**Frequently Asked Questions
about Direct Payment via ACH**

 **What is Direct Payment via ACH?**

Direct Payment is the electronic transfer of funds for making a payment. Its flexibility allows consumers to control how and when they pay, depending on the bill that needs to be paid. For example:

* You might sign up with a biller to have them withdraw payments for certain bills on a recurring basis, typically monthly.
* You may pay other bills by logging in to a biller’s website each month to authorize a payment. This can be done via telephone or mobile device as well.
* You might pay some of your bills through your bank or credit union’s online banking service.

In each case, the funds are withdrawn from your checking or savings account and transferred electronically to pay the bill.

ACH is an acronym for Automated Clearing House. ACH is the nation's largest electronic payments network, which provides a safe, secure, payment option for consumer, business, and government payments.

**Is Direct Payment safe?**

Yes. Your transactions are safe and confidential since money transferred electronically passes through fewer hands than a paper check. Also, federal regulations and banking rules provide consumers with protection regarding electronic payments.

**Who can I pay by Direct Payment?**

Many companies and government agencies offer Direct Payment for utility, insurance, loans, subscriptions, tax, and other bill payments. It’s worth noting that companies sometimes refer to Direct Payment by other names like automatic bill payment, direct debit, or e-check. And some use special brand names to refer to their payment option.

 **Do I need a computer or Internet access to use Direct Payment?**

No. Direct Payment can be authorized by mail or telephone and the biller can withdraw your payments automatically with no need for a computer. But Direct Payment via the Internet is also an option.

**How do I cancel recurring Direct Payments?**

If you authorized a biller to withdraw funds from your account, the enrollment form should have provided steps for stopping the withdrawals. You can also contact the biller via phone, or check their website for instructions. If you are using your bank or credit union’s online bill pay service, contact your financial institution.