



**COUNTY OF LOS ANGELES  
TREASURER AND TAX COLLECTOR**



**ELECTRONIC FUNDS TRANSFER (EFT) PROGRAM  
FOR THE  
PAYMENT OF PROPERTY TAXES**

**TAXPAYER USER GUIDE**

(Version 4 – March 1, 2012)

## **CONTACT INFORMATION**

If you have any questions regarding the EFT Program or authorization changes,  
please call:

**(213) 974-0996**

or write to the EFT Section at:

**County of Los Angeles  
Treasurer and Tax Collector  
Banking Operations  
Cash Management, EFT Section  
P. O. Box 512399  
Los Angeles, CA 90051- 0399**

**OR**

**[eft@ttc.lacounty.gov](mailto:eft@ttc.lacounty.gov)**

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# **SECTION I**

## **GENERAL INFORMATION**

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I. GENERAL INFORMATION

A. PROGRAM BACKGROUND

The California Revenue and Taxation Code 2503.2 provides legislative authority to the County of Los Angeles Treasurer and Tax Collector (TTC) to require any Taxpayer or any paying agent of a taxpayer or taxpayers, who make an aggregate payment of \$50,000 or more on the two most recent installments on the secured Tax roll, to make subsequent payments by Electronic Funds Transfer (EFT).

EFT is a method of instructing financial institutions to electronically transfer money from one account to another, eliminating the use of checks. The Federal government and the private sector use EFT to make payments. The most familiar examples include direct deposit of Social Security payments and direct deposit of employee wages.

B. EFT PROGRAM

Mandatory Participation

All County of Los Angeles Taxpayers whose combined property Tax liability equaled or exceed \$50,000 on one or more properties, for the two most recent annual installments, are required to participate in the EFT Program for the payment of property Taxes. A "Taxpayer" (for purposes of this program) is defined as any individual, business entity, or other legal entity. TTC will advise you of your qualifying for mandatory participation.

Voluntary Participation

If you are not identified as a mandatory participant but would like to voluntarily participate in this program, TTC will accept your payment by EFT. You must fill out the TTC Authorization Agreement for Electronic Funds Transfer (EFT) (Authorization Agreement) and submit the completed form to TTC Cash Management, EFT Section. A copy of the Authorization Agreement is provided in Section V.

Types of Tax Payments Eligible EFT Payments

Participation in EFT does not allow for any changes to the payment due dates. You may initiate payment for the following Property Tax Bills (Tax Bills):

- Annual Property Tax Bill
- Adjusted Property Tax Bill
- Supplemental Property Tax Bill
- Adjusted Supplemental Tax Bill

### EFT Registration

As part of the registration procedure for the EFT Program, you will be required to complete an Authorization Agreement (see Section V), which allows you to specify either of the two following accepted EFT payment methods:

- Automated Clearing House (ACH) Debit
- Automated Clearing House (ACH) Credit

### Withdrawal from EFT Participation

You may elect to discontinue participation in the EFT Program if you no longer meet the requirements for mandatory EFT participation; that is, your total property Tax payments to the County of Los Angeles for all properties you own, for the two most recent annual installments, fall below the \$50,000 level.

**If you no longer use your EFT setup due to change of ownership or you no longer meet the requirements for mandatory participation and do not elect to continue making payment by EFT, you must immediately submit to TTC Cash Management, EFT Section, a new Authorization Agreement with the “Cancel Authorization” box at the upper right hand corner check marked and initialed.**

### Settlement

Settlement is defined as the actual transfer of the value of funds between financial institutions to complete the payment instruction of an ACH transaction. The Settlement Date is the date; funds transferred from one bank to another bank, are reflected or posted on the books of the Federal Reserve Bank (where the ACH Network usually settles) and in the books of your financial institution and TTC’s financial institution. You will be required to enter the Settlement Date in the EFT transaction. **Transactions must be initiated before 4:00 PM (PST) at least one banking day before the intended Settlement Date for timely payment.**

### Timely EFT Payment

The annual Property Tax Bills for Secured Property Taxes are mailed in early October of each year. The Tax Bill is payable in two installments. The 1<sup>st</sup> installment is due on November 1<sup>st</sup>. The 2<sup>nd</sup> installment is due on February 1<sup>st</sup>. Both installments can be paid at the same time. If you choose to pay both installments in one payment, please include the first and second installment Tax Bill Payment Stubs (Payment Stub).

For an EFT Tax payment to be timely and avoid late payment penalty, the payment must **settle or be credited in the TTC’s bank account** no later than December 10<sup>th</sup> or April 10<sup>th</sup> or by the “if not received or postmarked by” date as shown on your property Tax Bill. When December 10<sup>th</sup> or April 10<sup>th</sup> falls on a Saturday, Sunday, or a legal holiday, the last day to pay without penalty (Delinquency Date) is the next business day.

### Completion of an EFT Payment

An EFT payment is considered complete upon acceptance of the payment by the TTC's bank and receipt of supporting documents (Payment Stubs or an Excel spreadsheet formatted according to the specifications of TTC (see Section V) along with a Tax Transmittal Form (see Section V) necessary to post the payments to the TTC's posting system. TTC must receive all supporting documents three weeks before the Settlement Date.

### Incomplete EFT Payment

If a payment is returned, recalled, or not settled timely for reason as defined in the National Automated Clearing House Association (NACHA) rules or this user guide, it may result in an incomplete or late Settlement of your Tax payment. Thus, **appropriate late payment penalties will apply.**

### Return of an EFT Payment

If a completed EFT Payment is returned or recalled by your bank for any reason (e.g., insufficient funds, stop payment, etc.), this payment will be treated as a cancelled payment and will reflect on the payment history of the property(ies) as a cancelled transaction. TTC will provide you with a written notification of such cancellation. You will be charged a fee not to exceed the processing costs associated with the cancellation. Appropriate late payment penalties will also be applied if the recall/cancellation causes the Settlement to be made after the Delinquency Date (last day to pay without penalty).

### Wire Transfers

Only in the event of an emergency and **ONLY WITH THE PRIOR APPROVAL OF THE TTC**, will an electronic Wire Transfer through the Federal Reserve Bank (Fed Wire) network be allowed. The Fed Wire transfer method allows a Taxpayer to electronically transfer funds from their bank account to the TTC's bank account for the payment of one or more properties. However, TTC cannot be responsible for the accuracy of the information provided by your financial institution and may not be able to verify your payment. The Taxpayer must also follow the Fed Wire guidelines which will be provided them upon approval. **The Payment Stub(s) or Excel spreadsheet formatted according to the specifications of TTC (see Section V) along with a Tax Transmittal Form (see Section V), for the properties to be paid via Fed Wire must be submitted to TTC immediately to ensure timely posting.** Appropriate late payment penalties will be applied if the Settlement is not received by the Delinquency Date.

## **SECTION II**

### **ACH DEBIT OPTION**

## I. GUIDELINES AND INSTRUCTIONS FOR ACH DEBIT OPTION

### General Information

The ACH Debit method allows you to transfer funds by authorizing TTC to electronically debit a bank account **you control** for the amount(s) which you report to the TTC Data Collector. You will be provided with a Personal Identification Number (PIN) to initiate your Tax payment using one of the access options included in this section, Exhibit A. TTC cannot make any changes to the information you report to the TTC Data Collector. The debit to the Taxpayer's bank account and the credit to the TTC's bank account are processed on the Settlement Date.

### Cost

TTC pays the cost for you to initiate an ACH Debit transaction. You will be responsible for fees, if any; your financial institution may charge you for the actual transfer of funds.

### Security

When you complete the Authorization Agreement, you must provide a voided check which shows your bank transit routing number and the specific account you want debited to pay your Taxes. Your bank information will be forwarded to the TTC Data Collector who will mail you a confirmation letter with your setup information and your EFT number. Your PIN is mailed to you in a separate letter once your Authorization Agreement has been processed. If you have not received the PIN within ten calendar days of the confirmation letter, please contact the TTC Data Collector Customer Service at 1-800-332-4125, Monday through Friday between 4:00 a.m. to 4:00 p.m. Pacific Standard Time (PST). You may change your PIN at any time by calling the aforementioned telephone number.

TTC cannot have access to your bank account without your authorization. The ACH Debit can only be initiated by a confidential EFT number and PIN. Funds and related property Tax payment information can only be transferred to the TTC's bank account at your request and authorization.

### Taxpayer Registration

To use the ACH Debit Option, you must first register with TTC by completing the Authorization Agreement. Complete Section I and Section II. You must attach a voided check that shows your bank transit routing number and your bank account number from which funds will be debited. If the account holder's name pre-printed on the check does not agree with the authorized signatory's name on the Authorization Agreement, you must attach a corporate resolution or a bank letter stating that the signer on the Authorization Agreement is an authorized signer of the bank account. ***If the account has a Debit Block, you must contact your bank and make arrangements to allow a debit to the account.***

Sign, date, and return the completed Authorization Agreement with the voided check, to the attention of the Cash Management, EFT Section at the address located on the Contact Information page in front of this user guide. You can also debit your savings account to pay for your Taxes by indicating that the account listed on the Authorization Agreement is a savings account.

