

Green Book

On-Line PDFs

A Guide to Federal Government ACH Payments



Introduction

Welcome to the Green Book — a comprehensive guide for financial institutions that receive ACH payments from the federal government.

Today, most federal payments are made via the Automated Clearing House (ACH). With very few exceptions, federal government ACH transactions continue to be subject to the same rules as private industry ACH payments. As a result, the Green Book continues to get smaller in size and is designed to deal primarily with exceptions or issues unique to federal government operations.

Federal agency contact information is included, and since so much information is available via the Internet, website addresses are included where appropriate. The Green Book continues to be available on the Internet and chapters can be printed as Portable Display Format (PDF) documents. We no longer print and mail hard copies. So, we encourage you to visit the website for updates and news relevant to federal government ACH transactions.

Title 31 CFR part 210 provides the basis for most of the information contained in the Green Book. However, there are other regulations that impact federal government ACH payments. The following table summarizes the relevant regulations:

Regulation	Governs
31 CFR part 210	Federal Government Participation in the Automated Clearing House
31 CFR part 208	Management of Federal Agency Disbursements
31 CFR part 370	Electronic Transactions and Funds Transfers Relating to United States Securities

We still occasionally get asked, “Why green?” It is simple. The first publication issued in 1975 dealing with the Direct Deposit of federal government payments, when the ACH network was in its infancy, had a green cover. More than 45 years later, the world of federal government payments has changed, but the Green Book is still green! We hope you incorporate the Green Book into your daily operations and visit us frequently.

Department of the Treasury
Bureau of the Fiscal Service
January 2021

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Revised on

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Online Book Location:

https://www.fiscal.treasury.gov/fsreports/ref/greenBook/greenbook_home.htm

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Enrollment for Federal Payments

Overview

Financial institutions can play a key role in assisting recipients of federal payments to enroll in Direct Deposit with their paying agency. This chapter is a guide to the various enrollment methods available for both consumer and corporate recipients.

There are several enrollment options:

1. Enroll customers in lobby, batch and submit ENR enrollments through ACH from the financial institution.
2. Financial institution can enroll on the Go Direct® website to enter enrollments for customers.
3. Financial institution can call the U.S. Treasury Electronic Payment Solution Center (EPSC) at 1-800-333-1795 for immediate enrollment of customers.
4. Enrollment using Bureau of the Fiscal Service (Fiscal Service) Direct Deposit Sign-Up Form FS Form 1200 for Social Security benefits or disability payments, Supplemental Security Income payments, Railroad Retirement Board annuities, and Office of Personnel Management (OPM) Civil Service annuities and Direct Deposit Sign Up Form FS Form 1199A for other federal payments, or the ACH Vendor/Miscellaneous Payment Enrollment Form SF 3881 for corporate vendor payments.

Errors in the Direct Deposit enrollment process are the primary cause of misdirected payments. Financial institutions will be held liable for providing incorrect enrollment information and should, therefore, carefully review all Direct Deposit enrollment procedures.

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A: Automated Enrollment (ENR)

ENR is a convenient method for financial institutions to use the ACH network to transmit Direct Deposit enrollment information to federal agencies for benefit payments. An ENR entry is a non-monetary entry sent through the ACH by any Receiving Depository Financial Institution (RDFI) to a federal government benefit agency participating in the ENR program.

ENR is the enrollment method preferred by participating federal benefit agencies. The ENR reduces errors in the enrollment process and may expedite delivery of Direct Deposit payments as compared to paper enrollment methods.

An ENR should be used when the recipient is requesting to initiate direct deposit for their federal benefits. This may include, but is not limited to a first-time sign-up for Direct Deposit, a change to an existing Direct Deposit enrollment (e.g. new bank account number) with the current financial institution, or a change from one financial institution to another new financial institution.

Enrollments received and accepted by the paying agency at least 10 business days prior to the benefit recipient's next scheduled payment date will generally allow the recipient's next month's payment by Direct Deposit.

To change financial institution data for an existing Direct Deposit enrollment within a financial institution where an authorization exists, a Standard Entry Code (COR) entry, commonly known as a Notification of Change (NOC), may be used. (Refer to Chapter 6 for more information on NOCs.)

Go Direct Online Enrollment Option for Financial Institutions

In addition to the Automated ENR option, financial institutions can also choose to take advantage of enrollment via the [Go Direct](#) website. The Go Direct campaign was a national marketing and public education campaign sponsored by the U.S. Department of the Treasury, Bureau of the Fiscal Service and the Federal Reserve System that increased the use of Direct Deposit for federal benefit check recipients. Although the Go Direct campaign has officially concluded, financial institutions can continue to utilize the enrollment website. Please review the [Go Direct Reference Guide for Financial Institutions and Corporations](#) for more details.

Enrollments submitted through the Go Direct enrollment site will be validated and submitted to the respective paying agencies by the Electronic Payment Solutions Center (EPSC). The U.S. Treasury EPSC is operated in a secure Federal Reserve site. Financial Institution customers whose enrollments cannot be verified or processed will be contacted by the U.S. Treasury Electronic Payment Solutions Center via letter delivered by USPS.

All reject or return item processing for these items is handled by the Operations and Research Division of the EPSC. Financial institutions electing to submit enrollments electronically through Go Direct are relieved of the obligation of processing ENR return items.

Social Security Administration (SSA) Payment Cycling

The payment date for newly enrolled Social Security beneficiaries is either the second, third, or fourth Wednesday of the month. These additional payment days alleviate the workload peaks for SSA, Fiscal Service, and financial and business communities.

However, in instances where the beneficiary receives both Social Security benefit or disability payments and Supplemental Security Income (SSI) payments, the payments are issued on the standard 1st and 3rd schedule.

B: Simplified Enrollment

There are a variety of ways for federal payment recipients to enroll for Direct Deposit without visiting a financial institution.

Telephone Enrollment

Federal benefit recipients can be enrolled by calling the U.S. Treasury Electronic Payment Solution Center at 1-800-333-1795, by visiting the [Go Direct](#) website, or by completing Fiscal Service Direct Deposit Sign-Up Form FS Form 1200. The U.S. Treasury Electronic Payment Solution Center hours of operation are 8:00 a.m. - 8:00 p.m. Eastern Time (ET), Monday through Friday, excluding federal holidays.

Financial institution representatives can also assist their recipients who wish to enroll by phone. However, when doing so, the benefit recipient - or their representative - must be present when the phone call is made. U.S. Treasury Electronic Payment Solutions Center personnel will ask to speak to the recipient or their representative and obtain approval for the 3rd party banking representative to provide their enrollment information. Financial institutions that elect to capture enrollment information on paper or through other means and process after hours or in a back-office environment may not use U.S. Treasury Electronic Payment Solutions Center telephone enrollment on behalf of their customer.

Paper Form Enrollment

Recipients who elect to complete Fiscal Service paper Form FS 1200 should complete it on their own or with the assistance of a financial Institution representative for the Routing Transit Numbers (RTN) and account number and mail to:

U.S. Treasury Electronic Payment Solution Center
P.O. Box 650527
Dallas, Texas 75265-0527

The table below shows the Simplified Enrollment procedures for specific payment types.

Enrollment Methods for Specific Payments

Payment Type	Recipient
Allotments Federal Salary Federal Employment-Related Payments (i.e., Travel Reimbursement, Uniform Allowance, etc.)	Completes an approved form at their federal agency personnel office (e.g., FS Form 2231, <i>FastStart</i> Direct Deposit). Some federal employees are able to make changes to Direct Deposit information via telephone using <i>Employee Express</i> . Recipients should contact their servicing personnel office for more information.

Payment Type	Recipient
IRS Tax Refunds	<p>Completes the financial institution information section of the IRS Form 1040 during tax preparation.</p> <p>For paper filing completes a U.S. Individual Income Tax Declaration (IRS Form 8453). For electronic filing via IRS <i>e-file</i> completes an 8453-OL.</p> <p>Recipients should contact the IRS at 1-800-829-1040 or visit www.irs.gov for more details.</p>
Office of Personnel Management (OPM) Form Note: <i>OPM does not allow ENR enrollments for representative payees.</i>	<p>Financial institutions can enroll their customers or recipients can enroll individually by calling the U.S. Treasury Electronic Payment Solution Center at 1-800- 333-1795 (English) / 1-800-333-1792 (Spanish), by visiting www.GoDirect.gov, or by completing FS Form 1200. The U.S. Treasury Electronic Payment Solution Center hours of operation are 8:00 am - 8:00 pm ET, Monday through Friday, excluding federal holidays.</p> <p>Additionally, Financial Institutions and/or recipients can call OPM at 1-888-767-6738 or 202-606-0500 in the Washington, DC area or visit www.opm.gov/retire for details.</p>
Railroad Retirement Board (RRB)	<p>Financial institutions can enroll their customers and/or recipients can enroll individually by calling 1-800- 333-1795 (English)/ 1-800-333-1792 (Spanish), or by visiting www.GoDirect.gov, completing FS Form 1200. The U.S. Treasury Electronic Payment Solution Center hours of operation are 8:00 a.m. - 8:00 p.m. ET, Monday through Friday, excluding federal holidays.</p> <p>Additionally, financial institutions and/or recipients can contact RRB's toll-free telephone number at 1-877-772-5772.</p>
Social Security (SSA) and Supplemental Security Income (SSI)	<p>Financial institutions can enroll their customers and/or recipients can enroll individually by calling the U.S. Treasury Electronic Payment Solution Center at 1-800- 333-1795 (English)/ 1-800-333-1792 (Spanish), by visiting www.GoDirect.gov, or by completing FS Form 1200. The U.S. Treasury Electronic Payment Solution Center hours of operation are 8:00 a.m. - 8:00 p.m. ET, Monday through Friday, excluding federal holidays.</p> <p>Additionally, financial institutions and/or recipients can enroll by contacting the SSA at 1-800-SSA-1213 (1-800-772-1213).</p>

Payment Type	Recipient
Bureau of the Fiscal Service <i>TreasuryDirect</i>	<p>Recipient is automatically enrolled in the TreasuryDirect account for purchasing Treasury bills, notes, and bonds. Investors use Form PD F 5182, New Account Request, to establish a TreasuryDirect account and to provide Direct Deposit information. Investors use Form PD F 5178, Transaction Request, to change Direct Deposit information.</p> <p>Recipients should contact a designated TreasuryDirect Servicing Office or visit www.treasurydirect.gov for forms and other information.</p>
Vendor/Misc.	<p>The ACH Vendor/Miscellaneous Payment Enrollment Form (SF 3881) is an optional three-part form that federal agencies may use to enroll their vendors in the Financial Electronic Data Interchange (FEDI) program.</p> <p>Recipients should contact the federal agency they are providing goods or services to for more information.</p>
Veterans Compensation and Pension Note: <i>VA does not allow ENR enrollments for representative payees.</i>	<p>Financial institutions can enroll their customers and/or recipients can enroll individually by calling 1-800- 333-1795 (English)/ 1-800-333-1792 (Spanish), or by visiting www.GoDirect.gov, or by completing FS Form 1200. The U.S. Treasury Electronic Payment Solution Center hours of operation are 8:00 a.m. - 8:00 p.m. ET, Monday through Friday, excluding federal holidays.</p> <p>Recipients can also contact the VA National Direct Deposit EFT line at 1-800-827-1000 or visit www.benefits.va.gov/benefits for further details.</p>
Veterans Education Note: <i>VA does not allow ENR enrollments for representative payees.</i>	<p>Enrolls at the same time recipient applies for benefits at the VA or at any time after recipient begins receiving benefits. Recipients already receiving benefits should contact the VA Education Direct Deposit EFT line at 1-888-442-4551.</p>
Veterans Life Insurance Note: <i>VA does not allow ENR enrollments for representative payees.</i>	<p>Enrolls at the same time recipient applies for benefits at the VA or at any time after recipient begins receiving benefits.</p> <p>Recipients should contact the VA Insurance office at 1-800-669-8477 or visit www.insurance.va.gov for further details.</p>

Allotments, Federal Salary, and Federal Employment Related Payments

Current federal employees can complete an approved form at their agency personnel office, or servicing pay office. This form may be a FS Form 1199A (Direct Deposit Sign Up), a FS Form 2231 (FastStart Direct Deposit Sign Up), or a similar form used by the employee's agency. The Direct Deposit payments may be for federal salaries, allotments, or for employment related payments for travel reimbursement or uniform allowance.

When Should Direct Deposit Begin Once It Has Been Initiated?

Use the table below to determine when Direct Deposit should begin once the enrollment form is forwarded to the federal agency.

IF the payment type is...	THEN Direct Deposit should begin within...
Federal salary Military civilian pay Military active duty Allotments	2-3 pay periods
Military retirement/annuity	60-90 days

Details of Each Payment Type

IRS Tax Refunds

The Internal Revenue Service (IRS) offers the Direct Deposit of IRS Form 1040 tax refunds for both paper and electronically filed returns.

For IRS Form 1040 paper returns, taxpayers receiving refunds and electing Direct Deposit simply complete the financial institution information section of the form and mail the form to the IRS.

For electronically filed returns using an authorized IRS *e-file* provider, the taxpayer will complete a U.S. Individual Income Tax Declaration for Electronic Filing (IRS Form 8453) for refunds by Direct Deposit. This form authorizes the tax preparer to transmit the return and allows the choice of having the refund deposited into a checking or savings account.

Taxpayers preparing returns on a personal computer using commercial tax preparation software or the IRS Free Online Filing and transmitting the information via the internet to the IRS complete Form 8453-OL, U.S. Individual Income Tax Declaration for On-Line Filing. This form allows the taxpayer to choose Direct Deposit for the refund. The financial institution will not receive copies of these forms.

The financial institution should be aware of the following:

1. Enrollment in Direct Deposit for an income tax refund is not a permanent election by the taxpayer. Taxpayers must elect Direct Deposit each filing year.
2. Payments must be returned when they cannot be properly posted by the financial institution. NOCs cannot be used to correct any information. In the instance where a Direct Deposit IRS tax refund is unpostable and returned, taxpayers will receive a check in place of a Direct Deposit payment.
3. The financial institution's responsibility is to post the Direct Deposit payment to the account indicated on the ACH record. If the funds are posted to a valid account that turns out to be incorrect, the financial institution is not liable to the government for the return of the funds. If the taxpayer or the taxpayer's agent gave the incorrect account information, neither Fiscal Service nor the IRS will assist the taxpayer with recovering the funds. The taxpayer is free to pursue civil action. If, however, the IRS made the error, it will make the taxpayer whole.

For further information, contact the IRS at **1-800-829-1040**; contact the local IRS District Office, or visit www.irs.gov.

For IRS tax refund status, the recipient should go to www.irs.gov and select “Get Your Refund Status.”

Railroad Retirement Board

Financial institutions can enroll their customers and/or recipients can enroll individually by:

1. Calling the U.S. Treasury Electronic Payment Solution Center at **1-800-333-1795** (English)/**1-800-333-1792** (Spanish), or by visiting the [Go Direct](#) website, or by completing FS Form 1200. The call center hours of operation are 8:00 a.m. - 8:00 p.m. ET, Monday through Friday, excluding federal holidays, or
2. Calling the Railroad Retirement Board at **1-877-772-5772**, or
3. Sending a written request to enroll in Direct Deposit to the local Railroad Retirement Board field office. The letter should include the recipient’s name and the following:
 - A: Account Number,
 - B: Account type (checking or savings), and
 - C: RTN of the financial institution.

Social Security Administration

Financial institutions can enroll their customers and/or recipients can enroll individually by calling the U.S. Treasury Electronic Payment Solution Center at **1-800- 333-1795** (English)/ **1-800-333-1792** (Spanish), or by visiting the [Go Direct](#) website, or by completing FS Form 1200. The U.S. Treasury Electronic Payment Solution Center hours of operation are 8:00 a.m. - 8:00 p.m. ET, Monday through Friday, excluding federal holidays.

The financial institution may make the call on behalf of the recipient and may provide the enrollment information; however, SSA will request to speak to the recipient to verify their identity.

Recipients who already are receiving Social Security and SSI benefits by check may also enroll in Direct Deposit by calling **1-800-SSA-1213 (1-800-772-1213)**.

SSA’s toll-free telephone service is available from 7:00 a.m. to 7:00 p.m. ET, Monday through Friday. Due to the high volume of calls, the best times to telephone are in the early morning and during the latter parts of the week and month.

Office of Personnel Management

Financial institutions can enroll their customers or recipients can enroll individually by calling the U.S. Treasury Electronic Payment Solution Center at **1-800- 333-1795** (English)/ **1-800-333-1792** (Spanish), by visiting the [Go Direct](#) website, or by completing FS Form 1200. The U.S. Treasury Electronic Payment Solution Center hours of operation are 8:00 a.m. - 8:00 p.m. ET, Monday through Friday, excluding federal holidays.

Additionally, new retirees, annuitants, and survivor annuitants may enroll in Direct Deposit by calling the toll-free customer service number at **1-888-767-6378**. Those in the Washington, DC area are encouraged to call **202-606-0500**. Recipients may also visit www.opm.gov/retire for instructions on how to change their payment address on-line.

Note: *The Office of Personnel Management does not allow ENR enrollments for representative payees.*

TreasuryDirect (Bureau of the Fiscal Service)

TreasuryDirect is a book-entry securities system in which investors' accounts of book-entry Treasury marketable securities are maintained. TreasuryDirect is designed for investors who purchase Treasury securities and intend to hold them until maturity. Investors can establish a TreasuryDirect account and hold all their bills, notes, and bonds in one TreasuryDirect account showing the same ownership for all their securities, or they can establish multiple accounts reflecting different ownership. Investors will receive a TreasuryDirect Statement of Account when they open a new account, when changes are made to the account, upon request, or if they have not received one during the calendar year.

TreasuryDirect principal and interest payments are made electronically by Direct Deposit to a checking or savings account at a financial institution designated by the investor. When establishing a TreasuryDirect account, investors will complete Form PDF 5182, New Account Request, and will include Direct Deposit information. Investors are not required to fill out an FS Form 1199A. Investors can also establish an account when they complete Form PDF 5381, Treasury Bill, Note & Bond Tender to purchase a security. Investors use Form PDF 5178, Transaction Request, to change Direct Deposit information for the TreasuryDirect account. Financial institutions may be asked by customers to furnish the account number, routing transit number, account type, and/or the financial institution's name. The investor should contact a designated TreasuryDirect Servicing Office or visit the [TreasuryDirect](#) website for forms and other information.

Simplified Enrollment for Series H/HH Savings Bond Interest Payments (Bureau of the Fiscal Service)

Series H/HH savings bonds are current income securities that pay interest semiannually. Interest on bonds issued since October 1989 to the present must be paid by Direct Deposit. Unless a recipient claims that it will cause a hardship, interest on bonds issued prior to October 1989 must also be paid by Direct Deposit.

To enroll in Direct Deposit or to change their enrollment, recipients may:

1. Download PDF 5396 from the [TreasuryDirect](#) website, complete and mail the form as instructed, or

Send a letter to the Treasury Retail Securities Services, P.O. Box 9150, Minneapolis, MN 55480-9150. The letter should include the following:

- A. Recipient's name,
- B. Social Security number,
- C. Account number,
- D. Account type (checking or savings), and
- E. RTN number of the financial institution.

Department of Veterans Affairs Direct Deposit

Veterans Compensation and Pension, and Vocational Rehabilitation and Employment recipients already receiving benefits may enroll in Direct Deposit by calling **1-800-827-1000**. Compensation

and Pension Beneficiaries may also enroll in Direct Deposit through VA's eBenefits self-service portal (www.ebenefits.va.gov/ebenefits).

VA Education recipients already receiving benefits may enroll in Direct Deposit by calling **1-888-442-4551**.

New VA benefits recipients should provide Direct Deposit information at the time of application.

Recipients of VA benefits may also enroll by submitting VA Form 24-0296 (Direct Deposit Enrollment) and mailing it to the Station of Jurisdiction over the claim. To locate the Station of Jurisdiction over the claim, visit <http://www.benefits.va.gov/benefits/offices.asp>.

Veterans Life Insurance recipients may enroll in Direct Deposit by calling **1-800-669-8477**. A Direct Deposit enrollment form and further details are also available by visiting www.insurance.va.gov or by writing to:

VAROIC – DD
P.O. Box 7208
Philadelphia, PA 19101-7208

New recipients should provide Direct Deposit information at the time of application.

Note: *The Department of Veterans Affairs does not allow ENR enrollments for representative payees.*

C: Paper Enrollment Methods

Fiscal Service Direct Deposit Sign-Up Form (FS Form 1200)

The table below identifies those agencies and payment types where the FS Form 1200 is the proper form to use, in situations when a paper enrollment is needed:

Agency Payment Type	Recipient
Social Security Administration and <ul style="list-style-type: none"> • Social Security • Supplemental Security Income 	Recipients should complete Fiscal Service FS Form 1200. Send completed form to: U.S. Treasury Electronic Payment Solution Center P.O. Box 650527 Dallas, TX 75265-0527
Office of Personnel Management and <ul style="list-style-type: none"> • Annuity • Retirement Annuity or Survivor Annuity 	
Railroad Retirement Board and <ul style="list-style-type: none"> • Railroad Retirement Annuity Benefit • Railroad Retirement Unemployment/Sickness 	

Direct Deposit Sign-Up Form (FS Form 1200)

The Direct Deposit Sign-Up Form (FS Form 1200) is available in Chapter 9, *Forms*.

How to Complete the FS Form 1200

Payee must complete boxes A, B, C, D, E, and F.

Clearly print all information. Provide name(s) and address exactly as they appear on the federal benefit recipient's benefit check.

Federal Benefit Recipient Information

Name of person entitled to government benefits (beneficiary).

If there is more than one person named on the check, such as a parent and a minor child, this will be the name of the minor child.

Representative Payee? Check appropriate box Yes or No.

If yes, enter Name of Representative Payee.

A representative payee is a person or institution that is legally entitled to receive payments on behalf of a beneficiary who has been deemed incapable of handling their own financial affairs. When a representative payee is present, both names will appear on the benefit check. Minor children receiving federal benefits should always have a representative payee. An example of a representative check payee is Mary Smith for Jane R. Doe.

Provide name(s) and address exactly as they appear on the most recent benefit check.

Social Security Number (SSN) of persons entitled to government benefits (beneficiary). *If the benefits are for a minor child, this will be the child's SSN. **This is never the representative payee's SSN.***

Daytime Telephone Number of the person to contact if there are questions regarding the enrollment information provided on the form.

Bank or Credit Union Information

Depositor's account title must include the name of the person authorized to receive the payment, (e.g. representative payee if applicable), and an account type (either Checking or Savings).

The 9-digit routing number is a 9-digit number used to denote which financial institution will receive the deposit.

Account Numbers may be up to 17 characters long. It may contain both numeric 0-9 and alphabetic characters A to Z.

