

ST. AGNES ACH GUIDELINES

St. Agnes Parish participates in the ACH (Automated Clearing House) process. The ACH process is the electronic transfer of money from one account to another. To do this processing, St. Agnes, in coordination with Bank One, uses The OneNet ACH software. By using this secured software, St. Agnes can deposit money into individual's accounts for payment of wages, or it can withdraw from accounts to pay for Holy Family School tuition or a parishioners sacrificial giving. Below are the guidelines by which St. Agnes operates their ACH transactions.

Types of ACH Transactions:

Direct Deposit of Wages (DDW) Payroll deposits are available to employees of Holy Family School or St. Agnes Parish. These deposits will be made only on paydays. Once signed up for Direct Deposit of Wages (DDW), all payroll checks will be deposited via ACH. If the pay date falls on a weekend or holiday, the deposit will be made the latest possible banking day PRIOR to the pay date. For example: If the pay date is Sunday the 15th, the DDW will be done on the 13th (Friday). A direct deposit advice will be given to the employees showing their current and year-to-date information.

Direct Tuition Payments (DTP) Direct Tuition Payments are available to all Holy Family School families that wish to pay tuition on a monthly basis. These payments will be transferred from the individual accounts to St. Agnes on a monthly basis. The date of the transfer will be the 15th of each month. If the 15th falls on a weekend or holiday, the transfer will be made on the next banking day FOLLOWING the 15th. For example: If the 15th falls on a Saturday, the transfer will be made on the 17th (Monday). Tuition payments will be drawn in 9 equal payments beginning Sept. 15 and ending on May 15th. The full balance due of tuition (less any amount previously paid) will be equally divided up into the 9 payments.

Direct Giving Direct Giving can be used by any member of St. Agnes Parish. Direct Giving transfers will be made on the 1st of each month. If the 1st falls on a weekend or holiday, the transfer will be made on the next banking day. For example, if the 1st Falls on a Saturday, the transfer will be made on the 3rd (Monday). Direct Giving will be transferred EVERY month of the year. The amount can be changed by filling out an ACH Change Form which will be provided to the individuals at the time of sign up. The individuals who sign up for Direct Giving can continue to have giving envelopes sent to their homes so that they have easy access to all of the "special" envelopes such as Repair & Replacements or Lenten Offering. If the individual would like to continue to place their envelope into the offering basket each week, they can simply mark the box on the envelope that says "I Give Electronically" so that the envelope can be handled properly by the Parish Office.

General ACH Information:

Authorization and Sign up Prior authorization must be acquired from the individual in the form of a signed ACH Authorization Form. These forms must be signed and submitted to the Parish Office. The blank forms will be available at the Parish Office, Holy Family School, St. Agnes Parish, or mailed to you by your request. Only the transactions approved by the individual may be completed. An authorization is considered current, and will remain in effect until either St. Agnes or the individual gives written notice of cancellation.

Security and Privacy St. Agnes will securely keep all account information provided by the individuals. None of the information will be given out to anyone without prior written or verbal consent from the individual. By signing up for DTP, DDW, or Direct Pay, you are not giving consent for the information to be released to anyone. In addition, all passwords and security features for the OneNet software will be kept in a locked and secure location. Anyone calling to check on their own transaction information will need to provide proof of identity to facilitate the security of this information. The manner in which the OneNet software works is extremely safe and tamper proof. Access can not be gained to your personal information and account numbers by an outside source.

Changes to Accounts If an individual changes checking or savings accounts, it is their responsibility to make sure that St. Agnes has the updated information. An ACH Change Form and directions will be supplied at the time of sign up for this purpose.

Cancellation An ACH Change Form can be filled out as notice, or a letter can be written stating that you want to discontinue the process. If a letter is written it must include your current bank account number that the transactions are coming from, and your signature. The ACH Change Form or written letter must be delivered to the Parish Office at least 10 days prior to the scheduled transaction date in order to stop the process.

Non-Sufficient Funds (NSF) This pertains only to Direct Giving and Direct Tuition Payments. If an individual doesn't have enough funds in the designated account on the day of the transaction, St. Agnes will notify them that the transaction could not be completed. St. Agnes will not try a second time. If an NSF does happen, the individual will have to pay those funds over to St. Agnes in the form of a check for that month. The next month another attempt will be made to withdraw the current designated amount, if a second NSF happens, the individual will be cancelled from the ACH program. St. Agnes will contact the individual with regards to this.