If you are paying for property taxes on multiple properties, you may elect to make a Single payment for each property; or to make one Aggregate payment for the taxes due on all the properties. A separate Authorization Agreement is required for each Single property tax payment you intend to make. Enter the corresponding EFT number from the Tax Bill for each property on a separate Authorization Agreement. An Aggregate payment on multiple properties requires only one Authorization Agreement. Do not complete the EFT number section of the Authorization Agreement. You will be provided a unique EFT number to identify your payment as an Aggregate payment for multiple properties.

Upon receipt and processing of your Authorization Agreement:

- You will receive a confirmation letter with your set-up information and related EFT Number from the TTC Data Collector. The TTC Data Collector will give you your PIN in a separate letter. Review your confirmation letter carefully for accuracy of information set up - name, address, EFT number, bank account number, etc.. If any item is incorrect, call the County of Los Angeles, EFT Section immediately.
- TTC, through its bank, will generate a Pre-note to validate your bank's transit routing number and your bank account number. The transaction is processed in the same manner as a "live" dollar entry, except that the dollar amount will be "zero" and the transaction code will indicate a Pre-note transaction. This process takes at least six Banking Days. You should not initiate a payment during this interim period.

#### Change in EFT Authorization Agreement

If any of the information on your Authorization Agreement changes, you must submit to TTC a new Authorization Agreement at least thirty (30) days before the Delinquency Date. For your convenience, an Authorization Agreement is included in Section V of this user guide. It is important that TTC receives the changes as they occur to ensure that you can initiate your payment properly and timely. TTC must have the most current Taxpayer and bank account information on file as well as your selected EFT option.

***You WILL receive a written confirmation of your revised EFT enrollment information. This notice will confirm that the information has been changed. Once you receive the notice, you may continue to make your Tax payment using the EFT service. If you do not receive written confirmation, a check payment must be submitted for the payment of property taxes.***

If you wish to change your payment method from ACH Debit Option to ACH Credit Option, you must submit a new Authorization Agreement. Put a checkmark on the "Change Debit Option to Credit Option" box located at the upper right hand corner of the Authorization Agreement and fill out all the information asked for in Section I. You must refer to Section III of this guide for guidelines and instructions to the ACH Credit method of payment.

Making a Tax Payment

You may initiate an ACH Debit transaction by touch-tone telephone, voice operator, or via the Internet. The following information is needed before you initiate your ACH Debit transaction.

**EFT Number** – For a **Single** payment, the electronic funds transfer number ID located on your Tax Bill or your confirmation letter from your TTC Data Collector, is to be used. For an **Aggregate** payment for multiple properties, only the unique EFT number indicated on your confirmation letter from the TTC Data Collector is to be used.

**Personal Identification Number (PIN)** – A confidential unique four-digit numeric security code that identifies the authorized person to initiate EFT payments.

Prior to initiating your Tax payment, please follow the payment instructions included in Exhibit A of Section II and complete the attached script worksheet. This will ensure that your payment information is entered correctly and quickly.

When to Report a Payment

The ACH Debit Option provides you with the ability to enter payment instructions up to 30 days in advance of the date you choose for funds to be credited or settled in the TTC's bank account. The EFT Automated Property Tax Payment service is available 24 hours a day, seven days a week. **Transactions must be initiated before 4:00 PM (PST) at least one banking day before the intended Settlement Date for timely payment.**

If April 10 or December 10 falls on a weekend or holiday, the payment must **settle** in the TTC's bank account no later than the next business day.

Parcel Code Designation (Single or Aggregate)

**Single:** The EFT payment is being made for one property.

**Aggregate:** The EFT payment is being made for two or more properties.

Important Hints When Making Payment for Multiple Properties

1. If you elected to make a "single" payment for each property, select "single" for the **parcel code designation**, and enter **the 2-digit Tax Bill year and the 4-digit Sequence Number located on that property's Tax Bill.**

**Single Payment** is an EFT transaction to pay the amount due for one property.

2. If you elected to make an "Aggregate" payment for multiple properties, select aggregate/"multiple" for the **parcel code designation**, and enter **six zeros** for the **Tax Bill Year and Sequence Number.**

**Aggregate Payment** is an EFT transaction to pay the total amount due on two or more properties.

**Example:** You want to pay the taxes on ten properties (and 10 Tax Bills). The total property tax due on the ten properties is \$100,000.00. You may make an Aggregate Payment of \$100,000.00, which will be applied to all ten properties.

To ensure appropriate and timely posting of your Tax payment for multiple properties when paying with a single total amount, it is important that you send to TTC the payment stubs or a spreadsheet listing the property information (see Section V). The total on these supporting payment information mailed to TTC should equal your EFT payment.

**EFT Payment = Total of Payment Stubs or Total on Excel Spreadsheet**

Corrections

If you realize a mistake has been made regarding your Tax payment, you must cancel the previous Tax payment and re-enter the Tax transaction. **The cancellation must be completed by 4:00 PM (PST), one banking day prior to the date the Tax transaction is due to settle into the TTC's bank account. The corrected Tax payment must be completed by 4:00 PM (PST), one banking day prior to your intended Settlement Date.**

If you realize a mistake was made after your Tax payment has been processed and credited to the TTC's bank account, you may request for a correction of the error made by writing a letter to:

County of Los Angeles Treasurer and Tax Collector  
Public Service Division, Room 115  
Correspondence Unit  
225 North Hill Street  
Los Angeles, CA 90012

However, if the payment you made was not intended for the County of Los Angeles, your correspondence must be directed to TTC Cash Management, EFT Section at the address located on the Contact Information page in front of this user guide.

Payment Receipt

Once your transaction has been completed, you will be given an EFT Reference Number for each Tax payment. On the following day, a confirmation receipt of each transaction will be mailed to you.

Payment Documentation

If you are making an Aggregate Payment for multiple properties, detach the Payment Stubs from the Tax Bills and mail them to TTC Cash Management, EFT Section at the address located on the contact information page in the front of this user guide. **The Payment Stubs or Excel Spreadsheet together with a Tax Transmittal Form (see Section V) must be received by TTC three (3) weeks prior to the Settlement Date of your payment to ensure timely posting.**

You must complete all the information requested on the Tax Transmittal Form.

Tracing an EFT Payment

In the event it becomes necessary to trace an EFT payment, that is, to establish that a Tax payment settled timely in the TTC's bank account, we will require your proof of payment.

On ACH Debits, your proof of payment will be the confirmation receipt that you received from the TTC Data Collector and/or the Reference Number provided to you when you initiated the payment.

01-10-06; 09-04-08; 06-10-10; 08-06-10

## EXHIBIT A

### ACH DEBIT INSTRUCTIONS

#### PROPERTY TAX PAYMENT – GENERAL INSTRUCTIONS

The following information is what you will need to initiate your EFT property Tax payment. Payment instructions for touch-tone telephone, voice operator, and Internet are provided to assist with your Tax payment. **Have your Tax Bill(s) handy to ensure that you enter the correct information.**

**EFT Number:** For **Single** payments, this is the 13-digit ID number under the Electronic Funds Transfer Number on your Tax Bill that begins with a “19” or on your Confirmation letter from your TTC Data Collector. For an **Aggregate** payment for multiple properties, the EFT Number provided on your Confirmation letter from the TTC Data Collector must be used.

**Personal Identification Number (PIN):** This is the unique confidential four-digit number mailed to you in a separate letter by the TTC Data Collector.

**Transaction Code:** Enter 110 for property Tax payments.

**Installment Code:** Enter the installment, which is being paid. Enter 1 if paying for first installment; enter 2 if paying for second installment; and enter 3 if paying for both first and second installments.

**Parcel Designation (Single or Aggregate):** Select **Single** if your EFT payment amount is equal to the tax due on one property only. Select **Aggregate** if your EFT payment amount is a total of the tax due on more than one property (multiple properties). Please refer to “Important Hints When Making Payment for Multiple Properties” located on Section II of this user guide.

**Period End Date:** This date is the last day you can pay your property Tax without incurring a penalty. It is also referred to as the Delinquency Date.

**Payment Amount:** This is the amount you intend to pay, entered in dollars and cents. The amount must equal to the Payment Stub(s) you are paying.

**Tax Bill Year and Sequence Number:** For single payments, this is the two-digit year number and the four-digit sequence number from your Tax Bill. For multiple payments, enter six zeros - “000000”.