Type of Payment (check only one box)

The appropriate box should be checked. Refer to the examples that follow to determine how to identify the appropriate payment type

Note: *You must use a separate form for each payment type or individual that is being enrolled.*

For payment types not listed on the FS Form 1200 please refer to the next section, Direct Deposit Sign-up Form (FS Form 1199A) for instruction on submitting enrollments for other payment types.

Either a claim number or check number is required.

Claim number is an identifying number assigned by the paying agency to the benefit recipient. In many cases, this is the SSN the benefits are drawn upon followed by a series of letters or letters and numbers. For some agencies this may be a unique number that does not use the SSN. Claim numbers can typically be found on award letters issued by the paying agency, correspondence sent by the agency, or year-end tax statements.

Check number is the 12-digit check number of the recipient's most recent benefit payment.

The check number is located in the upper right-hand corner of the check. It is formatted as 4-digits a space and then 8-digits. (example: 2053 87654321)

Dollar amount of most recent benefit payment is required.

When Using Witnesses

When witnesses are used, they should sign to the right of the mark “X” and print the word “Witness” above their signature.

Power-of-Attorney

A person appointed as a power-of-attorney cannot sign the FS Form 1200 for the payee. The FS Form 1200 can only be signed by the designated recipient or a representative payee. Questions regarding this item should be directed to the appropriate federal agency.

Agency Payment Type	Recipient
Federal Housing Administration Debentures (Fiscal Service)	<p>The Federal Housing Administration (FHA) issues these debentures in settlement of defaulted mortgages. For more information, recipients should contact Housing and Urban Development at (202) 708- 3423, or write to:</p> <p style="text-align: center;">HUD 451 7th Street, SW Washington, DC 20410 Attn: multi-family or single-family claims</p>
Series H/HH Savings Bond Interest Payments (Fiscal Service)	<p>Completes PD F 5396. Recipients should visit the TreasuryDirect website to download the form or contact:</p> <p style="text-align: center;">Bureau of the Fiscal Service Treasury Retail Securities Services P.O. Box 9150 Minneapolis, MN 55480-9150</p>

Note: Only send completed FS Form 1199A forms to the federal agency responsible for issuing the payment. The U.S. Treasury Electronic Payment Solution Center is unable to process the FS Form 1199A form and will be forced to reject them.

SSA – Single Payee Example

Example 1: Social Security Administration Single Payee

GO DIRECT
Sign Direct of Federal Benefit Payments

FS Form 1200 (February 2020) OMB No. 1530-0006

DIRECTIONS
Please read the information on page 2 before completing this form. **You must complete boxes A, B, C, D, E and F.** Only complete this form to sign up for direct deposit if you are an individual, or a representative payee of an individual, who receives checks for the following types of federal benefits: **Social Security, Supplemental Security Income, Railroad Retirement, Civil (non-military) Retirement, or VA (compensation or pension only).** If you currently receive your payment by direct deposit you may not use this form. Please refer to page 2 for further instructions.

A. FEDERAL BENEFIT RECIPIENT INFORMATION
(print name[s] and address exactly as they appear on your benefit check)

NAME OF PERSON ENTITLED TO GOVERNMENT BENEFITS (BENEFICIARY)
 REPRESENTATIVE PAYEE? Yes (if yes, enter) No NAME OF REPRESENTATIVE PAYEE
 ADDRESS (street, route, P.O. box, apartment number)
 CITY (or APO/FPO) STATE ZIP CODE
 DAYTIME TELEPHONE NUMBER
 SOCIAL SECURITY NUMBER OF PERSON ENTITLED TO GOVERNMENT BENEFITS (BENEFICIARY)

B. BANK OR CREDIT UNION INFORMATION

DEPOSITOR ACCOUNT TITLE (name[s] on account)
 ACCOUNT TYPE: Checking Savings ** 9-DIGIT ROUTING NUMBER (see sample check below)
 ** ACCOUNT NUMBER (see sample check below; do not include check number)
 ** You may also attach a voided personal check. If you are depositing into a savings account, you may need to contact your financial institution to obtain the routing and account numbers.

C. TYPE OF PAYMENT (check only one) You must complete a separate form for each type of federal payment.

SOCIAL SECURITY SUPPLEMENTAL SECURITY INCOME VA (COMP/PENSION ONLY) RAILROAD RETIREMENT (specify below) CIVIL (NON-MILITARY) RETIREMENT (specify below)
 For military, federal salary, veterans benefits or other federal payments not available through Go Direct, please contact the paying agency (see page 2 for a partial list of paying agencies).
 Annuity benefit Unemployment survivor benefit Retirement annuity Survivor annuity

D. IDENTIFICATION

CLAIM NUMBER _____ OR In order to process your request, either the claim number (found on documents from your paying agency) or the check number from your last payment (found in the upper right-hand corner of your Treasury check) must be entered at left.
 CHECK NUMBER (YOUR MOST RECENT PAYMENT) _____

E. PAYMENT VERIFICATION

You must also enter the amount of your last benefit payment.
 AMOUNT OF YOUR MOST RECENT PAYMENT \$ _____.

F. CERTIFICATION

I certify that I am entitled to receive the payment identified above, and that I have read and understand the back of this form. In signing this form, I authorize this payment to be sent to the financial institution named in Part B above, to be deposited into the account above.
 SIGNATURE _____ DATE _____

FOR JOINT ACCOUNT HOLDERS

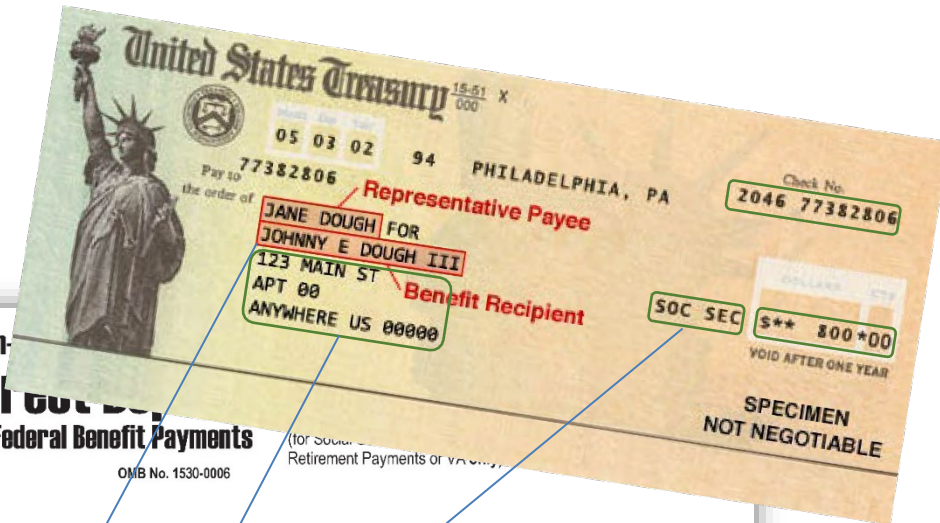
I certify that I have read the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS on the back of this form.
 SIGNATURE _____ DATE _____


Be sure to complete all sections of this form. Otherwise, the form cannot be processed. Return the completed form to:
 Go Direct Processing Center
 U.S. Department of the Treasury
 P.O Box 650527
 Dallas, TX 75265-0527

This form is only to be used for switching from check payments to direct deposit of certain federal benefits listed in Box C. Use of this form for any other purposes will result in the form being rejected.
 Contact your paying agency to:
 • Update your name or address
 • Change your account information if you already receive your payment by direct deposit, or
 • Sign up for direct deposit for military, federal salary, veterans benefits, or other federal payments not processed by Go Direct

SSA- Representative Payee Example

Example 2: Social Security Administration Representative Payee





Sign-Up for Direct Deposit of Federal Benefit Payments

FS Form 1200 (February 2020) OMB No. 1530-0006

DIRECTIONS

Please read the information on page 2 before completing this form. **You must complete boxes A, B, C, D, E and F.** Only complete this form to sign up for direct deposit if you are an individual, or a representative payee of an individual, who receives checks for the following types of federal benefits: **Social Security, Supplemental Security Income, Railroad Retirement, Civil (non-military) Retirement, or VA (compensation or pension only).** If you currently receive your payment by direct deposit you may not use this form. Please refer to page 2 for further instructions.

A. FEDERAL BENEFIT RECIPIENT INFORMATION
(print name[s] and address exactly as they appear on your benefit check)

NAME OF PERSON ENTITLED TO GOVERNMENT BENEFITS (BENEFICIARY)	
REPRESENTATIVE PAYEE? <small>Yes (if true, enter) No (if false, enter)</small>	NAME OF REPRESENTATIVE PAYEE
ADDRESS (street, route, P.O. box, apartment number)	
CITY (or APO/FPO)	STATE ZIP CODE
DAYTIME TELEPHONE NUMBER	
SOCIAL SECURITY NUMBER OF PERSON ENTITLED TO GOVERNMENT BENEFITS (BENEFICIARY)	

B. BANK OR CREDIT UNION INFORMATION

DEPOSITOR ACCOUNT TITLE (name[s] on account)	
ACCOUNT TYPE Checking <input type="checkbox"/> Savings <input type="checkbox"/>	** 9-DIGIT ROUTING NUMBER <small>(see sample check below)</small>
** ACCOUNT NUMBER (see sample check below; do not include check number)	

** You may also attach a voided personal check. If you are depositing into a savings account, you may need to contact your financial institution to obtain the routing and account numbers.

: 111999087	: 9876554321	: 0001
ROUTING NUMBER	ACCOUNT NUMBER	CHECK NUMBER

C. TYPE OF PAYMENT (check only one) You must complete a separate form for each type of federal payment.

<input checked="" type="checkbox"/> SOCIAL SECURITY	<input type="checkbox"/> SUPPLEMENTAL SECURITY INCOME	<input type="checkbox"/> VA (COMP/PENSION ONLY)	<input type="checkbox"/> RAILROAD RETIREMENT (specify below) Annuity <input type="checkbox"/> Unemployment survivor benefit <input type="checkbox"/>	<input type="checkbox"/> CIVIL (NON-MILITARY) RETIREMENT (specify below) Retirement annuity <input type="checkbox"/> Survivor annuity <input type="checkbox"/>
---	---	---	---	---

For military, federal salary, veterans benefits or other federal payments not available through Go Direct, please contact the paying agency (see page 2 for a partial list of paying agencies).

D. IDENTIFICATION

CLAIM NUMBER	OR	In order to process your request, either the claim number (found on documents from your paying agency) or the check number from your last payment (found in the upper right-hand corner of your Treasury check) must be entered at left.
CHECK NUMBER (YOUR MOST RECENT PAYMENT)		

E. PAYMENT VERIFICATION

You must also enter the amount of your last benefit payment.

AMOUNT OF YOUR MOST RECENT PAYMENT

\$ _____

F. CERTIFICATION

I certify that I am entitled to receive the payment identified above, and that I have read and understand the back of this form. In signing this form, I authorize this payment to be sent to the financial institution named in Part B above, to be deposited into the account above.	
SIGNATURE	DATE

FOR JOINT ACCOUNT HOLDERS

I certify that I have read the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS on the back of this form.	
SIGNATURE	DATE

Be sure to complete all sections of this form. Otherwise, the form cannot be processed. Return the completed form to:

Go Direct Processing Center
U.S. Department of the Treasury
P.O. Box 650527
Dallas, TX 75265-0527

This form is **only** to be used for switching from check payments to direct deposit of certain federal benefits listed in Box C. Use of this form for any other purposes will result in the form being rejected.

Contact your paying agency to:

- Update your name or address
- Change your account information if you already receive your payment by direct deposit, or
- Sign up for direct deposit for military, federal salary, veterans benefits, or other federal payments not processed by Go Direct

D: Direct Deposit Sign-Up Form (FS Form 1199A)

A Direct Deposit Sign-Up Form (FS Form 1199A) is available in Chapter 9, *Forms*.

How to Complete the FS Form 1199A

Section 1- To be completed by the payee

The financial institution should verify that all information on this portion of the form is correct.

The financial institution needs to be aware of the following special items:

Name of the Person(s) Entitled to Payment (Box B)

This will be the name of the payee. Refer to the appropriate federal agency examples to determine what information to enter for recurring benefit payments.

Claim or Payroll ID Number (Box C)

Claim numbers may be found on documents provided by the recipient's paying agency(s) such as: award letters, yearly tax statements, or general correspondence.

Claim Number Prefix

A claim number prefix is one or more letters preceding the claim number. These characters indicate the type of claim for which benefits are being paid. For an explanation of the meaning of a prefix, contact the federal agency authorizing the payment.

Claim Number

A claim number identifies the recipient's records at the federal agency that authorizes the payment.

Claim Number Suffix

A claim number suffix is one or more characters (letters or numbers) following a claim number. These characters indicate the payment type or the payee's relationship to the individual who the benefits are being drawn. For a full explanation of a suffix, contact the federal agency authorizing the payment.

Example:

VA Compensation, Pension and Education. .123-45-6789 00

Claim/Payroll ID Table

The table below highlights what to enter on the FS Form 1199A for the Claim or Payroll ID Number (BOX C) for the various payment types.

Payment Type	Prefix	Claim Number	Suffix
Allotments (Savings and Discretionary)	Leave Blank	SSN or Payroll ID Number	Leave Blank
Black Lung (Department of Labor)	Leave Blank	SSN	2 characters following the SSN
Central Intelligence Agency /Annuity	Leave Blank	SSN	Leave Blank
Federal Employee Workers' Compensation (Department of Labor)	Leave Blank	Case number assigned by the federal agency	Leave Blank
Federal Salary/Military Civilian Pay	Leave Blank	SSN or Payroll ID Number	Leave Blank
Longshore and Harbor Workers' Compensation (Department of Labor)	Leave Blank	File number assigned by the federal agency	Leave Blank
Military Active Duty and Allotments	Leave Blank	SSN	Leave Blank
Military Retirement and Annuity	Leave Blank	SSN	Leave Blank
Miner's Benefit (Department of Labor)	Leave Blank	SSN	Leave Blank
Savings Bond Agency's Fee (Fiscal Service)	Leave Blank	Issuing or paying agency code assigned to the financial institution	1- or 2-digit number following the SSN
Series H/HH Savings Bond Interest Payments (Fiscal Service)	Leave Blank	SSN	Leave Blank
Veterans Compensation, Pension or Education	Leave Blank	8-digit or 9-digit SSN	Always a 2-digit number
Veterans Life Insurance	1 to 2 letters	4- to 8-digit number	None or a 2-digit number

Depositor Account Number (Box E)

- If account numbers are not used, then insert name or other identification in the box.
- Use only letters A-Z and digits 0-9
- Up to 17 characters

Type of Payment (Box F)

The appropriate box should be checked

If payment type is not included in the list, then check “Other” and enter the payment type in the blank.

For military payments, enter the name of the military branch in the blank next to the payment type checked.

Payee/Joint Payee Certification (Box F)

IF...	THEN...
there is only one payee, who could be a representative payee*	only the payee signature is required
joint payees complete the form	both must sign the form
the payee’s signature is made be a mark “X”	it must be witnessed by two persons who sign and date the form.

* See Glossary, Chapter 8

Joint Account Holders’ Certification (Optional)

Federal agencies do not require signatures in this block; however, some financial institutions do.

If the signature is made by a mark “X”, it must be witnessed by two persons who sign and date the form.

When Using Witnesses

When witnesses are used, they should sign to the right of the mark “X” and print the word “Witness” above their signature.

Power-of-Attorney

A person appointed as a power-of-attorney by the court cannot sign the FS Form 1199A for the payee. The FS Form 1199A can only be signed by the designated recipient or a representative payee. Questions regarding this item should be directed to the appropriate federal agency.

Section 2 - To Be Completed by the Payee or the Financial Institution

The financial institution should verify that the name and address of the federal agency that authorized the payment is used.

For a listing of addresses, refer to Chapter 7, *Contacts*.

Note: Do not send enrollment forms to Fiscal Service. Fiscal Service does not process enrollment forms except for its own employees.

Section 3 - To Be Completed by the Financial Institution

ENTER the...

- financial institution's name and address
- financial institution's routing number
- depositor's account title
(this title must include the name of the person authorized to receive the payment)
- financial institution representative's name, signature, telephone number, and current date.

What Actions Should Take Place Before Filing the FS Form 1199A?

This checklist can be used to verify that all information entered on the enrollment form is complete and accurate.

- Name of person(s) entitled to payment*
- Claim or payroll ID table*
- Type of depositor account
- Account number
- Type of payment
- Proper signatures
- Federal agency name and address*
- Name and address of financial institution
- RTN and check digit
- Depositor account title*
Make sure it includes the name of the person authorized to receive the payment

Note: Make sure the federal agency that authorizes the payment is entered, not the Fiscal Service.

Note: Items marked with an asterisk (*) are where most errors occur.

Important Information for New Direct Deposit Recipients

1. The financial institution should inform the recipient that they will continue to receive checks or deposits at their current payment address of record until the Direct Deposit enrollment is processed.
2. The financial institution should inform the recipient on how to verify receipt of a Direct Deposit payment.
3. The financial institution should inform the recipient to notify the federal agency of any address changes after Direct Deposit begins, since important information about the payment will be sent to the individual's home address.
4. The financial institution should inform the recipient that it is important to notify both the federal agency and the financial institution if the recipient or beneficiary dies or becomes legally incapacitated. (Legal Incapacity is defined as a legal declaration that an individual is unable to manage his/her affairs properly)

5. The financial institution should inform the recipient that if they change financial institutions, the old account should not be closed until Direct Deposit begins into the new account. Make sure the recipient understands that changing financial institutions requires filling out a new Direct Deposit enrollment.

How Are Forms Distributed?

Government Agency Copy

Delivered by the employee to the federal agency that authorizes the payment.

Financial Institution Copy

Held by the financial institution

There is no official retention period for the FS Form 1199A. It is recommended that financial institutions retain this form at least until receipt of the first payment.

Payee(s) Copy

Held by the recipient.

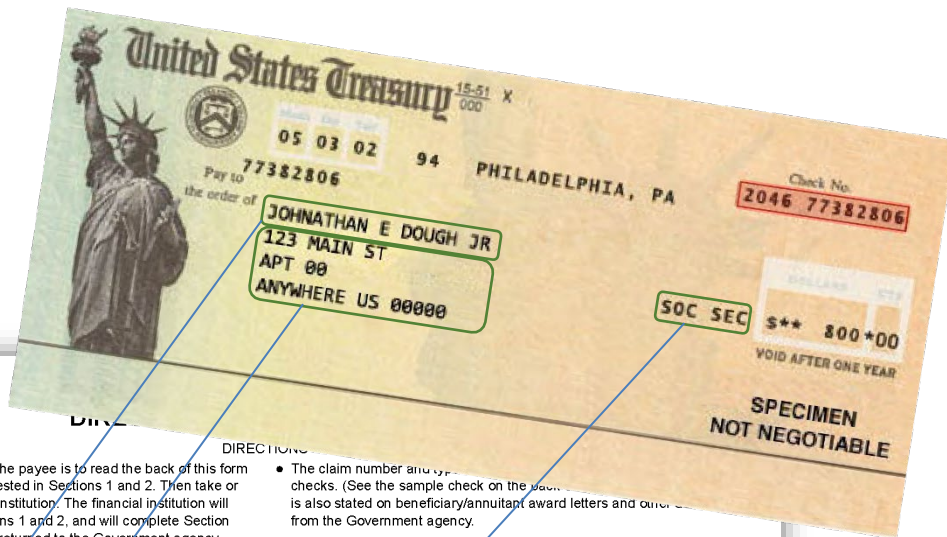
What to do if Direct Deposit does not begin

Follow these steps if Direct Deposit does not begin within the specified time period.

- 1 Ask recipient if the enrollment authorization has been revoked.
If yes, no further action is required.
If no, and Direct Deposit is still desired, go to Step 2.
- 2 Make a copy of the completed enrollment form from the financial institution's file copy.
Note: *Verify that all the information on the form is correct.*
- 3 Send a copy of the form and a letter stating that the recipient still wants to receive Direct Deposit to the federal agency that authorizes the payment.
- 4 Remind recipient(s) that checks will continue to be sent to their home address of record until Direct Deposit begins.

FS Form 1199A Example

Example 1: Social Security Administration Single Payee



Standard Form 1199A
(Rev. February 2020)
Prescribed by Treasury Department
Treasury Dept. Cir. 1076

- DIRECTIONS**
- To sign up for Direct Deposit, the payee is to read the back of this form and fill in the information requested in Sections 1 and 2. Then take or mail this form to the financial institution. The financial institution will verify the information in Sections 1 and 2, and will complete Section 3. The completed form will be returned to the Government agency identified below.
 - A separate form must be completed for each type of payment to be sent by Direct Deposit.
 - The claim number and type of payment are listed on the back of checks. (See the sample check on the back of this form.) The claim number is also stated on beneficiary/annuitant award letters and other correspondence from the Government agency.
 - Payees must keep the Government agency informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

SECTION 1 (TO BE COMPLETED BY PAYEE)

A NAME OF PAYEE (<i>last, first, middle initial</i>)		D TYPE OF DEPOSITOR ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	
ADDRESS (<i>street, route, P.O. Box, APO/FPO</i>)		E DEPOSITOR ACCOUNT NUMBER	
CITY	STATE	ZIP CODE	
TELEPHONE NUMBER AREA CODE		F TYPE OF PAYMENT (<i>Check only one</i>)	
B NAME OF PERSON(S) ENTITLED TO PAYMENT		<input checked="" type="checkbox"/> Social Security <input type="checkbox"/> Fed. Salary/Mil. Civilian Pay <input type="checkbox"/> Supplemental Security Income <input type="checkbox"/> Mil. Active <input type="checkbox"/> Railroad Retirement <input type="checkbox"/> Mil. Retire. <input type="checkbox"/> Civil Service Retirement (OPM) <input type="checkbox"/> Mil. Survivor <input type="checkbox"/> VA Compensation or Pension <input type="checkbox"/> Other (<i>specify</i>)	
C CLAIM OR PAYROLL ID NUMBER		G THIS BOX FOR ALLOTMENT OF PAYMENT ONLY (<i>if applicable</i>)	
Prefix	Suffix	TYPE	AMOUNT
PAYEE/JOINT PAYEE CERTIFICATION		JOINT ACCOUNT HOLDERS' CERTIFICATION	
I certify that I am entitled to the payment identified above, and that I have read and understood the back of this form. In signing this form, I authorize my payment to be sent to the financial institution named below to be deposited to the designated account.		I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.	
SIGNATURE	DATE	SIGNATURE	DATE
SIGNATURE	DATE	SIGNATURE	DATE

SECTION 2 (TO BE COMPLETED BY PAYEE OR FINANCIAL INSTITUTION)

GOVERNMENT AGENCY NAME	GOVERNMENT AGENCY ADDRESS
------------------------	---------------------------

SECTION 3 (TO BE COMPLETED BY FINANCIAL INSTITUTION)

NAME AND ADDRESS OF FINANCIAL INSTITUTION		ROUTING NUMBER	CHECK DIGIT
		DEPOSITOR ACCOUNT TITLE	
FINANCIAL INSTITUTION CERTIFICATION			
I confirm the identity of the above-named payee(s) and the account number and title. As representative of the above-named financial institution, I certify that the financial institution agrees to receive and deposit the payment identified above in accordance with 31 CFR Parts 240, 209, and 210.			
PRINT OR TYPE REPRESENTATIVE'S NAME	SIGNATURE OF REPRESENTATIVE	TELEPHONE NUMBER	DATE

Financial institutions should refer to the GREEN BOOK for further instructions.
THE FINANCIAL INSTITUTION SHOULD MAIL THE COMPLETED FORM TO THE GOVERNMENT AGENCY IDENTIFIED ABOVE. Reset
 GOVERNMENT AGENCY COPY 1199-207

E: Federal Financial EDI (FEDI) Payments/Vendor Payments

Overview

Federal payments made using Financial Electronic Data Interchange (FEDI), the electronic transfer of funds and payment-related information. The federal government uses FEDI for payments it makes to businesses, which provide goods and services to federal agencies, and other payment recipients.

