



**Westchester County Clerk  
Timothy C. Idoni**

**Automated Clearing House (ACH) Direct Payment Packet  
For the Recording of Westchester County Land Records and E-Filing of UCCs**

In an effort to facilitate E-Filing of UCC Financing Statements and the recording of land records in Westchester County and to prevent delays in recording due to the miscalculation of taxes and fees, the office of Westchester County Clerk Timothy C. Idoni now accepts electronic funds transfers through the use of the Automated Clearing House (“ACH”). Our customers may link a bank account or multiple accounts to the Office of the Westchester County Clerk in order that the proper amount of funds may be withdrawn automatically for the payment of taxes and fees or E-Filing of UCC Financing Statements.

**How ACH Works**

To utilize ACH for recording land records or E-Filing UCCs with this office, a user must first submit an Authorization Form to this office which will contain information about the account the user wants to use, as well as a statement authorizing the transfer of funds for payment of fees and taxes. After submitting the form, this office will transfer a small amount of money (50¢) from the account and then will transfer it back in, to test the connectivity. The user will receive an email when the money is transferred out of the account, and a second email when it is transferred back in. Once the second email is received, the user may begin utilizing ACH for payment of fees and taxes to this office.

To utilize ACH for recording land records, all the user needs to do is to select ACH as the Payment Type on the PREP payment screen and then select the ACH account to be debited. To utilize ACH for E-Filing UCCs, the user would merely input a pin number in the E-File application, which would specify the linked account to be utilized. At the end of the day, the user will receive an email itemizing all ACH debits which have been scheduled for payment to this office. The ACH transfer will occur after the next business day, so funds can be transferred into the account by the user if necessary.

The following pages will provide detailed instructions on how to set up an account for ACH transfers and how to use the linked account to pay for transactions.



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### **Instructions for Setting Up an ACH Account**

To use ACH for the payment of taxes and fees to the Westchester County Clerk, or to E-File UCCs, the Authorization Form contained in this packet must be filled out and returned for **each account** to be utilized for payments. The form requires information about the customer and the bank account to be linked. Additionally, the form requires certain elements for the processing of ACH transactions. These elements are as follows:

- Internal Account Name – This is a name of up to thirty (30) characters which you may assign to the account to easily identify the account in billing statements. A recommended format would be to use the name of the company followed by ACH and an additional identifier such as “Fees” or “Taxes,” in the event that separate accounts will be used to pay fees and taxes. Eg.: For “Generic Title Insurance Company,” the internal account names could be “Generic Title ACH Fees” and “Generic Title ACH Taxes.”
- Contact Person, Phone & Email – This is the individual within the company who will receive the billing statements and who will be contacted in the event that there is a question about a payment. It is essential that we have a phone number and email for this person. Billing statements will be sent to the contact via email on the day prior to an ACH withdrawal.
- PREP User ID’s – These are any user ID’s which have been created on the PREP System which will be used for the recording of land records and which will be enabled to use the designated ACH account(s) for payment of fees and taxes. An additional page can be attached if necessary and if new PREP accounts are created, the ACH accounts can be linked at a later time.

Once we receive the Authorization Form, we will withdraw a small amount of money from the account and then deposit it back to the account in order to confirm the account has been successfully linked. **Please ensure that there is at least five dollars (\$5.00) in the account at the time the form is submitted** so that this test transaction will be successful. After a successful test of the account, you may begin utilizing ACH when E-Filing UCCs or submitting documents to the Land Records Division of the Westchester County Clerk for recording.

### **Instructions for Use of ACH for Payment for Recording Land Records (not UCCs)**

To use your linked ACH account, land records should be submitted to this office in the normal manner using the PREP system (<https://prep.WestchesterClerk.com>) to create Recording and Endorsement Cover Pages for the individual documents and a Payment Cover Page for the package of documents. On the payment screen, the user would merely choose ACH as the Payment Type on the PREP payment screen and then specify the account to be debited.



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### **Instructions for Use of ACH for Payment for E-Filing UCCs**

If you have set up your ACH account for E-Filing UCCs (<http://ucc.westchesterclerk.com>), you will merely need to enter the seven digit PIN provided by this office on the Shopping Cart page of the UCC E-File application. You will then skip the Credit Card Payment page and go straight to the confirmation page. The UCC system will know which account to debit based on the PIN you entered. If you have multiple accounts that you have set up for ACH payment, each would have its own pin number so that the desired account could be specified and used for payment.

Once the UCC is submitted, the user logged into the UCC system would receive confirmation of the submission. At the end of the day, the contact listed on the ACH Authorization Form would receive an itemized invoice of ACH transactions scheduled for electronic funds transfer. The funds will be automatically debited from the specified account at the end of the next business day. **The funds listed in the billing statement must be placed by the customer in the appropriate account the following business day**, if they are not already in the account.

### **Payment and Billing Process for Land Records Recorded with ACH**

When a package of documents to be recorded has been fully processed by Land Records, the final step in recording the documents is financial reconciliation. When the package reaches the finance department for reconciliation, the monetary amounts computed by the PREP System will be transmitted to the bank to initiate the transfer of funds from the customer's account(s) to the Westchester County Clerk's account for payment of taxes and fees.

All the transactions processed over the course of a day will be included in an itemized billing statement which will be emailed to the customer's contact person. **The funds listed in the billing statement must be placed by the customer in the appropriate account(s) the following business day**, if they are not already in the account(s). The funds are then withdrawn and the documents are fully recorded.



# WESTCHESTER COUNTY CLERK

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## AUTHORIZATION FOR DIRECT PAYMENT (ACH DEBIT) OF TAXES AND FEES

Customer Name: \_\_\_\_\_

Customer Tax ID Number: \_\_\_\_\_

Customer Address: \_\_\_\_\_  
\_\_\_\_\_

Account will be used for:    Recording of Land Records \_\_\_\_\_    E-Filing UCCs \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Account Title: \_\_\_\_\_

Bank ABA Number: \_\_\_\_\_

Bank Account Number: \_\_\_\_\_

Bank Account Type:    Checking \_\_\_\_\_    Savings \_\_\_\_\_    (Check One)

Internal Account Name: \_\_\_\_\_  
*(Internal name for identification of this account – Up to thirty (30) characters)*

Contact Person (for billing statements):    Name: \_\_\_\_\_

Contact Phone: \_\_\_\_\_    Contact Email: \_\_\_\_\_

PREP User ID's: \_\_\_\_\_

I hereby authorize the County of Westchester, hereinafter called COUNTY, to initiate debit entries for payment of the above named Customer's taxes and fees, to the bank account designated above, at the depository financial institution named above, hereinafter called DEPOSITORY, and to debit the same to such account. I acknowledge that the origination of ACH transactions to our account must comply with the provisions of U.S. Law. This authorization is to remain in full force and effect until the COUNTY has received written notification from the above named Customer of its termination in such time and such manner as to afford the COUNTY and DEPOSITORY a reasonable opportunity to act on it.

Authorized Signer's Name: \_\_\_\_\_  
*(Please print or type)*

Title: \_\_\_\_\_    Phone Number: \_\_\_\_\_

Signature: \_\_\_\_\_    Date: \_\_\_\_\_

Please fax AND mail this form directly to:    Hulda Martinez – (914) 813-4205  
Westchester County Clerk's Office  
110 Dr. Martin Luther King Jr. Boulevard  
White Plains, New York 10601