**Settlement Date:** This is the date (MMDDYY) your payment will be credited to the TTC’s bank account.

**PLEASE ENSURE THAT YOU ENTER THE CORRECT INFORMATION WHEN INITIATING A TRANSACTION AND YOU SUBMIT THE REQUIRED TAX TRANSMITTAL FORM, PAYMENT STUBS AND/OR EXCEL SPREADSHEET, THREE (3) WEEKS PRIOR TO THE SETTLEMENT DATE, IF MAKING AN AGGREGATE PAYMENT FOR MULTIPLE PROPERTIES TO FACILITATE APPROPRIATE AND TIMELY POSTING OF YOUR TAX PAYMENT.**

## ACH DEBIT INSTRUCTIONS

### IMPORTANT TELEPHONE NUMBERS

To access the Automated Property Tax Payment Service:

- To make a property tax payment
- For payment cancellations or inquiries
- For PIN changes (via telephone only)

**For Touch-Tone Telephone: Call: 1-800-655-4967**

**For Voice Operator: Call: 1-800-655-4967**

**For Internet: Enter: [www.payments-govonesolutions.com/caproPERTYtax](http://www.payments-govonesolutions.com/caproPERTYtax)**

For enrollment questions, please contact the County of Los Angeles Treasurer and Tax Collector, Cash Management Division, EFT Section at: **213-974-0996**.

### USER TIPS FOR MAKING PAYMENT BY TELEPHONE

- The pound (#) button is used to signal the completion of each entry. If this sign is not used, the system will automatically proceed to the next prompt after 6-7 seconds.
- The star (\*) button can be used at or after each field entry to permit re-entry. The prompt will be repeated and you will have the opportunity to enter the correct value. Three consecutive errors per field are permitted before being transferred to a voice operator.

### HOURS OF OPERATION

The Automated Property Tax Service is available 24 hours a day, 7 days a week.

**Tax payments must be made before 4:00 PM (PST), at least one Banking Day prior to the day you want the payment to be credited to the TTC's bank account.**

### SERVICE FEATURES

- Once the transaction has been confirmed, a Reference Number will be provided.
- Additional Payments: Several transactions can be made during the same telephone call. After the Reference Number has been provided, you will be given the opportunity to make another payment.
- Confirmation: A confirmation receipt will be mailed to you for each payment transaction.
- Corrections: If a correction to a transaction needs to be made, you must cancel the previous transaction and re-enter the payment **before 4:00 PM (PST) one banking day prior to the date the Tax transaction is due to settle into the TTC's bank account**. Dial the telephone number or access the Internet address indicated above and enter the cancellation code when prompted. **Note: You will need the Reference Number of the payment you wish to cancel.**
- Payment Inquiry: You may inquire or confirm a previous payment by dialing the telephone number or by accessing the Internet address indicated above and entering the inquiry code when prompted. **Note: You will need the Reference Number of the payment you wish to inquire about.**
- You may initiate a Tax payment up to 30 days in advance of the date you want the Tax payment to settle in the TTC's bank account.

Payment Instructions for Touch-Tone Telephone

**DIAL: 1-800-655-4967**

**COMPUTER**

**RESPONSE**

- |   |   |
|---|---|
| 1. Welcome to the Automated Property Tax Payment Service. If you have a touch-tone phone, press "1" now. If not, stay on the line and the next available operator will help you.                            | <b>Enter 1</b>  |
| 2. Please press the pound (#) sign after each of the following entries. In addition, the star (*) sign may be used to re-enter information.   | <b>No Response</b>  |
| 3. Enter your Electronic Funds Transfer Number.   | <b>Enter your 13-digit Electronic Funds Transfer Number #</b>   |
| 4. Please enter your PIN.   | <b>Enter your four digit confidential Personal Identification Number #</b>  |
| 5. To make a payment, press 1. To perform a cancellation or inquiry, press 2. To modify your PIN code, press 3.   | <b>Enter 1#, 2#, or 3#</b>  |
| 6. Please enter your 3-digit transaction code.  | <b>Enter 110# (110 = Property Tax Payment)</b>  |
| 7. Please enter the appropriate installment code. For the 1 <sup>st</sup> installment, press 1. For the 2 <sup>nd</sup> installment, press 2. For 1 <sup>st</sup> and 2 <sup>nd</sup> installment, press 3. | <b>Enter 1#, 2#, or 3#</b>  |
| 8. If this payment is for a single parcel, press 1. If this payment is an aggregate amount for more than one parcel, <sup>1</sup> press 2.  | <b>Enter 1# or 2#</b>   |
| 9. Please enter your period end date in Month, Day, Year order (MMDDYY).  | <b>Enter the tax payment delinquency date #.<br/>Example: April 10, 2010 = 041010#</b>  |
| 10. Please enter your payment amount in dollars and cents. There is no entry for the decimal point.   | <b>Enter tax payment amount.<br/>Example: \$850.74 = 8 5 0 7 4#</b>   |
| 11. Enter the 2-digit tax bill year, followed by the 4-digit sequence number. For an Aggregate Payment for more than one parcel, enter six zeros.   | <b>For single payment, enter the 2- digit tax bill year and the 4-digit sequence number located on your tax bill. For an aggregate payment for multiple parcels, enter six zeros #.</b> |

<sup>1</sup> Parcel is used here in the same context as property.

**Payment Instructions for Touch-Tone Phone (Continued)**

**COMPUTER**

**RESPONSE**

12. Enter your 6-digit settlement date in Month, Day, and Year (MMDDYY) order. This is the date your payment will be credited to the County.

***Enter the date you wish payment to be credited to TTC #.***

***Example: April 2, 2010 = 040210#***

13. To confirm, for Electronic Funds Transfer Number \_\_\_\_\_, you entered a payment code of \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, a period end date of \_\_\_\_\_, a tax bill and sequence number of \_\_\_\_\_ for the amount of \_\_\_\_\_ dollars and \_\_\_\_\_ cents for settlement on \_\_\_\_\_. To accept, press 1, to reenter, press 2.

***Enter 1# or 2#***

14. Your payment has been accepted. Your reference number is \_\_\_\_\_. Repeating \_\_\_\_\_.

***No Response***

15. To perform another function, press 1 now. To conclude this call, press 2 or simply hang up now.

***Enter 1# (Return to step 3) or 2# (Go to step 16)***

16. Thank you for using Automated Property Tax Payment Service.

**Payment Instructions for Voice Operator**

**DIAL: 1-800-655-4967**

**VOICE OPERATOR**

**RESPONSE**

- |  |   |
|--|---|
| 1. Welcome to the Automated Property Tax Payment Service. If you have a touch-tone phone, press "1" now. If not, stay on the line and the next available operator will help you. | <b><i>Stay on the line</i></b>  |
| 2. What is your Electronic Funds Transfer Number?  | <b><i>Reply with your 13 digit Electronic Fund Transfer Number.</i></b>   |
| 3. What is your PIN code?  | <b><i>Reply with your four digit confidential personal Identification Number.</i></b>   |
| 4. Do you want to make a payment, perform a cancellation, or modify your PIN code?   | <b><i>Reply with the applicable transaction.</i></b>  |
| 5. What is your 3-digit transaction code?  | <b><i>Reply with 110 (110 = Property Tax Payment).</i></b>  |
| 6. What is the appropriate installment code? (1 = 1 <sup>st</sup> installment; 2 = 2 <sup>nd</sup> installment; and 3 = 1 <sup>st</sup> and 2 <sup>nd</sup> installment)         | <b><i>Reply with 1, 2, or 3</i></b>   |
| 7. Is this payment for a single parcel or is this an aggregate amount for more than one parcel? (1 = single; 2= multiple)  | <b><i>Reply with 1 or 2</i></b>   |
| 8. What is your period end date in month, day, and year order?   | <b><i>Reply with the tax payment delinquency date (Example: April 11, 2010 = 041110#).</i></b>  |
| 9. What is your payment amount in dollars and cents?   | <b><i>Reply with tax payment amount.</i></b>  |
| 10. What are the 2-digit tax bill year and the 4-digit sequence number? For an aggregate payment for more than one parcel, six zeros needs to be submitted.                      | <b><i>Reply with the tax bill year and sequence number shown on your tax bill, if your payment is for single parcel. Reply with six zeros if payment is for more than one parcel.</i></b> |
| 11. What is your settlement date? This is the date your payment will be credited to the TTC.   | <b><i>Reply with the date you wish payment to be credited to TTC (Example: April 2, 2010 = 040210#).</i></b>  |

Payment Instructions for Voice Operator (Continued)

VOICE OPERATOR

RESPONSE

12. To confirm for Electronic Funds Transfer Number \_\_\_\_\_, you provided:
- a. A payment code of \_\_\_\_\_.
  - b. A period end date of \_\_\_\_\_.
  - c. A tax bill and sequence number of \_\_\_\_\_.
  - d. For the amount of \_\_\_\_\_dollars and \_\_\_\_\_cents.
  - e. For settlement on \_\_\_\_\_.
  - f. Is this correct?