Provisions of the Debt Collection Improvement Act of 1996 require that the majority of federal payments be made by Electronic Funds Transfer (EFT). These payments include corporate payments to companies providing goods or services to the federal government. This requirement impacts every federal government vendor regardless of the size of the company or the goods or services provided.

The federal government currently uses the two Nacha corporate payment formats for vendor payments. These formats are:

- **CCD+** for single invoice payments. Contains one optional 80-character addenda record for transmitting the invoice information.
- **CTX** for single or multiple payments. Allows for 9,999 optional addends records, each carrying 80-characters, for the consolidation of multiple invoices in one payment.

Delivery of Remittance (Addenda) Information

The Nacha Operating Rules & Guidelines address the delivery of remittance information contained in the addenda record. At the recipient's request, financial institutions must provide the remittance information by the opening of business on the second banking day following the settlement date of the entry. This impacts all financial institutions processing ACH payments. The remittance information may be provided via a paper report, fax, e-mail, electronic transmission, or any other means negotiated between the recipient and the financial institution.

To perform this key role, it is imperative that the financial institution work closely with its corporate customers who may have business relationships with the federal government. The following issues should be discussed with your corporate customers:

- How to deliver the remittance information to the customer,
- When to deliver the remittance information to the customer,
- What specific information to provide to the customer, and
- What fees, if any, are associated with this service.

Enrollment

The ACH Vendor/Miscellaneous Payment Enrollment Form (SF 3881) is an optional three-part form that federal agencies may use to enroll their vendors in the FEDI program. Federal agencies will stock the form and provide the form to vendors to initiate the enrollment process. Federal agencies will discuss with the vendor the ACH payment format (CCD+ or CTX) to be used to transmit the payment. They will also work with the vendor to determine the remittance information (e.g., the invoice number, discount terms) to be included in the addenda record.

The ACH Vendor/Miscellaneous Payment Enrollment Form (SF 3881) is available in Chapter 9, *Forms*.

Enrollment Checklist

Use this checklist to assist the financial institution in enrolling a vendor in the FEDI program.

- Verify that the ACH format selected in the Agency Information section on the SF 3881 can be accepted and processed by the financial institution. Agree on HOW and WHEN remittance information (e.g., invoice number) provided by the federal agency in the addenda record will be passed to the vendor once it is received by the financial institution.

Note: *The agreement is reached by analyzing recipient requirements and comparing those requirements against the level of support the institution can provide.*

- Provide an example of how the addenda information will appear; or, Explain what type(s) of information to look for when the addenda information is received.

Note: *The vendor must be able to understand the information to properly identify the payment.*

- Complete the financial institution Information section of the SF 3881.

How to Complete the SF 3881

Agency Information

The Agency Information section of the form is completed by the federal agency.

Payee/Company Information

The Payee/Company Information of the form is completed by the vendor or the financial institution.

Financial Institution Information

The Financial Institution Information section of the form can be completed by the financial institution as follows:

- the name and address of the financial institution,
- the name and telephone number of the ACH contact,
- the RTN used to receive ACH payments,
- the depositor account title,
- the depositor account number, lockbox number (if applicable),
- an “X” in the appropriate type of account box, and
- the signature, title, and telephone number of the financial institution representative.

Form Distribution

The vendor will return the original SF 3881 to the federal agency. The financial institution and the vendor each keep one copy of the form.

Pointers for Completing the SF 3881 Form

Additional Pointers:

- The federal agency initiates the SF 3881 form to enroll its vendors to receive payment by electronic funds transfer (EFT),
- A vendor must complete a separate enrollment form (SF 3881) for each agency with which it does business,
- In the Agency Information Section, the term “AGENCY IDENTIFIER” means the acronym by which the agency is known. For example, the “AGENCY IDENTIFIER” for the Bureau of the Fiscal Service is Fiscal Service,
- In the Payee/Company Information Section, it should be noted that the “TAXPAYER ID NO.” may be used by the government to collect and report on any delinquent amounts arising out of the offeror’s relationship with the government (31 U.S.C. 7701(c)(3)),
- The financial institution and the vendor should each keep a copy of the completed form, and
- The vendor should return the completed SF 3881 to the agency that initiated the form.

F: Enrollment Guidance

This section of the Green Book is a helpful tool for financial institutions who are trying to understand the differences between the Nacha Operating Rules and the rules specifically for federal government payments. Use this guidance in conjunction with the ACH Standard Entry Class Code ENR to enroll recipients of federal benefit payments for Direct Deposit. It can be used to for the following payments: Social Security; SSI; Veterans compensation and pension, education MGIB, education/selected reserve, life insurance and vocational rehabilitation and employment benefits; Civil Service retirement and survivor annuity; Railroad Retirement annuity and unemployment/sickness.

The ACH Standard Entry Class Code ENR is an enrollment process that allows financial institutions to use the ACH to enroll beneficiaries for the receipt of future Direct Deposit payments. Enrollments received and accepted by the paying agency at least 10 business days prior to the customer’s next scheduled payment date will generally allow the recipient’s next month’s payment by Direct Deposit.

The ENR Standard Entry Class is a non-monetary transaction. It must contain at least one addendum record and may contain as many as 9,999 addenda records. There are two conditions that must exist for multiple addenda to be included with one ENR.

1. All Direct Deposit enrollments must be for the same federal agency benefit program. For example, enrollments for Veterans benefits cannot be combined with Social Security benefits.
2. Third-party processors that transmit ENR entries on behalf of financial institutions must make a discrete batch transmission for each financial institution. Addenda records pertaining to one financial institution should not be included under the same ENR entry as addenda records pertaining to another financial institution’s Direct Deposit enrollments.

An ENR should be used when the recipient is requesting to initiate Direct Deposit for their federal benefits. This may include but is not limited to a first-time sign-up for Direct Deposit, a change to an existing Direct Deposit enrollment, or a change to a new financial institution. It is not to be used in place of the Notification of Change (NOC) process to change the routing or account numbers for existing records. Financial institutions should remind customers of the importance of reporting address changes to the benefit program agency.



Approved OMB No. 0960-0564

Required Enrollment Information

The following information is required for the enrollment of a recipient in Direct Deposit using the Standard Entry Class Code ENR. This information will be transmitted in the entry detail and the addenda record of an ENR transaction. This page may be duplicated and used for data collection. DO NOT mail this sheet to the agency. All information collected must refer to the individual who receives the federal benefit payment.

Information obtained from the customer (payment recipient) for inclusion in the entry detail record.

Type of payment: _____
 (Social Security; SSI; Veterans compensation and pension, education MGIB, education/selected reserve, life insurance and vocational rehabilitation and employment benefits; Civil Service retirement and survivor annuity; Railroad Retirement annuity and unemployment/sickness)

Information obtained from the customer regarding the payment recipient for inclusion in the Addenda record.

Benefit Recipient's Social Security Number (SSN) SSN _____

(Do not include hyphens in the addenda record.)

The recipient's own SSN may or may not be the SSN on which the benefits are drawn. However, the individual recipient's SSN will always be included on the addenda record. In cases such as minor children the SSN will always be the Child's SSN and not that of the adult account holder named on the financial institution's records.

Benefit Recipient's Name

_____ Last name (up to 15 positions) First Name (up to 7 positions)

Last name: This is the recipient's last name excluding any suffixes such as Jr., Sr. II, III, etc. If the last name is hyphenated, the fully hyphenated name up to 17 characters is submitted.

If the last name is comprised of two or more 'parts', generally, the first part is sent as the last name (i.e. Mary Jane S Public Doe). The last name would be submitted as "PUBLIC" and the Doe would be excluded.

First name: This is the recipient's first name excluding any prefixes such as Dr., Mrs., Miss, etc.

Middle initials are not submitted in this field. Middle initials are dropped. However, fully spelled out middle names are included as part of the first name (i.e. Mary J Doe would be submitted as Mary, whereas, Mary Jane Doe would be submitted as Mary Jane).

The 'parsed' name will always be submitted exactly as the parsed section appears on the recipient's benefit check. Therefore, incorrectly spelled or spaced items will be submitted as they appear on the check and not as they should be legally spelled. Example: Janie Ann Doe is trying to enroll; however, her check is printed Jane E A Doe. The enrollment would be submitted as "Jane" and "Doe".

Representative Payee indication NO (0)(Zero) Yes (1)
 (See section on Representative Payee, page 1-33.)

Information obtained at the financial institution.

Depository Financial Institution routing number RTN _____ Check Digit ____

Depositor Account Number _____
 (Up to 17 positions)

Transaction Type: _____ **Checking** (Type Code 22) _____ **Savings** (Type Code 32)

For questions about submitting ENRs for a specific benefit payment, please call the corresponding federal program agency:

Federal Agency	Telephone No.
Social Security Administration (for Social Security benefit or disability and SSI payments)	(215) 597-1134
Office of Personnel Management (Civil Service annuity)	(202) 606-0540
Railroad Retirement Board (RRB annuity)	(312) 751-4704
Department of Veterans Affairs (VA benefits)	(918) 687-2532

ENR (Automated Enrollment) Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Identification Number	No. of Addenda Records	Receiving Company Name/ID	Reserved	Discretionary Data		
Field Inclusion Requirement	M	M	M	M	R	M	0	M	R	N/A	0	M	M
Contents	'6'	(numeric)*	(TTTTAAA)	(numeric)	(blanks)**	(all zeros)	(blanks)	(numeric)	(alphanumeric)	(blanks)**	(blanks)**	(numeric)	(numeric)
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	76-76	77-78	79-79	80-94

*For U.S. Government use either 23 or 33 in Field 2

**Leave blank for Alphanumeric fields 5, 7, 10, 11

Program Payment	Field 3 Receiving DFI Routing and Transit Number (RTN)	Field 4 Check Digit (9 th digit of DFI RTN)	Field 9 Receiving Company Name/ID
The following program payments are eligible for the enrollment service	Use the following DFI Identification number for the corresponding program payment	Use the following number for the corresponding program payment	Use the following codes for the corresponding program for which the recipient is enrolling for Direct Deposit
Social Security	65506004	2	SOCIALbSECURITYb
Supplemental Social Security	65506004	2	SUPPbSECURITYbbb
Veterans Compensation and Pension	11173699	1	VAbCOMP/PENSION
Veterans Education MGIB	11173699	1	VAbEDUCATNbMGIB
Veterans Education/Selected Reserve	11173699	1	VAbECUDbMGIB/SR
Veterans Life Insurance	11173699	1	VAbLIFEbINSUR
Veterans Vocational Rehabilitation and Employment Benefits	11173699	1	VAbVOCbREHABbEMP
Civil Service Retirement/Annuity	11173699	1	CIVILbSERVbCSAbb
Civil Service Survivor/Annuity	11173699	1	CIVILbSERVbCSFbb
Railroad Retirement Annuity	11173699(*)	1 (*)	RAILROADbRETbBDb
Railroad Unemployment/Sickness	11173699(*)	1 (*)	RAILROADbUISIbbb
Dependents Education Assistance Program	11173699	1	VAbDEPbEDUAbAST
Reserve Education Assistance Program	11173699	1	VAbEDUCTNbREAP
Post 911 GI Bill	11173699	1	VAbEDUbPOSTb9/11

NOTE: In the codes, the letter "b" indicates a blank space

ENR Addenda Record

Field	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	R	M	M
Contents	'7'	'05'	'22*12200004*3*123987654321*77777777*DOE*JOHN*0\'	(numeric)	(numeric)
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field 3 - Payment Related Information									
The following uses sample information to illustrate the required information to be included in the Addenda record to effect the ENR for Direct Deposit. The standard for submission of ENR records is for all alphabetic characters anywhere in the file to be submitted in UPPER CASE. Failure to do so may result in the submission to be returned by the paying agency. Refer to the next page for Return Reasons Codes.									
22 = Checking Account 32 = Savings Account	*	12200004	3	123987654321	77777777	DOE	JOHN	0= No Rep. Payee 1= Rep. Payee	\
Contents	Delimiter	'05'	Check Digit	Receiver's Acct. No. at the Financial Institution (up to 17 positions)	Receiver's Own Social Security No.	Receiver's Surname (up to 15)	Receiver's First Name (up to 7)	Representative Payee Indicator	Terminator

Representative Payee

A representative payee is a person or institution that is legally entitled to receive payments on behalf of a beneficiary who has been deemed incapable of handling his/her financial affairs. When a representative payee is present, both names will appear on the benefit check. Minor children receiving federal benefits should always have a representative payee. Some examples of representative check payee styles are:

Mary Smith for Jane R. Doe
Harry D. Doe, Guardian for John Q. Public
Admin Sunnyvale Nursing Home for Mary T. Resident

Questions regarding the styling of representative payee names by a particular agency should be directed to that specific agency.

In processing an enrollment, it is important for the processing financial institution and enrolling benefit agency to know that the enrollment originated from the proper authority. In cases where there is a representative payee, a "1" will be entered as the last data element in Field 3 of the addenda. In instances where there is no representative payee, a "0" (zero) will be entered into this position.

The federal government requires that the title of accounts receiving direct deposit payments bear the name of the payment recipient. Accounts established for representative payee payments reflect fiduciary interest of the representative payee on behalf of the beneficiary. (Example of an account title: John Doe for Mary Smith.) This same regulation applies to institutional representative payees. **The Department of Veterans Affairs and the Office of Personnel Management do not allow ENR enrollments for representative payees.**

Note: SSA's [Guide for Representative Payees](#) is a helpful guide which covers account titling requirements for their representative payees.

Return Reason Codes

A federal agency may return an ENR entry to the financial institution as unprocessable, one of the following codes will be indicated on the return:

R40 Non-Participant in ENR Program

The federal program agency is not a participant in the ENR automated enrollment program.

R41 Invalid Transaction Code

An incorrect or inappropriate transaction code is used in Field 3 of the Addenda record.

R42 Routing Number/Check Digit Error

The RTN and/or the Check Digit included in Field 3 of the Addenda record is incorrect.

R43 Invalid DFI Account Number

The receiver's account number at the DFI is either missing, exceeds 17 positions, or contains invalid characters.

R44 Invalid Individual ID Number

The receiver's SSN provided in Field 3 of the Addenda record does not match a corresponding SSN in the benefit agency's records.

R45 Invalid Individual Name

The name of the receiver provided in Field 3 of the Addenda record either does not match a

corresponding name in the benefit agency's records or fails to include at least one alphanumeric character.

R46 Invalid Representative Payee Indicator

The representative payee indicator code included in Field 3 of the Addenda record has been omitted or it is not consistent with the benefit agency's records.

R47 Duplicate Enrollment

The federal agency has received duplicate ENR entries from the same DFI.

For more complete information concerning return reason codes and their interpretation, refer to the current **Nacha Operating Rules & Guidelines**.

Note: *At least one paying agency requires that any alphabetic data in an ENR record must be submitted in all UPPER CASE. Therefore, the de facto standard for submission of ENR records is for all alphabetic characters located anywhere in the file to be submitted in UPPER CASE. Failure to do so may result in the submission to be returned as an R44/R45 item even though all the information is correct.*

ENR Tips and Information Checklist

General Questions/Information:

1. Are you currently receiving Direct Deposit?
 - If yes, then an ENR should be used when the recipient is requesting to initiate direct deposit for their federal benefits. This may include but is not limited to a first-time sign-up for Direct Deposit, a change to an existing Direct Deposit enrollment, or a change to a new financial institution.
 - If no, do you have, or have you opened a checking or savings account?
2. Is the federal benefit check in the customer's name only? If no, determine whether there is a representative payee relationship or not.
3. The benefit recipient or representative payee must be present in order to sign up for direct deposit. If by phone, the recipient or representative payee must be available to give permission.

Benefit Recipient Information

4. Benefit recipient - the person who receives the federal benefit payment.
5. Representative payee - the benefit comes in their name on behalf of someone else.
6. "In C/O" - the benefit comes to the benefit recipient "in care of" someone else. This does not mean the person the check is "in care of" is the representative payee. The benefit recipient must be present to enroll.
7. If the customer has Power of Attorney for the benefit recipient, he/she must go to the local office of the paying agency to sign up for direct deposit. If the benefit recipient is not present, the customer will need to take all legal documents with them to a regional office of the paying agency. The paying agency does not accept enrollments based solely on a Power of Attorney.

8. If the customer is the guardian of the benefit recipient and his/her name is on the benefit check as guardian for the benefit recipient, then the financial institution would treat them as a representative payee. If his/her name is not on the benefit check, he/she must go to the local paying agency office with all legal documents.

Information Needed for Direct Deposit Enrollment

The following information is needed to enroll Social Security benefits or disability payments, Supplemental Security Income payments, Railroad Retirement Board annuities, Veteran's Compensation and Pension, and OPM Civil Service annuities for direct deposit through the U.S. Treasury Electronic Payment Solution Center:

1. The SSN of the benefit recipient,
2. The routing and account number of the checking or savings account, and
3. The benefit recipient's claim number or check number of the most recent federal benefit check received and the payment amount.

The federal benefit check numbers are located in the top right-hand corner of the federal benefit check. The check numbers are 12 digits long (beginning with four digits, then a space, and eight more digits). All 12 numbers must be entered with no spaces and no dashes.

The claim number must be entered with no spaces or dashes. All numbers and letters must be entered side by side.

Helpful Numbers and Websites

1. For Social Security benefit or disability, SSI, VA, RRB annuity, and OPM civil service annuity enrollments please enroll through either:

Go Direct web enrollment: www.GoDirect.gov

Or call the U.S. Treasury Electronic Payment Solution Center at **1-800-333-1795** (English)/**1-800-333-1792** (Spanish), 8:00 a.m. – 8:00 p.m. ET, Monday – Friday, excluding federal holidays.

2. Department of Defense (DOD) or Black Lung payments cannot be set up through ENR. Contact Information:
 - Veterans Affairs benefits **1-800-827-1000**
 - DOD www.dfas.mil
 - Black Lung www.dol.gov/owcp/dcmwc

Federal Agency Addresses and Phone Numbers

Federal agency addresses and phone numbers are listed below, including the locations where completed FS Form 1199A should be delivered. If a telephone number is not listed and further assistance is needed, please contact the Fiscal Service.

Note: *As with any listing of this type, contact information will frequently change. Should you find out-of-date information, please let us know by email at: payments@fiscal.treasury.gov.*

Air Force	<p>Active Duty/Reserves Recipient should deliver the completed FS Form 1199A to their payroll office. Questions: (303) 676-7213</p> <p>Air National Guard Recipient should deliver the completed FS Form 1199A to their payroll office.</p> <p>Retirement/Annuity DFAS-CL U.S. Military Retirement and Annuitant Pay 1240 E. Ninth Street Cleveland, Ohio 44199-2055 Retirement / Annuity: 1 (800) 321-1080 Allotments: (216) 522-5553</p>
Army	<p>Active Duty/Reserves/National Guard Recipient must mail or deliver the completed FS Form 1199A to their payroll office. Questions: (317) 510-2800</p> <p>Retirement/Annuity DFAS-CL U.S. Military Retirement and Annuitant Pay 1240 E. Ninth Street Cleveland, Ohio 44199-205 Retirement / Annuity: 1 (800) 321-1080</p>
Fiscal Service	<p>Federal Housing Administration Debenture Payments Special Investments Branch Warehouse and Operations Center, Dock 1 257 Bosley Industrial Park Drive Parkersburg, WV 26101 Questions: (304) 480-5299</p> <p>Savings Bond Agent's Fee Payments Bureau of the Fiscal Service Treasury Retail Securities Services P.O. Box 9150 Minneapolis, MN 55480-9150 (844) 284-2676</p> <p>Series H/HH Savings Bond Interest Payments Current Income Bond Branch Bureau of the Fiscal Service Warehouse and Operations Center, Dock 1 257 Bosley Industrial Park Drive Parkersburg, WV 26101 Questions: (304) 480-6112</p>

Fiscal Service (continued)	State and Local Government Payments State and Local Government Payments Bureau of the Fiscal Service Warehouse and Operations Center, Dock 1 257 Bosley Industrial Park Drive Parkersburg, WV 26101 Questions: (304) 480-5299		
Central Intelligence Agency	Send completed forms to... Central Intelligence Agency Washington, DC 20505 Attn: Compensation Division Office of Finance		
Coast Guard	Active Duty/Reserves Mail or have the recipient deliver the completed FS Form 1199A form to their payroll office. Retirement Coast Guard (RPD) Commanding Officers USGC-PPC Pay and Personnel Office 444 SE Quincy Street Topeka, KS 66683		
Department of Labor	Black Lung Send all completed FS Form 1199As to ... Questions? Contact your district office below.		
		U.S. Department of Labor ESA/OWCP/DCMWC <i>select district office address below</i>	
	Johnstown, PA	319 Washington Street, 2nd Floor Johnstown, PA 15901	(800) 347-3754 (814) 533-4323
	Greensburg, PA	1225 S. Main Street, Suite 405 Greensburg, PA 15601	(800) 347-3753 (724) 836-7230
	Wilkes-Barre, PA	100 N. Wilkes-Barre Blvd. Room 300 A Wilkes-Barre, PA 187002	(800) 347-3755 (570) 826-6457
	Charleston, WV	Charleston Federal Center, Suite 110 500 Quarrier Street Charleston, WV 25301	(800) 347-3749 (304) 347-7100
	Parkersburg, WV	425 Juliana Street, Suite 3116 Parkersburg, WV 26101	(800) 347-3751 (304) 420-6385
	Pikeville, KY	164 Main Street, Suite 508 Pikeville, KY 41501	(800) 366-4599 (606) 432-0116
	Mount Sterling, KY	402 Campbell Way Mount Sterling, KY 40353	(800) 366-4628 (859) 498-9700
	Columbus, OH	1160 Dublin Road, Suite 300 Columbus, OH 43215	(800) 347-3771 (614) 469-5227
	Denver, CO	1999 Broadway, Suite 690 P.O. Box 46550 Denver, CO 80201-6550	(800) 366-4612 (720) 264-3100

