



ARLINGTON COUNTY TREASURER'S OFFICE

OPERATIONS DIVISION
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ARLINGTON, VA 22201

CARLA DE LA PAVA
TREASURER

HANNAH LEE
DEPUTY TREASURER

Program Overview

- The Automatic Bank Debit ("ABD") Program allows eligible taxpayers and utility customers ("Participants") to authorize the Office of the Treasurer ("Treasurer") to electronically debit payments from a designated bank account for eligible taxes, fees, and charges. Participation is voluntary.
- There is **no fee** to enroll in or use the ABD Program.

Eligible Accounts and Enrollment

- Participants may enroll eligible accounts through their **Customer Assessment and Payment Portal (CAPP)** profile.
- Eligible account types include real estate tax (including stormwater utility fees), vehicle personal property tax, business tangible property tax, and utilities (water, sewer, refuse).
- Each account requires separate enrollment in ABD. Any new or existing accounts you own must be enrolled separately and are not enrolled by default.

Payment Options

Monthly Debit Option

- Available for **real estate** and **vehicle personal property** tax accounts.
 - The annual amount due is divided by the number of months remaining until the applicable due date.
 - Monthly amounts are **estimated initially** using prior-year data and are recalculated as current-year assessments, tax rates, fees, and applicable relief or subsidies are determined.
 - Participants acknowledge and agree that the monthly ABD amount may increase or decrease based upon changes in the tax assessment or balance due to updated assessed property value, changes to the months liable, determination of the state subsidy, confirmation of the tax rate, or account activity such as additional payments or returned debits.
 - Monthly debits occur on the **5th day of each month**.
- **Real Estate Taxes and Stormwater Utility Fees**
 - Real estate taxes are due in two equal installments on **June 15** and **October 5**. The due dates for additional assessments and new construction may differ and are indicated on the bill issued by the Treasurer.
 - Enrollment close to the June 15 due date may require a one-time payment before the request can be accepted to ensure the first installment is paid in full by the due date.
- **Vehicle Personal Property Taxes**
 - Vehicle personal property taxes are due on **October 5**. The due date for new or closed accounts may differ and is indicated on the bill issued by the Treasurer.

Due Date Debit Option

- Available for **all eligible account types**.
- **Real Estate Taxes and Stormwater Utility Fees**: Debited in full on **June 15** and **October 5**. The due dates for additional assessments and new construction may differ and are indicated on the bill issued by the Treasurer.

CAPP@arlingtonva.us
703.228.4000 (Option 8)
www.arlingtonva.us/treas

- **Vehicle Personal Property Taxes:** Debited in full on **October 5**. The due date for new or closed accounts may differ and is indicated on the bill issued by the Treasurer.
- **Business Tangible Property Taxes:** Debited in full on **September 5**. The due dates for additional assessments may differ and are indicated on the bill issued by the Treasurer.
- **Utilities:** Utility bills are issued by the Department of Environmental Services (DES) and are considered due upon billing. ABD debits occur on the **25th of the month** in which the bill is issued.
 - If a utility account is closed, DES issues a prorated final bill, which will be debited on the **11th or 25th**, whichever occurs first after billing. Participants must unenroll closed accounts from ABD through CAPP or by notifying the Treasurer's Office directly.

Changes, Cancellation, and Cutoff Dates

- Participants may update bank information, change debit frequency, or unenroll accounts through CAPP. Requests may also be submitted by emailing CAPP@arlingtonva.us or by calling 703-228-4000 (Option 8).
- Changes and cancellations must be received at least **three (3) business days** before the next scheduled debit to be effective for that debit.
- Our business days are Monday through Friday, excluding federal and state holidays and days when the office is closed due to inclement weather or other exigent circumstances.
- Discontinuing ABD does not relieve Participants of responsibility for timely payment of all amounts due.

Notices and Account Access

- Participants receive notifications regarding enrollment, bank and frequency changes, upcoming debits, returned payments, and monthly debit amount changes.
- ABD enrollment is reflected on the bill for accounts scheduled for debit.
- Account details, payment history, and notices are available through CAPP.
- Notices may be delivered electronically or by mail based on available contact information.
- Participants are responsible for maintaining current contact information.

Account Status and Payment Responsibility

- All accounts must be **current** to enroll and remain enrolled in ABD.
- Participation in ABD does **not change due dates**.
- Participants remain responsible for all taxes, fees, penalties, interest, and charges, regardless of enrollment status.

Bank Information and Returned Payments

- Participants must provide accurate information for a valid bank account that accepts electronic debits and ensure that sufficient, authorized funds are available on each debit date.
- We will disclose information regarding your account or authorized debits to third parties only as necessary to complete debits, to comply with government agency or court orders, or with your written consent.
- The Treasurer is not responsible for failed payments due to insufficient funds, closed or invalid accounts, blocked transactions, or bank restrictions.
- Returned payments will result in a returned check fee and may cause recalculation of future monthly debits.
- Participants are responsible for all related penalties, interest, and fees when a failed debit occurs on the due date.

Removal from the ABD Program

- Accounts may be removed from ABD for reasons including:
 - Two or more debits returned from the same bank account due to insufficient or unauthorized funds
 - A returned debit due to an invalid or inactive bank account
 - Delinquent accounts unpaid more than 30 days past the due date
 - Participant request
 - Account closure or tax no longer being assessed
- Removal from the ABD program does not waive payment obligations.

Regulatory Protections

- Participants are protected under Regulation E of the Federal Reserve System for certain errors or delays caused by system or network failures.

Program Changes and Liability

- The Treasurer may modify, suspend, or terminate the ABD Program at any time.
- The Treasurer is not liable for bank fees, overdraft charges, or delays caused by financial institutions or circumstances beyond reasonable control.

Errors, Unauthorized Debits, or Questions About Your Payments

- Please contact us promptly if you believe a debit is incorrect or unauthorized, or if you need additional information about a debit reflected on your bank account statement. Notification must be received no later than 60 days after the date you received the **first** statement on which the issue appeared. You may reach us by email at CAPP@arlingtonva.us, by phone at 703-228-4000 (Option 8), or by mail at Arlington County Treasurer, 2100 Clarendon Blvd., Suite 201, Arlington, VA 22201. When contacting us, please provide:
 1. Your name and account number;
 2. A description of the error or debit in question, including why you believe it is incorrect or unauthorized or why you need more information; and
 3. The dollar amount of the debit.
- We will investigate your concern and correct any error promptly. If our investigation takes more than 10 business days, we will provisionally credit your account for the amount you believe is in error so you may use the funds while the investigation is completed. If we request written confirmation of your concern and do not receive it within 10 business days, the provisional credit may not be applied.
- For errors related to new enrollments, our investigation may take up to 90 days. In such cases, provisional credit may be issued within 20 business days of receiving your notice.
- We will notify you of the results of our investigation within three business days after it is completed. If we determine that no error occurred, we will provide a written explanation. Upon request, you may receive copies of the documents used in our investigation.

Acceptance

- Enrollment in the ABD Program constitutes acknowledgment and acceptance of these Rights and Responsibilities.

Questions? The ABD Program is designed to help customers avoid missed payments. For assistance, contact the Treasurer's Office at **703-228-4000 (Option 8)**, Monday through Friday, 8:00 am to 5:00 pm, or email CAPP@arlingtonva.us.