***Reply with yes to confirm and no to correct and begin again.***

13. Your payment has been accepted. Your reference number is \_\_\_\_\_. Repeating reference number \_\_\_\_\_.

***No Response***

14. Do you have additional taxes to report?

***Reply with yes if you have another transaction to process, and no if you have no other transaction.***

15. Thank you for using Automated Property Tax Payment Service.

Payment Instructions for the Internet

ENTER: [www.payments-govonesolutions.com/capropertytax](http://www.payments-govonesolutions.com/capropertytax)

COMPUTER

RESPONSE

When logged on to the California Automated Property Tax Payment Service -

- |  |  |
|--|--|
| 1. Please enter your account information to access our secure system | <b>Enter your 13-digit EFT Number.</b>   |
| 2. PIN   | <b>Enter your PIN</b>  |
| 3. Welcome to the California Automated Property Tax Payment Service. | <b>No Response</b>   |
| 4. Select Payment Type   | <b>Click on one of the following choices:<br/>11011: 1<sup>st</sup> installment (single parcel)<br/>11021: 2<sup>nd</sup> installment (single parcel)<br/>11031: 1<sup>st</sup> and 2<sup>nd</sup> installments (single parcel)<br/>11012: 1<sup>st</sup> installment (multiple parcels)<br/>11022: 2<sup>nd</sup> installment (multiple parcels)<br/>11032: 1<sup>st</sup> and 2<sup>nd</sup> installments (multiple parcels)</b> |
| 5. Make a Payment:   |  |
| Period End Date:   | <b>Enter the tax payment delinquency date.<br/>Example: April 10, 2008 = 041008</b>  |
| Payment Amount:  | <b>Enter Tax payment amount.<br/>Example: \$850.74 = 8 5 0. 7 4</b>  |
| Tax Bill Year and Seq. Number:                                       | <b>Enter the Tax Bill year and Sequence Number from your Tax Bill if your payment is for a single parcel. Enter six zeros, if payment is for more than one parcel.</b>   |
| Settlement Date:   | <b>Enter the date you want payment to be credited to the TTC's bank account.<br/>Example: December 1, 2008 = 120108</b>  |
|  | <b>Click on "Continue" or "Return to Options"</b>  |
| 6. Payment Information   | <b>Confirm the payment information displayed. If you agree, click on "Submit Payment". If you need to make changes, click on "Edit Payment".</b>   |
| 7. Payment Acknowledgement   | <b>Your Reference Number and your property Tax payment information are displayed. Print this as your acknowledgement.</b>  |

# ACH DEBIT INSTRUCTIONS

## TOUCH-TONE TELEPHONE SCRIPT WORKSHEET

1. System: Welcome to the Automated Property Tax Payment Service. If you have a touch-tone phone, please press "1" now. If not, stay on the line and the next available operator will help you.  
Response: **1#**
2. System: Please press the pound (#) after each of the following entry.  
In addition, the star (\*) sign may used to re-enter the information.
3. System: Enter your EFT Number.  
Response: \_\_\_\_\_ #
4. System: Please enter your PIN.  
Response: \_\_\_\_\_ #
5. System: To make a payment, press 1. To perform a cancellation or inquiry, press 2. To modify your PIN code, press 3.  
Response: \_\_\_\_\_ #
6. System: Please enter your 3-digit transaction code.  
Response: \_\_\_\_\_ # (110 = Property Tax Payment)
7. System: Please enter the appropriate installment code. (1 = 1<sup>st</sup> installment, 2 = 2<sup>nd</sup> installment, 3 = 1<sup>st</sup> and 2<sup>nd</sup> installments)  
Response: \_\_\_\_\_ #
8. System: If this payment is for a single parcel, press "1". If this payment is an aggregate amount for more than one parcel, press "2".  
Response: \_\_\_\_\_ #
9. System: Please enter your Period End Date in Month, Day, and Year order (MMDDYY#).  
Response: **# (MMDDYY) #** (Reply with the tax delinquency date. (Example: April 10, 2010 = 041010#))
10. System: Please enter your Payment Amount in dollars and cents. (There is no entry for the decimal point.)  
Response: \_\_\_\_\_ #
11. System: Enter the 2-digit Tax Bill year, followed by the 4-digit sequence number. For an aggregate payment for multiple parcels, enter six zeros  
Response: \_\_\_\_\_ #
12. System: Enter your 6-digit settlement date in Month, Day, and Year order. This is the date your payment will be credited to the TTC.  
Response: **# (MMDDYY) #** (Reply with the date you wish the payment to be credited to TTC. (Example: April 2, 2010 = 040210#))
13. System: To confirm, for EFT number (#####), you entered a payment code of (#####), (#####) installment, (#####) parcel(s), a period end date of (MMDDYY), a tax bill and sequence number of (#####) for the amount of (#####) dollars and (##) cents for settlement on (MMDDYY). To accept, press "1". To reenter press "2".  
Response: \_\_\_\_\_ #
14. System: Your payment has been accepted. Your reference number is (#####). Repeating (#####).  
Response: No response.
15. System: To perform another function, press "1" now. To conclude this call, press "2" or simply hang up now.  
Response: **1# (Return to step 3) 2# (Go to step 16)**
16. System: Thank you for using Automated Property Tax Service.

## **SECTION III**

### **ACH CREDIT OPTION**

## II. GUIDELINES AND INSTRUCTIONS FOR ACH CREDIT OPTION

### General Information

The ACH Credit Option allows you to transfer funds to the TTC's bank account by directing your own bank to originate an ACH payment for the payment for your property Taxes. The credit is sent to the TTC's designated bank account at the same time your bank debits your designated bank account for the amount of the Tax payment.

### Cost

You pay the fees charged by your financial institution, which may include set up costs, transaction fees, and/or a monthly fee.

### Taxpayer Registration

To use the ACH Credit Option, you must first register with TTC Cash Management, EFT Section by completing the Authorization Agreement. Complete Section I and Section III.

Sign, date, and return the completed Authorization Agreement to TTC Cash Management, EFT Section at the address located on the Contact Information page in the front of this user guide.

If you are paying for property taxes on multiple properties, you may elect to make a Single payment for each property; or to make one Aggregate payment for the taxes due on all the properties. A separate Authorization Agreement is required for each Single property tax payment you intend to make. Enter the corresponding EFT number from the Tax Bill for each property on a separate Authorization Agreement. An Aggregate payment on multiple properties requires only one Authorization Agreement. Do not complete the EFT number section of the Authorization Agreement. You will be provided a unique EFT number to identify your payment as an Aggregate payment for multiple properties.

Your approved Authorization Agreement will be sent back with a confirmation letter. The approved Authorization Agreement will provide you with TTC's ACH Credit bank account information. If you elected to make an Aggregate payment, you will also receive your unique EFT number.

### Pre-notification (Pre-note) Requirement

To complete your registration with the County of Los Angeles EFT Property Tax Payment Program, your financial institution must send a Pre-notification (Pre-note) to validate the TTC transit routing number and bank account number. This is necessary to confirm that your financial institution has complied with the NACHA format requirements for ACH Credits.

### Change in EFT Authorization Agreement

If any of the information required on the Authorization Agreement changes, you must submit a new Authorization Agreement to TTC, at least thirty (30) days before the Delinquency Date. For your convenience, an Authorization Agreement is included in Section V. It is important that TTC receives the changes as they occur to ensure TTC has the most current Taxpayer information on file, as well as your selected EFT option.

If you wish to change your payment method from ACH Credit Option to ACH Debit Option you must submit a new Authorization Agreement with the “Change from Credit Method to Debit Method” box located at the upper part of the Agreement **check marked;** and Section I and Section II completed. You must follow Section II of this user guide when initiating an ACH Debit transaction.

#### Making a Tax Payment (Methods of Initiation)

Taxpayers who select the ACH Credit Option may do so by subscribing to a product or service that allows the Taxpayer the ability to execute, through a financial institution, an electronic entry in the ACH CCD + TXP format. You must check with your financial institution for the appropriate processing schedules.

In addition, several service bureaus and financial institutions have products available that allow the Taxpayers the capability to initiate ACH CCD + TXP transactions through a personal computer. Your financial institution will be able to advise you of any hardware and software requirements necessary to make a payment.

It is important that you contact your financial institution in a timely manner to establish set up procedures.

**EFT Number** – For a **Single Payment**, the electronic funds transfer number ID is located on your Tax Bill. For an **Aggregate Payment** for multiple properties, the unique EFT number is indicated on your confirmation letter and on your approved Authorization Agreement sent back to you.

#### When to Make a Payment

To be timely, your Tax payment must “**settle**” into the TTC’s bank account no later than the Tax payment Delinquency Dates which are December 10<sup>th</sup>, for first installment and April 10<sup>th</sup>, for second installment. You must check with your financial institution to determine when you should originate your payment so that it will “settle” in the TTC’s bank account on time. If December 10<sup>th</sup> and April 10<sup>th</sup> fall on a weekend or holiday, the payment must settle in the TTC bank account no later than the next business day.

#### Important Hints When Making Payment for Multiple Properties

1. If you are making a **Single Payment** for each property; you must indicate “**1**” for **Parcel Code Designation** (fifth position of the TXP02, Tax Type Code). For **Taxpayer Verification** (TXP10), you must indicate the two digit Tax Bill year (**YR**) and the 4-digit sequence number (**SEQ**) shown on your Tax Bill under the **EFT Number as Taxpayer Verification (TXP10)**.