Department of Labor (continued)	Unknown District	U.S. Department of Labor Black Lung Program P.O. Box 37227 Washington, DC 20013	(800) 638-7072
Department of Labor	Division of Energy Employees Occupational Illness Compensation		
	Send all completed FS Form 1199As to ...	U.S. Department of Labor Division of Energy Employees Occupational Illness Compensation P.O. Box 8306 London, KY 40742-8306	
	Questions? Contact (866) 888-3322		
Department of Labor	Federal Employee Workers' Compensation		
	Send all completed FS Form 1199As to ...	U.S. Department of Labor Division of Federal Employees' Compensation P.O. Box 8311 London, KY 40742-8311	
	Questions? Contact (202) 693-0040		
Department of Labor	Longshore and Harbor Workers' Compensation		
	Send all completed FS Form 1199As to ...	U.S. Department of Labor ESA/OWCP/DLHWC Frances Perkins Building Room C4315 200 Constitution Avenue, NW Washington, DC 20210	
	Questions? Contact (202) 693-0925		
Department of Veterans Affairs	Mail the completed FS Form 1199A form to the office that maintains the veteran's records:		
	ALABAMA Alabama VA Regional Office 345 Perry Hill Road Montgomery, AL 36104 Questions: 1 (800) 827-1000	COLORADO Denver VA Regional Office 155 Van Gordon Street Lakewood, CO 80228	
	ALASKA Anchorage VA Regional Office 2925 DeBarr Road Anchorage, AK 99508-2989	CONNECTICUT Hartford VA Regional Office 450 Main Street Hartford, CT 06103	
	ARIZONA Arizona VA Regional Office 3225 N. Central Avenue Phoenix, AZ 85012	DELAWARE Wilmington VA Regional Office 1601 Kirkwood Highway Wilmington, DE 19805	
	ARKANSAS North Little Rock VA Regional Office 345 Perry Hill Road Montgomery, AL 36104	DISTRICT OF COLUMBIA Washington DC VA Regional Office 1120 Vermont Avenue, NW Washington, DC 20421	
	CALIFORNIA Los Angeles VA Regional Office Federal Building 1100 Wilshire Boulevard Los Angeles, CA 90024 San Diego VA Regional Office 8810 Rio San Diego Drive San Diego, CA 92018 Oakland VA Regional Office Oakland Federal Building 1301 Clay Street, Room 1300N Oakland, CA 94612	FLORIDA St. Petersburg VA Regional Office 9500 Bay Pines Boulevard Bay Pines, FL 33708 GEORGIA Atlanta VA Regional Office 1700 Clairmont Road Decatur, GA 30033 HAWAII Honolulu VA Regional Office 459 Patterson Road, E-Wing Honolulu, HI 96819-1522	

**Department
of Veterans
Affairs****(continued)**

IDAHO	Boise VA Regional Office 805 W. Franklin Street Boise, ID 83702	MONTANA	Fort Harrison Medical & Regional Center William Street off Highway Fort Harrison, MT 59636
ILLINOIS	Chicago VA Regional Office 536 S. Clark Street Chicago, IL 60605-1523	NEBRASKA	Lincoln VA Regional Office 5631 S. 48th Street Lincoln, NE 68516
INDIANA	Indianapolis VA Regional Off. 75 NB. Pennsylvania Street Indianapolis, IN 46204 Questions: (317) 226-7860	NEVADA	Reno VA Regional Office 1201 Terminal Way Reno, NV 89520
IOWA	Des Moines VA Regional Office 210 Walnut Street Des Moines, IA 50309	NEW HAMPSHIRE	Manchester VA Regional Office Norris Cotton Federal Building 275 Chestnut Street Manchester, NH 03101
KANSAS	Wichita VA Regional Office 5500 E. Kellogg Wichita, KS 67211	NEW JERSEY	New Jersey VA Regional Office 20 Washington Place Newark, NJ 07102
KENTUCKY	Louisville VA Regional Office 545 S. Third Street Louisville, KY 40202	NEW MEXICO	Albuquerque VA Regional Office Davis Chavez Federal Building 500 Gold Avenue, SW Albuquerque, NM 87102
LOUISIANA	New Orleans VA Regional Office 701 Loyola Avenue New Orleans, LA 70113	NEW YORK	Buffalo VA Regional Office Federal Building 111 W. Hurron Street Buffalo, NY 14202
MAINE	Togus Center One VA Center Togus, ME 04330		New York VA Regional Office 245 W. Houston Street New York, NY 10014
MARYLAND	Baltimore VA Regional Office 31 Hopkins Plaza Baltimore, MD 21201	NORTH CAROLINA	Winston-Salem VA Regional Office Federal Building 251 N. Main Street Winston-Salem, NC 27155
MASSACHUSETTS	Boston VA Regional Office J.F. Kennedy Federal Building Government Center Boston, MA 02114	NORTH DAKOTA	Fargo VA Medical/Regional Office Center 2101 Elm Street Fargo, ND 58102 Questions: (701) 232-3421
MICHIGAN	Detroit VA Regional Office Patrick V. McNamara Federal Building 477 Michigan Avenue Detroit, MI 48226	OHIO	Cleveland VA Regional Office Anthony J. Celebrezze Federal Building 1240 E. Ninth Street Cleveland, OH 44119
MINNESOTA	St. Paul VA Regional Office One Federal Drive, Fort Snelling St. Paul, MN 55111-4050	OKLAHOMA	Muskogee VA Regional Office Federal Building 125 S. Main Street Muskogee, OK 74401
MISSISSIPPI	Jackson VA Regional Office 1600 E. Woodrow Wilson Ave. Jackson, MS 39216	OREGON	Portland VA Regional Office Federal Building 1220 SW 3rd Avenue Portland, OR 97204 Questions: (503) 326-2511
MISSOURI	St. Louis VA Regional Office Federal Building 400 S. 18th Street St. Louis, MO 63103	PENNSYLVANIA	Philadelphia VA Center 5000 Wissahickon Avenue Philadelphia, PA 19101

Department of Veterans Affairs (continued)	PENNSYLVANIA	Pittsburgh VA Regional Office 1000 Liberty Avenue Pittsburgh, PA 15222	WEST VIRGINIA	Huntington VA Regional Office 640 Fourth Avenue Huntington, WV 25701
	RHODE ISLAND	Providence VA Regional Office 380 Westminster Mall Westminster, RI 02903	WISCONSIN	Milwaukee VA Regional Office 5000 W. National Avenue Milwaukee, WI 53295
	SOUTH CAROLINA	Columbia VA Regional Office 1801 Assembly Street Columbia, SC 29201	WYOMING	Cheyenne VA Medical/Regional Center 2360 E. Pershing Boulevard Cheyenne, WY 82001
	SOUTH DAKOTA	Sioux Falls VA Center P.O. Box 5046 2501 W. 22nd Street Sioux Falls, SD 57117	GUAM	Guam Vet Center 222 Chanlan Santo Papast Reflection Center, Suite 102 Agana, GU 96910 Questions: (705) 475-7161
	TENNESSEE	Nashville VA Regional Office 110 9th Avenue, South Nashville, TN 37203	PHILIPPINES	Manila Regional Office 1131 Roxas Boulevard, Ermita 0930 Manila, PL 96440 Questions: (011) (632) 528-2500
	TEXAS	Houston VA Regional Office 6900 Almeda Road Houston, TX 77030	PUERTO RICO	San Juan VA Center 150 Carlos Chardon Avenue Hato Rey, PR 00918
		Waco VA Regional Office One Veterans Plaza 701 Clay Avenue Waco, TX 76799	VIRGINIA	see District of Columbia
	UTAH	Salt Lake City VA Regional Office 550 Foothill Drive Salt Lake City, UT 84158	VIRGIN ISLANDS	St. Croix Vet Center Box 12, R.R. 02, Village Mail, #113Affairs Saint Croix, VI 00850 Questions: 1 (809) 778-5553
	VERMONT	White River Junction VA Medical & Regional Office Center 215 N. Main Street White River Junction, VT 05009		Saint Thomas Vet Center Buccaneer Mall Saint Thomas, VI 00801 Questions: 1 (809) 774-6674
	WASHINGTON	Seattle VA Regional Office Federal Building 915 Second Avenue Seattle, WA 98174		

Federal Salary The employee should mail or deliver the completed FS Form 1199A form to their payroll office.

Marine Corps	Active Duty/Reserves Director DFAS – Kansas City Center (AF-FA) Kansas City, MO 64197-0001 Questions: (303) 676-7213	Retirement/Annuity DFAS – CL U.S. Military Retirement and Annuitant Pay 1240 E. Ninth Street Cleveland, OH 44199-2055 Questions: 1 (800) 321-1080
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Navy	Active Duty/Reserves Mail or have the recipient deliver the completed FS Form 1199A form to their payroll office. Questions: 1 (800) 255-0974	Retirement/Annuity DFAS – CL U.S. Military Retirement and Annuitant Pay 1240 E. Ninth Street Cleveland, OH 44199-2055 Questions: 1 (800) 321-1080
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Office of Personnel Management	Send completed forms to ...	Office of Personnel Management Change-of-address Section-ROC Retirement and Insurance Group P.O. Box 440 Boyers, PA 16017-0440
<i>(Civil Service Annuity)</i>	Questions: (202) 606-0500	
Railroad Retirement Board	Send completed forms to ... the local Railroad Retirement Board as listed in the telephone directory; or, Questions: (312) 751-4500 or (312) 751-4707	If you cannot obtain the address of the local office, mail to: U.S. Railroad Retirement Board P.O. Box 10792 844 N. Rush Street Chicago, IL 60611 Attn: Direct Deposit Coordinator ORSP
Social Security Administration	Send completed forms to ...	
	<ul style="list-style-type: none"> • the local Social Security District Office, or • the address Social Security has specified to your financial institution. 	

G: Termination of Enrollment

The ACH Enrollment authorization may be revoked by the recipient or, under certain circumstances, by the financial institution. If a recipient revokes his/her ACH enrollment, they must [provide a new ACH enrollment in order ACH payments](#).

Termination by the Recipient

The recipient may revoke the enrollment authorization at any time by notifying the federal agency, or by authorizing a new enrollment with another financial institution.

Social Security or Supplemental Security Income recipients should call **1-800-SSA-1213** or write their local Social Security District Office to revoke the enrollment authorization.

Railroad Retirement Board annuitants may either write or call the local Railroad Retirement Board Field Office to revoke the enrollment authorization.

Series H/HH savings bond owners who are required to receive interest payments by Direct Deposit may revoke the enrollment authorization. However, this will result in suspension of payments. Payments will resume when the recipient authorizes a new enrollment.

OPM Annuitants may either write the Office of Personnel Management, call **1-888-767-6738** to revoke the enrollment authorization, or visit www.opm.gov/retire to terminate and make changes on-line.

The enrollment authorization will be terminated due to the recipient's or beneficiary's death or legal incapacity.

Courtesy Notice

The recipient or beneficiary is not required to inform the financial institution if he/she revokes or transfers their enrollment authorization. As a courtesy, the recipient should be encouraged to inform the financial institution of any changes.

Termination by the Financial Institution

Financial institutions may close an account to which benefit payments are currently being sent thereby revoking the enrollment authorization by providing a 30-day written notice to the recipient prior to closing the account. In cases involving fraud, accounts may be closed immediately. The financial institution cannot revoke the enrollment authorization by notifying the federal agency and not the recipient.

The 30-day written notice should remind the recipient to make other arrangements for the handling of their payments. The financial institution must credit to the recipient's account any payments received during the 30-day notice period. The financial institution must also immediately return to the federal government all payments received after the 30-day notice period. A financial institution that closes an account without properly terminating the enrollment must make the funds available to the recipient until proper notice is provided.

Recipient Notice to the Federal Agency

The recipient or beneficiary must immediately advise the federal agency if the enrollment authorization is revoked by the financial institution.

2

ACH Payment Processing

Overview

This chapter provides information about how federal government ACH payments are processed. It also contains valuable information on payment dates and information to assist in identifying Treasury disbursed payments.

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A: Financial Organization Master File (FOMF)

The Financial Organization Master File (FOMF) is a Department of the Treasury master list of financial institutions receiving federal government ACH payments. It contains RTNs, a single financial institution name and mailing address for each RTN.

The FOMF is derived from the Federal Reserve Bank's (FRB) ACH Customer Directory (ACD), which contains the RTNs and related information of all valid ACH participants. The FOMF is updated on a monthly basis using information from the most current ACD file.

Purpose

The Fiscal Service relies on the FOMF data to validate RTNs used to originate payments and to send financial institutions the following:

- reclamation notices,
- trace inquiries, and
- marketing materials.

Financial Institution Responsibility

Changes to Financial Institution Name and Mailing Address

Financial institutions are responsible for keeping their name and mailing address for each RTN up to date with the FRB. Any changes to RTN data should be provided to the FRB as soon as possible so that the ACD and FOMF contain current data. If the financial institution fails to notify the FRB, it may be held liable for information (e.g., reclamation notices) mailed to obsolete addresses.

Changes to Routing Transit Numbers

If a financial institution changes RTNs (e.g., due to merger), it must notify the FRB ACH department as soon as possible to have the old RTN rescinded in ACD and have all future ACH transactions reflect the financial institution's active ACH routing number. Updates to the ACD will update the FOMF. Additionally, financial institutions should send a Notification of Change (NOC) to each originating federal agency from which it receives payments impacted by the routing number changes.

The following steps should be taken in updating the ACD routing number data:

- Confirm that no activity is being received on the obsolete RTN prior to deletion.
- Allow at least three months after the update to the ACD before deleting an obsolete RTN.
- Delete an obsolete RTN only after all activity has been transferred to the surviving RTN.

Updating ACH Customer Directory (ACD):

If an institution wants to update the information that appears on the file, they should submit a new "Part 1 - Agreement to Terms and General Participant Information" of the [FedACH Participation Agreement](#) to the FRB.

If you have any questions in reference to updating data, you should contact the [FedACH and Check Services Customer Support](#) team.

New Depository Institutions

Because the FOMF is updated monthly, a new depository institution may not receive government ACH transactions for up to 30 days after being entered into the FRB ACD.

B: Federal Government ACH Processing

General Flow

Federal government ACH payments are initiated by the authorizing federal agency to a government disbursing office. These include the Department of Defense disbursing offices, and Fiscal Service. The FRB is the federal government's ACH Operator.

Prenotification

The federal government prenotification process is handled in accordance with Nacha Operating Rules & Guidelines. Social Security Administration originates prenotifications for Social Security benefits for Direct Deposit enrollments and changes.

Payment Formats

Federal government ACH payments are originated in the Prearranged Payment and Deposit (PPD) with or without addenda, Corporate Credit or Debit (CCD) with or without addenda, Corporate Trade Exchange (CTX) formats, or International ACH Transaction (IAT). Refer to the Nacha Operating Rules & Guidelines for details on payment record formats.

Account Requirements

All federal government benefit payment enrollments must be established for a deposit account at the financial institution that is in the name of the recipient or beneficiary with the following exceptions:

- Where an authorized payment agent (representative payee) has been selected, a representative payee is an individual or organization appointed by SSA to receive Social Security and/or SSI benefits for someone who cannot manage or direct someone else to manage his or her money. The main responsibilities of a payee are to use the benefits to pay for the current and foreseeable needs of the beneficiary and properly save any benefits not needed to meet current needs. A payee must also keep records of expenses.
- Where the payment is to be deposited into an investment account established through a securities broker or dealer registered with the Securities and Exchange Commission, or an investment account established through an investment company registered under the Investment Company Act of 1940 or its transfer agent, the payment may be deposited into an account designated by the broker or dealer, investment company, or transfer agent.
- Where a federal payment is disbursed to a resident of a nursing facility, as defined in 42 U.S.C. 1396r, the payment may be deposited into a resident trust or patient fund account established by the nursing facility so long as it meets the requirements under federal law relating to the

protection of such funds. For more information on these requirements, please visit the [ACH regulations](#) website.

- Where a federal payment is disbursed to a member of a religious order who has taken a vow of poverty, the payment may be deposited to an account established by the religious order. The phrase 'member of a religious order who has taken a vow of poverty' is defined as it would be by the Internal Revenue Service for federal tax purposes.
- Where a federal payment is to be deposited to an account accessed by the recipient through a prepaid card that meets the following requirements:
 - (A) The account is held at an insured financial institution,
 - (B) The account is set up to meet the requirements for pass-through deposit or share insurance such that the funds accessible through the card are insured for the benefit of the recipient by the Federal Deposit Insurance Corporation or the National Credit Union Share Insurance Fund in accordance with applicable law (12 CFR part 330 or 12 CFR part 745),
 - (C) The account is not attached to a line of credit or loan agreement under which repayment from the account is triggered upon delivery of the federal payments, and
 - (D) The issuer of the card complies with all the requirements and provides the holder of the card with all the consumer protections, that apply to a payroll card account under the rules implementing the Electronic Fund Transfer Act, as amended.

No person or entity may issue a prepaid card that receives federal payments in violation of these requirements, and no financial institution may maintain an account for or on behalf of an issuer of a prepaid card that receives federal payments if the issuer violates these requirements. If Fiscal Service becomes aware that a prepaid card product that accepts federal government payments does not meet these requirements, it will research the card product and report any violations of these requirements to the institution's primary regulator.

- Where Treasury has granted a waiver.

Misdirected Payments

. The RDFI decides to manually post the misdirected payment to the correct account and originates an NOC entry with the correct account and/or RTN information. Please note that the financial institution does this at its own risk and may be liable to the issuing agency if the financial institution post the misdirect payment to an incorrect account and there is a resulting loss by the agency. Please see Chapter 6, Notification of Change, for more information. If the financial institution cannot credit the misdirected payment to the correct account, the financial institution may return the payment to the agency with an appropriate reason code. Please see Chapter 4, Returns, for more information.

It is important to note that a financial institution is not required to manually verify that the name on the ACH entry matches the name on the account at the time the payment is posted. An RDFI is only liable for posting the payment to the account in the ACH credit entry.

Notice of Misdirected Payment

In accordance with 31 CFR part 210, an RDFI that becomes aware that an agency has misdirected an ACH credit entry to the wrong account must promptly notify the agency. A financial institution may become aware of a misdirected payment through the following ways:

- The account holder notifies the financial institution of the misdirected payment,
- A non-receipt claim being investigated by Fiscal Service,
- A financial institution that manually posts their ACH credits notices that a payment is being credited to the wrong account. (It is important to note that an institution is not required to match names when posting a federal government ACH entry; however, if it routinely posts entries manually and notices that an entry is being directed to the wrong account, it is required to notify the agency.), and
- A call from the federal agency that disbursed the payment.

If a financial institution becomes aware of a misdirected payment, it can notify the agency in the following ways and meet the requirements of 31 CFR part 210:

- The RDFI decides to manually post the misdirected payment to the correct account and originates an NOC entry with the correct account and/or RTN information. Please note that the financial institution does this at its own risk and may be liable to the issuing agency if the financial institution is incorrect and there is a resulting loss by the agency,
- Return the original ACH credit entry to the agency with the appropriate return reason code,
- Contact the agency by phone or by letter. Please see Chapter 7, Contacts, and
- Any other means deemed acceptable by the agency that disbursed the ACH credit payment.

Availability of Funds

In accordance with Nacha Operating Rules & Guidelines, any non-Same Day ACH credit payment must be made available for withdrawal by the Receiver no later than 9:00 a.m., Receiving Depository Financial Institution (RDFI) local time, on the settlement date (provided the entries are made available to the RDFI by its ACH operator no later than 5:00 p.m. on the banking day prior to the settlement date).

On January 03, 2022, the Fiscal Service accepted the Nacha rule changes that allow for Same Day ACH transactions, and effective March 22, 2022, Fiscal Service amended 31 CFR Part 210, to address changes made by Nacha through the 2021 Nacha Operating Rules & Guidelines book, including supplements thereto.

Same Day ACH rules have established three windows for all financial institutions to submit Same Day ACH payments: 10:30 a.m., 2:30 p.m., and 4:45 p.m. ET. Fiscal Service only uses the second and third windows for same day ACH transactions. Funds from Same Day ACH credits processed in the second processing window will be made available by 5:00 p.m. RDFI's local time, while funds from Same Day ACH credits processed in the third window are settled at 6:00 p.m. ET. The amount of a third window Same Day ACH credit must be available to the receiver's account no later than the end of the RDFI's processing day (RDFI's local time). Such funds are not required to be available for

withdrawal on the settlement date. There is a \$1,000,000 per payment limit for Same Day ACH that applies to all Fiscal Service payment customers.

Non-Treasury Disbursed Organizations, who do not submit their payments through the Fiscal Service, are currently prohibited from authorizing any Same Day ACH credits for payments. Only agencies that disburse through the Fiscal Service will be permitted to request Same Day ACH payments. Fiscal Service began to process Same Day ACH credits (for payments) in April 2018. The Fiscal Service began to accept Same Day ACH credits and debits for tax collections beginning in September 2017.

C: Federal ACH Payment Schedule

Fiscal Service publishes the federal [ACH Payment Schedule](#) annually on the Fiscal Service website. This listing provides the actual payment date for recurring federal payments. The payment date equals the ACH settlement date. RDFIs are liable for provisional payments made in advance of settlement date and may use their own discretion posting provisional payments to accounts

D: Identifying Treasury Disbursed Payments

Consumer Payments

Consumer Payment Formats

Consumer payments are designated for deposit into an individual's account. They are identified by the Standard Entry Class (SEC) code to be used for consumer entries which is found in the Company/Batch Header Record (Field 6) of the payment file data. (Note: If the correct format is not used, the payment should be returned.)

Standard Entry Class Code

The Prearranged Payment and Deposit (PPD) is the SEC code used for identifying federal agency consumer payments. The payment entries may be accompanied by a PPD addenda record (PPD+) which further identifies the reason for the payment.

Social Security Administration Use of Prearranged Payment and Deposit (PPD+)

For Direct Deposit of Representative Fee Payments and Direct Deposit of Representative Payees/Organizational Representative Payees

The Social Security Administration (SSA) issues fee payments either by check or direct deposit to individuals who have represented Social Security claimants and/or act as a representative payee. SSA has begun to use the PPD+ format for ACH payments to representatives that include adequate payment-related information that can be passed onto them to identify and credit the payment to the correct person/account. The information is included in 9 + rtn of the Addenda Record (Payment Related Information) and is based on ANSI X12 (American National Standards Institute coding for Electronic Data Interchange) syntax.

