



## Direct Payment / ACH Payment Frequently Asked Questions

### What is ACH/Electronic Payment/Direct Payment?

Electronic or direct payments (ACH) enable Long Beach Forward to deposit vendor payments or reimbursements directly into your bank account instead of issuing a traditional paper check. We can also send you an email alerting you to the forthcoming deposit in your account.

### Why should I use it?

You benefit by receiving funds in your bank account quickly, without the hassle of waiting to receive (or pick up) a check and then taking it to the bank. In addition, the email notification can be sent to any email address you designate—to the appropriate person's account in your organization, to the one you check when you're out of town, or maybe to the one most convenient to you when you balance your checkbook!

### Does it cost anything?

No.

### How do electronic payments (ACH) work?

Electronic payments are made via the secure, reliable Automated Clearing House (ACH) network. When the Executive Director or the authorized team member approves your payment, our Admin team will initiate the transfer of funds, and the payment should be posted to your account within 2 days.

### What is the bank (ABA) routing number?

The bank routing number is assigned by the American Bankers Association. It includes a Federal Reserve routing code and an institution-specific identifier that together serve as the "address" for a given financial institution.

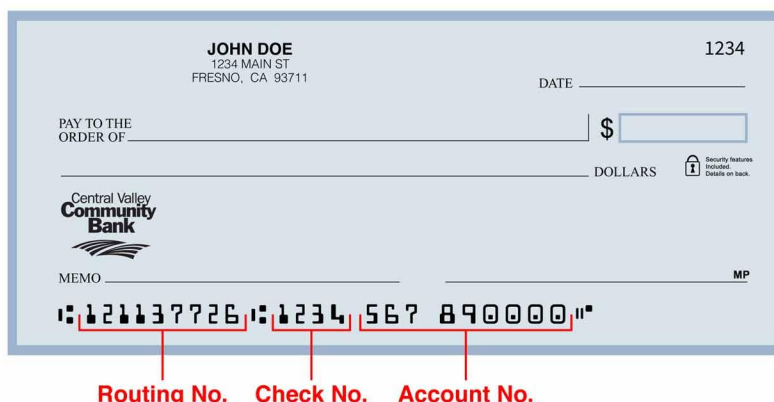
### Where do I look for the bank routing number?

Contact your bank or financial institution and ask them for the ABA routing number. If you have mobile or online banking, routing numbers can often be located there as well. If you have paper checks, the routing number can also be found on the bottom of each check (see example on the next page).

#### OUR VISION

Race and income do not determine one's future in Long Beach—it's a community where everyone is safe, connected, and healthy.





**Do I have to do anything different when I submit any invoices or reimbursements for payment?**

No, the process remains the same. When you give us the completed direct payment authorization form, Long Beach Forward, Inc. will issue payment directly to your account.

**What happens if my bank account changes?**

You are responsible for notifying us if you close your bank account or want to designate a different account for direct deposits. We can then remove you from the ACH program, or you may provide us with your new bank account and routing information. Either way, be sure to contact us or your payment may be delayed.

**What if I do not have an email account?**

You can still receive automatic deposits if you do not provide us with an email address, but you will not receive notification or details about the payment. However, in all cases the payment total will appear on your monthly bank statement.

**What if I get an email notification but no payment?**

Check the “payment date” listed on the payment notification email. The payment date is the date the payment was made. The Payment will generally be posted to your account within 2 days. Generally, the email will arrive 1-2 days BEFORE the deposit. There is no guaranteed posting time at the bank, and it is possible that your bank could post later than normal on any given day. If you are still waiting for our payment 2 days after the posted payment date, please contact Peter Madsen, our Operations Coordinator, at [peter@lbforward.org](mailto:peter@lbforward.org). Have your bank account information handy so we can confirm the routing number and account number on record. Remember, if your bank account information has changed, you need to notify Long Beach Forward before payment is attempted.

**Can I stop the electronic payment service?**

Yes, you can stop the electronic payments at any time by providing written notice to us. Please contact our Operations Coordinator at the time to alert us of the change.