**Single Payment** is an EFT transaction to pay the amount due for one property.

2. If you are making an **Aggregate Payment** for multiple properties; put “**2**” for **Parcel Code Designation**, and put six zeros - “**000000**” as **Taxpayer Verification**.

**Aggregate Payment** is an EFT transaction to pay the total amount due on two or more properties.

**Example:** You want to pay the taxes on ten properties. The total property tax due on the ten properties is \$100,000.00. You may make an Aggregate Payment of \$100,000.00, which will be applied to all ten properties.

### Record Format Requirement

At the time you contact your financial institution to make a payment, you must provide them with the information required to complete the ACH CCD + TXP records that includes the TTC's bank account and transit routing number; and the information for the TXP format specifications (80 position field form as defined in Exhibit B, pages B-3 and B-4). The ACH CCD + TXP Addenda record which is completed by your financial institution must be precisely structured as in the attached Exhibit B, ACH CCD + TXP Record File Layout of this Section III.

### Corrections

If you realize that a mistake was made after your Tax payment has been processed and credited to the TTC's bank account, you may write a letter to:

Los Angeles County Treasurer and Tax Collector  
Public Service Division, Room 115  
Correspondence Unit  
225 North Hill Street  
Los Angeles, CA 90012-2766

However, if the payment you made was not intended for the County of Los Angeles, your correspondence must be directed to TTC Cash Management, EFT Section at the address located on the Contact Information page in front of this user guide.

### Payment Receipt

It is your responsibility to obtain a confirmation of the EFT payment from your bank. The TTC's bank will not issue you a receipt.

### Payment Documentation

If you are making an Aggregate Payment for multiple properties, detach the Payment Stubs from your Tax Bills and mail them to TTC Cash Management, EFT Section at the address located on the contact information page in front of this user guide). **The Payment Stubs or Excel Spreadsheet together with a Tax Transmittal Form (see Section V) must be received by TTC three (3) weeks prior to the Settlement Date of your payment to ensure timely posting.**

You must complete all the information requested on the Tax Transmittal Form.

### Tracing an EFT Payment

In the event it becomes necessary to trace an ACH Credit EFT payment to establish that a Tax payment settled timely in the TTC's bank account, we will require your proof of payment. It is your responsibility to obtain written confirmation from your financial institution that the funds were transferred from your account, via ACH Credit to the TTC's bank account.

Posting of Tax Payment

To facilitate appropriate and timely posting of your payment(s), please ensure that you enter the correct information when initiating your ACH Credit transaction. If you are making an **Aggregate Payment** for multiple properties, the required documentation (e.g. Tax Transmittal form, Payment Stubs, or list on an Excel spreadsheet formatted according to the specifications of TTC); must be submitted to TTC Cash Management, EFT Section, three (3) weeks prior to the Settlement Date. It is important that the total of the Payment Stubs or the Excel Spreadsheet (see Section V) must equal to your EFT payment.

01-10-06; 09-04-08; 08-18-09; 06-10-10; 08-06-10

**SECTION III - EXHIBIT B**

**ACH/ CCD + TXP**

**RECORD FILE LAYOUT**

**LOS ANGELES COUNTY  
TREASURER AND TAX COLLECTOR**

**ENTRY DETAIL RECORD  
FOR PROPERTY TAX PAYMENTS  
FORMAT SPECIFICATIONS**

<b><u>Field No.</u></b>	<b><u>Field Name</u></b>	<b><u>Field Reqs.</u></b>	<b><u>Min/Max</u></b>	<b><u>Contents</u></b>
1	Record Type Code	M	1/1	Always "6" and identifies the record as a detail record.
2	Transaction code	M	2/2	<p>Demand Credit Records (for checking, NOW, and share draft accounts)</p> <p>22 = Automated Deposit  23 = Pre-notification of Demand Credit (non-dollar) Authorization  24 = Zero dollar with remittance data</p> <p>Demand Debit Records (for checking, NOW, and share draft accounts)</p> <p>27 = Automated Payment  28 = Pre-notification of Demand Debit (non-dollar) Authorization  29 = Zero dollar with remittance data</p> <p>Savings Account Credit Records</p> <p>32 = Automated Deposit  33 = Pre-notification of savings Credit authorization  34 = Zero dollar amount with remittance data</p> <p>Savings Account Debit Records</p> <p>37 = Automated Payment  38 = Pre-notification of Savings Debit Authorization  39 = Zero dollar amount with remittance data</p>
3	Receiving Depository Financial Institution (DFI) ID "12200049"	M	8/8	The first eight numbers of our receiving DFI routing transit number (ACH credit, TTC's Bank)
4	Check Digit	M	1/1	Numeric – Last Digit of the receiving DFI routing transit number (ACH credit, TTC's Bank)

<b>Field No.</b>	<b>Field Name</b>	<b>Field Reqs.</b>	<b>Min/Max</b>	<b>Contents</b>
5	Depository Financial Institution Account Number	M	17/17	Alpha Numeric – For ACH Credit – TTC’s bank account number
6	Amount	M	1/10	Numeric (\$\$\$\$\$\$.cc) - Property Tax Payment amount being paid
7	Individual Account	M	13/15	Numeric – EFT number
8	Individual Name	M	1/22	Alpha Numeric – For ACH Credit/TTC name
9	Discretionary Data	O	2/2	Alpha Numeric – Generally not used. Allows Originator to include a code that is significant to the Originator
10	Addenda Record	M	1/1	Numeric – Always a “1” for this transaction. This field designates that the TXP Addenda Record (code 705) will follow.
11	Trace Record	M	15/15	Numeric – Generally, includes the first eight digits of the originating DFI routing transit number followed by a series of zero fill and a sequence number.

01-10-06; 09-04-08; 06-10-10

**TXP ADDENDA FORMAT  
FOR PROPERTY TAX PAYMENTS  
TXP FORMAT SPECIFICATIONS**

<u>Field No.</u>	<u>Field Name</u>	<u>Field Reqs.</u>	<u>Min/Max</u>	<u>Contents</u>
1	Record Type Code	M	1/1	This is always "7" and identifies the record as a TXP Addenda record.
2	Addenda Type Code	M	2/2	This is always "05" and identifies the record as a TXP Addenda record.
<u>80 COL FREE FORM</u>				
3	TXP	M	3/3	This is the alpha/numeric data in "Free Form" TXP01-TXP10 fields as defined in the TXP Format Specifications and ending with a Terminator".
TXP01	Taxpayer Identification	M	1/15	19NNNNNNNNNNNN
	<ul style="list-style-type: none"> <li>• If making a <b>Single Payment</b> for one property, use the 13-digit EFT ID # under the EFT Number from your Tax Bill that begins with a "19"; or,</li> <li>• If making an <b>Aggregate Payment</b> for <u>multiple</u> properties, use the unique 13-digit EFT number from the original notification letter you received from the TTC Data Collector</li> </ul>			
	Filler (separator)		1	* (Asterisk)
TXP02	Tax Type Code	M	1/5	This is always "110" followed by the Installment Code and Parcel Code. Refer to field definitions.
	<ul style="list-style-type: none"> <li>• Property Tax Code</li> <li>• Installment Code</li> <li>• Parcel Code</li> </ul>		3/5 1/1 1/1	
	Filler (separator)		1	* (Asterisk)
TXP03	Tax Period End Date	M	6/6	This is always in "YYMMDD" format. Refer to Field Definitions.
	Filler (separator)		1	* (Asterisk)
TXP04	Amount Type	M	1/1	Always "T" = Tax
	Filler (separator)		1	* (Asterisk)

<u>Field No.</u>	<u>Field Name</u>	<u>Field Reqs.</u>	<u>Min/Max</u>	<u>Contents</u>
TXP05	Amount	C	1/10	\$\$\$\$\$\$\$cc. The amount of tax payment. Refer to Field Definitions.
	Filler (separator)		1	* (Asterisk)

Skip Field Numbers TXP06, TXP07, TXP08, TXP09 (these are not used for this application).

TXP10	Taxpayer Verification	M	1/6	NNNNNN
-------	-----------------------	---	-----	--------

- If making a **Single Payment** for one property, use the Tax “Year” and “Sequence” Number indicated on your tax bill under the **EFT Number**. (Example: YR = 10 Seq = 000 2).
- If making an **Aggregate Payment** for multiple properties, the Tax “Year” is always “00” and the “Sequence” Number is always “0000”.

END 80 COL FREE FORM

4	Addenda Seq. No.	M	4/4	Refer to NACHA Operating Rules Book.
5	Entry Detail Seq. No.	M	7/7	Refer to NACHA Operating Rules Book.

01-10-06; 09-04-08; 08-06-10

# TXP ADDENDA FORMAT FOR PROPERTY TAX PAYMENTS

## Field Definitions

### TXP01 - TAXPAYER IDENTIFICATION

**For Single Payments:** Single ACH, CCD+TXP payment for one property tax bill. The dollar amount is equal to the tax amount due for one property.

