Debit Process**
  - A. Upon submission of a completed Direct Debit authorization form, the City will require a 30-day data entry timeline.
  - B. Direct Debit transactions will take place on the first billing statement after account approval, and the total amount due will be withdrawn from the customer's account. Utility bill statements/stubs will read:
    - a. **"AUTOMATIC WITHDRAWAL – DO NOT PAY"**
  - C. The City will retain the authorization form on file for two (2) years after Direct Debit termination.
  - D. Direct Debit funds will be withdrawn up to four (4) business days before the billing due date.
  - E. Direct Debit withdrawals will be for the Total Amount Due.
  - F. The Originating Depository Financial Institution (ODFI) will receive ACH data on a daily basis and will process transactions the following day.
  - G. The ODFI vendor will forward confirmation of receipt of ACH data, validate total transactions, and sum total to the City.
  - H. The customer will continue to receive monthly utility bill statements.
  - I. Direct Debit returns
    - 1. If a transaction is returned due to "Non Sufficient Funds" (NSF), the ODFI vendor will submit the Direct Debit request twice prior to returning to the city for NSF.
    - 2. Direct Debit transactions returned for NSF will be subject to the City of Dixon's NSF policies/procedures and applicable charges.
    - 3. If a transaction is returned due to a closed bank account, the customer will be removed from the Direct Debit program. The customer will then be subject to delinquency processing.
- **City Cancellation of Direct Debit**
  - A. Should the City deem it necessary to discontinue the Direct Debit program, a Direct Debit Cancellation Notice will be sent to the customer(s).
- **Customer Cancellation of Direct Debit**
  - A. A customer may discontinue his/her participation in the Direct Debit program by submitting a written or verbal request to the City.
    - 1. The City of Dixon Direct Debit Cancellation form is available via the City of Dixon website or by request.
- **Errors and Omissions**
  - A. All billing adjustments will be handled through the utility billing process.
  - B. Should a billing or payment error occur, upon recognition of the error, the corrective adjustment will be reflected on the customers following monthly bill.
- **Customer Privacy**
  - A. Bank account information provided to the City is confidential. Only employees that process Direct Debit transactions will be allowed to view or edit bank account information.
  - B. Bank Account information will be purged from the City's utility database upon closing of an account.