Fiscal Service encourages RDFIs to pass through to their account holders, as quickly as possible, pertinent information from both the Entry Detail Record and the Addenda Record when a payment is received. The representative needs this addenda information to reconcile their client account records. The method of providing this information to the account holder is at the discretion of the financial institution and its customer.

Payment Types

Types of payments that utilize the PPD standard entry class category include the following:

- benefit,
- annuity,
- travel,
- salary,
- allotment,
- IRS tax refund,
- IRS (Advance Child Tax Credit), and
- public debt payments.

Identifying the Paying Agency/Payment Type

Field 7 “Company Entry Description” (Company/Batch Header Record)

The first 2 positions are the Garnishment Exempt Indicator. The ~ symbol indicates a blank space. See section F for additional details on the Garnishment Exempt Indicator.

Paying Agency/Payment Type	Field Contents
<u>Fiscal Service/TreasuryDirect</u>	
Marketable Securities / Savings Bonds	‘~~MISC PAY’
Government Series Security Payments	‘~~SLG_PMT’
<u>Department of Treasury</u>	
Internal Revenue Service – Tax Refund	‘~~TAX REF’
Internal Revenue Service (Economic Impact Payment)	‘~~TAXEIP#_’ (# = 1, 2, or 3)
Internal Revenue Service (Advance Child Tax Credit)	‘~~CHILDCTC’
<u>Central Intelligence Agency</u>	
CIA Annuity	CIARDSANNU
<u>Department of Veterans Affairs</u>	
Compensation and Pension	‘XXVA_BENEF’
Insurance	‘XXVA INSUR’
Education	‘XXVA_’ (Various values like ‘EDUC’, ‘CH35’, ‘1607’, etc.)
<u>Federal Pay</u>	
Federal Salary	‘~~FED SAL’
Federal Travel Payments	‘~~FED TVL’
Federal Annuity	‘~~FED ANNU’
Federal Vendor/Misc	‘~~MISC PAY’
<u>Office of Personnel Management</u>	
Civil Service Retirement (Annuity)	‘XXCIV SERV’
<u>Railroad Retirement Board</u>	
Railroad Retirement/Annuity	‘XXRR RET’
Unemployment/Sickness	‘XXRR UISI’
<u>Social Security Administration</u>	
Social Security	‘XXSOC SEC’
Supplemental Security Income	‘XXSUPP SEC’
<u>Department of Defense</u>	
Marine Corps Salary	Current Use ‘~~MCTF PAY’
<u>Department of Defense</u>	
	Future Use: New descriptions to be implemented with the future transition of payments from Dept of Defense to Treasury.
Air Force Military Pay	‘~~AIRF PAY’
Army Military Pay	‘~~ARMY PAY’
	‘~~NAVY PAY’

Navy Military Pay	'~~RET PAY'
DoD Retired Pay	'~~CIV PAY'
DoD Civilian Pay	'~~DOD MISC'
DoD Vendor / Misc Pay	'~~DOD TVL'
DoD Travel	

E: Identifying Non-Treasury Disbursed Payments

Identifying the Paying Agency/Payment Type

Field 7 "Company Entry Description" (Company/Batch Header Record)

Paying Agency/Payment Type	Field Contents
<u>Air Force</u>	
Active Duty	AF_PAY_J_ _
Active Duty Allotments	AF_MP_ALLT
Annuity	AF_RET_PAY
Retirement	AF_RET_PAY
Retirement Pay Allotments	AF_RP_ALLT
<u>Army</u>	
Active Duty	ARMYACTIVE
Annuity	ARMY_BEN_ _
Reserve	ARMY_RC_ _ _
Retirement	ARMY_RET_ _
<u>Navy</u>	
Active Duty	NAVY_ACT_ _
Active Duty Allotments	NAVY_ALT_ _
Annuity	NAVY_ANN_ _
Retirement	NAVY_RET_ _
Retirement Pay Allotments	NAVY_RPA_ _
Reserve Drill Pay	NAVY_RDP_ _

Identifying the Payee

Field 7 Contents (Entry Detail Record)

IF the payment type is ...	THEN the Individual ID Number field contents identify the payee by...	IF the payment type is ...	THEN Field 7 contents identify the payee by...
<u>Air Force</u>			
Active Duty	Individual's SSN	Reserve	Individual's SSN
Active Duty Allotment	Individual's SSN	Retirement	Individual's SSN
Annuity	Individual's SSN	Retirement Pay Allotment	Individual's SSN
<u>Army</u>			
Active Duty	Individual's SSN	Reserve	Individual's SSN
Annuity	Individual's SSN	Retirement	Individual's SSN
<u>Marine Corps</u>			
Active Duty	Letters "KR"	Reserve	Individual's SSN
Active Duty Allotment	Individual's SSN	Retirement	Individual's SSN
Annuity	Individual's SSN	Retirement Pay Allotment	Individual's SSN
<u>Navy</u>			
Active Duty	Individual's SSN	Reserve	Individual's SSN
Active Duty Allotment	Individual's SSN	Retirement	Individual's SSN
Annuity	Individual's SSN	Retirement Pay Allotment	Individual's SSN

F: Garnishment of Federal Benefits

Garnishment is the execution, levy, attachment, or other legal process involving a written instruction issued by a court, a state or state agency, a municipality or municipal corporation or a state child support enforcement agency. This includes a lien arising by operation of law for overdue child support or an order to freeze the assets in an account, to impact a garnishment against a debtor.

Financial institutions are subject to the requirements of title 31 of the Code of Federal Regulations, part 212 (31 CFR part 212) which requires financial institutions to take certain actions upon receipt of garnishment orders.

Fiscal Service has published the document "[Guidelines for Garnishments of Accounts Containing Federal Benefit Payments](#)" that financial institutions can reference when a garnishment order is received for an account into which federal benefit payments have been directly deposited.

Financial institutions that receive a garnishment order are required to determine the sum of protected federal benefits deposited to the account during a two month period, and ensure that the account holder has access to an amount equal to that sum or to the current balance of the account, whichever is lower.

Title 31 CFR part 212 applies to the following federal programs:

- Social Security and Supplemental Security Income benefits administered by the Social Security Administration;
- Veterans benefits administered by the Department of Veterans Affairs;
- Federal Railroad retirement unemployment and sickness benefits administered by the Railroad Retirement Board; and
- Civil Service Retirement System and Federal Employee Retirement System benefits administered by the Office of Personnel Management.

To assist financial institutions, Fiscal Service is encoding an "XX" in Positions 54-55 of the "Company Entry Description" field of the Batch Header Record for ACH/PPD and ACH/CCD payments that are designated as federal benefit payments that are exempt from garnishment. This encoding allows financial institutions to determine whether a federal direct deposit payment is an exempt federal benefit payment. **Financial institutions may rely on the presence of an "XX" encoded in Positions 54-55 of the "Company Entry Description" Field to identify a federal benefit payment exempt from garnishment.**

EXAMPLES:

<i>Benefit Payment Type</i>	<i>Company Entry Description (Positions 54-63)</i>	
	<i>Prior to the Garnishment Rule</i>	<i>With the Garnishment Rule</i>
Social Security	SOC SEC	XXSOC SEC
Supplemental Security Income	SUPP SEC	XXSUPP SEC
Railroad Retirement	RR RET	XXRR RET

Because it is possible that a commercial payment could also have an "XX" encoded in Positions 54-55, financial institutions must verify that the payment is a federal payment. This can be confirmed

either by searching for a “2” in the “Originator Status Code” Field in the Batch Header Record (Position 79) OR by reviewing the description of the payment in the ACH Batch Header Record Company Entry Description to ensure that the payment is one of the exempt federal benefit types shown in the Fiscal Service publication “[Guidelines for Garnishments of Accounts Containing Federal Benefit Payments](#)”.

3

Non-Receipt Claims

Overview

This chapter describes the role(s) of the financial institution in resolving a claim of non-receipt for a federal payment.

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A: General Information on ACH Non-Receipt Claims

It is imperative that Receiving Depository Financial Institutions (RDFI) review procedures for posting payments and funds availability to ensure compliance with 31 CFR part 210 and Nacha Operating Rules (See Chapter 2, Availability of Funds, for specific information about federal ACH funds availability). Any RDFI can be held liable for ACH payments not processed timely or correctly. If the federal government sustains a loss as a result of the financial institution's improper handling of an entry, the financial institution is liable to the federal government for the loss, up to the amount of the entry.

It is extremely important that all RDFI personnel, especially branch, teller, and customer service representatives are properly trained to locate payments, specifically those which are "memo posted" or post prior to the settlement date. Close to 75 percent of "missing" federal payments are at the RDFI when the recipient calls to inquire. Thorough research will limit misinformation and subsequent unnecessary non-receipt claims and simultaneously increase confidence in Direct Deposit as a payment method.

If the RDFI determines that it did not receive a payment, the benefit recipient may contact the issuing agency to open a claim of non-receipt. The issuing agency in turn notifies the Fiscal Service. Fiscal Service will initiate contact with the RDFI in an attempt to locate or resolve a claim of non-receipt.

Note: *Some federal payments may be reduced, in whole or in part, to pay a delinquent debt owed by the payee to a federal or state agency. For more information about the Treasury Offset Program, visit <https://www.fiscal.treasury.gov/top/>.*

RDFI of a Direct Deposit Federal Payment

Role in response to customer inquiry on the status

The RDFI should make every reasonable attempt to locate a payment prior to redirecting a recipient to the authorizing federal agency. RDFI employees should have an understanding of the various posting techniques utilized to assist customers who are concerned with the status of their direct deposit. RDFIs should be aware of the following situations that often result in unnecessary non-receipt claims:

- 1. Determine if the payment was posted late,**
 - RDFI should be able to explain why there was a delay.
- 2. Determine if the payment was memo posted,**
 - RDFI customer service personnel may sometimes be unaware of, or do not check for "memo posted" items. "Memo-posting" is a temporary credit applied to a payee's account during the day. Memo-posted transactions are finalized in the RDFI's end of day processing.
- 3. Determine if the payment was posted early,**
 - Due to volume and processing considerations the RDFI may receive ACH payment files a few days prior to their settlement dates. "Early posting" occurs when an RDFI posts a payment to a recipient's account prior to the settlement date.
- 4. Determine if a third-party processor is used and confirm funds availability through the processor,**

- RDFI should confirm if the funds were made available to the recipient.
- 5. Determine if the payment was an exception item,**
- The RDFI should be aware that a payment may have been posted incorrectly, manually posted, or returned due to incorrect account information.
- 6. In some instances, the RDFI may never receive a payment for the recipient. Determine if the recipient has:**
- Changed financial institutions,
 - Revoked the Direct Deposit authorization,
 - Verified entitlement with the authorizing federal agency, and
 - A delinquent debt owed to a federal or state agency, which may have been submitted to Fiscal Service for collection.

Note: *The RDFI should process a NOC entry if they are responsible for the change information. The RDFI may request the benefit recipient to update their information with the issuing agency if the customer has a closed account, new account, etc.*

Title 31 CFR 210.8(b)(2) specifically addresses the liability placed on RDFIs for the correct preparation of ENRs and NOCs.

B: Initiating a Formal Claim of ACH Non-Receipt

If all efforts to locate the payment(s) have failed, the RDFI should instruct the recipient to file a non-receipt claim directly with the authorizing federal agency. The table below lists federal agencies by types of payments.

<i>Type of Payment</i>	<i>Action</i>
Federal Salary and allotments (including military and civilian pay) Military Active Duty allotments	Advise recipient to contact their payroll office. Note: <i>Coast Guard Active Duty and Allotments (785) 339-3506.</i>
Military Retirement/Annuity/Allotments	Advise recipient to contact the appropriate military branch. Refer to Contacts, Chapter 7.
Travel Payments TreasuryDirect	Advise recipient to contact their finance/ travel office Refer to Contacts, Chapter 7
Vendor, Miscellaneous, and All Other Payment Types	Advise recipient to contact the federal agency that authorized the payment. Refer to Contacts, Chapter 7.

C: Non-Receipt Process

Upon notification from the recipient that a payment has not been received, the authorizing federal agency will notify the Fiscal Service. Fiscal Service will research the claim by either the ACH Non-Receipt claim process, or by using the traditional FS Form 150.1, Trace Request Form, to determine the status of the claim.

Legal References Supporting Treasury Non-Receipt Investigation

1. 12 USC 3413(k)(2): Disclosure Necessary for Proper Administration of Programs of Certain Government Authorities

12 USC 3413 (k)(2) of the Right to Financial Privacy Act provides: “Nothing in this title shall apply to the disclosure by the financial institution of information contained in the financial records of any customer to any government authority that certifies, disburses, or collects payments, where the disclosure of such information is necessary and such information is used solely for the purpose of ... the investigation or recovery of an improper federal payment...”

2. Title 31 CFR part 210.3(c): Federal Government Participation in the Automated Clearing House (ACH)

Specifically, Title 31 CFR part 210.3(c) provides: “Any person or entity that originates or receives a government entry agrees to be bound by this part and to comply with all instructions and procedures issued by the Service under this part including the Treasury Financial Manual and the Green Book.” This regulatory provision also points out that the Green Book is available on the Fiscal Service website.

3. Green Book, Chapter 4 Returns

The Green Book chapter on Returns states that: Unpostable payments must be returned so that they are received by the government disbursing office ODFI no later than the opening of business on the second banking day following the settlement date of the original entry. Under no circumstances should a financial institution hold payments indefinitely in a suspense account, or by any other means, nor should payments otherwise be held if any of the conditions apply on when to return a payment. Holding payments may constitute a breach of the financial institution’s warranty for the handling of federal government ACH payments under regulations codified in 31 CFR part 210.

ACH Non-Receipt Claims Process

Fiscal Service has partnered with several federal agencies to research Direct Deposit ACH non-receipt claims. Fiscal Service representatives will contact the RDFI directly by telephone, email, or facsimile to resolve claims of non-receipt. Fiscal Service has access to all the payment information and will seek assistance in identifying the following checklist of items:

1. Verification of payment status (posted, funds held, returned, etc.),

Question: Did the item in question post to the account number provided on the date of payment?

2. Verification that the intended payee received the payment,

Question: Does the payee’s name appear on the account?

3. Situations where the recipient’s name is not on the account (If it is determined that an item has posted to an improper account Fiscal Service will make a request for the return of those funds subject to availability),

Question: Can you provide the date the funds were returned, and the reason code used? Do you require an R06 (Returned per ODFI Request) letter from Treasury to return these funds?

4. Situations where the recipient did not receive the payment on settlement date, and

Question: Were the funds posted early or late, can the RDFI provide a reasonable explanation as to why?

5. Payments posted manually, due to account closure or invalid account information.

RDFIs should originate a Notification of Change (NOC) entry if corrections are needed for future payments. See Chapter 6, Notification of Change, and the Nacha Operating Rules & Guidelines for detailed instructions.

Note: *Fiscal Service may also request the name, mailing address and telephone number of the improper recipient under the authority of 12 USC 3413(k) (Right to Financial Privacy Act of 1978).*

When the reason for non-receipt has been determined, Fiscal Service will mail the recipient a letter informing him/her of the resolution.

Keep in mind that RDFIs can be held liable for ACH payments not processed timely or correctly. If the federal government sustains a loss because of a financial institution's improper handling of an entry, the financial institution is liable to the federal government for the loss, up to the amount of the entry.

Payment Trace Requests: Manual Non-Receipt Claims Process

A sample FS Form 150.1, Payment Trace Request Form, is available in Chapter 9, *Forms*.

The FS Form 150.1 is used to trace all payments other than benefit payments. Upon receipt of a FS Form 150.1, the RDFI should follow these steps:

1. Verify the status of the payment in question, by making all attempts to locate the payment at the RDFI,
2. Credit the payment immediately if the payment was not previously credited or returned,
3. Return the payment by ACH if it cannot be credited for any reason,
4. Complete the FINANCIAL INSTITUTION ACTION section within three (3) business days of receipt of the form by the RDFI,
5. Return the DISBURSING OFFICE COPY to the government disbursing office identified on the form, and

The RDFI must respond to Fiscal Service within three business days by completing and returning the FS Form 150.1 to Fiscal Service as indicated on the form. Fiscal Service will verify acceptance of the return.

- If no reply is received, Fiscal Service will contact the financial institution and will pursue the case until it is resolved. If Fiscal Service still receives no reply, a letter will be sent to the President of the RDFI.
- The authorizing federal agency may also contact the RDFI to resolve payment problems.

Keep in mind that the RDFIs can be held liable for ACH payments not processed timely or correctly. If the federal government sustains a loss as a result of a financial institution's improper handling of an entry, the financial institution is liable to the federal government for the loss, up to the amount of the entry.

4

Returns

Overview

This chapter describes the return process for federal payments.

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A: General Information on Returns

All ACH Payments must be returned in accordance with Nacha Operating Rules & Guidelines. An ACH payment must be returned if:

- An enrollment has been terminated and a new enrollment for the same recipient has not been completed,
- The financial institution receives a benefit payment after it has actual or constructive knowledge of the death or legal incapacity of a recipient, including a representative payee,
- The financial institution is honoring a Death Notification Entry (DNE) or other notification of death from a federal agency,
- The account has been closed by the recipient, or the financial institution has closed an account to which benefit payments are being delivered after giving the recipient 30 days written notice (except where fraud is suspected; then the account may be closed immediately),
- There is no current account for the recipient, and
- For any other reason the financial institution is unable to credit the payment to the account.

Return Reason Codes (ACH Credits)

The government can accept all Nacha-approved return reason codes. Following is a list of some of the more common return reason codes that RDFIs use to return government credits:

- R02 Account Closed
- R03 No Account/Unable to Locate Account
- R04 Invalid Account Number Structure
- R06 Returned per ODFI's Request
- R14 Representative Payee Deceased or Unable to Continue in that Capacity
- R15 Beneficiary or Account Hold (Other Than a Representative Payee) Deceased
- R16 Account Frozen/Entry Returned Per OFAC Instruction
- R17 File Record Edit Criteria (Specify)/Entry with Invalid Account Number Initiated Under Questionable Circumstances/Return of Improperly-Initiated Reversal
- R20 Non-Transaction Account

If you must return a federal payment for any reason not listed, use reason code "R20" on the return.

RDFIs that learn of the death of a recipient of benefit payments from a source other than the agency are encouraged to use reason code R15 (Beneficiary or Account Holder Deceased) or R14 (Representative Payee Deceased) to notify government agencies of the death. By using these return

codes, the RDFI will satisfy both the requirement to return post-death payments that it receives after actual or constructive knowledge of the death, and the requirement to notify the agency of the death of the recipient.

RDFIs are able (but not required) to use Return Reason Code R17 – (File Record Edit Criteria / Entry with Invalid Account Number Initiated Under Questionable Circumstances / Return of Improperly-Initiated Reversal) to indicate that the RDFI believes an ACH Credit containing invalid account information was initiated under questionable circumstances. This use of R17 is optional at the discretion of the RDFI. Those RDFIs that elect to use R17 for this purpose are required to use the description “QUESTIONABLE” in the Addenda Information field of the return. This description in an R17 return differentiates returns that appear to be suspicious to the RDFI from those due to routine account number issues.

Note: *The existing Nacha-coordinated opt-in programs with federal and state tax agencies that allow RDFIs to return questionable tax refund ACH credits using R17 will continue unchanged. These programs will not be impacted by this additional optional use of the R17 Return Reason Code. Fiscal Service and the IRS participate with Nacha in this program for IRS tax refund credit entries returned as questionable. The Return Reason Code R17 will also continue to be used in its standard form for returns involving required field errors. For more information- <https://www.nacha.org/content/irs-refund-return-opt-program>*

Death Notification Entry

The Death Notification Entry (DNE) allows federal agencies to notify financial institutions of a benefit recipient’s death. Only an agency of the federal government may originate a DNE. Currently, SSA, OPM, and RRB originate DNEs. Other federal benefit agencies may originate DNEs at a future date. The DNE is a zero-dollar entry with an addenda record. The addenda record contains the date of death, the deceased individual’s SSN, and the amount of the next scheduled benefit payment.

Upon receipt of a DNE, the financial institution is encouraged to “flag” the deceased recipient’s account to prevent accepting further post-death federal benefit payments. See below for common errors with flagging.

Example: Flagging Joint Accounts

A married couple own a joint account. One spouse dies. A DNE is sent from the federal benefit agency to the RDFI. The RDFI receives the DNE and the account is “flagged”. The surviving spouse becomes eligible for surviving spousal’s benefits, and a benefit payment is sent to the joint account. Since the account is “flagged,” the RDFI improperly returns the surviving spousal’s benefits with a reason code of R15 (beneficiary or account holder deceased). The agency receives the returned benefit and processes an improper death termination for the surviving spouse. The agency also sends an improper DNE for the surviving spouse to the RDFI.

Solution: *To protect joint account holders, the account should be “flagged” with another piece of identifying information (i.e., deceased name, SSN). This allows the joint account holder to continue receiving their own payments. If this is not possible, a new account with a new Direct Deposit authorization should be established.*

Example: Flagging Erroneous Report of Death

A recipient is receiving benefits. An erroneous report of death is received by the federal benefit agency for the recipient. A DNE is sent from the agency to the RDFI and the account is “flagged”. The recipient discovers the problem and presents proof to the agency and the RDFI of the error in the fact of death. The RDFI fails to remove the flagging from the account. The agency resends the benefit payment to the recipient’s account, which is still “flagged”. The RDFI returns benefits with a

reason code for death of R15 (beneficiary or account holder deceased) to the agency based on the erroneous flagging. The agency receives the returned benefit and re-processes the death termination. The agency sends an improper DNE once again to the RDFI.

Solution: *Always remember to remove any “flagging” on an account when a report of death proves to be erroneous.*

Note: *If a financial institution needs to correct errors in their use of return reason codes when returning funds, they should contact the agency receiving the return. Please see Chapter 7, Contacts, for major paying agency contact information.*

Effect of Returning a Payment

Any returned payment automatically revokes the Direct Deposit authorization and may stop further payments from the federal agency to a recipient’s account. The recipient should contact the authorizing federal agency to resume payments.

Notice of Misdirected Payment

In accordance with 31 CFR part 210, if an RDFI becomes aware that an agency has originated an ACH credit entry to an account that is not owned by the payee whose name appears in the ACH payment information, the RDFI shall promptly notify the agency. An RDFI that originates a NOC entry with the correct account and/or RTN information or returns the original ACH credit entry to the agency with the appropriate return reason code, shall be deemed to have satisfied this requirement.

Manual Posting of Payments

Financial institutions may conduct a manual search of their unpostable ACH payments to determine if the payment can be posted.

RDFIs may be held liable for ACH payments not processed timely or correctly. If the federal government sustains a loss as a result of a financial institution’s improper handling of an entry, the financial institution is liable to the federal government for the loss, up to the amount of the entry.