When making **Single Payments**, you must use the 13-digit Electronic Funds Transfer (EFT) ID number indicated on your Tax Bill for each property you are paying. The first two columns of this field are 19, which is the unique County code for Los Angeles. The next ten columns are your County of Los Angeles Map Book, Page, and Parcel number; the next position is a one digit "check digit" which is then followed by the field terminator (\*).

**For Aggregate Payments:** A single ACH, CCD+TXP payment for Taxes on more than one property. The dollar amount is equal to the total amount of more than one Payment Stub.

A unique EFT Number has been assigned to identify your payments. This number was provided on the original notification letter you received from the TTC.

### TXP02 - TAX TYPE CODE

The first three positions are a code to designate a Property Tax payment; the code is 110 as recommended by the Federation of Tax Administrators (FTA).

The fourth position is the installment number as shown on the Tax Bill. It is either a "1" for first installment, a "2" for second installment, or a "3" if both installments are being paid.

The fifth position is the Parcel Code designation. (It is used in conjunction with field TXP01 and TXP10.) If making a **Single** Payment (the dollar amount is equal to the amount of one property, this column will be a "1"; if making an **Aggregate** Payment (the dollar amount is equal to the total amount of more than one property and this column will be a "2").

### TXP03 - TAX PERIOD END DATE

This field represents the last day to pay your County of Los Angeles property Tax before the payment becomes delinquent (i.e., first installment Delinquent Date of December 10, 2010 101210) (YYMMDD).

### TXP04 - AMOUNT TYPE

This field represents the type of property Tax Payment as recommended by the FTA (e.g., T = Tax)

### TXP05 - AMOUNT

This field represents the dollar amount of Taxes you are paying. If making a **Single Payment**, it represents the dollar amount for a single property; if making an **Aggregate Payment**, it represents the total dollar amount for more than one property being paid by making one single transaction.

## **TXP10 - TAXPAYER VERIFICATION**

The first two positions of this field represent the tax year (**YR**) and the next four positions represent the Sequence number (**SEQ**). If you are making a **Single Payment**, you must use the **Year** and **Sequence** indicated on your Tax Bill after the EFT Number. If you are making an **Aggregate Payment**, this field must contain "00" for **Year** and "0000" for **Sequence**.

### **FIELD REQUIREMENTS**

M = Mandatory

O = Optional (TTC discretionary use).

01-10-06; 09-04-08; 06-10-10; 08-06-10

## **SECTION IV**

## **GLOSSARY**

## GLOSSARY OF TERMS AND ACRONYMS

**ACH:** Automated Clearing House means any Federal Reserve Bank or other entity that operates as a clearing house for electronic debit or credit entries pursuant to an agreement with an association which is, in turn, a member of the National ACH Association.

**ACH Credit:** The ACH Credit is one means by which monies are transferred electronically through the automated clearing house (ACH) network in lieu of paper checks. ACH Credit means an ACH transaction in which the taxpayer, through its own bank, originates an entry crediting the County designated bank account and debiting its own bank account for the amount of the tax payment.

**ACH Debit:** ACH Debit means an ACH transaction that is initiated by the taxpayer which the County in turn, through its depository bank, originates an ACH transaction debiting the designated taxpayer's bank account and crediting the County's bank account for the amount of the tax payment.

**Addenda Record:** An ACH record type that carries the supplemental data needed to identify an account holder or provide information concerning a payment to the Receiving Depository Financial Institution (RDFI) and "Receiver" in the TXP format as modified for property tax payments.

**Aggregate Payment:** An EFT payment in which the dollar amount is equal to more than one payment stub.

**Assessor's Identification Number (Parcel Number):** The unique number assigned by the County Assessor to identify a specific parcel of land.

**Banking Day:** Is that part of the day, the Federal Reserve Bank, as sending or receiving financial institution, is open for the receipt, processing, transmittal of items, or the transfer of funds.

**Business Day:** Any day other than Saturday, Sunday, or Federal Reserve Bank holiday on which the bank is open for business.

**CCD / CCD+:** Cash Concentration or Disbursement Plus Addenda (CCD+) is a standard entry class of ACH credit or debit. The TXP addendum format has been selected by NACHA and Federation of Tax Administrators (FTA) as the optimum format for nationwide implementation of EFT tax collection.

**Data Collector:** The Data Collector is responsible for collection of the taxpayer's payment information for ACH debit transactions. Taxpayer information is collected from the Authorization Agreement for Electronic Funds Transfer received and set-up in its system to allow the Taxpayer to pay by telephone or via the Internet.

**Delinquency Date:** The last day to pay without penalty indicated on the Tax Bill.

**DFI:** The Depository Financial Institution is an institution which is recognized by the Federal Reserve System as a "depository institution" as defined in the Federal Reserve Act. Institutions that do not fall under that definition cannot receive files directly from an ACH Operator, but can receive them through a valid RDFI.

**EFT:** Electronic Funds Transfer is a term which identifies the delivery system used to transfer payments or funds electronically. The term, Electronic Funds Transfer, means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is normally initiated through an electronic terminal, telephonic instrument, or computer instructing and authorizing a financial institution to debit or credit an account.

**Electronic Funds Transfer Number:** The number assigned to you by the Tax Collector. When making a single payment for a single property, the Electronic Funds Transfer Number to use is found on the Tax Bill. The Electronic Funds Transfer Number for making an aggregate payment for multiple parcels is the number provided on the Confirmation Letter from the TTC Data Collector.

**EFT Reference Number:** A number provided by the TTC Data Collector to callers using the ACH debit payment method. This number is given after a caller has completed an ACH Debit payment. The reference number indicates the date the payment was reported and can be used to trace a payment.

**Fed Wire:** An Electronic Funds Transfer method of payment that settles on real time provided by the Federal Reserve System used generally to transfer large dollar amounts and time sensitive payments.

**Federal Reserve Bank:** Federal Reserve Bank is the United States central bank which regulates the money supply and financial markets and directs monetary policy. Also known as the “Fed”.

**FTA:** The Federation of Tax Administrators, among others has, over the course of the last years, been involved with states, the business community, and the banking industry, in various efforts related to using EFT for making state tax payments. These efforts have involved advising states implementing EFT programs, facilitating the exchange of information among states, developing recommendations to guide states in designing and implementing EFT programs, and formulating standards for the type and format of data to be supplied with the electronic tax remittances.

**NACHA:** The National Automated Clearing House Association establishes the rules, standards, and procedures governing the exchange of ACH transactions between participating banks (Originating Depository Financial Institutions and Receiving Depository Financial Institutions).

**ODFI:** An Originating Depository Financial Institution that originates entries at the request of and by agreement with Originators in accordance with the provisions of the NACHA rules.

**Originator:** A person, corporation, or other entity that has authorized an ODFI to transmit a credit or debit entry to the deposit account of a "receiver."

**Paying Agent:** An individual and/or business entity, acting as an agent on behalf of a taxpayer(s), impounds or collects and deposits property tax funds to an account under their control for the purpose of making property tax payments.

**Payment Stub:** This is the perforated lower portion of the Property Tax Bill that has the printed instruction to detach and mail with the payment. This contains the name and address of the Taxpayer, Assessor's ID or Assessment Number and Bill Number, the amount due, and the name the check is payable to. The EFT Section uses this to electronically process the payment upon receipt.

**Pre-notification (Pre-note):** A zero-dollar or nominal amount (i.e., \$.01) entry sent through the ACH network to verify banking information.

**RDFI:** The Receiving Depository Financial Institution is the financial institution that receives entries of ACH debits or credits for the accounts of its customers.

**Receiver:** An individual, corporation, or other entity that has authorized a company or an Originator to initiate a credit or debit entry to a transaction account held at an RDFI.

**Reference Number:** A reference number used in Fed Wire transactions that is provided by the bank initiating the payment instructions. The reference number indicates that a Fed Wire was confirmed by the Federal Reserve Bank and can be used to aid individuals in tracing a payment.

**Sequence Number:** A 3-digit number (4 including check digits) assigned by the County and printed on the Tax Bill to identify a tax payment and used to differentiate individual bills.

**Settlement:** The actual transfer of value or funds, between financial institutions that have exchanged ACH transactions.

**Settlement Date:** The date when funds are transferred from one bank to another bank reflected on the books of the Federal Reserve Bank and participating financial institutions.

**Single Payment:** One EFT payment where the dollar amount is equal to the amount of one Payment Stub with the Tax Bill.

**Tax:** Assessment or levy to persons, corporation, or organization by the government to be used to support government services and programs.

**Tax Bill:** The original bill sent to the property owner by the County of Los Angeles that shows the tax due on the property owned. This may be the Annual Property Tax Bill, Adjusted Property Tax Bill, Supplemental Property Tax Bill, and Adjusted Supplemental Property Tax Bill.

**Taxpayer:** Any individual or business entity who is responsible to pay the property taxes, for one or more properties on the County's Assessment Roll.

**Timely Payment:** Payment which settles into the TTC's bank account prior to or on the last day to pay without penalty.

