



County of Erie, Office of the Comptroller

Electronic Payment Program

Vendors' Frequently Asked Questions

Question: Is participation in this program required? Will it affect our Vendor-Client (Erie County) relationship if we decline?

Answer: This is the County's preferred method of payment and part of the County's systematic effort to reduce paper checks, eliminate paper waste and inefficiencies. This program also reduces the amount of time required to remit payment and is more convenient than handling a paper check.

Q: What are the benefits to me/my organization of accepting electronic payment via credit card?

A: There are many benefits associated with using the County's Electronic Payment Program:

- Consistent, reliable and expedited receipt of cash payments – payments are transmitted every week without delay
- No collection costs associated with lost or misplaced checks
- More efficient handling of exception items
- Control benefit: avoid providing sensitive bank information for ACH payments
- No check processing costs
- Remittance data is transmitted with payment for more efficient back-end reconciliation
- Invoice detail is provided electronically

Q: Are there any fees associated with this method of (electronic) payment?

A: Electronic payments are processed as credit card transactions, so your organization's standard interchange or merchant fees will apply. No direct fees are imposed by the client or issuing bank.

Q: Is the County willing to absorb the fees?

A: It is not the County's intention to absorb fees associated with your Merchant Card Service Provider.

Q: Is it safe to keep the card number on file?

A: The new payment process keeps your credit card account at a credit limit of \$0.00 until an invoice to the County has been approved for payment. Once an invoice is approved, the card will be funded with the exact amount due and you/your organization will receive a remittance, which is an electronic confirmation that the card is prepared to be charged. This technology makes keeping a card on file completely safe.

Q (Concern): Our organization's policy does not permit us to retain a credit card number on file.

A: Will your organization allow you to maintain only the first 12 numbers on the card? For security reasons, the remittance advice (which authorizes payment) only identifies the last four digits of the card. Upon receipt of the remittance you/your organization will have the complete card information in order to process the transaction.

Q: Will the net terms change? How quickly will we be paid?

A: Your terms will remain the same; however, you/your organization will benefit from the reduced float. Funds are typically deposited within 48 hours after processing the transaction.

Q: How does this affect our invoicing? What about credits and short-pays?

A: Your (organization's) invoicing, current procedures and client contacts will remain the same.

Q: What is the client account number or billing address?

A: For security purposes, the County does not maintain account or billing information on file. If desired, the County will note that additional information is required.

Q: What about past-due/outstanding invoices?

A: Please discuss this with your (organization's) Client Accounts Payable contact or the Client Program Administer.

Q: Our organization requires a signed Card Authorization Form for every credit card transaction. Can the County fax this information along with the remittance?

A: The County will contact you with the card information to keep on file. At that time you can provide your internal Card Authorization Form to the County and maintain that form containing the card information. The remittance is your ongoing authorization to process the card for the indicated exact amount.

Q: Will I (my organization) receive payment for all of our locations?

A: Receipt of payment will remain the same. If your organization currently receives one check for multiple locations, you will maintain one card number on file and the remittance will identify the appropriate location by invoice number, date and amount. If a separate check is sent to each remit-to address, a unique card number will be assigned for each location.

Q: My organization has several staff members that process payments, so I don't want to give you only one individual's e-mail address.

A: If you/your organization want to provide the County with additional e-mail addresses, then the County will be able to send payment advices to more than one individual. Also, some vendors establish a general e-mail alias which forwards the remittance to several individuals in your organization.

Q: Can you send the remittance via e-mail and fax?

A: The remittance may be sent to multiple e-mail addresses or faxed to one number; not both.

Q: I/my organization request written information on this program. Can you send me detailed information to share with my superior(s)?

A: Certainly. We will forward a blank confirmation which includes a sample remittance and contact information. Another option is for us to speak directly with a superior.