

Is an Economic Feasibility Study (EFS) required?

An EFS is required to be submitted to the Office of Financial Management (OFM) for approval prior to accepting or disbursing payments electronically to comply with RCW [43.41.180](#). *State Administrative and Accounting Manual (SAAM)* [Chapter 40](#) discusses specific requirements, and requires agencies to evaluate Automated Clearing House (ACH) as the primary option for accepting or disbursing funds electronically.

An EFS is not required in the following circumstances:

1. Acceptance or disbursement of ACH payments processed through AFRS and the Office of the State Treasurer (OST).
2. State or federal statute explicitly mandates or allows acceptance or disbursement of electronic payments.
3. Only information is proposed to be received or disbursed. (For example, remittance advices, employee earnings statements, etc.)

The following table summarizes which situations require an EFS.

Electronic Payment/Information Type	Customer Type	EFS Required for Acceptance of Payments?	EFS Required for Disbursement of Payments?
ACH processed through AFRS and OST	Business or Non-business	No	No
ACH processed through a third party vendor or the agency generates their own ACH file	Business	No	Yes
ACH processed through a third party vendor or the agency generates their own ACH file	Non-business	Yes	Yes
Bill presentment (invoices)	Business or Non-business	No	N/A
Credit cards, debit cards, prepaid debit cards, etc.	Business	No	Yes
Credit cards, debit cards, prepaid debit cards, etc.	Non-business	Yes	Yes
Electronic benefit transfers (EBT)	Business or Non-business	N/A	Yes
Electronic checks and Internet checks	Business	No	Yes
Electronic checks and Internet checks	Non-business	Yes	Yes
Electronic wires	Business or Non-business	No	No
Employee earnings statements	Employees	N/A	No
Inserted warrant	Business or Non-business	N/A	No

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Electronic Payment/Information Type	Customer Type	EFS Required for Acceptance of Payments?	EFS Required for Disbursement of Payments?
Inter-agency payments (IAP) and Interfund payments (IFT)	State agencies	No	No
Lockbox services	Business	No	Yes
Lockbox services	Non-business	Yes	Yes
Open accounts (Purchasing arrangements with individual vendors set up for identification purposes and are not tied to a credit/payment card)	Business or Non-business	N/A	No
Payroll cards (OST contract)	Employees	N/A	No
Payroll cards (non-OST contract)	Employees	N/A	Yes
Remittance advices	Business or Non-business	No	No
State fuel cards (Department of Enterprise Service (DES) contract)	Business or Non-business	N/A	No
Non-state fuel cards (including both prepaid and credit cards)	Business or Non-business	N/A	Yes
State purchase cards (DES contract)	State agencies	Yes, with some exceptions (Refer to SAAM Ch 40)	Yes, with some exceptions (Refer to SAAM Ch 40)
State purchase cards (DES contract)	Business or Non-business	N/A	No
State travel cards (DES contract)	Business or Non-business	N/A	No