**TTC:** Abbreviation for County of Los Angeles Treasurer and Tax Collector.

**TXP:** The “Tax Payment” Banking Convention Record is the mandatory ACH format prepared by NACHA in cooperation with the Federation of Tax Administrators. This format shows the taxpayer identification, tax type code, tax period end date, amount type code, amount, and taxpayer verification. The convention is to be used with NACHA CCD + APPLICATION.

Convention provides a method of paying taxes electronically when the taxpayer chooses to initiate an ACH credit to the collecting government entity.

**Wire Transfer:** A method which allows the taxpayer to electronically transfer funds from their bank account to the County's bank account for the purpose of paying property taxes (i.e., Fed Wire).

01-10-06; 09-04-08; 08-18-09; 06-10-10; 08-06-10

## **SECTION V**

### **FORMS and INSTRUCTIONS**



**COUNTY OF LOS ANGELES TREASURER AND TAX COLLECTOR**  
**AUTHORIZATION AGREEMENT FOR ELECTRONIC FUNDS TRANSFER (EFT)**  
*(Type or Print in Ink)*

**SECTION I – GENERAL INFORMATION**

1. Please Check Appropriate Box(es):
- |   |  |
|---|--|
| <u>New</u>  | <u>Modify</u>  |
| <input type="checkbox"/> Initial Enrollment                 | <input type="checkbox"/> Replace Previous Bank Account |
| <input type="checkbox"/> Change from Debit to Credit Method | <input type="checkbox"/> Change Payor Information      |
| <input type="checkbox"/> Change from Credit to Debit Method | <input type="checkbox"/> Cancel Authorization          |

Please fill out this section regarding property and payor information completely:

<b>2. OWNER OF RECORD:</b>		<b>3. ELECTRONIC FUNDS TRANSFER NUMBER (EFT):</b> <small>(Leave blank if you elect to make an Aggregate payment.)</small>	
<b>4. PROPERTY ADDRESS (Street, City, State, and Zip Code):</b> (If multiple properties, list on a separate sheet.)			
<b>5. AUTHORIZED PAYOR:</b>		<b>7. MAILING ADDRESS: (Street, City, State, Zip Code)</b>	
<b>6. CONTACT NAME (if not the Owner of Record):</b>			
<b>8. PHONE NUMBER:</b> (   )   )	<b>9. FAX NUMBER:</b> (   )   )	<b>10. E-MAIL ADDRESS:</b>	

(This authorization may be verified at the option of the Treasurer and Tax Collector)

- 11. Select one of the following payment methods:**
- |  |  |
|--|--|
| <input type="checkbox"/> AUTOMATED CLEARING HOUSE (ACH) DEBIT<br><small>(Complete Section II of this form)</small> | <input type="checkbox"/> AUTOMATED CLEARING HOUSE (ACH) CREDIT<br><small>(Complete Section III of this form)</small> |
|--|--|

**SECTION II – AUTOMATED CLEARING HOUSE (ACH) DEBIT**

<b>12. ACH DEBIT – Bank Account Information</b> <i>(Complete the following):</i>															
a. BANK NAME:															
b. TYPE OF ACCOUNT: <input type="checkbox"/> Checking <input type="checkbox"/> Savings															
BANK ACCOUNT NUMBER (NOT TO EXCEED 17 DIGITS):															
TRANSIT ROUTING NUMBER (VERIFY WITH YOUR BANK):															
c. ACCOUNT HOLDER NAME:															

Attach a voided check for the account you designate for EFT payments. If attaching a personal check, the name of the authorized signer on this authorization agreement must be printed on the check. If attaching a company check, you must show proof the authorized signer on this authorization agreement is an authorized signer of the bank account you have designated for EFT payments. Please refer to Item 12c on the attached instructions for the additional requirements you must submit.

- d.  Single - If you are paying property taxes on one or more properties, you may elect to make a Single Payment for each property. A separate Authorization Agreement is required for each Single property tax payment you intend to make.
- Aggregate - If you are paying property taxes on two or more properties, you may elect to make an Aggregate Payment. For an Aggregate Payment, you will provide the payment information by:
- Return of Payment Stubs      **OR**       Excel Spreadsheet (via e-mail)
- e. "I understand I will receive a PIN to use to initiate the ACH Debit request(s) through the County of Los Angeles Automated Property Tax Payment System and the County of Los Angeles is hereby authorized to originate debit entries to the bank account identified above and on the attached check. Further, the bank is authorized to debit such account. This authority is in effect until my written notice of cancellation is received and processed by the County."

SIGNATURE OF AUTHORIZED SIGNER:	PRINT NAME OF AUTHORIZED SIGNER:	DATE:
---------------------------------	----------------------------------	-------

**SECTION III – AUTOMATED CLEARING HOUSE (ACH) CREDIT**

**13. ACH CREDIT**

ACH Credits can only be initiated by your bank and must conform to the ACH Cash Concentration and Disbursement (CCD+) TXP Addenda Record Format as modified for property tax payments. In the event you select the ACH Credit Option, we will send you an Authorization for EFT – ACH Credit, detailed ACH credit record formats and payment instructions. It is your responsibility to make the appropriate arrangements with your bank to ensure compliance and correct reporting of your tax payments. In addition, a zero dollar or \$.01 pre-note in the proper CCD+TXP format with Addenda Record 7 must be provided to and approved by the TTC prior to initiating a tax payment transaction.

- a.  Single - If you are paying property taxes on one or more properties, you may elect to make a Single Payment for each property. A separate Authorization Agreement is required for each Single property tax payment you intend to make.
- Aggregate - If you are paying property taxes on two or more properties, you may elect to make an Aggregate Payment. For an Aggregate Payment, you will provide the payment information by:
  - Return of Payment Stubs      **OR**       Excel Spreadsheet (via e-mail)
- a. "The County of Los Angeles is hereby requested to grant authority for the above-named taxpayer to initiate ACH credit transactions to the County's designated bank account. I understand these payments must be in the NACHA CCD+ format using the Tax Payment Convention (TXP) addendum as modified for property tax payments, and may only be initiated for the EFT tax payments to the County of Los Angeles."

SIGNATURE OF AUTHORIZED SIGNER:	PRINT NAME OF AUTHORIZED SIGNER:	DATE:
---------------------------------	----------------------------------	-------

**DO NOT WRITE BELOW THIS LINE**

<b>FOR TTC USE ONLY:</b>	<b>FOR BANK USE ONLY:</b>
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**LOS ANGELES COUNTY TREASURER AND TAX COLLECTOR**  
**INSTRUCTIONS FOR COMPLETING THE AUTHORIZATION AGREEMENT FOR**  
**ELECTRONIC FUNDS TRANSFER (EFT)**

**SECTION I – GENERAL INFORMATION**

Item 1. Check the appropriate item.

- Check "Initial Enrollment" if this is your first application.
- Check "Enrollment for Additional EFT No." if you are currently enrolled in this EFT program under the ACH Debit option, have received your Personal Identification Number from the TTC Data Collector, and now wish to add an EFT Number for an additional property on which you plan to make a single payment using the same bank account. You must also submit the voided check that is requested in Item 12. If you intend to make an Aggregate Payment for several (multiple) properties, you will be assigned a unique EFT number which you will find in your Confirmation Letter from the TTC Data Collector.
- Check "Change from Credit to Debit Method" if you have enrolled in this EFT program previously under the Credit Option and now wish to change to Debit Option. You have to complete Section II of the Authorization Agreement and provide the required documentation to set up your authorization.
- Check the appropriate box under "Modify" if you have enrolled in this EFT program previously and now wish to make changes to the information contained in your last Authorization Agreement (which may include bank account number, authorized payor information, and tax payment method), or wish to cancel the existing authorization because it is no longer applicable.

Item 2. Indicate the full name of the owner of record.

Item 3. Indicate the EFT Number. The EFT Number is the unique number assigned for an individual property consisting of a code for the County of Los Angeles, an Assessor's Identification Number, and a check digit. A unique EFT Number has been assigned to every property in the County of Los Angeles, and is printed on each tax bill.

If you will initiate a **Single Payment** (the payment is equal to one property), you must indicate the 13-digit ID number located under the EFT number on your tax bill. If you select the ACH Debit Option, you must submit a separate Authorization Agreement for each property you intend to pay.

If you intend to make an **Aggregate Payment** for more than one property, you must leave the EFT Number box blank. The TTC Data Collector will confirm your enrollment and provide you your unique EFT number via U.S. mail. For Aggregate Payments, only one EFT Number and one Authorization Agreement is required. However, you need to submit the corresponding payment stubs or list of properties with the Tax Transmittal Form **three (3) weeks prior to the settlement date** in order to post your payments properly and timely.