No Holding of Payments in Suspense Accounts

Under no circumstances should a financial institution hold unpostable incoming payments indefinitely in a suspense account, or by any other means, nor should payments otherwise be held if any of the conditions apply on when to return a payment. Holding payments may constitute a breach of the financial institution’s warranty for the handling of federal government ACH payments under regulations codified in 31 CFR part 210.

Recipients Without Current Accounts

Under normal circumstances a financial institution should not open a new account in response to an unpostable payment. If the recipient closes the account and opens a new account, the recipient must establish a new Direct Deposit authorization. If a recipient’s account has been closed, the financial institution must return any subsequent payments made by the federal agency to the account. However, when an account is closed due to fraud and a new account is opened at the same financial institution to replace the account with fraudulent activity, then only an NOC is required.”

B: Returning Payments Through the ACH

ACH Correct Preparation of Returns

It is essential that RDFI employees preparing returns have access to data in the original item originated by the government disbursing office. If a processor is used, RDFIs should be sure that the return entry is properly formatted to include the data from the original entry.

“When a Return Entry is prepared, the original Company/Batch Header Record, the original Entry Detail Record, and the Company/Batch Control Record are copied for return to the Originator” (Nacha Operating Rules & Guidelines). If accurate data is not provided in the return entry, the government disbursing office will dishonor the return.

The following four fields must be identical to the original payment data:

1. Trace number (provided in the entry detail record),
2. Effective entry date,
3. Amount of payment, and
4. Individual ID number (i.e., claim number. See the Claim Number Structure Table below).

Note: Financial institutions using data processors could receive reformatted data which may contain errors or omissions. The original payment information must be used in its exact format to avoid rejections.

Financial institutions should carefully track returned benefit payments to ensure that the returns are not dishonored. This could create an additional liability for the financial institution in a reclamation case.

Claim Number Structure Table

The following table represents correct claim number structures used in formatting returns.

AGENCY	CLAIM NUMBER STRUCTURE	EXAMPLE
Social Security Administration	99999999XX 99999999X 99999999	123456789C1 123456789A 123456789
Office of Personnel Management	Xb9999999bXb Xb9999999b9b	F_1234567_W_ A_1234567_0_
Department of Veterans Affairs	99999999b99b99 99999999b99b99	162306890_10_01 12345678_00_06
Railroad Retirement Board Retirement/Annuity	XXX9999999b9b Xbb999999bbbb9b XXbZZZZZ9bbbb9b	WCA123456789_7_ A_123456__1_ WD_000006__8_ __123456789
Unemployment/Sickness	bbb999999999	
Department of Labor	99999999XXbXXb	123456789LW_MB_

Key: X = alphanumeric, 9 = numeric, b = blank, Z = zero filled, _ = space

C: Returning Partial Payments in Response to Notices of Reclamation

Payments should be returned by ACH except in limited circumstances. If a partial payment is being returned in response to a Notice of Reclamation (FS Form 133), a financial institution can elect to either have their account debited for the partial payment, or, alternatively, returned by check. In no other case should ACH returns be made by check, except as described in the Note below. Please refer to Chapter 5, Reclamations, for more information including how to request an ACH debit authorization.

Note: *If the original payment data is not available, a financial institution may be forced to return an ACH payment by check. The financial institution will receive credit. However, in these cases, credit will be delayed due to manual processing. Note that under Nacha Operating Rules & Guidelines, records of all entries including return and adjustment entries must be retained for six years from the date the entry was transmitted.*

If the financial institution is returning a payment that is beyond 6 years, the financial institution may do so by mailing the check and related correspondence to the following address:

U.S. Department of the Treasury
Bureau of the Fiscal Service
National Payment Integrity and Resolution Center
P.O. Box 51318
Philadelphia, PA 19115

The table below shows how to return a partial payment by check in response to a Notice of Reclamation.

STEP	ACTION
1	Send the government disbursing office a check payable as indicated on item C-3b on the Notice of Reclamation. DO NOT SEND THE CHECK TO THE ORIGINATING FEDERAL AGENCY.
2	Attach a cover letter listing the following information for each payment subject to return: <ul style="list-style-type: none"> • effective entry date, • amount of payment, • individual identification number (i.e., SSN/claim number), and • reason for return. <p>If the above payment information is not available, provide the following information:</p> <ul style="list-style-type: none"> • recipient's name, • recipient's SSN or other applicable federal government identification number, • date of death, and • name of originating federal agency. <p>The cover letter must always include:</p> <ul style="list-style-type: none"> • recipient's name, and • name of originating federal agency. <p>Provide the name, address, and telephone number of the financial institution contact.</p>

D: Dishonored Returns

ACH return entries will be dishonored by the government disbursing office if discrepancies exist between the data on the return item and the data on the original payment.

Most Common Errors

For Treasury-disbursed payments, four fields are read on return items. If any one of these four fields are not identical to the original payment data, Treasury will dishonor the return.

The following four fields must be identical to the original payment data:

1. Original Entry Trace Number (provide in the addenda record),
2. Effective entry date (i.e., payment date),
3. Amount of payment, and
4. Individual ID number (i.e., claim number).

The discretionary data field on the return item should be left blank ONLY if it was blank in the original ACH entry. If the field contains data in the original entry, the exact same data must be included in the return entry.

Note that a VA claim number may be an 8-digit number with a blank in the leading space of the individual ID field. If the space is ignored, and the number is left-justified, the return will be dishonored. (See the claim number structure table on page 4-5.)

If a financial institution receives a dishonored return, the financial institution should correct the information in the return and originate a contested return in accordance with Nacha Operating Rules & Guidelines.

Dishonored Return Codes:

- R61 - Misrouted Return
- R67 - Duplicate Return
- R68 - Untimely Return
- R69 - Field Errors (the error(s) will be identified in the Addenda Information field on the dishonored file positions 59-79. The two-digit code, separated by an asterisk, will be written for each error found.)
 - 01 - Return Contains Incorrect DFI Account Number
 - 02 - Return Contains Incorrect Original Entry Trace Number
 - 03 - Return Contains Incorrect Dollar Amount
 - 04 - Return Contains Incorrect Individual Identification Number/Identification Number
 - 05 - Return Contains Incorrect Transaction Code
 - 06 - Return Contains Incorrect Company Identification Number
 - 07 - Return Contains an Invalid Effective Entry Date
- R70 - Permissible Return Entry Not Accepted

E: Payments Returned in Error; Obtaining a Refund due from the Government

If a financial institution needs to correct errors in their use of reason codes when returning funds, they should contact the agency receiving the return. Please see Chapter 7, Contacts, for major paying agency contact information. Any payment returned for “death” will cancel both the Direct Deposit authorization and the recipient’s entitlement to that payment.

If you are due a refund from the government under ACH, regardless of whether you have returned too much, returned the wrong item(s), or the government debited you too much (e.g., on an ACH reclamation), follow these instructions to claim your refund.

Please note that the RDFI is not required to advance credit to the recipient for a payment returned in error. However, if the RDFI did advance credit, it should state this in any communication with the federal agency.

What to do if a Payment was Returned in Error

ACTION STEPS

1. **Contact the federal agency that authorized the payment. Do not contact the government disbursing office.**

<i>Payment Type</i>	<i>Contact</i>
OPM Annuity (formerly Civil Service Retirement) “CIVIL SERV”	U.S. Office of Personnel Management P.O. Box 45 Boyers, PA 16017 (724) 794-2005
Social Security “SOC SEC”	SSA Program Service Center (Refer to SSA Program Service Centers section in this chapter for appropriate addresses).
Supplemental Social Security Income “SUPP SEC”	Social Security Administration Certification and Accounting Branch, Analyst Room 3-A-2 East High Rise Building 6401 Security Boulevard Baltimore, MD 21235 (410) 966-5353
Fiscal Service “TreasuryDirect”	Bureau of the Fiscal Service Treasury Retail Securities Services P.O. Box 9150 Minneapolis, MN 55480-9150 (844) 284-2676
Note: Include with your letter a debit advice, Return Item- Credit Form, and any other documents that confirm the duplicate or erroneous return.	
VA Compensation or Pension “VA BENEFIT”	None.
Note: Payments returned to the VA in error cannot be recalled. They will be reissued to the recipient’s home address.	
Railroad Retirement Board	Railroad Retirement Board Direct Deposit Coordinator (312) 751-4704
For all other payment types	The federal agency’s local office listed in the telephone directory.

2. Promptly notify the recipient of the error.

If you erroneously reported death on the ACH return, advise the recipient to contact the originating federal agency immediately to reactivate payments.

Advise the recipient that the returned payment may be sent via check to their home. The recipient should contact the federal agency to ensure their current home address is on record and that payments are handled properly.

3. Be aware that your incorrect notification of death to a federal authorizing agency (OPM, SSA, RRB) may result in a DNE being sent by the agency.

If a DNE is received, be sure to remove any electronic indicator or flag that would automatically return future payments to the account.

4. Initiate a new enrollment to reactivate ACH payments. Please see Chapter 1, Enrollments, for more information.

Note: A copy of the *financial institution's original enrollment form may be sent to the federal agency if all the information is still correct.*

Additional Information on TreasuryDirect Payments made in Error/Duplicate

If a payment is made in error, or if a duplicate payment is made, the financial institution will receive either a written or electronic notice from TreasuryDirect that will include the following:

- deposit account name,
- deposit account number,
- date of the improper payment, and
- amount of the improper payment.

SSA Program Service Centers

The Social Security Administration provides a listing of their regional Program Service Centers, which includes each service centers telephone number at this link:

www.ssa.gov/representation/pct_contact_info_54older.htm.

What to do if there are Duplicate Returns

The table below shows what to do if there are duplicate returns.

IF ...	THEN ...	AND ...
two identical ACH returns are made for the same payment	the government disbursing office will automatically return the duplicate return	no further action is required by the financial institution.
an ACH return was sent, and the same payment was returned by check	the financial institution should promptly write a letter of explanation to the federal agency that authorized the payment and include copies of the following: <ul style="list-style-type: none"> • financial institution's claim for a refund • debit advice • other documentation that confirms the duplicate return/debit action 	the financial institution awaits further notification from the authorizing federal agency.
the financial institution has been debited (TFS, Notice of Debit) for a payment that was already returned		Note: <i>Only the federal agency that authorized the payment can make a refund.</i>

Restoring Funds

The authorizing federal agency will restore the funds after researching and verifying the request. The restoration will be made by the method agreed upon by the federal agency, the financial institution, and the recipient, with ACH being the preferred method.

5

Reclamations

Overview

Section 1 defines reclamation and provides some background information on the subject.

Section 2 covers an RDFI's liability in the reclamation process. Topics include full and limited liability, calculating the limited liability amount, and exceptions to the liability rule.

Section 3 gives RDFI's guidance on processing reclamations using the Automated Reclamation Processing System (ARPS) utilizing Pay.gov and provides an updated contact list for individuals needing additional information assistance with reclamations.

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Section 1: Background

Reclamation is a procedure used by the federal government (government) to recover benefit payments made through the ACH to the account of a recipient who died or became legally incapacitated or a beneficiary who died before the date of the payment(s).

The government's right to reclaim funds is established in the United States Code, including at 31 U.S.C. § 3720 and implemented in Title 31 of the Code of Federal Regulations part 210, subpart B, and section 210.10(a). The government's reclamation process is found in 31 CFR 210.9 through 210.14. The reclamation provisions of 31 CFR part 210 completely preempt the reclamation provisions of the Nacha Operating Rules & Guidelines with respect to federal benefit payments.

Effective January 1, 2023

- All reclamation responses **must** be submitted through the Automated Reclamation Processing System (ARPS) located in Treasury's Pay.gov web portal (except for responses by DFAS and any Treasury-approved exceptions). **Note: We will no longer accept remittances related to reclamation responses.**
- Exceptions: All exceptions must be approved on a case-by-case basis by Bureau of the Fiscal Service and requests may be sent to: pfc-reclamations@fiscal.treasury.gov

By accepting a recurring benefit payment from the government, an RDFI agrees to the provisions of 31 CFR part 210, including the reclamation and debiting of the RDFI's FRB master account for any reclamation for which it is liable. The RDFI also agrees to the liability provisions of the federal reclamation regulations found in 31 CFR part 210, subpart B, and affirms this agreement each time the RDFI accepts and credits an ACH payment on behalf of a depositor.

Note: *In this chapter, "death" always means the death or legal incapacity of a recipient or the death of a beneficiary. And "government" always means the federal government.*

Payments Subject to Reclamation

Only government benefit payments are subject to reclamation.

Payments Subject to Reclamations

Social Security benefit or disability (SSA)

Supplemental Security Income (SSI)

Black Lung disability (Dept. of Labor)

Military and Coast Guard retirement, including allotments from military retired pay (DoD)

Civil Service annuity (OPM)

Veterans Administration benefits (VA)

Railroad Retirement Board (RRB) annuity

US Coast Guard

Worker's compensation (FECA)

DC Pensions

Compensation Act (Dept. of Labor)

Any other federal retirement or annuity

Payments not Subject to Reclamations

Federal salary, allotments, and travel payments

U.S. savings bond payments

Vendor/miscellaneous payments

IRS tax refunds

Discretionary allotments

Public debt payments (TreasuryDirect)

Other types of federal ACH payments

Note: *For post-death payments not affected by reclamation, adjustments must be made between the authorizing federal agency and the recipient's survivors or estate.*

Section 2: Liability of a Receiving Depository Financial Institution (RDFI)

A: Full Liability

An RDFI is liable for ALL benefit payments received after the death or legal incapacity of a recipient or death of a beneficiary, unless the RDFI meets the qualifications for limiting its liability (see B. Limiting Liability below).

If the RDFI fails to meet the qualifications for limiting its liability, the RDFI will be held liable for all post-death benefit payments received after the death or legal incapacity of a recipient or death of a beneficiary. The RDFI will be debited for the full amount of the reclamation. This debit action will be final, with the exception of a valid protest.

Note: *If no post-death benefit payment has been received at the time the RDFI learns of the death, the RDFI may also contact the paying agency (see Contacts, Chapter 7).*

B: Limiting Liability

An RDFI may qualify to limit its liability if it:

- certifies it did not have actual or constructive knowledge* of the recipient's death or incapacity at the time of the deposit of any post-death benefit payments,
- returns all post-death benefit payments it receives after it learns of the recipient's death (but not post-death benefit payments it received before it learned of the death), and
- adequately responds to the Fiscal Service Form FS Form 133, "Notice of Reclamation," within 60 calendar days from the date of the notice by using the Automated Reclamation Processing System (ARPS).

Exception: Only reclamation responses by DFAS and any Treasury-approved exceptions (evaluated on a case-by-case basis) are not required to respond using ARPS. Note that these responses must meet all other requirements for limiting liability, including receipt by Fiscal Service within 60 days.

***Note:** *In this chapter "constructive knowledge" of the death means that the RDFI would have learned of the death if it had followed commercially reasonable business practices. "Actual or constructive knowledge" is defined in Treasury's regulations at 31 CFR § 210.2(b).*

Exception to Liability Rule

An RDFI will not be held liable for post-death benefit payments sent to a recipient acting as a representative payee or fiduciary on behalf of a beneficiary in the event that the beneficiary dies. In this situation, the paying agency will not initiate a reclamation but will instead pursue recovery of any post-death benefit payments from the representative payee.

Requirement to Return Post-Death Benefit Payments

It is important to understand that once a payment has been credited to payee's account, it becomes the property of the account holder. In the case of post-death payments, the payments become property of the joint account holder or decedent's estate. The government cannot legally authorize or direct an RDFI to take funds already credited to an account and return them to the government.

This is the reason that RDFIs are directed only to return post-death payments that they receive after they become aware of the payee's death, using an R14 or R15 return reason code. Such returns are legally permissible because the payments have not been credited to the recipient's account and therefore have not become property of the joint account holder or decedent's estate.

It is up to each RDFI to consider its policy as an institution as to what steps it may wish to take, if any, upon learning of the death of a recipient in order to preserve funds in the account pending receipt of a Notice of Reclamation. Some RDFIs, upon becoming aware of an account holder's death, perform an account analysis before receiving an NOR and voluntarily return post-death payments that were credited to the account before the RDFI learned of the death. RDFIs are cautioned that Fiscal Service does not authorize or direct RDFIs to debit or otherwise affect the account of a recipient, including to return post-death payments already credited to an account. However, Fiscal Service will accept pre-NOR returns of post-death payments provided that they are made electronically using an R14 or R15 code.

C: Calculating the Limited Liability Amount

If an RDFI qualifies for **limited liability**, the RDFI will only be debited for the **ACH 45-day amount**.

The **ACH 45-day amount** is the dollar amount of the post-death benefit payments received within 45 calendar days following the death.

Note: *The limited liability amount may not exceed the outstanding total on the Notice of Reclamation. The outstanding total is the total amount of all the post-death benefit payments.*

Table 2-A: Calculating the Limited Liability Amount

Example 1: Four payments of \$200 each were received after death. *The first benefit payment was received within 45 days after the date of death (i.e., ACH 45-day amount = \$200). The RDFI had no actual or constructive knowledge at the time the post-death benefit payments were received or withdrawn.¹ No additional benefit payments were received after the RDFI had knowledge*

<i>Scenarios 1-5</i>	<i>Scen.1</i>	<i>Scen.2</i>	<i>Scen.3</i>	<i>Scen.4</i>	<i>Scen.5</i>
Total Amount of post-death payments on the Notice of Reclamation	\$800	\$800	\$800	\$800	\$800
Amount of the Account Balance paid by RDFI in response to the Notice of Reclamation ²	\$300	\$300	\$750	\$0	\$800
Amount due from withdrawers	\$500	\$500	\$50	\$800	\$0
Amount collected by government from withdrawers	\$250	\$500	\$0	\$0	\$0
Outstanding total	\$250	\$0	\$50	\$800	\$0
Amount to be debited from the RDFI's federal reserve account = (lesser of Outstanding Total or ACH 45-day amount)	\$200	\$0	\$50	\$200	\$0

¹ RDFI had no actual or constructive knowledge of the death at the time of deposit or withdrawal of any post-death benefit payments.

² RDFI accurately responds to the Notice of Reclamation so that the appropriate amount is received by the government disbursing office within 60 calendar days of the date on the Notice.

Example 2: Four payments of \$200 each were received after death. *Three of the benefit payments were received before the RDFI had actual or constructive knowledge of the death. The 4th benefit payment was received by the RDFI after it had received a DNE and the RDFI promptly returned the payment using an R15 return reason code.¹ The 1st and 2nd benefit payments were received within 45 days following the date of death (4th benefit payment will not be listed on the Notice of Reclamation since it was promptly returned by the RDFI).*

<i>Scenarios 1-5</i>	<i>Scen.1</i>	<i>Scen.2</i>	<i>Scen.3</i>	<i>Scen.4</i>	<i>Scen.5</i>
Total Amount of post-death payments on the Notice of Reclamation	\$600	\$600	\$600	\$600	\$600
Amount of the Account Balance paid by RDFI in response to the Notice of Reclamation ²	\$300	\$300	\$550	\$0	\$600
Amount due from withdrawers	\$300	\$300	\$50	\$600	\$0
Amount collected by government from withdrawers	\$50	\$300	\$0	\$0	\$0
Outstanding total	\$250	\$0	\$50	\$600	\$0
Amount to be debited from the RDFI's federal reserve account = (lesser of Outstanding Total or ACH 45-day amount)	\$250	\$0	\$50	\$400	\$0

¹ RDFI is obligated to return any post-death benefit payments that the RDFI receives after becoming aware of the recipient's death. RDFI is not obligated or authorized to return post-death benefit payments that the RDFI received before becoming aware of the recipient's death.

² RDFI accurately responds to the Notice of Reclamation so that the appropriate amount is received by the government disbursing office within 60 calendar days of the date on the Notice.

Section 3: Reclamation Procedures

A: Notification of Death

An RDFI must immediately return any post-death benefit payments received after the RDFI becomes aware of the death or legal incapacity of a recipient (but not post-death benefit payments that the RDFI received before becoming aware of the recipient's death). If the RDFI learns of the death or legal incapacity of a recipient from a source other than the federal agency, the RDFI must notify the sending agency of the recipient's death. An ACH return using return reason code R15 or R14 constitutes proper notification to the federal agency. When returning payments, the RDFI should ensure that the date of death in the addenda record be in YYMMDD format. The RDFI should also provide notification to the account owners, as a courtesy.

Notification of death of a recipient by any source constitutes notification for all federal benefit payments received by that recipient. The following are some examples of ways that the RDFI may learn of the death of their account holders:

- Receipt of a Death Notification Entry (DNE) - A DNE is a notification of a benefit recipients death sent from an originating government agency (e.g., SSA, RRB, or OPM) to the RDFI,
- Receipt of a federal government Notice of Reclamation, (FS Form 133),
- Any contact or request to withdraw funds from an Estate, Executor, Administrator, Public Administrator, Personal Representative, Conservator or other representative of such Estate. Note: Any release to an executor or other party clearly acting on behalf of the deceased person or their estate will be deemed by the government to have demonstrated the RDFI's knowledge of the death,
- A pertinent reference to or from a Probate Court, a funeral home, or Letters Testamentary.
- Credible oral or written report of death,
- Credible death information obtained by the RDFI's inquiry into a dormant account, or through other RDFI internal screening processes,
- Credible personal awareness of the death by the RDFI's staff, or
- Credible death notice received in the mail from any source.

Note: *If at the time the RDFI first receives information of death, all or part of the post-death benefit payments have already been withdrawn from the account, the government does not authorize or direct the RDFI to try to recover the funds from the withdrawer. If the RDFI does so, it acts under its own authority in terms of its contract with its depositor or under state law.*

Title 31 CFR part 210

This regulation defines when a federal agency as well as an RDFI has actual or constructive knowledge of the death:

A federal agency or RDFI has actual knowledge of the death or legal incapacity of a recipient, or the death of a beneficiary, when it receives information, by whatever means, of the death or legal incapacity and has had a reasonable opportunity to act on such information or that the federal agency or RDFI would have learned of the death or legal incapacity if it had followed commercially reasonable business practices. See 31 CFR § 210.2(b).

The phrase “commercially reasonable business practices” is a flexible concept since, for example, what is a commercially reasonable practice for a large bank may not be commercially reasonable for a small rural bank, and vice versa.

In March 2020, Fiscal Service revised this definition to include parameters for when an agency is presumed to have constructive knowledge of a death or legal incapacity. Specifically, a federal agency is presumed to have constructive knowledge of a death or legal incapacity at the time it stops certifying recurring payments to a recipient if the agency (1) does not re-initiate payments to the recipient and (2) subsequently initiates a reclamation for one or more payments made to the recipient. See 31 CFR § Part 210.2(b) This presumption is rebuttable in cases where an agency can demonstrate that it stopped certifying recurring payments to a recipient for a reason other than death.