*Note: Make sure to use your EFT Number(s) on any correspondence you send to this office regarding the EFT program.*

- Item 4. Indicate the complete address of the property including the street address, city, and zip code. For multiple properties, list on a separate sheet.
- Item 5. If someone other than the owner of record is paying the taxes on the subject property, indicate the name of the individual or company that is the authorized payor and complete Item 6.
- Item 6. Indicate the name of the contact person if it is other than the owner of record.
- Item 7. Indicate the complete mailing address of the authorized payor. If you choose the ACH Debit option, your confirmation letter and PIN will be mailed to this address.
- Item 8. Indicate the area code and telephone number of the contact person.
- Item 9. Indicate the area code and fax number of the contact person.
- Item 10. Indicate the email address of the contact person.
- Item 11. Check **one** of the following payment methods:
- **ACH Debit:** You will initiate a request for an ACH Debit against your bank account to pay your property taxes. You will receive a Confirmation letter and confidential Personal Identification Number (PIN) from the TTC Data Collector. The system is accessed through a toll-free number and/or via Internet and you are in complete control of your payment transaction(s). On the Settlement Date you indicated when you initiated your ACH Debit request; the dollar amount of the transactions will be debited from your bank account and electronically transferred to the TTC's bank account. If you have selected this option, complete Item 12.
  - **ACH Credit:** You will initiate an ACH Credit against your bank account to pay property taxes. You are responsible for making prior arrangements with your depository financial institution to originate an ACH Credit in the required format. You initiate an ACH Credit through your depository financial institution who originates the ACH Credit with your specific tax information. On the Settlement Date, funds are moved from your account directly to the TTC's bank account. *Note: Payments must be initiated through an ACH member financial institution capable of originating entries in the ACH, CCD+TXP format as modified for California Property Tax Payments. Before selecting this option, check with your financial institution. They will provide information on the methods that are available.*

## **SECTION II – AUTOMATED CLEARING HOUSE (ACH) DEBIT**

If you have selected the ACH Credit payment method in Item 11, skip Item 12. Complete Item 13.

### **Item 12. ACH Debit**

Item 12a. Indicate the complete name of your bank.

Item 12b. Indicate the type of bank account you want debited. *Note: The bank account must be open in order to process this authorization. Certain types of accounts, such as controlled disbursement accounts, may not be eligible for use with ACH Debit transactions. **In addition, some banks have a separate transit routing number for ACH payments and check clearing. Please be sure to provide the transit routing number designated for ACH payments.** We suggest you check with your financial institution for specific information regarding your bank account. If the account has a Debit Block you must contact your bank and make arrangements to allow a debit to the account.*

Item 12c. Indicate the account holder name.

You must attach **one** of the following forms of bank account documentation to each Authorization Agreement.

- An original check with the account holder name pre-printed on it and marked "Void", **OR**

**Note: In the event the account holder's name pre-printed on the check is not the same name as the person signing in Item 12e, the following documentation must be submitted with each Authorization Agreement:**

A corporate resolution or a original letter on corporate letterhead with the **corporation's seal** and signed by an officer of the corporation indicating that the person signing in Item 12e is authorized to give instructions regarding the subject bank account; **OR**

- An original letter from the bank, on bank letterhead, and signed by a bank officer, indicating that the person signing in Item 12e is authorized to give instructions regarding the subject bank account.

Item 12d. Complete this item if you are making tax payments for multiple properties. Please indicate the method you will use in initiating your payments.

- Check "Individual ACH Payment Transactions" if you are paying for one property or you are paying your various properties by making a single payment for each property.
- Check "Aggregate Payment for Multiple Properties" if you are making one payment for several (multiple) properties. If using this method you must provide the TTC a Tax Transmittal Form and the payment information **necessary** to post your payment to the TTC payment system either by:
  1. Returning the Payment Stubs, or
  2. Submitting an Excel Spreadsheet formatted according to TTC specifications. See Section V of the User's Guide.

The Transmittal Form and the Payment Stubs, or Excel Spreadsheet must be received by the TTC Cash Management, EFT Section **three weeks prior** to the Settlement Date to ensure timely posting of your payment. Make sure that the total of the added amounts on the Payment Stubs or Excel Spreadsheet match your EFT payment.

Item 12e. The form must be signed by a person authorized to give instructions related to the subject bank account. Indicate the appropriate signature; print the name and the date. Your Authorization Agreement cannot be processed without the appropriate signature in this area.

### **SECTION III – AUTOMATED CLEARING HOUSE (ACH) CREDIT**

#### **Item 13. ACH Credit**

Item 13a. If you are making payments for multiple properties, indicate the method you will use in initiating your tax payments.

- Check “Individual ACH Payment Transactions” if you are making a single payment for **each** property.
- Check “Aggregate Payment for Multiple Properties” if you are making one payment for **multiple** properties. If using this method, you have to provide the TTC the information necessary to post your payment to the TTC posting system accompanied by a Tax Transmittal form either by:
  1. Returning the Payment Stubs; or
  2. An Excel Spreadsheet formatted according to the specifications of the TTC.

The Payment Stubs or Excel Spreadsheet must be received by the TTC Cash Management, EFT Section three (3) weeks prior to the Settlement Date to ensure timely posting of your Tax payment. The total added amounts of the Payment Stubs or Excel Spreadsheet must match your EFT payment.

Item 13b. The form must be signed by the authorized payor. Indicate the appropriate signature; print the name, and the date. Your Authorization Agreement cannot be processed without the appropriate signature in this area.

Return the completed form, accompanied by any required documentation, to:

County of Los Angeles  
Treasurer and Tax Collector  
P. O. Box 512399  
Los Angeles, CA 90051-0399  
Attn: Cash Management, EFT Section

You must follow the instructions in the user guide to ensure appropriate posting of your Tax payment.

If you have any questions regarding this Authorization Agreement and/or or require assistance in completing the form, you may contact the EFT Section at (213) 974-0996 or you may write to the address above or email at [eft@ttc.lacounty.gov](mailto:eft@ttc.lacounty.gov).



COUNTY OF LOS ANGELES  
TREASURER AND TAX COLLECTOR

Cash Management, EFT Unit, P.O. Box 512399  
Los Angeles, CA 90051-0399

### EFT PROGRAM TAX TRANSMITTAL FORM

EFT NUMBER 19- \_\_\_\_\_ EFT PAYMENT AMOUNT \$ \_\_\_\_\_

TAXPAYER NAME: \_\_\_\_\_ NUMBER OF PROPERTIES: \_\_\_\_\_

REFUND ANY OVERPAYMENT AMOUNT TO: \_\_\_\_\_ SETTLEMENT DATE: \_\_\_\_\_

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

AUTHORIZED SIGNATURE: \_\_\_\_\_

TITLE: \_\_\_\_\_

TELEPHONE NUMBER: \_\_\_\_\_

<b><u>FOR TTC USE ONLY</u></b>	
Received By:	_____
Date Received:	_____
SRM Number:	_____
Date Processed:	_____



COUNTY OF LOS ANGELES  
TREASURER AND TAX COLLECTOR

Cash Management, EFT Unit, P.O. Box 512399  
Los Angeles, CA 90051-0399

### EFT PROGRAM TAX TRANSMITTAL FORM

EFT NUMBER 19- \_\_\_\_\_ EFT PAYMENT AMOUNT \$ \_\_\_\_\_

TAXPAYER NAME: \_\_\_\_\_ NUMBER OF PROPERTIES: \_\_\_\_\_

REFUND ANY OVERPAYMENT AMOUNT TO: \_\_\_\_\_ SETTLEMENT DATE: \_\_\_\_\_

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

AUTHORIZED SIGNATURE: \_\_\_\_\_

TITLE: \_\_\_\_\_

TELEPHONE NUMBER: \_\_\_\_\_

<b><u>FOR TTC USE ONLY</u></b>	
Received By:	_____
Date Received:	_____
SRM Number:	_____
Date Processed:	_____



## EFT EXCEL FORMAT INSTRUCTIONS

- 1) **EFT Reference Number:** A number provided by the TTC Data Collector to callers using the ACH debit payment method. This number is given after a caller has completed an ACH Debit payment. The reference number indicates the date the payment was reported and can be used to trace a payment.
- 2) **EFT Payment Amount:** The actual transfer of value or funds, between financial institutions that have exchanged ACH transactions.
- 3) **Settlement Date:** The date when funds are transferred from one bank to another bank reflected on the books of the Federal Reserve Bank and participating financial institutions.
- 4) **Taxpayer:** Any individual or business entity who is responsible to pay the property taxes, for one or more properties, on the County's Assessment Roll.
- 5) **Telephone Number:** A current telephone number where we could contact the taxpayer if needed.
- 6) **Refund Any Overpayment Amount To:** A current address to send any overpayments or correspondence to if needed.
- 7) **Assessor's Identification Number (AIN):** The Assessor's Identification Number (AIN) is a ten-digit number assigned by the Assessor to each piece of real property in Los Angeles County. The AIN is used on tax bills and correspondence to identify real property. The ten-digit AIN is made-up of a four digit Map Book Number (1234), a three-digit Page Number (567), and a three-digit Parcel Number (890).
- 8) **Year:** The two-digit year represents the fiscal year that the taxes are assessed.
- 9) **Sequence:** The three-digit number represents an additional assessment charged for any one particular fiscal year.
- 10) **Payment Amount:** The amount that the taxpayer intends to pay for a specific assessment number, year and sequence.