What to do upon Notification of Death with Payments Already Posted and Subsequent Payments

When an RDFI receives actual or constructive knowledge of the death of a recipient, it must return all subsequent post-death benefit payments, meaning all post-death payments received after the FI learns of the death, to the government disbursing office using return reason code R15 or R14. The RDFI must also notify the sending agency of the recipient's death. An ACH return using return reason code R15 or R14 constitutes proper notification to the federal agency of the recipient's death. An RDFI can, if they so choose, return by ACH any post-death benefit payments that were already posted to the recipient's account before the RDFI received actual or constructive knowledge of death, by ACH, without waiting for a Notice of Reclamation, but the RDFI is not required or directed to do so.

R15 Beneficiary Deceased

The beneficiary is the person entitled to the benefits. In this case, there is no representative payee or guardian involved.

R14 Representative Payee (or Guardian) Deceased or Incapacitated

The representative payee (or guardian) is the person who receives benefit payments on behalf of the (under aged or incapacitated) beneficiary. E.g., payment is payable to "John Doe, for [another person]".

Any information of the death of a representative payee that is received by the RDFI or any of its employees, from whatever source, establishes the full legal liability for ALL SUBSEQUENT post-death federal benefit payments from all agencies, as well as any post-death benefits in the account, which the RDFI then allows to be withdrawn.

Note: *Recipients may be receiving multiple benefit payments from the same or different federal agencies. An RDFI should ensure that they are returning all federal benefit payments subject to Reclamation. If a Financial Institution needs to correct errors in their use of reason codes when returning funds, they should contact the agency receiving the return. Please see Chapter 7, Contacts, for major paying agency contact information.*

No Holding of Payments

Under no circumstances should an RDFI hold benefit payments indefinitely in a suspense account, or by any other means, nor should benefit payments otherwise be held if any of the conditions apply on when to return a benefit payment. Holding benefit payments may constitute a breach of the RDFI's warranty for the handling of federal government ACH payments under 31 CFR part 210 and could result in an RDFI's inability to limit its liability.

Repayment by Survivors

If the survivors or other withdrawers state that the withdrawn post-death benefit payments have already been repaid to the federal agency, the RDFI should obtain a front and back copy of the check(s) and/or a receipt from the federal agency.

If all post-death benefit payments have been repaid by the survivor(s), the RDFI should not receive a Notice of Reclamation. However, if a Notice of Reclamation is received, the RDFI must complete the electronic FS-133 in ARPS within 60 calendar days. The RDFI is not liable for any post-death benefit payments that have already been repaid to the originating agency.

Handling Survivor Requests not to Return Post-death Benefit Payments

The RDFI may be asked by the survivor(s) not to return post-death benefit payments because the survivor believes he or she is entitled to all or part of the payment(s). In such cases, the RDFI should still return the benefit payment and advise the survivor(s) to contact the appropriate federal benefit agency (see Chapter 7, Contacts) to determine whether a final survivor payment is due.

B: Notice of Reclamation

The Notice of Reclamation (FS Form 133) initiates the recovery of post-death benefit payments that have not been returned to the government, for which the RDFI may be liable.

The Notice of Reclamation is mailed or emailed to the RDFI by the government disbursing office upon instructions from the authorizing federal agency. The RDFI's address and routing number are derived from the FOMF maintained by Treasury. Each RDFI is responsible for updating the FRB ACD (see Chapter 2, FOMF). RDFIs should also provide updated email addresses as needed, to ensure the timely receipt of Notices of Reclamation sent electronically.

Note: *If the full amount listed on the reclamation is returned to the Disbursing Office, the RDFI does NOT need to complete and return the FS Form 133.*

Table 3-A: Notice of Reclamation (FS Form 133)

The Notice of Reclamation advises the RDFI of the following:

- the date of death or legal incapacity,
- the amount of post-death benefit payment(s) for which the RDFI may be liable, and
- the identity of each benefit payment in question, including:
 1. name of the recipient,
 2. individual ID or claim #,
 3. reclamation ticket #,
 4. date of the payment(s),
 5. Federal agency that authorized the payment(s) and the type of payment(s),
 6. payment trace number(s),
 7. type of account (checking/savings) to which the payment(s) was made,
 8. depositor account number, and
 9. amount of the payment(s).

The FS Form 133 consists of six parts (RDFI will receive Parts 1 through 5):

- Part 1- Program Agency Copy,
- Part 2- Program Agency File Copy,
- Part 3- RDFI Copy,
- Part 4- Disbursing Office Copy,
- Part 5- Notice to Account Owners Copy, and
- Part 6- Disbursing Office Pending Copy (RDFI does not receive Part 6).

Note: *The reclamation ticket number is located in the top right box of the form to the right of the date (see sample FS Form 133). It is important the RDFI retains a copy of the reclamation form submitted via ARPS for a minimum of three years or until the associated case is closed. The RDFI should file the notice using the reclamation ticket number. In the event that a debit is processed, the RDFI will need to locate the Notice of Reclamation using the ticket number provided on the FRB Statement of Account (see How to Identify Debits using the Reclamation Ticket Number).*

Sample of Notice of Reclamation (FS Form 133)

A sample of the Notice of Reclamation form (FS Form 133) is available in Chapter 9, *Forms*. The sample is the same for the Program Agency Copy, Program Agency File Copy, RDFI Copy and Disbursing Office Copy.

Table 3-B: How to Respond to the Notice of Reclamation**Steps to take Under Limited Liability**

1. If funds are available, but not sufficient to satisfy the full reclamation, a partial payment should be remitted to the government disbursing office that issued the reclamation. When returning less than the full amount, the RDFI must authorize a debit by using the Automated Reclamation Processing System (ARPS) located in Treasury's Pay.gov web portal.

2. Promptly mail the notice to the account owners * last known address(es) and notify the account owner(s) of any action that the RDFI has taken or plans to take against the account.

3. When the RDFI is returning less than the outstanding total listed on the Notice of Reclamation, the RDFI must complete and sign Certification No. 1*** and if the RDFI had no knowledge of the death at the time the benefit payment(s) was received or withdrawn, also sign Certification No. 2**** on the back of the Disbursing Office copy of the Notice of Reclamation. The RDFI must provide name, address and phone number of persons who withdrew from the account or if it is a sole owner account the RDFI MUST complete all applicable fields in ARPS when limiting their liability or returning less than the total amount.

4. If the outstanding total** was previously repaid to the federal government. The RDFI's obligation to the federal government (e.g., by the beneficiary's survivor) has been satisfied and the RDFI must return the Notice of Reclamation, attaching proof of the repayment, so that it is received by the government disbursing office within 60 calendar days of the date on the Notice. (See Types of Evidence).

5. The signature in Certification No. 1*** and 2**** must be completed. The original signature must include the signer's first name and last name. The signer's title and phone number must be provided. If the Notice of Reclamation is incorrect due to error in fact or date of death, (see Learning of an Error).

* *Some withdrawers may wish to restore all or part of the withdrawn post-death benefit payments to the account upon receipt of a Notice of Reclamation to Account Owners. Repayment to the account by the withdrawer upon receipt of the Notice of Reclamation is not required or requested by the government.*

** *The Outstanding Total is the sum of all federal benefit payments received after death or legal incapacity, minus any amount returned to or recovered by the government.*

*** *Certification No. 1 on the back of the Disbursing Office copy of the Notice of Reclamation certifies that: the Notice to Account Owners was sent; account owners were notified of any action the RDFI has taken or plans to take against the account; and the RDFI took proper corrective action regarding any error in date of or fact of death.*

**** *Certification No. 2 on the back of the Disbursing Office copy of the Notice of Reclamation, certifies that the RDFI had no actual or constructive knowledge of the death at the time of deposit or withdrawal of any of the post-death benefit payments; and, that the RDFI has returned the amount of the account balance to the government.*

ACH Debit

ACH Debit Authorization provided via Pay.gov permits Treasury to debit a financial institution's Federal Reserve account. A payment made by ACH debit will appear on the financial institution's Federal Reserve statement with an IAS transaction code of "57180 – Treasury ACH Reclamation FI Auth". There will also be a reclamation tracking number listed, which will aid a financial institution when researching debit transactions. ACH debits are received the same day and are posted within one (1) to two (2) business days of receipt.

Automated Reclamation Processing System (ARPS):

The Bureau of Fiscal Service has developed an electronic version of the current FS-133 process. This process allows financial institutions to submit a response to the Notice of Reclamation (NOR) electronically through the Department of the Treasury's Pay.gov web portal.

How to electronically respond to an ACH Reclamation:

Electronic responses should be made through [Pay.gov](https://www.pay.gov), a web-based application operated by the Department of the Treasury that allows users to submit responses to a Notice of Reclamation. It also allows the Financial Institution to make payments to government agencies by electronic means by authorizing a debit.

1. When the FMS 133, Notice of Reclamation is received, the financial institution will continue to follow its current procedures as stated in the Green Book (Chapter 5, Section 3, Reclamation Procedures)
2. Once the FI is prepared to respond to the Notice of Reclamation; this response will be submitted through the Pay.Gov web portal. This electronic version of the form requires the same information as the paper version.
3. Responding through Pay.gov allows the financial institution to limit liability as well submit full or partial payment(s) via a debit authorization.

Incomplete or Inadequate RDFI Replies

If the RDFI's response is inadequate, the government will send the RDFI a rejection via email, indicating the reason for the disapproval. If no adequate response is received from the RDFI within the allotted timeframe, the government will initiate a debit action for the outstanding amount.

Time Limits for Federal Reclamations

1. **INITIATION OF RECLAMATION (120-Day Protest):** The authorizing federal agency must initiate the reclamation within 120 calendar days after the date that the agency first has actual or constructive knowledge of the death or legal incapacity of a benefit recipient or the death of a beneficiary.
An RDFI has the right to protest a Notice of Reclamation if it believes the agency did not meet the deadline for initiating the reclamation.
A 120-day protest is filed by checking the appropriate box on the electronic form 133 in Automated Reclamation Processing System (ARPS).
Upon receipt of the protest, the Fiscal Service will work with the authorizing federal agency to determine whether or not the agency met the 120-day deadline. If the RDFI's protest is valid, then the RDFI will be notified via email within 45 days and the reclamation action will be withdrawn. If the protest is denied, and the RDFI qualifies for limited liability, the Disbursing Office will notify the RDFI via email within 45 days and the RDFI will only be debited for the ACH 45-day amount.
2. **SCOPE OF RECLAMATION:** An RDFI is not liable for any post-death benefit payments made more than six years prior to the date of the notice of reclamation, except under the following circumstance: "If the account balance at the time the RDFI receives the notice of reclamation exceeds the total amount of all post-death or post-incapacity payments made by the agency during such six-year period, this limitation shall not apply and the RDFI shall be liable for the total amount of all payments made, up to the amount in the account at the time the RDFI receives the Notice of Reclamation and has had a reasonable opportunity (not to exceed one business day) to act on the notice." [31 CFR part 210.10(d)]
3. **COINCIDING WITH DATE OF DEATH:** An RDFI is not liable for any benefit payment dated where as the effective date is the same as the date of death.
4. **RDFI REACTION TIME:** The RDFI, upon receipt of the government's Notice of Reclamation, has UP TO ONE BUSINESS DAY to react to that reclamation by determining the account balance, and by preventing any further withdrawals of post-death government benefit payments from the account, if possible, under the terms of the contract with the account holder.

RDFI RESPONSE DEADLINE: The RDFI has up to 60 calendar days from the issue date of the reclamation to provide a full and accurate response to the proper government disbursing office. Failure to respond timely may result in a debit to the RDFI's FRB account or the account of its correspondent for the total amount of

the reclamation. This debit action will be final.

Follow-up to the Notice of Reclamation (Fiscal Service-2942)

A Follow-Up Notice is sent if the government disbursing office does not receive a response within 30 days of the FS Form 133, Notice of Reclamation; or if the RDFI's response to the Notice of Reclamation was incomplete or inaccurate.

A Follow-Up Notice is a reminder to the RDFI that a response to the Notice of Reclamation (FS Form 133) must be received by the government disbursing office within 30 days of the date of the Follow-Up Notice, or the RDFI will forfeit the right to limit its liability. The Follow-Up to the Notice of Reclamation Form (FS Form 2942) is available in Chapter 9, *Forms*.

A copy of the original Notice of Reclamation is attached to the Follow-Up Notice

Responses to a Follow-Up Notice must be completed in ARPS (except for approved exceptions) in the same manner as an original Notice of Reclamation.

Any questions regarding this matter should be directed to the government disbursing office shown in the upper right corner of the Notice of Reclamation.

Federal Agency Collection from Withdrawers

If all or part of the post-death benefit payments have been withdrawn from the account before the RDFI learns of the death, and the RDFI properly responds to the Notice of Reclamation and is qualified to limit its liability, then the Reclamation process will be temporarily suspended, and the authorizing federal agency will attempt to collect the outstanding total from the withdrawer(s).

If the authorizing federal agency is unsuccessful in collecting the outstanding total from the withdrawer(s), the RDFI or its correspondent's FRB account will be debited (for the ACH 45-day amount) not to exceed the outstanding total.

Debit of the RDFI's Account

If the RDFI fails to respond completely and accurately to a Notice of Reclamation by the due date, the government disbursing office will debit the RDFI's FRB account or that of its correspondent account for the full amount of its outstanding liability. This action is final.

If the RDFI responds completely and accurately to a Notice of Reclamation by the due date, and the federal agency is unable to collect the balance on the FS Form 133, the RDFI will be debited for the limited liability ACH 45-day amount.

The table below shows when the authorizing federal agency can exercise its authority to have an RDFI's FRB account debited.

Table 3-C: Debit of the RDFI's Account

<i>If the RDFI:</i>	<i>Then the RDFI (or its correspondent's) FRB Account</i>
Fails to respond accurately and completely to the Notice of Reclamation.	will be debited for the outstanding total.
Fails to respond within the 60-day time limit of the Notice of Reclamation.	
Responds accurately, completely, and timely, (i.e., limited its liability) but the authorizing federal agency can no longer collect the outstanding total from the withdrawers.	will be debited for the ACH 45-day amount not to exceed the outstanding total.

How to Identify Debits using the Reclamation Ticket Number

When there is a liability for an ACH reclamation payment by an RDFI, the RDFI will receive a charge to their FRB account. The reclamation ticket number will appear on the FI’s Statement of Account. This ticket number is the same number as identified on the original FS Form 133, Notice of Reclamation.

The FS Form 133, Notice of Reclamation form provides the reclamation ticket number in the top right box of the form to the right of the date. This ticket number should be used to identify debits for reclamations. **Coordination between the ACH reclamation area and the RDFI accounting department is critical to the reconciliation of the RDFI’s Statement of Account.**

Provided below is an example of how the debit for ACH reclamations will appear on an FRB Statement of Account:

9914	(510)	594-7183	57170	Treas ACH Rec Auto	
BR	BATCH REF	OFFSET FI		DEBIT	
0384	7502	051000033	21234456	500.00	

Reclamation Ticket Number

Explanation of the Debit:

- 1) The number 9914 indicates an entry processed by FRB Philadelphia to an out of district bank,
- 2) The phone number of the payment center that initiated the debit will be provided - e.g., (510) 594-7183. The phone number is also provided in the upper right-hand corner of the reclamation notice,
- 3) The number 57170 is the transaction code representing an automated debit on ACH reclamations from the National Payment Center of Excellence (NPCE).is transaction code number will be unique for each RFC (See Table 3-D),
- 4) The number 03884 represents a batch number,
- 5) The number 7502 represents a reference number,
- 6) The number 051000033 is the FRB Philadelphia routing number,
- 7) The number 21234456 is the Reclamation Ticket number. This will be unique for each reclamation and is the same number as assigned on the original Notice of Reclamation form (FS Form 133), and
- 8) The dollar amount of the debit is indicated in the far-right hand column- e.g., 500.00.

Table 3-D: Transaction Codes for ACH Reclamations

The table below shows the unique transaction codes numbers for each Fiscal Service Portfolios.

Transaction Code\Description	Definition	Daylight Overdraft Posting Times
57170 <i>Treas ACH REC Auto</i>	Debits for reclamation payments authorized by the Treasury to post to a financial institution. These payments are	After close of Fedwire

	initiated to FRB Philadelphia by the Kansas City Federal Disbursement Services Includes adjustments to such entries.	
57190 <i>Treas ACH REC Auto</i>	Debits for reclamation payments authorized by the Treasury to post to a financial Institution. These reclamation debits are initiated to FRB Philadelphia by the Modernization, Innovation, and Payment Resolution. Includes adjustments to such entries.	After close of Fedwire

C: Errors in Death

If the Person did not Die

If the RDFI obtains satisfactory proof that the benefit recipient or beneficiary is alive, the RDFI is still required to respond to the Notice of Reclamation in the Automated Reclamation Processing System. Failure to respond to the Notice of Reclamation will result in a debit to the RDFI or its correspondent's FRB account for the outstanding total. In this case, a debit can only be restored after a verification process by the authorizing federal agency.

Types of Evidence

The following are acceptable types of proof for verifying that the person did not die:

- Driver's license, picture ID or other evidence similar to that required for cashing a check, if the recipient or beneficiary appears at the RDFI,
- A signed, dated, and notarized statement attesting to the fact that the recipient or beneficiary is alive if, he/she is unable to appear at the RDFI, and
- A written statement from the authorizing federal agency verifying that the recipient or beneficiary is alive.

The RDFI is not obligated to accept the proof or to contact the authorizing federal agency if any disagreements or questions arise with the person presenting the proof. Prudence is required, as the action taken by the RDFI may impact its liability. Disagreements will be adjudicated by the authorizing federal agency after it has been contacted by the person presenting the proof.

Note: If a *Financial Institution* needs to correct errors in their use of reason codes when returning funds, they should contact the agency receiving the return. Please see Chapter 7, *Contacts*, for major paying agency contact information.

Table 3-E: Accepting the Proof

The table below shows what actions the RDFI must take if it accepts the proof that the person did not die.

Step	Action
1.	Within ARPS, select payee alive.
2.	Digitally sign Certification #1 and Certification #2.
3.	A signed, dated notarized statement attesting the fact that the payee is alive DNE removal request
4.	Written letter from agency (which we will confirm) stating payee is alive.

-
5. Advise the recipient to contact the authorizing federal agency to restart payments.
-

Table 3-F: Rejecting the Proof

The table below shows the actions the RDFI must take if it rejects the proof that the person did not die.

Step	Action
1.	Continue to process the Notice of Reclamation, which includes sending the Notice of Reclamation to account owner(s).
2.	Refer the person presenting the proof to the federal agency.
3.	Notify the account owner(s) to provide a written statement from the federal agency verifying that the recipient or beneficiary is alive, or the reclamation process will continue.

Restarting Payments

Once a reclamation has been processed, all further benefit payments will be stopped. Presenting acceptable proof that the death report was in error (and stopping the reclamation process) does not restart the monthly benefit payments. The recipient or beneficiary must contact the authorizing federal agency to re-enroll in Direct Deposit.

If the Date of Death is Wrong

The RDFI is authorized to adjust the outstanding total, provided it obtains acceptable proof that the date of death (DOD) shown on the Notice of Reclamation is wrong. When correcting a date of death error, the RDFI should always check the appropriate box in ARPS, provide the correct DOD and submit a death certificate via email to PFC-reclamations@fiscal.treasury.gov

Learning of an Error After Completing a Reclamation

If the RDFI learns of an error in the date of death after returning a completed Notice of Reclamation and it has already satisfied its liability, it **MUST** contact the authorizing federal agency (based on the payment type listed on the Notice of Reclamation) to make the appropriate adjustment.

If the RDFI is due a refund, the RDFI must provide supporting documentation to the authorizing federal agency.

Note: *Only the authorizing federal agency can make adjustments after the debit action has been processed.*

Table 3-G: Worksheet for Adjusting the Outstanding Total if the Date of Death is Wrong

The worksheet below may be used by the RDFI to calculate the adjusted total if there is an error in the date of death.

	PMT 1	PMT 2	PMT 3	PMT 4
List the month/day/year of each payment shown on the Reclamation form.	_____	_____	_____	_____
For each payment (<i>shown on the Reclamation</i>) did the person die before the date of the payment? (<i>Enter "yes" or "no"</i>)	_____	_____	_____	_____
For each "yes", enter the dollar amount of the payment. (<i>Do not enter the dollar amount if "no."</i>)	_____	_____	_____	_____
Total all "yes" payments \$ _____ (<i>This is the adjusted outstanding total to use on the Notice of Reclamation</i>).				

D: Subsequent Notice of Reclamation

The government may issue a subsequent Notice of Reclamation if the original Notice of Reclamation did not list all post-death benefit payments.

A subsequent Reclamation may be issued if any of the following apply; the date of death was earlier than shown on the original Notice of Reclamation, the account number changed, and/or the routing number changed.

What to do if the RDFI receives a subsequent reclamation.

An RDFI receiving a subsequent Notice of Reclamation should respond as the RDFI would respond to an original Notice of Reclamation."

Previous debit

If the RDFI has already limited its liability and has been debited for the ACH 45-day amount on the original reclamation case, it will not be debited again on a subsequent Reclamation for the same case. However, in order to maintain its limited liability status, the RDFI must respond to all Notice of Reclamations received to prevent a debit to the RDFI or its correspondent's FRB account.

E: Contacts

For Pay.gov technical issues please contact: **800-624-1373 (Toll free, Option #2), 216-579-2112 (Option #2)**, pay.gov.clev@cleve.frb.org, Hours 8:00am to 7:00pm Monday – Friday.

For questions related to a Notice of Reclamation or general Notice of Reclamation inquiries, please contact: **(855) 868-0151**

Any supporting documentation related to the Notice of Reclamation response (payee alive, incorrect date of death, etc.) must be emailed to PFC-Reclamations@fiscal.treasury.gov within 15 business days.

6

Notification of Change

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A: Introduction to Notification of Change

Notification of Change (NOC), which is the name for Nacha's Standard Entry Class (SEC) code COR, is a method used by a financial institution to notify a federal agency to correct or change account information in an entry the federal agency processed through the ACH. Refer to current Nacha Operating Rules & Guidelines for formats and instructions.

Note: ENRs should not be used in place of NOCs to correct account information. Please see Chapter 1, Section F, Enrollment Guidance, for more information about when ENRs can be used.

When to use NOCs

NOCs are used for federal government (both civil and military) payments that are made on a recurring basis. Examples are:

Benefit Payments

- Benefit payments issued by Department of Veterans Affairs,
- Civil service retirement payments issued by Office of Personnel Management,
- Benefit payments issued by Railroad Retirement Board,
- Social Security benefit payments, and
- Supplemental Security Income payments.

Other Payment Types

- Federal salary,
- TreasuryDirect, and
- Vendor and miscellaneous.

When to use CORs, ENRs, or Other Ways to Change Recipient Information

<i>To change</i>	<i>Recipient would</i>
Title/ownership of account	
Interest of the recipient or beneficiary in the account	Complete a new enrollment
From one financial institution to another	
New bank account number at the existing financial institution	Submit ENR or COR
Name of recipient or change of mailing address	Contact the federal agency that authorized the payment
Account information for one-time payments	One-time payments require a new authorization

Processing Timeframes

Generally, CORs will be processed for the next ACH transaction. Due to operational limitations, it may take two payment cycles for some CORs to be processed.

What to do if an agency does not respond to a COR within two payment cycles:

- Verify that the COR was properly formatted. Make sure that the COR contained the correct original RDFI routing number.
- If the COR was correctly formatted, contact Fiscal Service. See Contact information below. Fiscal Service will work with the agency for resolution.
- Make sure that rejected CORs are acknowledged and resolved (See below).

If you have any questions, contact the Fiscal Service Payment Management Call Center, at 855-868-0151, Option 1.

Change Reason Codes

The federal government's disbursing systems are only able to process the following six authorized COR/Change codes: C01, C02, C03, C05, C06, and C07. The federal agencies will not process any others.

The following table shows when to use the Change Reason Codes.

<i>Change Reason Code</i>	<i>When to Use</i>
C01 - Incorrect Account Number	Correct data entry errors in the account information. Issue a new number to an existing account. Modify the account numbering system (<i>e.g. to drop a branch code</i>).
C02 - Incorrect RTN	Accommodate a merger or system consolidation. Change the RTN to the preferred RTN for the financial institution.
C03 - Incorrect RTN and Incorrect Account Number	Accommodate a merger or system consolidation.
C05 - Incorrect Transaction Code	Change from checking to savings or savings to checking.
C06 - Incorrect Account Number and Incorrect Transaction Code	Correct a data entry error in the account information and change from checking to savings or savings to checking. Issue a new account number and transaction code.
C07 - Incorrect RTN, Incorrect Account Number and Incorrect Transaction Code	Accommodate a merger or system consolidation.

Note: *The only Transaction Codes recognized by the federal government for CORs are:*

<u>For checking (demand)</u>	<u>For savings</u>	<u>For General Ledger</u>
22 (credit)	32 (credit)	42 (credit)
27 (debit)	37 (debit)	

Claim Number Structure

Federal agencies have special structures for their claim numbers (Individual ID number). The claim number is important to identifying the payment recipient whose payment information must be changed.

Accurate formatting of the claim number is critical for processing changes. Note that pattern differences exist between federal agencies. These claim numbers must include all spaces, hyphens, prefixes, suffixes, alphanumeric characters, and trailing or leading zeros that accompanied the original payment information.

Claim Number Structure Table

The following table represents correct claim number structures used in formatting CORs.

<i>Agency</i>	<i>Claim Number Structure</i>	<i>Example</i>
Social Security Administration	99999999XX 99999999X 99999999	123456789C1 123456789A 123456789
Office of Personnel Management	Xb9999999bXb Xb9999999b9b	F_1234567_W_ A_1234567_0_
Department of Veterans Affairs	99999999b99b99 99999999b99b99	162306890_10_01 12345678_00_06
Railroad Retirement Board Retirement/Annuity	XXX99999999b9b Xbb999999bbbb9b XXbZZZZZ9bbbb9b	WCA123456789_7_ A_123456__1_ WD_000006__8_
Unemployment/Sickness	bbb99999999	__123456789
Department of Labor	99999999XXbXXb	123456789LW_MB_

Key: X = alphanumeric, 9 = numeric, b = blank, Z = zero filled, _ = space

B: Other Change Methods

Financial institutions not using CORs may continue to submit:

- corrected Direct Deposit Sign-Up Forms (FS Form 1199As) to federal agencies, or
- letters to federal agencies requesting changes.

Financial Institution Actions

The table below contains instructions for financial institutions not using CORs.

<i>Type of Payment</i>	<i>Fewer than 100 payments (mail corrected SF119As or letters)</i>	<i>More than 100 payments (call)</i>
Air Force	Defense Finance and Accounting Service	
Active Duty Reserve	6760 E. Irvington Place	(303) 676-4326
Air National Guard	Building 444/JMS	
Active Duty Allotments	Denver, CO 80279-3000	(303) 676-7213
Army	DFAS - Indianapolis Center	(888) 332-7411
Active Duty Reserve	8899 E. 56th Street	
Active Duty Allotments	Indianapolis, IN 46249-2801	
Coast Guard	Commanding Officer (Code _)	(785) 339-3506
Active Duty (Code PS)	US Coast Guard	
Reserves (Code RES)	Pay and Personnel Center	
Retired (Code RPD)	444 SE Quincy Street	
	Topeka, KS 66683-3591	
Department of Veterans Affairs		
Veterans Compensation, Pension or Education (MGIB)	VA Regional Office that maintains the veteran's records	(877) 838-2778
Veterans Life Insurance		(215) 842-2000 ext. 14270
Fiscal Service		
Federal Housing Administration	Bureau of the Fiscal Service	(304) 480-5299
Debenture Payments	Special Investments Branch Warehouse	
State and Local Government Series Securities Payments	and Operations Center, Dock 1	
United States Mortgage Guaranty Insurance Company and Tax Loss Bonds Payments	257 Bosley Industrial Park Drive	
	Parkersburg, WV 26101	
TreasuryDirect	Bureau of the Fiscal Service	(844) 284-2676
	Treasury Retail Securities Services	
	P.O. Box 9150	
	Minneapolis, MN 55480-9150	
Note: Financial institutions should submit systemwide changes to TreasuryDirect with the understanding that they agree to pay the Treasury and security owners for any losses resulting from errors made by the institution. (31 CFR part 370.12)		
Savings Bonds	Federal Reserve	(800) 322-1909
	Bank of Pittsburgh	
	P.O. Box 299	
	Pittsburgh, PA 15230-0299	
Federal Salary and Allotment payments		
Federal salary and Allotment payments (including payments by the military to civilian employees) (FED SALARY)	Federal employing agency authorizing the payment (address where original FS Form 1199As were mailed). If address is unknown, contact recipient/member.	
Marine Corps	DFAS - Kansas City Center	(888) 332-7411

<i>Type of Payment</i>	<i>Fewer than 100 payments (mail corrected SF119As or letters)</i>	<i>More than 100 payments (call)</i>
Active Duty/Reserve Active Duty Allotment	1500 E. 95th Street Kansas City, MO 64197-0001	
Military Retirement Pay Army, Air Force, Navy and Marine Corps	DFAS - Cleveland Center Retired Pay Operations P.O. Box 99191 Cleveland, OH 44199-1126	(800) 321-1081 fax: (800) 469-6559 DC Metro Area ONLY: (202) 606-0500
Navy Active Duty Reserve	DFAS - Cleveland Center/JFECA 1240 East Ninth Street Cleveland, OH 44199-2055	(216) 522-5855
Office of Personnel Management Civil Service Retirement (Annuity) (CIVIL SERVE)	Office of Personnel Management Retirement Operations Center P.O. Box 45 Boyers, PA 16017	(888) 767-6738 fax: (724) 794-6633
Railroad Retirement Board Railroad Retirement (RR RET)	Railroad Retirement Board Direct Deposit Coordinator 844 North Rush Street Chicago, IL 60611	(312) 751-4704

C: Refused Notification of Change

Refused Notification of Change is an automated method used by a federal agency to notify the originating financial institution that the COR information initiated cannot be processed.

Federal Agencies Using Refused CORs

The Social Security Administration (SSA), the Railroad Retirement Board (RRB), and the Office of Personnel Management (OMB) are the only federal agencies processing Refused CORs at this time.

Processing Timeframes

CORs that cannot be processed are usually refused to the financial institution before the next payment is submitted.

Refused COR Codes

There are six refused COR codes authorized for federal government ACH entries:

Code	Reason
C64	Incorrect individual identification
C65	Incorrectly formatted corrected data
C66	Incorrect discretionary data
C67	Routing Transit Number not from original Entry Detail Record
C68	DFI Account Number not from original Entry Detail Record
C69	Incorrect Transaction Code

7 Contacts

Overview

This chapter includes addresses and/or phone numbers of ACH contacts. These contacts are provided to handle any problems or questions that you may have concerning ACH payments and collections.

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A: Fiscal Service Payment Management Call Center

For assistance with a payment issued by Treasury, please contact the Fiscal Service Payment Management Call Center at: 1 (855) 868-0151 or email us at Payments@fiscal.treasury.gov.

For payments issued by the Department of Defense, please see the Defense Finance and Accounting Service (DFAS) Contacts section.

B: EFTPS Assistance

If a taxpayer is initiating federal tax payments using EFTPS—through a financial institution (ACH credit) see below for the appropriate customer service helplines.

Routing Transit Number	061036000
Account Number	23401009
Taxpayer Enrollment/Helpline	1 (800) 555-4477 (Businesses) 1 (800) 316-6541 (Individuals)
Financial Institution Helpline	1 (800) 605-9876

C: Major Paying Agency Contacts

<i>Agency</i>	<i>Contact</i>	<i>Website</i>
Social Security Administration	(800) SSA-1213	www.socialsecurity.gov
Office of Personnel Management		www.opm.gov/retire
Railroad Retirement Board	(877) 772-5772	www.rrb.gov
Department of Veterans Affairs	(800) 827-1000	www.va.gov
Veterans Compensation, Pension & Education	(800) 827-1000	www.benefits.va.gov/benefits
Veterans Life Insurance	(800) 669-8477	www.insurance.va.gov
Bureau of the Fiscal Service	(855) 868-0151	www.fiscal.treasury.gov
TreasuryDirect	(844) 284-2676	www.treasurydirect.gov
Internal Revenue Service	(800) 829-1040	www.irs.gov
Department of Labor		
Black Lung	(800) 638-7072	www.dol.gov/owcp/dcmwc
Division of Energy Employees Occupational Illness Compensation	(866) 888-3322	www.dol.gov/owcp/energy
Division of Federal Employees' Compensation	(202) 693-0040	www.dol.gov/owcp/dfec
Longshore and Harbor Workers' Compensation	(202) 693-0925	www.dol.gov/owcp/dlhwc

D: Defense Finance and Accounting Service (DFAS) Contacts

For information about military retirement and annuitant payments, please contact **1-800-321-1080**. For additional information about payments disbursed by the military, please visit www.dfas.mil.

E: Go Direct Contact Information

For information about Go Direct, please contact the U.S. Treasury Electronic Payment Solution Center at **1 (877) 874-6347** or visit www.GoDirect.gov.

F: Treasury Offset Program

For information about the Treasury Offset Program, visit www.fiscal.treasury.gov/top/.

8 Glossary

Actual or Constructive Knowledge

Under Title 31 CFR part 210, both agencies and RDFIs have obligations, rights and liabilities that are triggered by actual or constructive knowledge of the death or incapacity of a recipient or death of a beneficiary.

Actual or constructive knowledge, when used in reference to a federal agency's or RDFI's knowledge of the death or legal incapacity of a recipient or death of a beneficiary, occurs when it receives information, by whatever means, of the death or incapacity and has had a reasonable opportunity to act on such information, or that the federal agency or RDFI would have learned of the death if it had followed commercially reasonable business practices.

A federal agency is presumed to have constructive knowledge of a death or legal incapacity at the time it stops certifying recurring payments to a recipient if the agency (1) does not re-initiate payments to the recipient and (2) subsequently initiates a reclamation for one or more benefit payments made to the recipient.

Agency

As defined in Title 31 CFR part 210, an agency is any department, agency, or instrumentality of the United States Government, or a corporation owned or controlled by the Government of the United States. The term agency does not include a Federal Reserve Bank (FRB).

Annuitant

An annuitant is a retired federal employee or their survivor who is receiving payments from the Office of Personnel Management; a retired railroad employee, their spouse, or their survivor who is receiving payments from the Railroad Retirement Board; a retired military service person, their spouse or their survivor who is receiving payments from a military service.

Annuity

An annuity is a recurring payment made to a retired individual, their survivor or spouse.

Automated Clearing House (ACH)

As defined in Title 31 CFR part 210, ACH is a funds transfer system governed by Nacha, formerly NACHA – The Electronic Payments Association, Operating Rules and Guidelines which provides for the interbank clearing of electronic entries for participating financial institutions.

ACH Non-Receipt Claim

An Automated Clearing House (ACH) non-receipt claim is a research method where a government disbursing office representative will contact a financial institution, by telephone, email or facsimile to resolve a payee's claim that they did not receive an ACH payment.

Automated Clearing House (ACH) Rules

As defined in Title 31 CFR part 210, the Automated Clearing House (ACH) rules are the Operating Rules and the Operating Guidelines published by Nacha, formerly NACHA – The Electronic Payments Association, a national association of regional member clearing house associations, ACH Operators and participating financial institutions located in the United States.

Automated Clearing House (ACH) 45-Day Amount

The Automated Clearing House (ACH) 45-day amount is the dollar amount of all the ACH payments received within 45 calendar days following the death or legal incapacity of a recipient or the death of a beneficiary.

Automated Enrollment (ENR)

An Automated Enrollment (ENR) is a non-monetary entry sent through the ACH by any Receiving Depository Financial Institution (RDFI) to a federal government agency participating in the ENR program for the purpose of transmitting Direct Deposit enrollment information.

Automated Standard Application for Payments (ASAP)

The Automated Standard Application for Payments (ASAP) is a recipient-initialized payment and information system, designed to provide a single point of contact for the request and delivery of federal funds.

Authorizing Agency

An authorizing agency is the federal agency that authorized the initiation of the payment.

Banking Day

With reference to a financial institution, a banking day is any day on which such financial institution is open to the public during any part of such day for carrying on substantially all of its banking functions, and, with reference to an Automated Clearing House (ACH) Operator, any day on which the appropriate facility of such ACH Operator is being operated.

Beneficiary

As defined in Title 31 CFR part 210, a beneficiary is a natural person other than a recipient who is entitled to receive the benefit of all or part of a benefit payment. To illustrate, in a situation where there's a representative payee, the representative payee is the recipient and the beneficiary is the person on whose behalf the representative payee is managing the payment.

Benefit Payment

As defined in Title 31 CFR part 210, a benefit payment is a payment for a federal entitlement program or for an annuity, including, but not limited to, payments for Social Security, Supplemental Security Income, Black Lung, Civil Service Retirement, Railroad Retirement annuity and Railroad

Unemployment and Sickness benefits, Department of Veterans Affairs Compensation and Pension, and Worker's Compensation.

Business Day

A business day is a calendar day other than a Saturday, Sunday, or a federal holiday.

Claim Number

A claim number is a number which identifies the recipient's or beneficiary's records at the federal agency that authorizes the payment; often a SSN or an equivalent identification number.

Claim Number Prefix

A claim number prefix is a one or more alpha character(s) that precedes a claim number. These letters indicate the type of claim for which benefits are being paid.

Claim Number Suffix

A claim number suffix is a one or two alphanumeric character that follows the claim number. These characters indicate the type of claim for which benefits are being paid.

Corporate Credit or Debit Entry (CCD)

Corporate Credit or Debit Entry (CCD) is a corporate Automated Clearing House (ACH) format consisting of one detailed payment record and one addenda record. The Fiscal Service uses this format primarily to process vendor payments.

Corporate Trade Exchange (CTX)

A Corporate Trade Exchange (CTX) is a corporate Automated Clearing House (ACH) format consisting of one detailed payment record with up to 9,999 addenda records. The CTX format is used to transmit information in the American National Standards Institute (ANSI) X12 electronic data interchange (EDI) syntax.

Death Notification Entry (DNE)

A Death Notification Entry (DNE) is a notice to a Receiving Depository Financial Institution (RDFI) of the death of a Receiver. Only a federal government agency may originate a DNE entry.

Direct Deposit

Direct deposit is an electronic funds transfer made through an ACH credit entry to a checking or savings account.

Discretionary Allotment

A discretionary allotment is an amount permitted by the employing federal agency to be deducted from a federal government employee's net salary amount and paid to a recipient. The amount of discretionary allotments may not exceed the net pay due the employee for each pay period after all deductions required by law are subtracted.

Effective Entry Date

An effective entry date is the date specified by the originator (authorizing agency) on which it intends a batch of entries to be settled. For debit entries, the effective entry date is one banking day following the processing date.

Electronic Federal Tax Payment System (EFTPS)

The Electronic Federal Tax Payment System (EFTPS) is a system through which taxpayers remit federal tax payments electronically.

FastStart

FastStart is an abbreviated Standard Form (SF) 1199A form used to enroll and/or make changes to Direct Deposit information.

Federal Payment

As defined in Title 31 CFR part 210, a federal payment is any payment made by an agency. The term includes, but is not limited to:

- (1) federal wage, salary, and retirement payments;
- (2) vendor and expense reimbursement payments;
- (3) benefit payments; and
- (4) miscellaneous payments including, but not limited to, interagency payments; grants; loans; fees; principal, interest, and other payments related to United States marketable and nonmarketable securities, overpayment reimbursements; and payments under federal insurance or guarantee programs for loans.

Federal Reserve Bank (FRB)

A Federal Reserve Bank (FRB) is a regional bank of the Federal Reserve System, which serves as the nation's central bank. FRBs serve as fiscal agents of the federal government's fiscal agent, process electronic payments for the federal government, and handle federal government deposits and checks.

Financial Institution

As defined in Title 31 CFR part 210, a financial institution is a bank, savings bank, saving and loan association, credit union or similar institution.

Flagging

Flagging is the automated marker on an account indicating that one or more account holders is deceased, and that all future federal payments for that account should be returned.

Financial Organization Master File (FOMF)

A Financial Organization Master File (FOMF) is a master list of financial institutions receiving federal government Automated Clearing House (ACH) payments. It contains routing numbers (RTNs) and a single financial institution name and mailing address for each RTN.

Government Entry

A defined in Title 31 CFR part 210, a government entry is an Automated Clearing House (ACH) credit or debit entry or entry data originated or received by an agency.

Government Disbursing Office

A government disbursing office is a federal government office that disburses payments on behalf of an authorizing federal agency.

Legal Incapacity

Legal Incapacity is a legal declaration that an individual is unable to manage their affairs properly.

Limited Liability Amount

The sum of the account balance and the Automated Clearing House (ACH) 45-day amount. The limited liability amount is the financial institution's liability for benefit payments if funds have been withdrawn from the account after the death or legal incapacity of a recipient or death of a beneficiary, and the financial institution meets all requirements for limiting its liability. This amount may not exceed the outstanding total.

Lockbox

A lockbox is a collection and processing service provided by a financial agent that accelerates the flow of funds to Treasury's General Account, and processes associated data. This service includes collecting the agency's mail from a specified post office box; opening envelopes, extracting, sorting, and batching the envelope contents; scanning and capturing required data from payment instruments and remittance documents; balancing and totaling batches; recording the payments; processing the items; making the deposit; and transferring the funds. Agencies receive remittance data either in hard copy or via electronic format.

Misdirected Payment

A misdirected payment occurs when an agency has originated an ACH credit entry to an account that is not owned by the payee whose name appears in the ACH payment information.

Nacha

Nacha is a membership association (previously known as the "NACHA – The Electronic Payments Association") which manages the development, administration, and governance of the Automated Clearing House (ACH) network used by financial institutions nationwide.

Notice of Reclamation

As defined in Title 31 CFR part 210, a notice of reclamation is a notice sent by electronic, paper, or other means by the federal government to a Receiving Depository Financial Institution (RDFI) which identifies the benefit payments that an agency originated after death or legal incapacity of a recipient or death of a beneficiary, and for which the financial institution may be wholly or partially liable.

Originating Depository Financial Institution (ODFI)

The Originating Depository Financial Institution (ODFI) is the financial institution which delivers Automated Clearing House (ACH) entries directly or indirectly through a third party to its ACH Operator.

Outstanding Total

As defined in Title 31 CFR part 210, an outstanding total is the sum of all benefit payments received by a Receiving Depository Financial Institution (RDFI) from an agency after the death or legal incapacity of a recipient or the death of a beneficiary, minus any amount returned to, or recovered by, the federal government.

Prearranged Payment and Deposit (PPD)

Prearranged Payment and Deposit (PPD) is the Automated Clearing House (ACH) format used by the federal government for consumer payments.

Reclamation

A reclamation is a procedure to recover from a financial institution the amount of federal government recurring benefit payments that were paid to a financial institution's customer through the automated clearing house (ACH) after the death or legal incapacity of a recipient or the death of a beneficiary.

Receiving Depository Financial Institution (RDFI)

For the purposes of the Green Book, Receiving Depository Financial Institution (RDFI) is the financial institution that receives the payment.

Recipient

As defined in Title 31 CFR part 210, a recipient is a natural person, corporation, or other public or private entity that is authorized to receive a federal payment from an agency.

Representative Payee

A representative payee is a person or institution authorized by an authorizing federal agency to accept payments for the benefit of one or more other persons, such as legally incapacitated adults or dependent children.

Third-Party Processor/Third-Party Service Provider

A third-party processor or third-party service provider is a company that receives and processes Automated Clearing House (ACH) transaction data for a financial institution.

Trace Number

A trace number is a fifteen-digit number assigned by the Originating Depository Financial Institution (ODFI) to uniquely identify an Automated Clearing House (ACH) entry. The first eight digits are the ODFI's routing number, and the last seven digits are the unique item number. The trace number is part of the original payment data forwarded to the financial institution and is included in each Entry Detail, Corporate Entry Detail, and Entry Detail Addenda Record.

Trace Request (FS Form 150.1)

A trace request is a form sent by the government disbursing office to a financial institution reporting a non-receipt claim by a payee for an Automated Clearing House (ACH) payment.

TreasuryDirect

TreasuryDirect is a book-entry securities system in which investors' accounts of book-entry Treasury marketable securities are maintained. It is designed for investors who purchase Treasury securities and intend to hold them until maturity.

Treasury Financial Manual

As defined in Title 31 CFR part 210, the Treasury Financial Manual (TFM) is a manual issued by the Fiscal Service containing procedures to be observed by all agencies, Federal Reserve Banks (FRB), and financial institutions with respect to payments, collections, central accounting, financial reporting, and other government-wide fiscal responsibilities of the Treasury.

Vendor Payment

A vendor payment is the electronic transfer of funds and payment-related information used by the federal government for payments to businesses that provide goods and services.

9 Forms

This Chapter includes all Green Book forms.

Appendix #	Form	Title
1.	FS Form 133	Notice of Reclamation Form
2.	FS Form 150.1	Payment Trace Request Form
3.	FS Form 1199A	Direct Deposit Sign-Up Form
4.	FS Form 1200	Direct Deposit Sign-Up Form
5.	FS Form 2942	Follow-Up To Notice of Reclamation
6.	SF 3881	ACH Vendor/Miscellaneous Payment Enrollment Form